ACCESS SOFTEK, INC

MFM Troubleshooting Guide

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1   Introduction

This document is a guide to troubleshooting issues that the user may encounter while installing, activating, and/or using the Mobile Finance Manager (MFM) application.

2   Collect user's information

The following information should be collected from the user:

- MFM version (from the splash screen or the About screen)
- Activation ID (setup screen or installation download page)
- Phone model
- Mobile Carrier name
- Description of problem
- Text of any error messages or error codes
- Has it ever worked for the customer?
- When did the problem start?
- For BlackBerry devices, what is the APN setting (setup or activation screen)

3   Installation Issues

3.1 Issues affecting All Device Types

3.1.1 Cannot access the https://www.mfmnow.com site from mobile browser

Issue: The user is unable to connect to the website that allows the user to download MFM.

Possible error messages: "Unable to place call."   "The connection could not be requested. Check your network settings and try again."

Cause: There can be several:

a. The user may be in an area with little or no reception, in which case they will need to move to a better reception area.
b. The device may not have internet data service available. Try opening http://m.google.com. If this fails and the user has good signal strength, the user should talk to their carrier about enabling data service for the device.
c. The user should verify that s/he is using https://, **not** http:// within the URL.
d. The installation web site may be temporarily unavailable. The user will need to retry at a later time.

Resolution: Ask the user to open a different website, if no internet service is available, then the MFM website will of course not be available either. If the user is able to access other websites then it may be that the installation website is down for maintenance and it should be back up shortly. The user will need to retry at a later time. If the problem persists, please report it to mfmsupport@accesssoftek.com.

3.1.2 Unsigned or un-trusted application warning

Issue: When downloading the application, the user receives a warning that the application is "not signed" or is "not trusted".

Cause: The device expects downloaded applications to have specific digital signatures that identify themselves to the phone device. MFM does not necessarily have all the digital signatures or certificates for every phone so this message can appear.

Resolution: Some newer phones as well as older phones may not have all the firmware updates and certificates installed. This warning is expected on some devices and the user can safely continue past the warning.

3.2 Windows Mobile device specific issues

3.2.1 The application downloads but does not install.

Issue: The user has selected the application to download. The download completes, but MFM does not appear in the Menu or Programs screen.

Cause: The user may have selected the wrong device version to download. If so, the program will be downloaded and saved, but will not be installed. For example, the user accidentally downloads the BlackBerry version instead of the Windows Mobile version.

Or the program may have installed but the user needs to scroll through the Programs menu in order to locate the MFM application, which may appear as the last item in the Programs list.

In rarer cases, the download may have been interrupted and so the installation cannot continue.

Resolution: The user will need to select the correct version of the application to download. Or if the application has been downloaded and installed, then the user should search further for the application. If the application is not present at all, the user will need to re-download the application again.

3.3 BlackBerry device specific issues

3.3.1 The progress bar freezes while downloading.

Issue: The progress bar halts while downloading the MFM application so that it appears that the download process has stopped.

Cause: This is a known issue with the BlackBerry web browser where it will visually time out while downloading larger files but is actually still working in the background.

Resolution: The download process usually continues even though the progress bar has stopped. Please wait 1-2 minutes when this occurs and then press the Escape button on your device. A typical download in an area with decent reception should take no longer than five minutes or less. If you have waited a sufficient amount of time before pressing the Escape button, you will see the message "Installation complete". Otherwise, the Escape button will cancel download process and you will need to download the application again.

3.3.2 Cannot find the web browser

Issue: The web browser icon cannot be found on the BlackBerry menu.

Cause: The web browser is unavailable on the BlackBerry if wireless data service is not enabled or has been switched off.

Resolution: If the wireless data service has been disabled by the cell phone carrier then the user will need to contact the carrier's customer service to re-enable their service. Please refer to the MFM Blackberry User Guide for details on enabling the wireless connection.
https://www.mfmnow.com/docs

3.3.3 Cannot connect to MFM website -- Error 502 Bad Gateway

Issue: The user receives the following error when attempting to access the MFM website:

"HTTP Error. 502 Bad Gateway"
The gateway received an invalid response from the server when attempting to fulfill your request. Please try loading a different page. Contact your service provider if this problem persists."

Cause: Most BlackBerry models have at least two web browsers – one labeled "Internet Browser" and another customized Carrier created browser called: "Cingular Browser", "NOL (on very old phones -- Nextel OnLine browser)" or "T-Zones" depending on the Carrier. On certain BlackBerry models, particularly those that are 2-5 years older, if the user chooses the carrier-based web browser – the browsers sometimes do not accept certain websites because they are older versions and/or are setup differently from the BlackBerry web browser.

Resolution: If using Cingular or a T-Mobile based device – use the "Internet Browser" icon instead of the "Cingular Browser" or "T-Zones" and also make sure that the APN settings for their specific carrier (e.g. Cingular, T-Mobile, Rogers, Verizon, etc) are correct. Refer to the MFM BlackBerry User Guide for details on how to configure the APN setting.
https://www.mfmnow.com/docs. If the BlackBerry device is particularly old and is using BlackBerry OS 4.0 or earlier, they may need to upgrade their OS.

3.3.4 Cannot connect to MFM website – Unable to open a PDP context to the following APN

Issue: The Cingular user receives the following error when attempting to access the MFM website:

"Cingular Web
Unable to open a PDP context to the following APN: blackberry.net
This may be happening because the currently selected browser is not compatible with the current network."

Cause: Most Cingular-based BlackBerry models have at least two web browsers – one labeled "Internet Browser" and another customized Carrier created browser called: "Cingular Browser". On certain BlackBerry models, particularly those that are 2-5 years older, if the user chooses the Cingular web browser – they sometimes do not accept certain websites because they are older versions and/or are "WAP-based" browsers.

Resolution: The user should use "Internet Browser" icon instead of the "Cingular Browser" and also make sure that the APN settings for their specific carrier (e.g. Cingular, T-Mobile, Rogers, Verizon, etc) are correct. Refer to the MFM BlackBerry User Guide for details on how to configure the APN setting. https://www.mfmnow.com/docs

3.3.5 Installation website does not recognize your device.

Issue: The MFM installation website does not recognize the BlackBerry device and displays an error stating this.

Cause: The BlackBerry web browser is not running in "BlackBerry" emulation mode so when it contacts the MFM website, it is not recognized as a BlackBerry.

Resolution: Have the user set the BlackBerry browser option to run in "BlackBerry" emulation mode.

3.3.6 MFM installation does not finish on older BlackBerry devices.

Issue: User receives the following error while trying to INSTALL the application onto the phone:

Error Unable to complete the loading operation

A fatal error has occurred while updating your handheld's software. Please try again. Unspecified error encountered [J:0x0000000A]

Cause: MFM cannot run on BlackBerry devices with firmware older than version 4.x.

Resolution: If possible, have the user contact their cell phone carrier in order to update their device's firmware to the latest version. Then try reinstalling the application.

3.4 Java device specific issues

3.4.1 Cannot find the web browser

Issue: User is unable to locate the web browser on their Motorola device.

Cause: There is no browser icon on some Motorola devices.

Resolution: Open "Games & Applications", then "Install new games". This will usually enable the browser icon and cause it to appear.

3.4.2 "Invalid file format" error

Issue: User receives "Invalid file format" error when downloading the application.

Cause: Some Java devices do not support the default Java package file format.

Resolution: Please report the exact phone model and carrier to mfmsupport@accesssoftek.com for investigation.

3.4.3 Unable to connect to MFM website and download MFM

Issue: User is unable to connect to the MFM website and/or download the MFM application.

Cause: Some devices have different GPRS settings (APN point, etc.) for the browser and for Java applications. On some devices the MFM Java installer uses Java network settings, so if the Java network settings are incorrect or undefined MFM cannot be accessed or downloaded until the device's Java network settings are set.

Resolution: Please report the exact phone model and carrier to mfmsupport@accesssoftek.com for investigation.

3.5 Palm OS device specific issues

3.5.1 User receives Application Error that states: "The application to view this data cannot be found." Or "Database: can't find (0x0207)"

Issue: User receives this error and is unable to use MFM because the Java VM (Virtual Machine) utility is not installed on the device.

Cause: The Palm OS platform does not natively support Java applications. A Java VM is required to run the MFM application.

Resolution: The IBM Java VM must be installed before installing the MFM application. Please refer to the MFM Palm OS User Guide for details. https://www.mfmnow.com/docs

3.6 BREW device specific issues

Issue: User is unable to install or use MFM on a BREW device.

Cause: BREW devices are not yet supported.

Resolution: The user will need to contact their financial institution to let them know they would like to use MFM and also which phone and carrier they are using. And their financial institution will let them know when BREW support becomes available for their phone.

4 Activation Issues

4.1 Issues affecting All Device Types

4.1.1 User sees "Error receiving response: Invalid Activation ID

Issue: After the user enters the activation code, and presses the OK/Save/Submit button, s/he receives the error: "Error receive response: Invalid Activation ID".

Cause: Most likely the user has not entered the exact Activation ID that was shown on the download page of the installation web site.

Resolution: The user should re-open the mobile browser and see if the Activation ID is still displayed. If it is, copy it down and try activating MFM again. If the user has forgotten the

Activation ID and the browser no longer shows the Activation ID, they will need to start over from the beginning and use the installation web address provided by the financial institution.

4.1.2 User sees "Error receiving response. ConnectFailure"

Issue: After the user enters the activation code, and presses the OK/Save/Submit button, s/he receives the error: "Error receive response: ConnectFailure".

Cause: The phone's internet connection was interrupted, so that the user needs to retry entering the activation code. Or the user has not entered the exact Activation ID that was shown on the download page of the installation web site.

Resolution: The user should re-open the mobile browser and see if the Activation ID is still displayed. If it is, copy it down and try activating MFM again. If the user has forgotten the Activation ID and the browser no longer shows the Activation ID, they will need to start over from the beginning and use the installation web address provided by the financial institution.

4.1.3 Activation continues to fail

Issue: If the Activation ID is correct but MFM activation still fails to complete it may mean there is some incompatibility with your device.

Cause: The phone's firmware is very new or old, and/or has some feature is not allowing the activation process to complete.

Resolution: Please report the exact phone model, carrier, Activation ID, and error message to mfmsupport@accesssoftek.com for investigation.

4.1.4 Error receiving response: Canceled by user

Issue: The user receives this message while trying to access the Setup area.

Cause: This is usually a network-connectivity issue when signal reception is not very strong. Or else the user has accidentally canceled the activation.

Resolution: Try moving to another location with better reception and try accessing the Setup area again. Close out the application and reload.

4.2 Windows Mobile devices

4.2.1 Can't find the downloaded MFM application

Issue: User cannot find a shortcut to the MFM application in the Start menu on Smartphones or Start/Programs on PocketPCs.

Cause: The application does not automatically appear in the Start menu. It appears in the Programs screen. It will also appear in the frequently used display of applications once it is used.

Resolution: The user can move the shortcut to the Start menu using Start/Settings/Menu if they desire. If the user is unable to find the MFM application, they may have unchecked the "Run the

file after downloading" option when downloading MFM. They will need to return to the installation web site and re-download MFM.

4.2.2 Error receiving response

Issue: The user sees the following message when attempting to enter an activation ID:

"Error
Error receiving response:
The server you are trying to access encountered an error. Please try your request again later (HTTP 500)."

Cause: This message can occur for a number of reasons. Usually the phone's signal strength when accessing the internet is not strong enough to retrieve the account data or the connection is slow, so that some or all of the account data has failed to download. In more severe cases, the ofx server that provides the information may be experiencing technical difficulties.

Resolution: The user should attempt to reconnect again and download the rest of the account data. If there is an issue with the server, then the user should try to reconnect and download at a later time.

4.3 BlackBerry devices

4.3.1 User receives https connection request from MFM

Issue: The user sees the following message when attempting to enter an activation ID:

"The application MFM has requested a https connection to mfmnow.com.

Don't ask this again for:
[ ] all https connections
[ ] https connections to mfmnow.com

- Allow this connection
- Deny this connection "

Cause: This is a security message that appears because the browser is asking the user to verify whether it is ok for the MFM application to access the site: "mfmnow.com" which is a secure site. Mfmnow.com is secure for the user's protection. The user is given the choice of simply allowing this connection once, or always, and also whether the user wants to always connect to all https connections.

Resolution: The user needs to select "Allow this connection" for the activation process to continue. This message will come up repeatedly when using MFM so if the user does not want to see this message for this application in the future, s/he can also check the box for "Don't ask this again for: [ ] https connections to mfmnow.com".

4.3.2 Can't find the downloaded MFM application

Issue: User cannot find a shortcut to the MFM application in the list of programs.

Cause: The user may be expecting to see the MFM application in the main screen when it is in Applications screen, or vice versa.

Resolution: The user can find the MFM application on your main screen or in the Applications section depending on their current active theme setting. If the application is not present in either area, they may need to download the application and reinstall.

4.3.3 Activation Communication error

Issue: User receives the following error after entering the Activation ID:

"Activation Communication error:
could not open tunnel – max timeout Please check your network settings and try again."

Cause: Most likely the APN setting is incorrect.

Resolution: The user should adjust their APN setting to their specific carrier (e.g. Cingular, T-Mobile, Rogers, Verizon, etc). Refer to the MFM BlackBerry User Guide for details on how to configure the APN setting. https://www.mfmnow.com/docs

4.3.4 Activation fails

Issue: The user receives a message that the activation was unsuccessful.

Cause: The APN setting is incorrect within the MFM setup screen.

Resolution: The user should adjust their APN setting to their specific carrier (e.g. Cingular, T-Mobile, Rogers, Verizon, etc). Refer to the MFM BlackBerry User Guide for details on how to configure the APN setting. https://www.mfmnow.com/docs

4.4 Java devices

4.4.1 Cannot find the downloaded MFM application

Issue: The user is unable to locate the MFM application after it has downloaded and installed.

Cause: The application needs to be accessed from a different area or failed to install.

Resolution: Usually you can find the MFM application under "Games & Apps". Some phones may ask for a preferred folder when installing – the user can search these other areas. If the application cannot be found, reinstallation is in order.

4.5 Palm OS devices

4.5.1 Can't find the downloaded MFM application

Issue: The user is unable to locate the MFM application after it has downloaded and installed.

Cause: The application needs to be accessed from a different area or failed to install.

Resolution: The user can locate the MFM icon on the home screen under applications; select "All" if necessary. If the application cannot be found, reinstallation is in order.

5   Banking problems

5.1 Issues affecting All Device Types

5.1.1 Error: The connection could not be requested. Check network settings.

Issue: User receives this error when trying to access financial data.

Cause: The device's internet connection is disabled or is not strong enough to complete downloading data to the device.

Resolution: Verify the device's Internet connection is enabled and that the user is able to access a website from the device's web browser. Move to a better location so that the device's signal strength is better.

5.1.2 OFX error 15500: Signon invalid

Issue: User receives this error when trying to access financial data:

OFX error 15500:
Please enter valid login information in the Setup screen

Cause: This message appears when the user's login credentials have not been entered correctly.

Resolution: Verify the User ID and re-enter the password in MFM's Setup screen and try connecting again. If that does not work, the user should verify that s/he can login into their on-line banking site using a desktop computer and web browser and then use the same User ID and password that was tried with MFM. If this also fails, the login credentials will need to be reset by the financial institution.

NOTE: This error may be in connection with the financial institution's extra security known as Multi-Factor Authentication (MFA) and the reader should also refer to the item regarding **OFX error 15510.**

5.1.3 OFX error 15502: USERPASS lockout

Issue: When downloading account data or messages, the user receives error: "OFX error 15502: USERPASS Lockout".

Cause: The user or someone else has incorrectly entered an invalid username or password for their financial account. Once the user has gone past the set number of allowed unsuccessful attempts to login/connect to their account – the account will be locked by the server. And the user will be unable to access their financial data.

Resolution: The user will need to call their financial institution's customer service in order to re-enable their account for online access.

5.1.4 When trying to download financial data, your device states: HTTP 400 Bad Request

Issue: When downloading account data or messages, the user receives error: "OFX error 400: Bad Request".

Cause: This message will appear when the user attempts to use a feature that is not supported by the financial institution's server. For example, if they choose Investments or Payments but the institution does not support brokerage investments or bill payment options available via their website. Please report this error to your financial institution.

Resolution: MFM should not display features that are not available from the financial institution's server. This error should be reported to the financial institution. The user needs to select an option that is supported by their financial institution.

5.1.5 Error receiving OFX response: Timeout

Issue: User receives "Error receiving OFX response: Timeout" when attempting to download financial account data or messages.

Cause: The error may occur if the financial institution's website or the user's Internet connection is slow at the moment.

Resolution: The user should wait a few minutes and then try connecting and downloading your financial data again, and/or move to a location with a stronger signal before connecting again.

5.1.6 Certificate error received when attempting to connect.

Issue: User receives Certificate error below when attempting to connect and download data for the first time.

"Certificate problem 800B0109: A certificate chain processed, but terminated in a root certificate which is not trusted by the trust provider. Continue?"

Cause: Most financial OFX servers use the Verisign G2 certificate as a security ID on their phones to identify themselves. Most mobile devices are configured to trust that certificate but not all devices will recognize the ID.

Resolution: The user can select OK and then answer Yes to ignore the certificate error.

5.1.7 AT&T/Cingular devices: "Data Connection Refused" when attempting to access account data

Issue: An AT&T/Cingular user receives this message when attempting to access their account data or messages.

Cause: If the phone cannot access the Internet stating: "Data Connection Refused" when searching for a network -- (and the network wireless is turned on), AND the network name is being displayed in lowercase as "gprs" or "edge" instead of uppercase "GPRS" or "EDGE". -- then the phone's data service has been disabled.

Resolution: The user needs to contact AT&T customer support and re-enable their data services.

5.1.8 User receives OFX error 15510 when trying to access their account.

Issue: User receives the following error when attempting to access their account data:

Loading accounts
OFX error 15510:
CLIENTUID Error
Details: Please check your e-mail joansmith@email.com for further instructions.

Cause: The "CLIENTUID error" indicates that this error is the result of the financial institution's extra security known as "Multi-factor Authentication" or MFA for short. Just after receiving this error, the user will be sent an email to his/her designated email account providing instructions as to how to access their account.

Resolution: This is a one-time error that should not appear again unless the user is accessing his account data from more than one device or source. The user will see this 'error' appear for each device that he attempts to access his account information.

Note: THIS PROCESS IS VERY CRUCIAL and the user must follow these steps precisely, or else their account may be locked and need to be unlocked by their financial institution customer service rep.

Steps to resolve CLIENTUID error:

1. When the user receives this error, they will be sent an email with instructions.

2. This email will contain a 'one-time PIN number' or OTP that needs to be added at the END of their password that corresponds to their account. The user will need to refer to the email that was sent. This email will contain a 'one-time PIN number' or OTP that needs to be added at the END of their password that corresponds to their account,

    NOTE: The user is asked to remove the one-time PIN number from the password field after using it once, which is stated in the email instructions below.

    The one-time PIN email sent to the user will look something like below:

```
Dear JOAN,
Please try logging in again with Mobile Finance Manager by adding the following one time
PIN number to the end of your user password:
042
For example: If your password is jump123, you will need to type "jump123042" in the
password field within Mobile Finance Manager.
This one-time PIN number will be valid until: Saturday, August 11, 2007 5:56:28 AM
Pacific Daylight Time
```

```
If your one-time PIN number expires please contact customer support to have your PIN
expiration extended.
Once you have registered your Mobile Finance Manager file with your password and one-time
PIN please reconnect a second time with your regular password without the one-time PIN.
You have currently registered 9 data file(s). ABC Credit Union allows each user to
register up to 20 data files. If you would like to register more data files than allowed,
please contact customer support to increase the maximum number of data files.
Regards,
ABC Credit Union
```

3. **In order to change their password**, the user will need to go to the **MFM home or Messages** screen, then bring up the menu and choose **Setup**, and add the PIN number *at the end of the password*. And then they need to bring up the menu option and choose Save.

4. Once the user has saved the password in Setup, MFM will automatically test with this new password (and say so on the device screen). Another email will be automatically sent after this test.

```
Dear JOAN,
You have successfully registered your Mobile Finance Manager data file.
Please contact customer service if you have any further questions.
Regards,
ABC Credit Union
```

5. The user still needs to REMOVE the OTP number from the password field in Setup, but they may access their account information first if desired by bringing up the menu and choosing Banking.

6. After viewing account information, it is highly recommended that the user go back to the MFM Setup screen and immediately **remove the one-time password**. The user returns to the password field and carefully deletes the asterisks that represent the one-time password.

   NOTE: Since the password is hidden by asterisks "*" the user will need to be careful as to how many asterisks to remove/delete. That is, if the one-time pin is 3 characters, the user must remove only the last 3 asterisks. Removing any more will invalidate the password and the user will not be able to access their account.

7. If the user forgets to remove the PIN, the user will continue to receive the following error when attempting to access their financial data.

   Loading accounts
   OFX error 15500:
   Please enter valid login information in the Setup screen

8. If the user continues trying to access their account data with an invalid password, eventually the account will be locked out and the user will need to contact their financial institution and have their account reset.

9. However, assuming the user follows the above steps as laid out in the email, they will be able to access their accounts with no further issues.

5.1.9 User receives OFX error 15511 when trying to access their account.

Issue: User receives the following error when attempting to access their account data:

Error:
OFX error 15511:
User should contact financial institution
Details: You have attempted to login through too many Mobile Finance Manager files. If you would like to login through additional Mobile Finance Manage files, please contact ABC Credit Union.

Cause: In order to safeguard the user's financial data security -- there is a set limit to the number of times that a user can setup and activate MFM (each setup is considered a 'file'). This number is irrespective of whether the user is re-installing MFM on the same phone or on different phones. This limit is set by the financial institution.

Resolution: When the limit is reached, the user will be unable to access their financial data on any new setups and will receive this error and will need to contact their financial institution to confirm their identity and also to reset their limit.

5.2 Windows Mobile devices

5.2.1 Graphs are blank after changing the date on the device.

Issue: The graphs do not display data after changing the device's system date.

Cause: The graphing function did not recognize the date change.

Resolution: Have the user go to MFM's setup > balance > check/uncheck store balance history. Then reload the graph.

5.2.2 User receives 'An unexpected error has occurred…'

Issue: The user receives the error below when accessing a feature within MFM:

Error
An unexpected error has occurred in MFM_PPC2.exe (or MFM_SP2.exe). Select Quit and then restart this program, or select Details for more information.

Cause: The application has shut down for unknown reasons.

Resolution: Have the user click the Details button and relay or write down any information displayed on the screen, and then press the Quit button to exit the error screen. Ask the user about the last action s/he performed before the error occurred. See if the user can repeat the error.

Please report this information as well as the exact phone model and carrier to mfmsupport@accesssoftek.com for investigation.

5.2.3 When user exits program, the message "Are you sure? All loaded data will be lost…"

Issue: When exiting MFM using Menu/Exit option, the user receives the message

"Confirm
Are you sure? All loaded data will be lost. Use 'Hide' instead of 'Exit' to keep loaded data."

Cause: In order to prevent memory from being used up on the phone (as different phones have different memory limits) MFM does not record or store account data on the phone's memory. Once the user exits the application, the account data will need to be reloaded by launching MFM again and reconnecting to the financial institution.

Resolution: Once the user exits the application, the account data can be reloaded by launching MFM again and reconnecting to the financial institution.

5.3 BlackBerry devices

5.3.1 User receives a Communication error: Could not find a service book entry for IPPP. Please check your network settings and try again.

Issue: The user receives this error when attempting to access their account data.

Cause: The APN setting is incorrect within the MFM setup screen.

Resolution: The user should adjust their APN setting to their specific carrier (e.g. Cingular, T-Mobile, Rogers, Verizon, etc). Refer to the MFM BlackBerry User Guide for details on how to configure the APN setting. https://mfmnow.com/docs

5.3.2 User receives a Communication error: Bad DNS address. Please check your network settings and try again.

Issue: The user receives this error when attempting to access their account data.

Cause: The APN setting is incorrect within the MFM setup screen or there is a temporary connection problem that prevents the phone from communicating with the server.

Resolution: The user should check their APN setting to their specific carrier (e.g. Cingular, T-Mobile, Rogers, Verizon, etc). Refer to the MFM BlackBerry User Guide for details on how to configure the APN setting. https://mfmnow.com/docs.

If the settings are correct, the user should wait and then try connecting again. Or move to an area with better signal strength and try connecting again.

5.4 Java devices

5.5 Palm OS devices

5.5.1 User receives "SSL Open failed. Timeout (0x1212) Please check your network settings and try again."

Issue: The user receives this error when attempting to access their account data.

Cause: The connection is slow, so that some or all of the account data has failed to download. Older Palm Treo 650/700 devices have reported slower downloads and timeouts on average.

Resolution: The user should attempt to reconnect again and download the rest of the account data.