

Access Softek, Inc. Mobile Finance Manager (MFM)

User Guide for Palm Treo

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1. Introduction

This document is designed to instruct you in installing and using the Mobile Finance Manager product on Palm OS-based 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 Palm mobile device.
- 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

2.1. Determining if Java is Present

As MFM is a Java application, it requires the IBM Java VM (Virtual Machine) be installed on the PalmOS device before it will work.



To determine if the Java VM is already installed on your device, tap the **Home** key to bring up **Applications** view. After setting **Categories** to **All**, look for an icon labelled **IBM Java VM**.

If the Java VM is present, you need only download and install the MFM application itself. However, before you do, we recommend you [Enable Java Double Buffering](#) in order to improve display performance while scrolling.

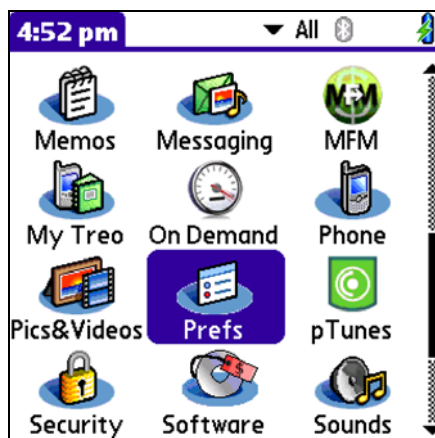
2.2. Installing the IBM Java VM

If IBM Java VM is *not* already installed on the device, you will need to install it before attempting to install MFM.

The IBM JVM is marketed under the name "WebSphere Everyplace Micro Environment." It is available for free from the mytreo.net online software store.

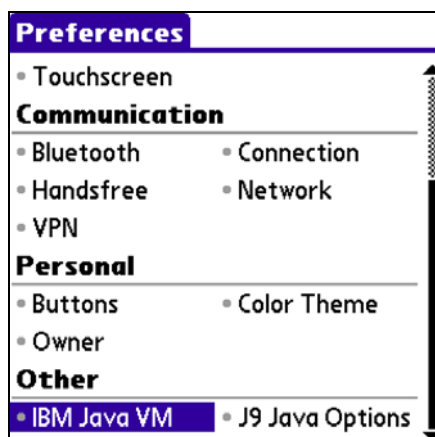
Visit <https://www.mfmnow.com/palmvm> with your desktop web browser. It will redirect you to the mytreo.net store. Complete the free registration, download the JVM, and then follow the directions provided with the JVM to install it on your device.

2.3. Enabling Java Double Buffering

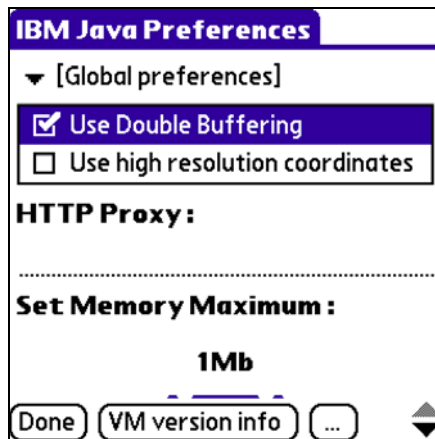


1. By default, the IBM Java VM installs with screen double buffering disabled; however, this causes the Palm display to flicker annoyingly when scrolling. To prevent this, the Java VM should be set to double buffer for screen updates.

To begin, navigate to the **Home** view. Tap the icon labeled **Prefs**.



2. Scroll to the bottom of **Preferences** until you reach the **Other** category. Tap the entry for **IBM Java VM**.



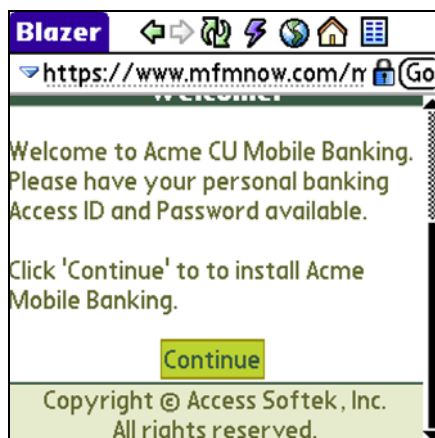
3. At the top of the **IBM Java Preferences** screen will be an option to **Use Double Buffering**. Check the box to enable buffering, and then tap **Done**.

You are now ready to begin [Installing the MFM Application](#).

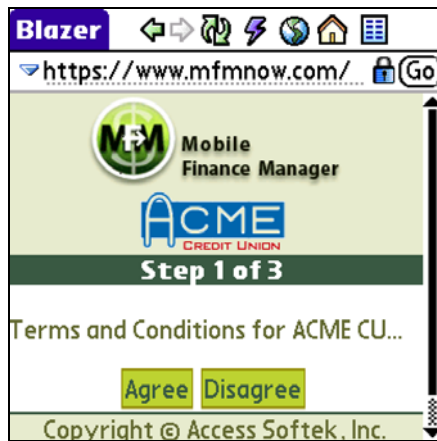
2.4. Installing the MFM Application



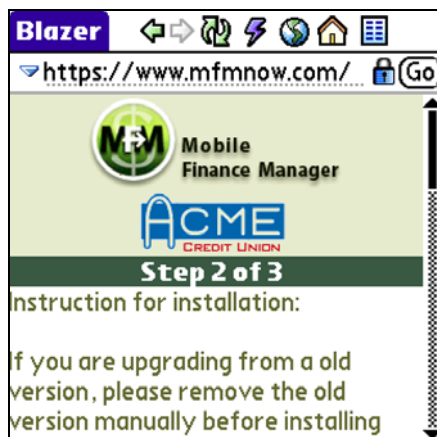
1. Using the Blazer web browser, go to the installation URL provided by your bank or credit union.
2. Depending upon your financial institution, you may see a **Welcome** similar to the one in the screenshot.



3. Scroll down and click **Continue** to proceed to the next screen.

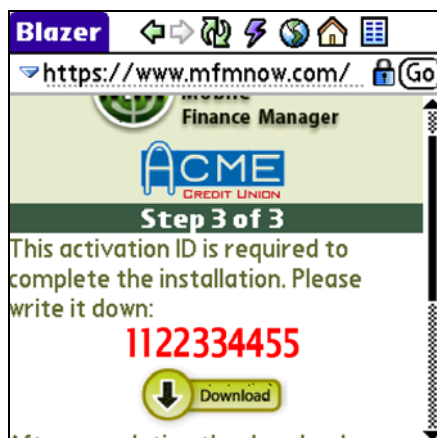


4. Again depending upon your financial institution, you may be presented with a screen stating the **Terms and Conditions** under which you may use MFM to access mobile banking. Read through these and, if you agree to them, tap **Agree** to continue.



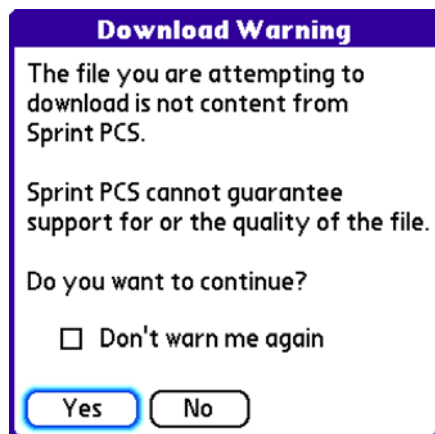
5. The next screen provides instructions for downloading MFM. After reading these, scroll to the bottom of the page and click the **Next** button to proceed.

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

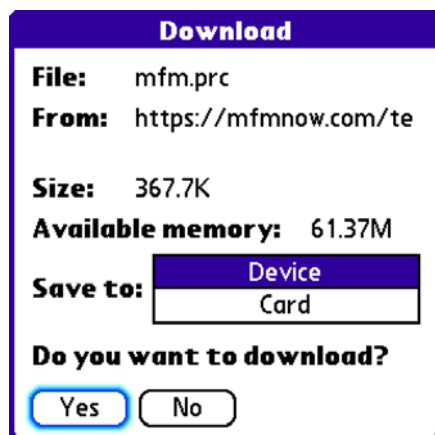


6. In this step, you should write down the **Activation ID**, displayed in bold red numbers immediately above the **Download** button. You will need to enter this ID number later in the installation process.

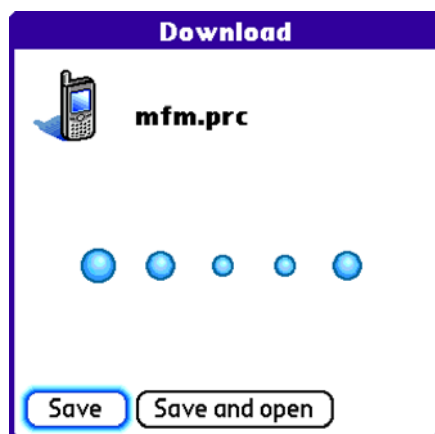
When you are ready to proceed, click **Download**.



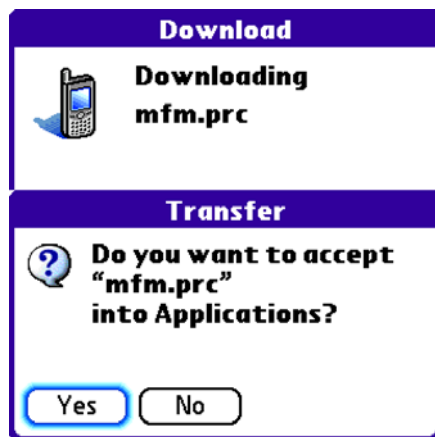
7. A **Download Warning** screen may appear, cautioning that the file you are about to download did not originate with your mobile provider. This is normal, and the message can safely be disregarded. Tap **Yes** to continue.



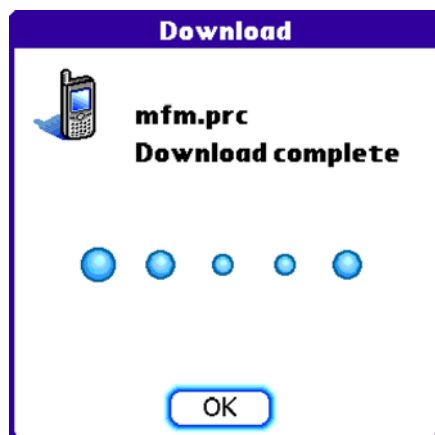
8. You will next be shown the size of the MFM file, along with the amount of available memory remaining in the device. After making sure the downloaded file will be saved to the **Device** (not the **Card**), tap **Yes** to continue.



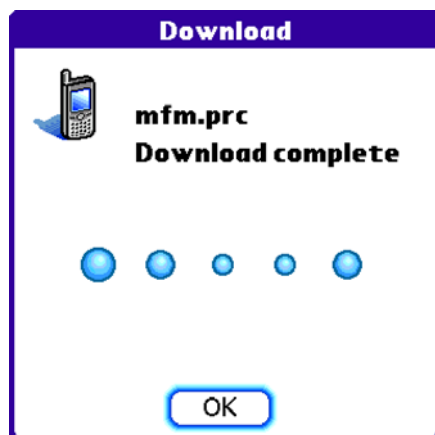
9. When the **Download** screen is displayed, tap **Save** to begin the transfer. A download progress animation will play until the process is complete.



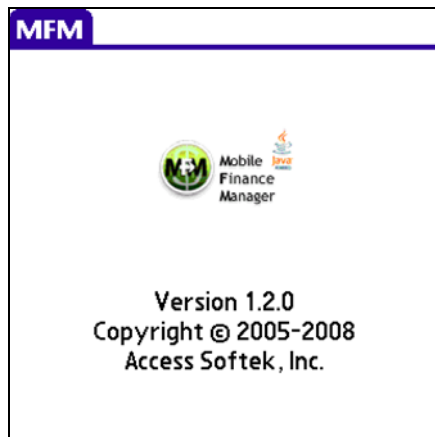
10. When MFM has successfully been downloaded, you will be asked to confirm its transfer to the Applications folder. Tap **Yes** to proceed.



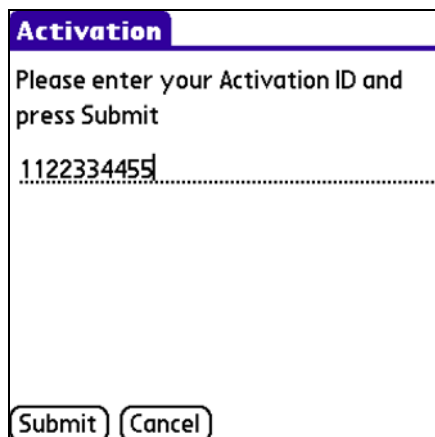
11. Following the transfer, a final confirmation box appears to announce the download of **mfm.prc** is now complete. Tap **OK** to continue.



12. After the installation, you will be returned to the web browser. Navigate to the **Home** view. With Categories set to **All**, you should now see an icon labeled **MFM**. Tap the **MFM** icon to launch the application.




13. On starting, the MFM “splash” (copyright) screen appears briefly.

The image shows the Activation screen. It has a purple header with the text "Activation" in white. Below the header, the text "Please enter your Activation ID and press Submit" is displayed. Below this text, there is a text input field containing the number "1122334455". At the bottom of the screen, there are two buttons: "Submit" and "Cancel".

14. 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

The image shows the User Permission Check screen. It has a purple header with the text "User Permission Check" in white. Below the header, the text "Can MFM use airtime to send or receive via an https connection until MFM terminates?" is displayed. Below this text, there are two radio button options: "Yes" and "No". The "Yes" option is selected. At the bottom of the screen, there is an "OK" button.

15. You will be prompted to confirm that MFM be allowed to communicate wirelessly using the HTTPS protocol. After selecting **Yes**, tap **OK**.

ACME CU MFM - Setup

FINANCIAL INSTITUTION:
▼ ACME CU

User ID: acmeuser01

Password: *****

☒ Save password

Activation ID: 1122334455

Check for updates: ▼ Monthly

Save Cancel ...

ACME CU MFM - Setup

? **Saving your password on this device is not recommended. Please take appropriate precautions to ensure the phone is not lost or accessed by unauthorized users. Continue?**

OK Cancel

ACME CU MFM

- Messages
- Banking
- Bill Pay
- Locations
- Setup
- About
- Help
- Exit

16. 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.)

17. 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.

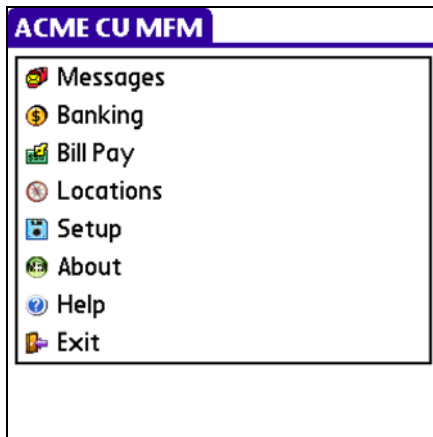
18. Once your configuration settings have been confirmed, the installation is officially complete. The **MFM Welcome** screen should appear.

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

3. Using MFM

3.1. Welcome Screen

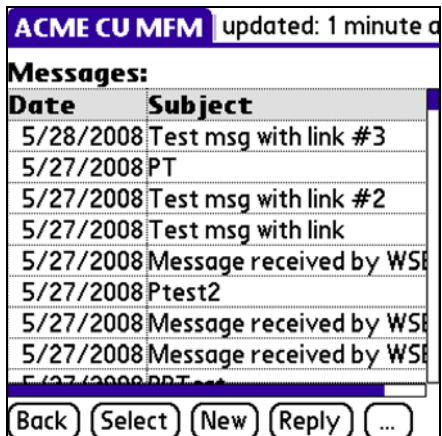
Upon launching MFM, you are shown the **Welcome** screen. From here, you can navigate to all other areas of the application. (Again, not all options may be present, depending upon your bank or credit union.)



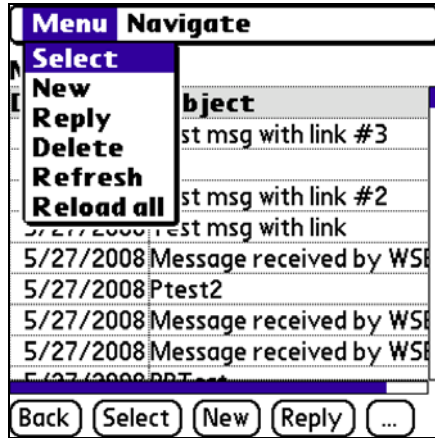
- **Messages:** Retrieve messages from (and, optionally, send messages to) your financial institution.
- **Banking:** View balances and transactions and transfer funds between accounts.
- **Bill Pay:** View past and pending bill payments and create new payments.
- **Locations:** Find nearby branches 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.

3.2. 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.)

3.3. Banking

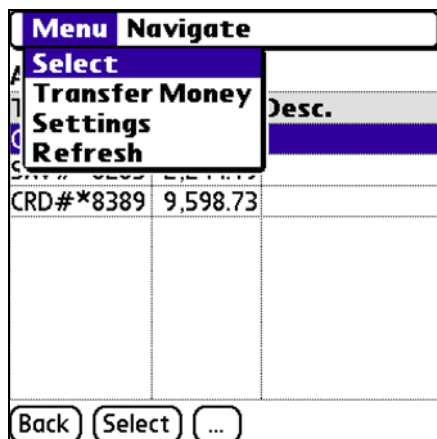
To access your banking information, select **Banking** from the **Welcome** screen. The bank **Account list** is the main screen for banking and displays a list of your accounts and their balances.

ACME CU MFM			ago
Account list			
Type #	ID	Balance	Desc.
CHK #	*4771	233.62	
SAV #	*0283	2,244.19	
CRD #	*8389	9,598.73	

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.

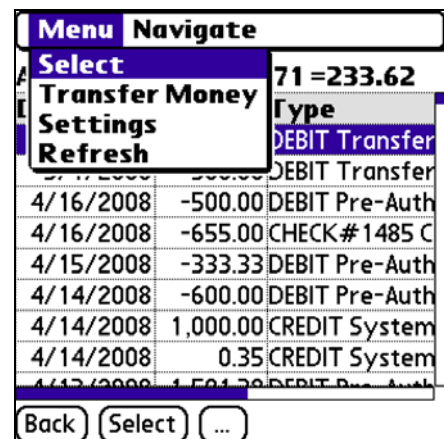


The following options are available from the Bank **Account list** menu:

- **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.

ACME CU MFM - Banking Sett...

Transactions

Initial download (days): ▼ 90

Additional download (days):
▼ 365

Save Cancel

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.

ACME CU MFM Last updated: 1 minu

Account: CRD#*8389 =9,598.73

Date	Amount	Type
2/24/2008	15.39	CREDIT VONS St
2/24/2008	17.02	CREDIT MAJOR M
2/23/2008	29.09	CREDIT JCPENNEY
2/23/2008	58.00	CREDIT AUTOMC
2/23/2008	11.50	CREDIT VESTA AT
2/21/2008	58.45	CREDIT NEW COL
2/21/2008	255.00	CREDIT WELK RES
Download	next	365 days of tran

Back Select ...

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.

3.4. Bill Pay

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

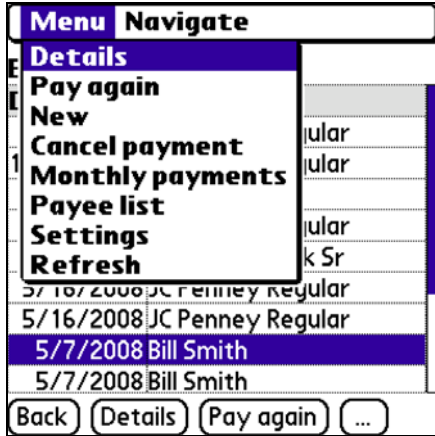
ACME CU MFM : 1 minute ago

Bill Pay History

Date	Payee
1/16/2009	JC Penney Regular
12/16/2008	JC Penney Regular
7/16/2008	Bill Smith
5/18/2008	JC Penney Regular
5/18/2008	Bill Smith
5/16/2008	JC Penney Regular
5/16/2008	JC Penney Regular
5/7/2008	Bill Smith
5/7/2008	Bill Smith

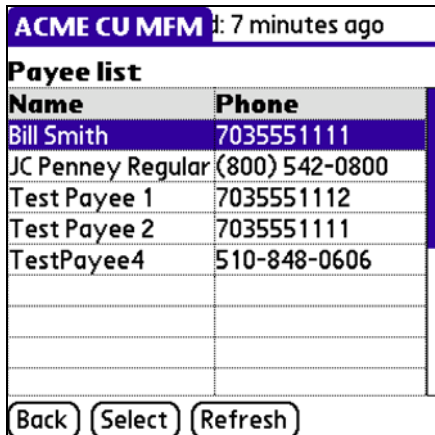
Back Details Pay again ...

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



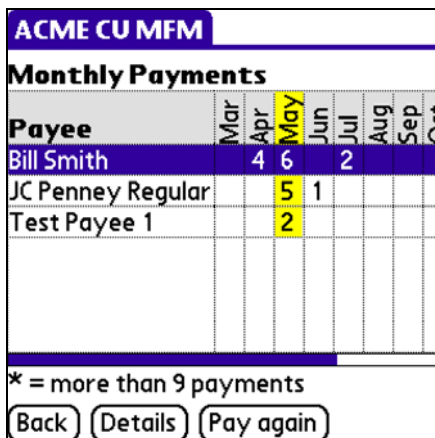
The following options are available from the **Bill Pay** menu:

- **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.)

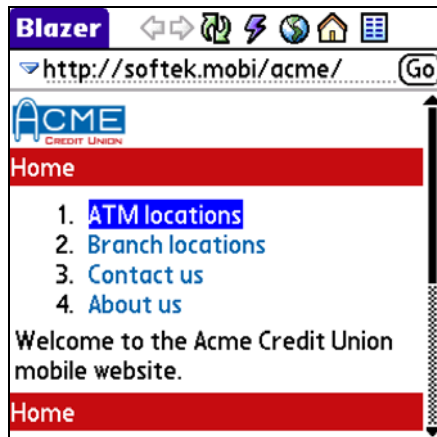


The **Monthly Payments** screen displays payments made to individual payees in previous months or scheduled for future months.

- 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.

3.5. Locations

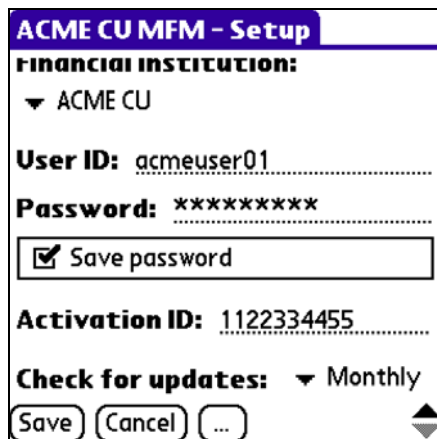
Selecting **Locations** from the **Welcome** screen will open the Blazer browser and take you to the your bank or credit union's web page for mobile devices.



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

3.6. 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:

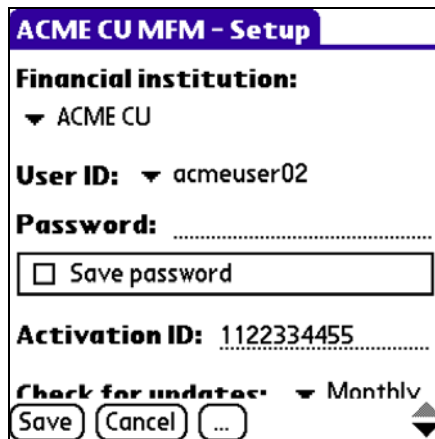
- **Save:** Save the current setup
- **Add UserID:** Add a new ID (if you have more than one account you wish to access with MFM) or edit the current username. Select this option and then choose either **New** or **Edit**.
- **Refresh presets:** Fetch latest configuration settings from your bank or credit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

The **Edit UserID** screen appears after selecting **Add UserID**.

new_user_id will appear as the default name, which you will need to change to reflect your actual ID.

- **OK:** Save your new ID and brings you to the ID list.
- **Cancel:** Cancel adding a new ID and brings you back to the **Setup** screen.

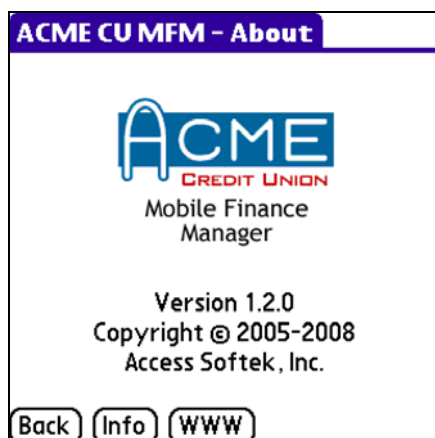
Once you have finished editing the user ID, it will appear in the **UserID** list. Tap **Save**.



The new user ID will appear as the default ID in the **UserID** field. If you wish to switch IDs, tap the field and select the desired ID.

3.7. About

To display information about the MFM version and the selected financial institution, select **About** from the **Welcome** screen.



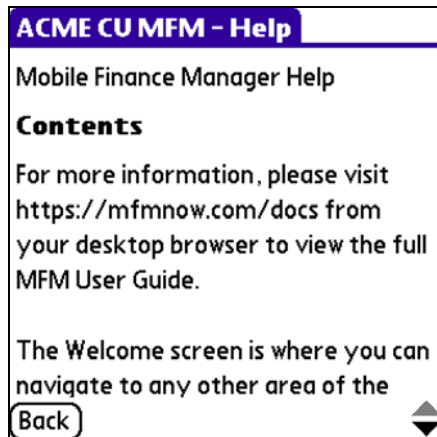
The **About** page identifies the version of MFM loaded on your mobile device.

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

- **Back:** Exit the current window and return to the previous window.
- **Info:** Display information on how to contact your financial institution.
- **WWW:** Launch the Internet browser and connect to the institution's website.

3.8. Help

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

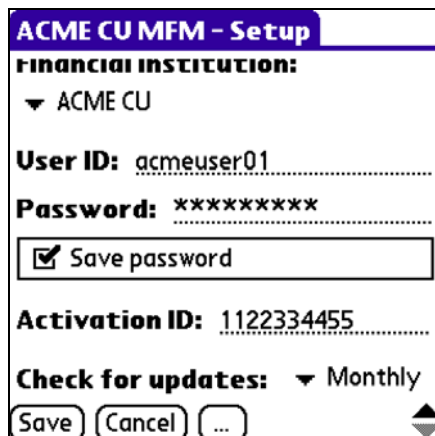


The following option is available from the **Help** screen Menu:

- **Back:** Exit the current window and return to the previous window.

4. Updating MFM

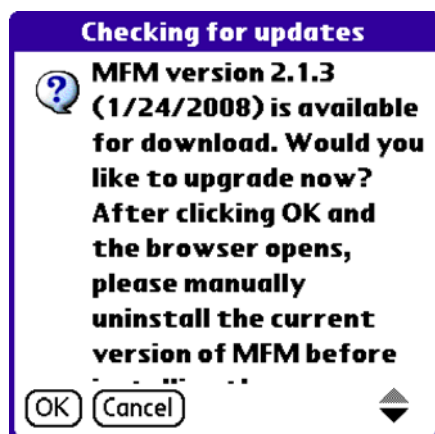
The PalmOS Treo device does not support upgrading already-installed Java applications. You must manually remove the old version before installing the new version. Perform the following steps to upgrade MFM:



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.



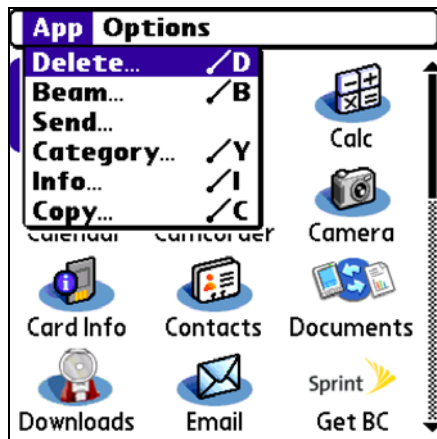
2. MFM will automatically check for a new version at regular intervals, but you can force a check manually by selecting **Check for updates** from the menu in the **Setup** screen. This will connect you to the Internet and check for a newer version.



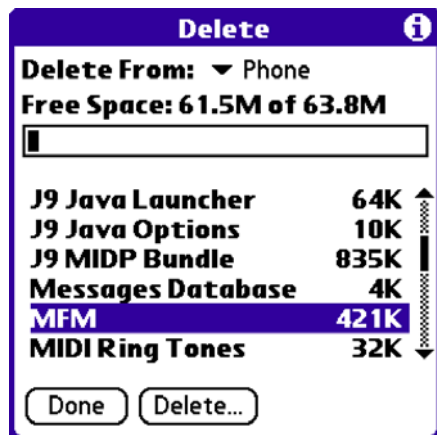
3. If an update is ready, you will see a message saying, "MFM version X.x is available for download. Would you like to upgrade now?" Click **OK** and the browser will open the installation web site.

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

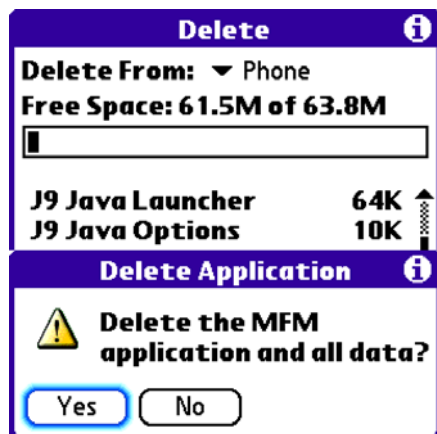
If there are no updates available, a message will appear stating this.



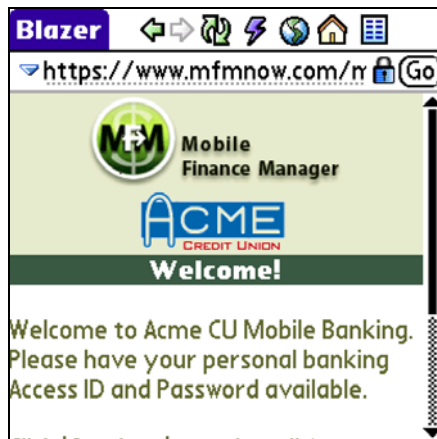
4. At this point you must first delete the currently installed version of MFM before installing the new version. To delete, begin by navigating to the **Home** screen.
5. Tap the clock display in the upper left corner in order to bring up the **App** menu.
6. Tap **Delete**.



7. Scroll down to **MFM** and select it.
8. Tap the **Delete** button at the bottom of the screen.



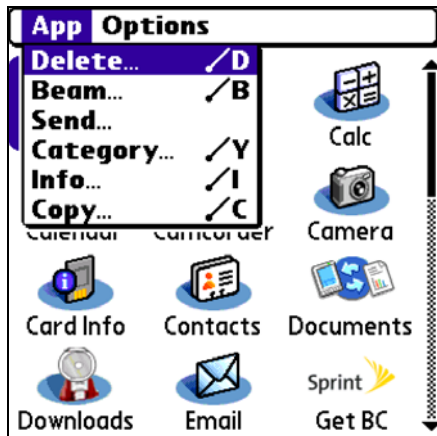
9. A confirmation dialog will appear. Tap **Yes**. The application will be deleted.
10. Tap the **Done** button. You can now return to the web browser and continue the update process.



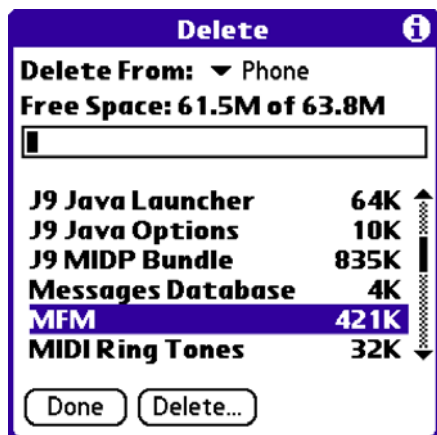
11. Launch the browser again. It should display the <http://www.mfmnow.com/> installation site.
12. Following the steps on the website, download the new version. (See [Installing MFM](#) for more information.)
13. Upon launching the new version, you will be prompted for your **Activation ID**. Enter the number you recorded in [step 1](#), above.

5. Uninstalling MFM

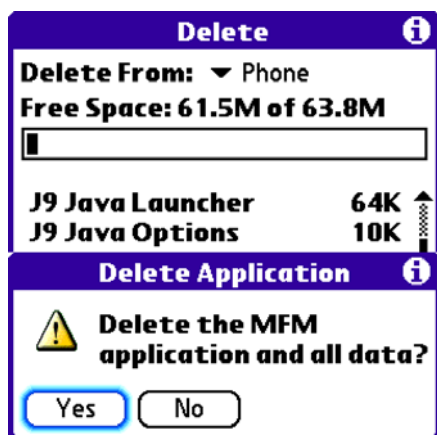
Follow the steps below to uninstall MFM from your Palm OS Treo:



1. Tap the clock display in the upper left corner in order to bring up the **App** menu.
2. Tap **Delete**.



3. Scroll down to **MFM** and select it.
4. Tap the **Delete** button at the bottom of the screen.



5. A confirmation dialog will appear asking, "Delete the MFM application and all data?"
6. Tap **Yes**. MFM is removed from the device. Tap **Done**.

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 launch MFM the device states one of the following:

"The application to view this data cannot be found."

"Database: can't find (0x0207)"

"Missing IBM Java VM. Please ensure that IBM's WebSphere Micro Environment Java VM is installed."

The IBM Java VM (Virtual Machine) application must be installed on the device before installing the MFM application, as the Palm OS does not natively support Java applications. Please see the section on [installing the Java VM](#).

2. 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.

3. 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.

4. 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 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).

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

5. 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.

6. 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.

7. 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](#).

8. When installing over an existing installation, your device states, “Error: Database: already exists (0x0219).”

Java has known issues with multiple installations. If you would like to uninstall and reinstall, or upgrade to the latest version, please see the [Updating MFM](#) section of this document.




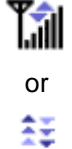




9. When scrolling through MFM screens on your Palm OS device, the screen flickers annoyingly.

By default, the IBM Java VM is configured *not* to use screen double buffering, resulting in the flicker. To correct this setting, see the section on [enabling Java double buffering](#).

Appendix A. Enabling the Wireless Connection

Before launching MFM, you should verify wireless communications are enabled, allowing the device access to the Internet. Your Palm Treo 700P smartphone supports both 1xRTT (e.g., Sprint PCS Vision, Verizon NationalAccess) and EVDO (Sprint Power Vision, Verizon BroadbandAccess) wireless data networks; MFM will work with either. Please note that to connect to the Internet using your Treo, you must subscribe to and activate data services with your service provider, and you must be in a location with data coverage.

When the Treo is connected to or in range of a wireless data network, it displays an appropriate icon in the title bar on the **Home** screen. However, exactly *which* icon that will be depends on which service provider you use, whether the device is currently connected to the data network, and, if it *is* connected, whether it is currently sending or receiving data – as shown by the following:

	In 1xRTT Network Coverage Area		In EVDO Network Coverage Area	
	Not Connected	Connected	Not Connected	Connected
Sprint				
Verizon				

¹ Device is in an area with either 1xRTT or EVDO coverage.

Performing the following steps will allow you to ensure your device is actively connected to a high-speed data network.

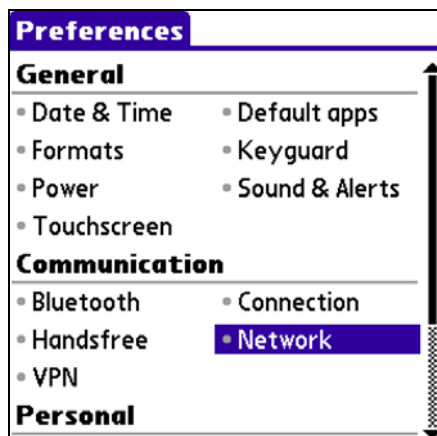


1. Press and hold **Power/End** to turn off your phone; press and hold **Power/End** again to turn it back on.
2. Under **All** on the **Home** screen, select **Phone**. See which, if any, data networking icon is displayed in the title bar.
3. If any of the “connected” icons from the preceding [table](#) appear in the title bar, the device is connected to a data network. You may proceed to the [Welcome Screen](#).

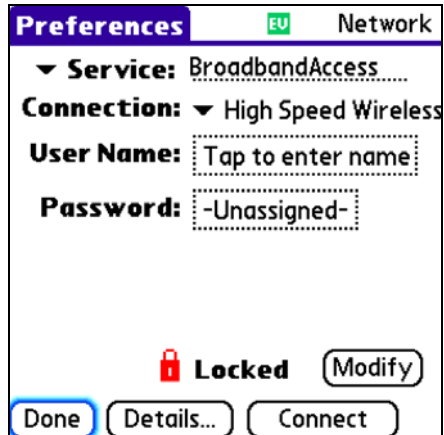


4. If instead you see any of the “not connected” icons from the preceding [table](#), you first need to initiate a connection to the network.

Begin by going to the **Applications** screen and selecting **Prefs**.



5. From the **Preferences** screen, select **Network**.



6. Verify your device is configured for high-speed data. The currently defined service should support data networking. (Typically, it will be called *NationalAccess*, *BroadbandAccess*, or something similar.) If it doesn't, first tap **Modify** to unlock the screen, and then choose an appropriate service type from the **Services** drop-down menu.
7. Tap **Connect** or **Done**. The "unconnected" icon in the title bar should change to a "connected" icon.
8. If you are still unable to access the Internet, perform a soft reset on the device. Once the device has restarted, make certain the phone function is on, and try again to connect.

If you still have no connectivity, contact your service provider to verify

- Your subscription plan includes high-speed data services.
- Data services have been activated on your account.
- Data coverage is available in your location.
- There are no data service outages in your area.