

Access Softek, Inc. Mobile Finance Manager (MFM)

User Guide for Windows Mobile Devices

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1. Introduction

This document is designed to instruct you in installing and using the Mobile Finance Manager product on Windows Mobile devices. 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.
- Graphic Reports provide a quick way for you to track assets.
- 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 a Pocket PC or SmartPhone, open the Internet Explorer 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. 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.](#))

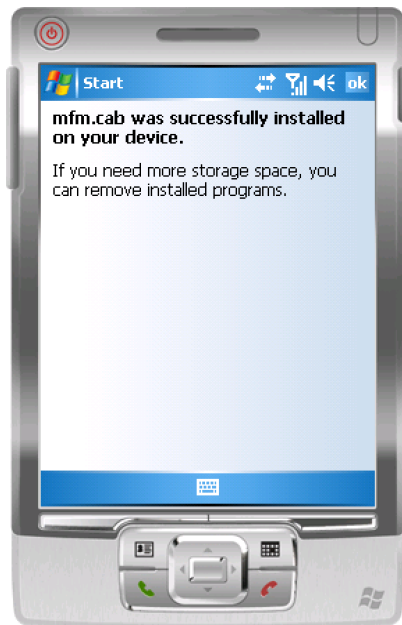


6. In this step, you should write down the **Activation ID**, displayed in bold red numbers immediately above the **Download** button. You will need to enter this ID number later in the installation process.

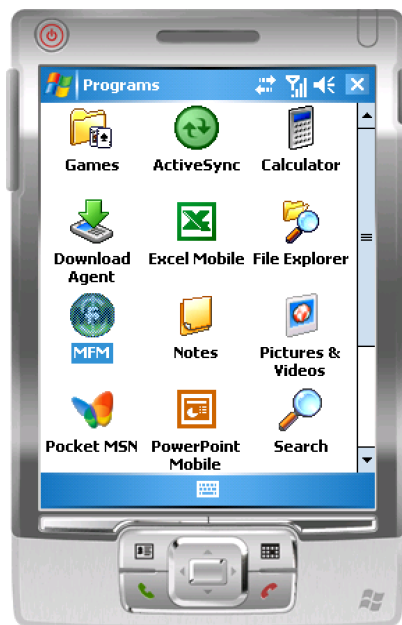
When you are ready to proceed, click **Download**.



7. 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. Verify that the "Open file after download" box is checked, and click the **Yes** button.



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 the **OK** button at the top right hand corner to continue.



11. Click the **Start** menu and select **Programs** from the drop-down menu. Verify that the MFM icon appears in this screen. Click the MFM icon to launch the application.



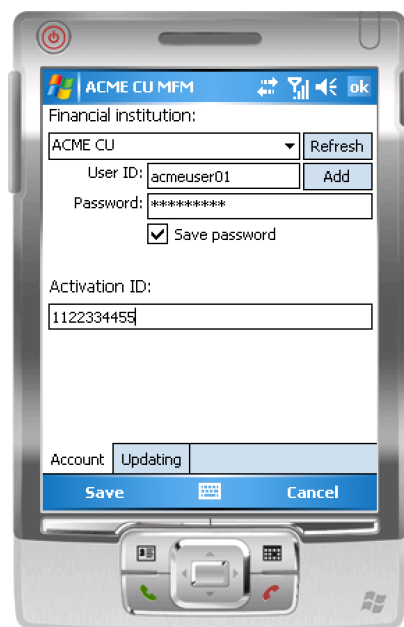
12. On starting, the MFM “splash” (copyright) screen appears briefly.



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.

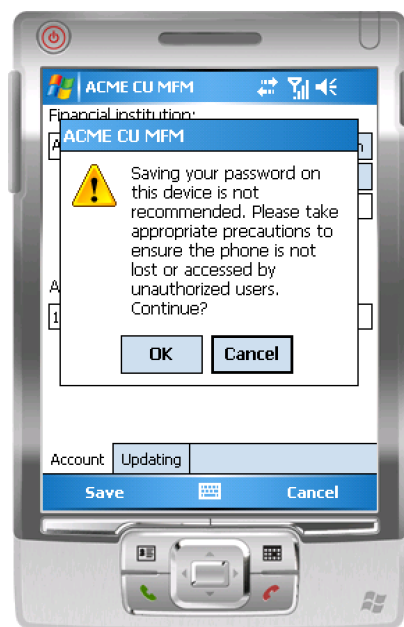
After you have entered the ID number, tap **Submit** to continue to the **Setup** screen.



14. 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.)



15. 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.

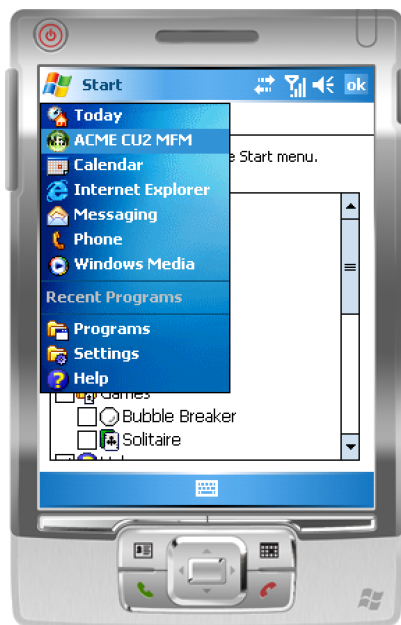


16. Once your configuration settings have been confirmed, the installation is officially complete. The **MFM Welcome** screen should appear.

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

3. Using MFM

3.1. Accessing the MFM Application



1. Click the **Start** menu and select **MFM**.

Alternatively, if **MFM** is not listed in the menu, first click **Start** and select **Programs**. From the **Programs** screen, click the **MFM** icon to launch the application.



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

3.2. Welcome Screen

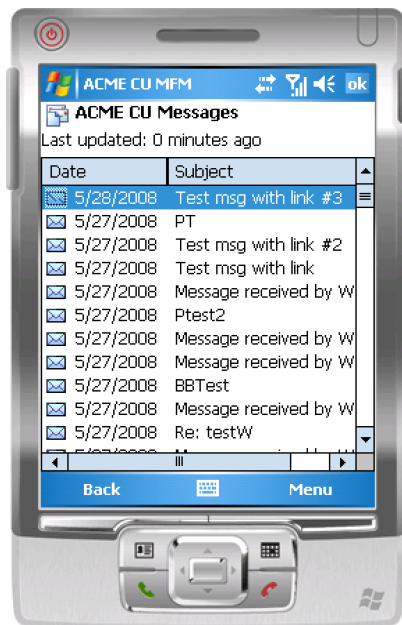
Upon launching MFM, you will begin at the **Welcome** screen. From here, you can navigate to all other areas of the application. (Again, not all options may be present, depending upon your bank or credit union.)



- **Messages:** Retrieve messages from (and, optionally, send messages to) your financial institution.
- **Banking:** View balances and transactions and transfer funds between accounts.
- **Graphs:** Display simple graphs depicting Account Balance or Income and Expenses.
- **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

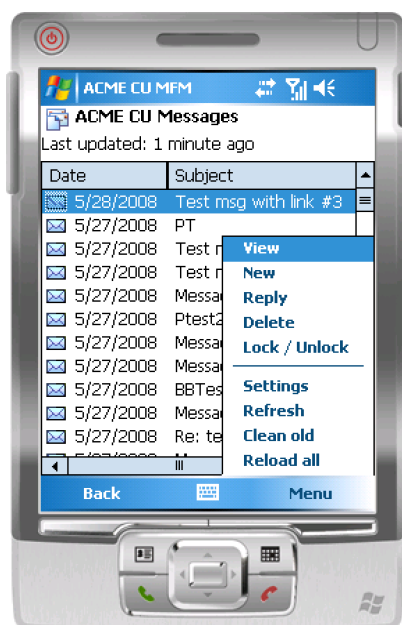
To retrieve and review messages from your financial institution, select **Messages** from the **Welcome** screen,



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.):

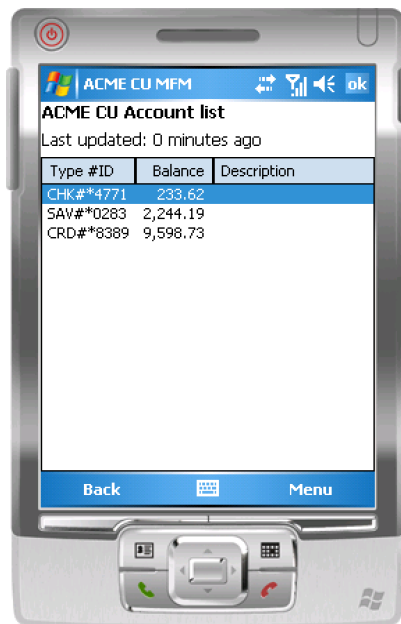
- **View:** View currently highlighted message on list.
- **New:** Create a new message to send to the financial institution.
- **Reply:** Display selected message, with option to reply to the message.
- **Delete:** Remove a message from your message list.



- **Lock/Unlock:** Prevent a message from being deleted when using the **Clean old** option. A locked message is indicated by a yellow envelope icon with a red dot.
- **Settings:** Specify how long to keep messages in MFM.
- **Refresh:** Check for new messages.
- **Clean old:** Remove any old emails from your list, based on the length of time to keep messages specified in **Settings**.
- **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

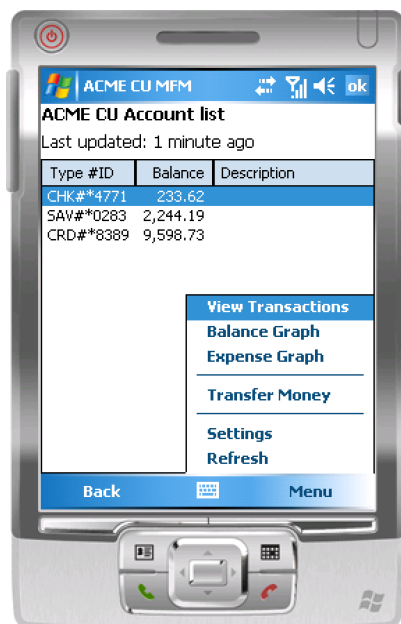
To access your banking information, select **Banking** from the **Welcome** screen. The bank **Account list** is the main screen for banking and displays a list of your accounts and their balances.



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

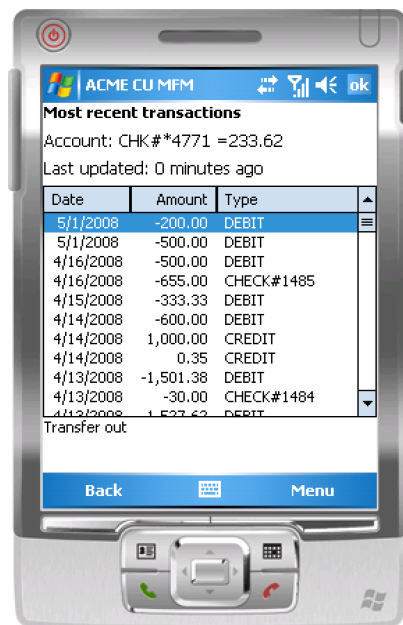
- Account **Type** (Checking = CHK, Savings=SAV, etc.)
- Last 4 digits of account **ID** number
- Current account **Balance**
- Account **Description** (nickname)

This screen also indicates the last time account information was updated.

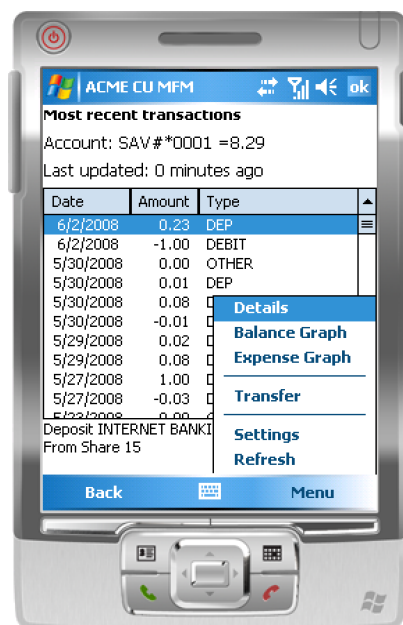


The following options are available from the bank **Account list** menu:

- **View Transactions:** View the transactions for the highlighted account. You can also view the transactions by selecting the account from the list.
- **Graphs:** Display simple graphs depicting Account Balance or Income and Expenses.
- **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.

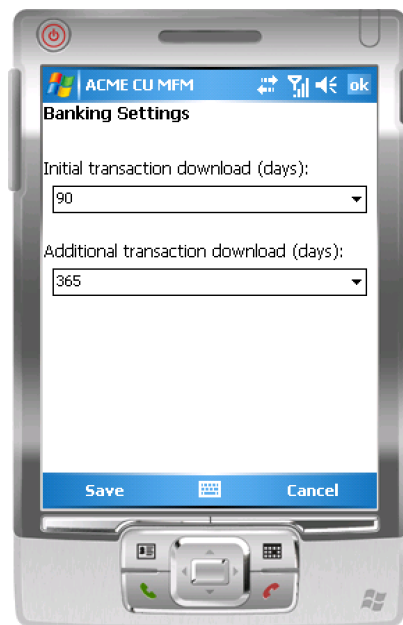


The **Transaction** screen lists individual transactions associated with the specified account.



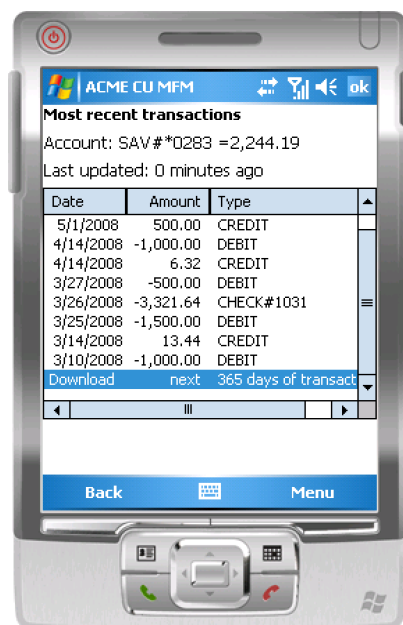
When the transaction list is displayed for a selected account, you can choose from the following menu options:

- **Details:** View more details about the currently highlighted transaction. You can also do this by selecting the transaction in the list.
- **Graphs:** Display simple graphs depicting Account Balance or Income and Expenses.
- **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.

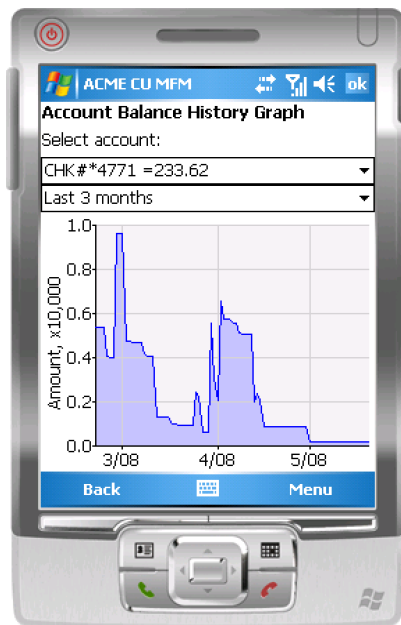
From this screen, you can select the amount of transaction data desired for initial and additional downloads. Tap **Save** to return to the previous screen.



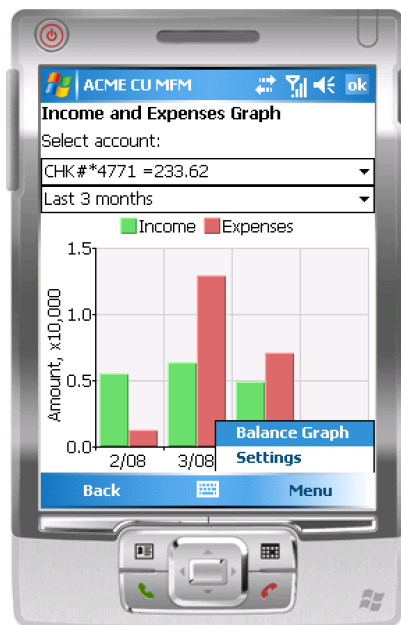
If there are additional transactions to download, the final entry on the **Transactions** screen will show this. Selecting this entry will cause the additional data to be downloaded. The number of days' worth of data to retrieve is specified in the **Banking Settings** screen, above.

3.5. Graphs

To access graphs, select **Graphs** from the **Welcome** screen. This screen will display a simple graph of Account Balance or Income and Expenses over time ranges of seven days to a year.



Account Balance History Graph: Show account balance over the specified period.



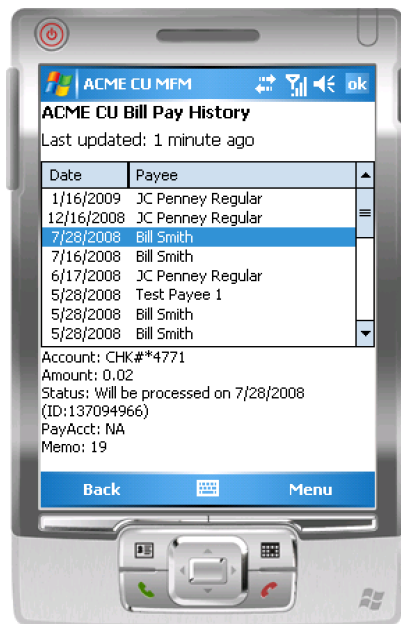
Expense Graph: Show a bar graph of income and expenses over the specified period of time.

Income and expenses are interpreted from the account's deposits and withdrawals.

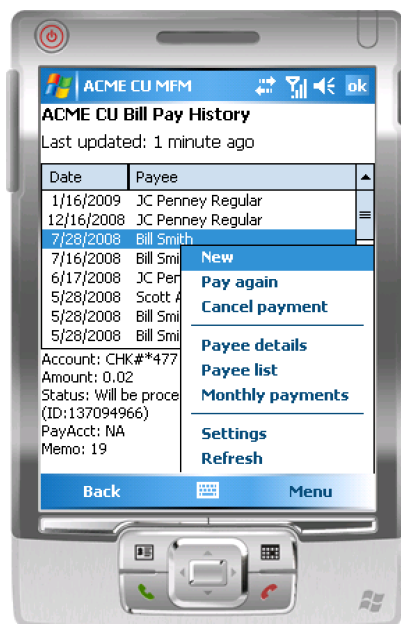
From either graph display, you can use the menu to change to the other graph type or to configure how MFM retains and updates account data for generating graphs.

3.6. 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.



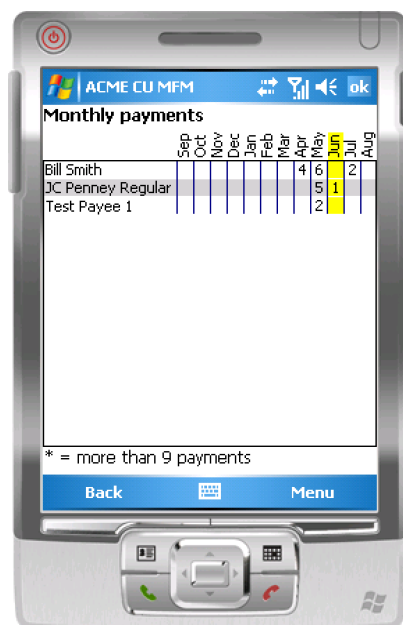
The following options are available from the **Bill Pay** menu:

- **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.
- **Payee details:** Display detailed information about the payee for the currently selected payment.
- **Payee list:** View possible payees.
- **Monthly payments:** View payments made to individual 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.

3.7. Locations

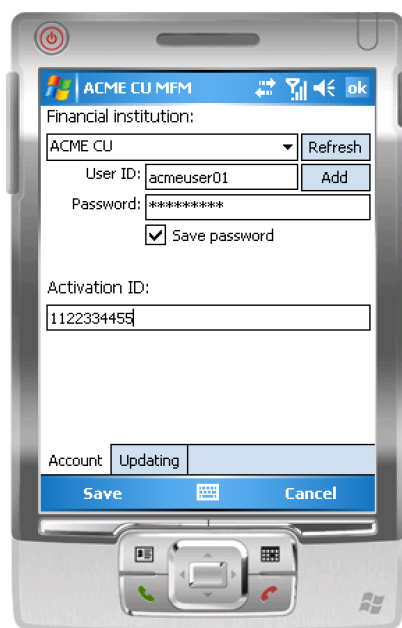
Selecting **Locations** from the **Welcome** screen will open Internet Explorer and take you to the your bank or credit union's web page for mobile devices.



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

3.8. Setup

The **Setup** screen allows you to change a number of application settings. To access the screen, select **Setup** from the **Welcome** screen. There are two areas to **Setup**, selected by choosing the appropriate tab at the bottom of the screen.



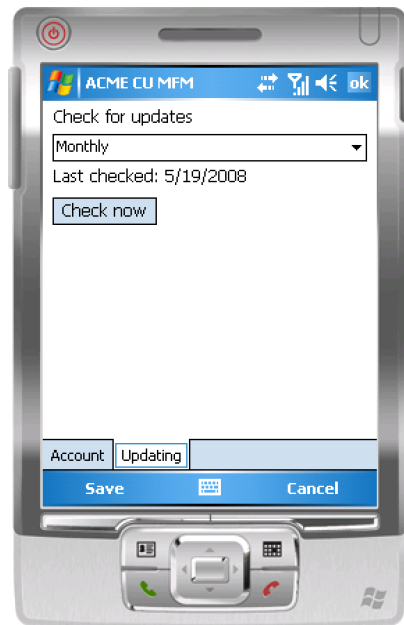
Account: This area allows you to enter the user ID and password for the account that MFM is currently setup to access. When you select this option, the data for the currently accessed financial institution is displayed.

- **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.

Selecting **Refresh** will fetch the latest configuration settings from your bank or credit union.

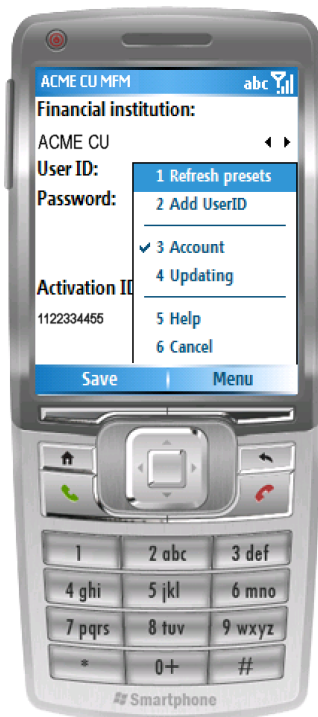


Selecting **Add** (or **Add/Edit**) user allows you to add another user ID to MFM. This must also be a valid ID and password for Internet banking at your financial institution.



Updating: This area lets you control how often you would like to check for a new version of MFM automatically. It also allows you to force an immediate check.

For more information on updating MFM, see the [Updating MFM](#) section of this document.

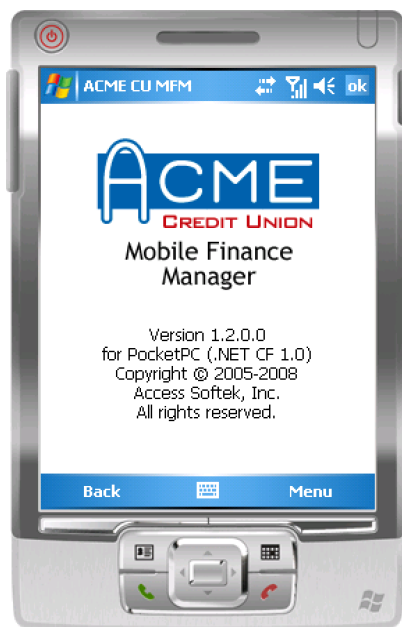


Smartphone View:

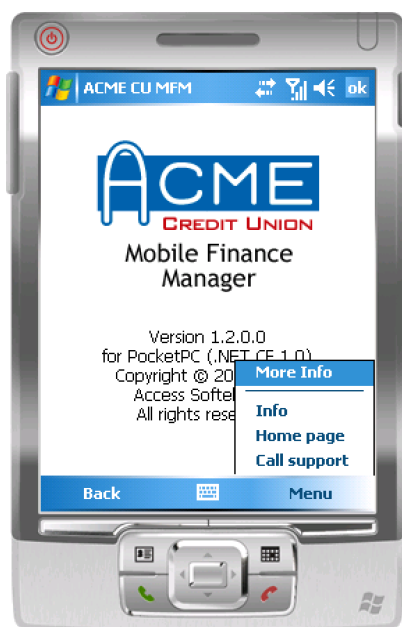
If you are using a SmartPhone, the Setup screen will look slightly different. However, all of the same options as described for the Pocket PC phone are still available by clicking the Menu button.

3.9. 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.

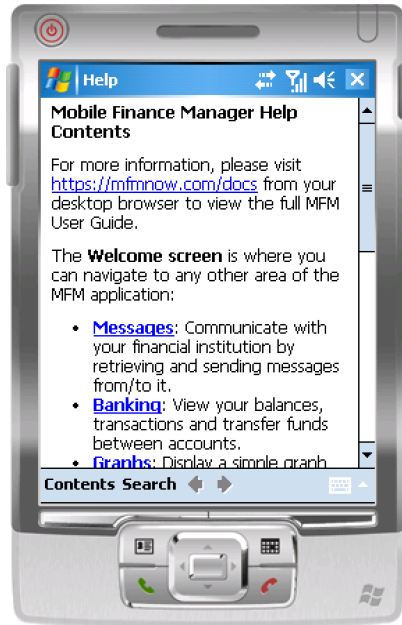


The following options are available from the **About** screen Menu:

- **More Info:** Display copyright law information about MFM.
- **Info:** Display information on how to contact your financial institution.
- **Home page:** Launch the Internet browser and connect to the institution's website.
- **Call support:** Dial your financial institution's customer support.

3.10. Help

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



By selecting the blue hyperlinks in the text, you can navigate through MFM help.

The following options are available from the **Help** screen menu,

- **Contents**: Display a list of the help topics for the Windows Mobile device.
- **Search**: Allow you to find topics by entering search terms.

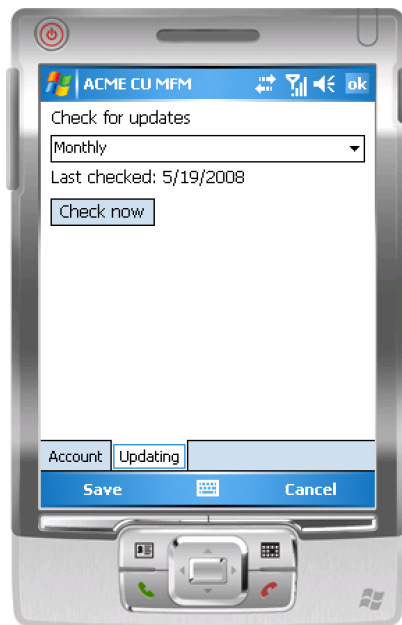
Note: These options apply to finding help for Windows Mobile in general, as opposed to help for a third-party application such as MFM.

4. Updating MFM

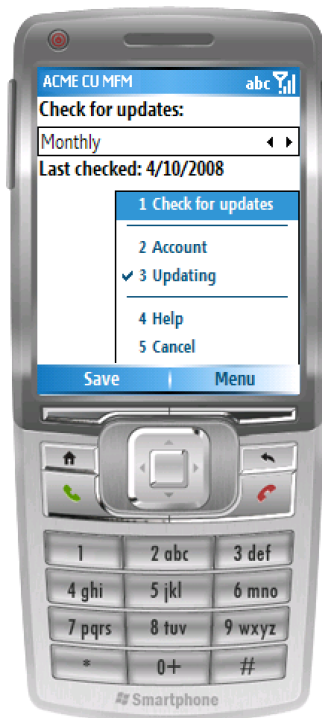
Use the following steps to upgrade MFM:



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.

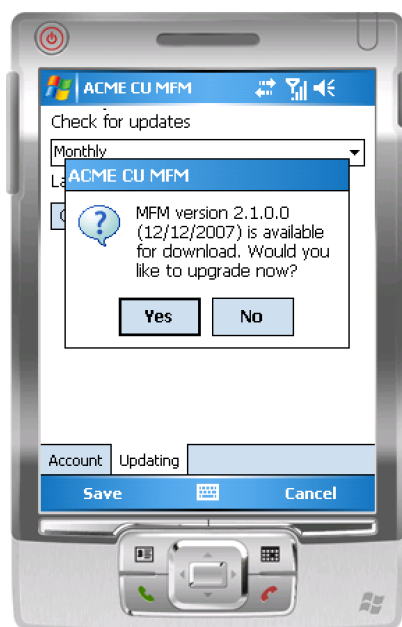


2. MFM will automatically check for a new version, but you can also check manually by going to the **Setup** screen, select the **Updating** tab at the bottom, and click the **Check now** button. This will automatically connect you to the Internet and begin checking for a new version.



SmartPhone View:

If you are using a SmartPhone, the **Check For Updates** screen will look slightly different. However, to check for the update, you should click the Menu button and select the 1st menu option.



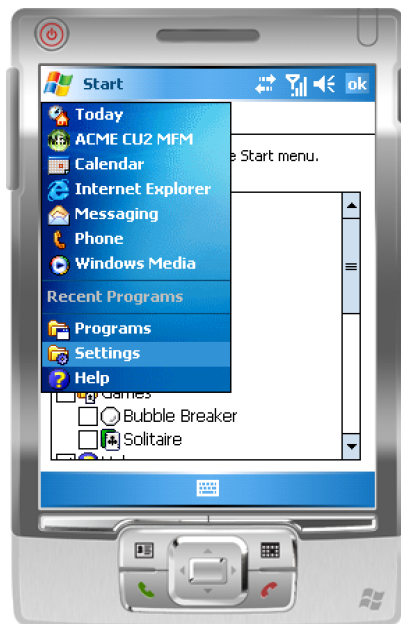
3. If an update is ready, you will see a message saying, "MFM version X.x is available for download. Would you like to upgrade now?" Click **Yes**, and the browser will open the installation web site. Please follow the steps on the installation web site.



4. The updater will uninstall the previous version of MFM before installing the new one. When asked if you want to delete the balance history and presets, you should choose **No**.

5. Uninstalling MFM

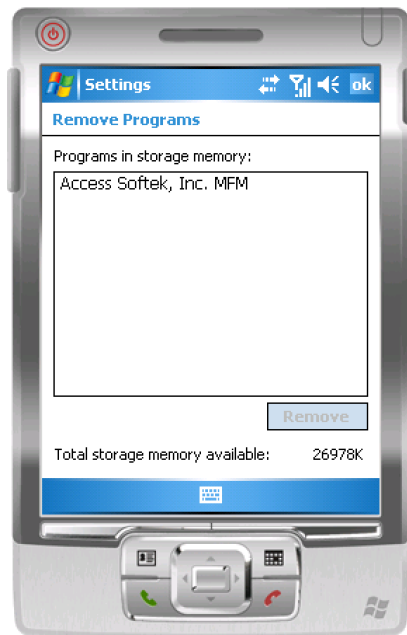
Follow the steps below to uninstall MFM from your Windows Mobile phone:



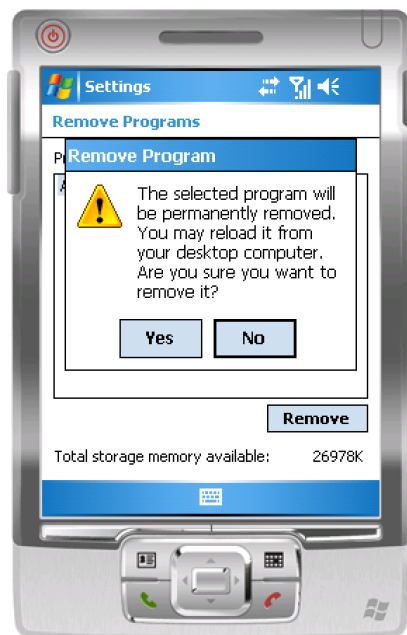
1. From the Pocket PC home screen, click the **Start** menu and select **Settings** from the dropdown list.



2. Click the **System** tab at the bottom, then select **Remove Programs**.



3. In the list of installed programs, select *Access Softek, Inc. MFM* and click the **Remove** button.



4. A warning message will appear asking if you are sure you want to remove the program. Click **Yes**.

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: "Certificate problem 800B010A: A certificate chain could not be built to a trusted root authority. Continue?"

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.

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.