

Money Management Support Guide

Updated 08.05.2016



Common Support Topics

Trouble Finding a Connection

Money Management uses multiple data connection methods to provide the best possible account aggregation, but there are many types of online banking accounts and not all are compatible with digital money management tools. Most of the time, however, connections are available and can be found by editing the search parameters.

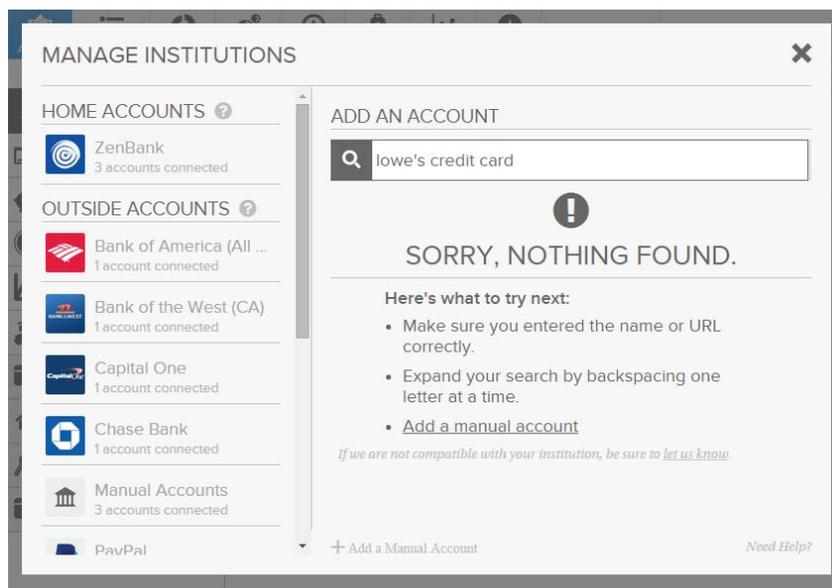
This issue can sound like:

- “How do I add my investment account?”
- “I can’t find my bank in the list.”
- “Can you help me connect my Acme bank accounts?”

Troubleshooting Steps

1. Check the spelling and punctuation of your search term.
2. Shorten your search term (i.e. “Freedom” rather than “Freedom CU”).
3. Search by the URL of your account login page.
4. Check all connections listed under an institution when you search. Sometimes mortgage, loan or credit accounts can be listed separately.
5. If you still cannot find your institution, add the account manually and submit a support request.

Note: Cards issued by Synchrony Bank (formerly GE Capital Retail Bank) are known to be incompatible with PFM. Many department store and retail cards are backed by Synchrony. You can view a list of Synchrony Bank issued cards at: <https://www.synchronybankterms.com/>



Trouble Adding a New Connection

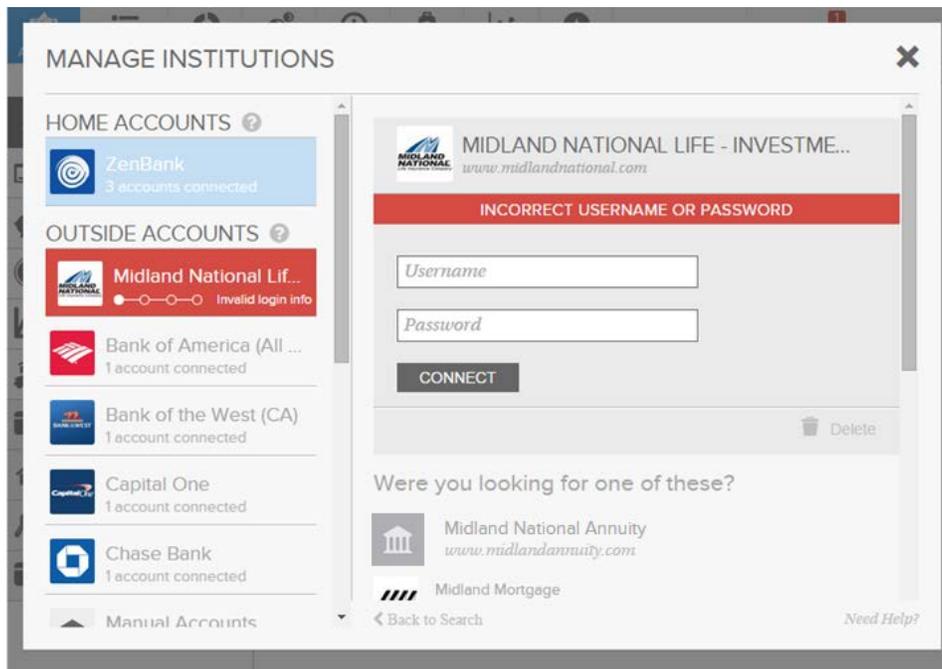
Adding new connections is simple, but similarly-named institutions and ever-evolving security settings can complicate this relatively easy process.

Possible Connection Error Messages:

- THERE IS A PROBLEM WITH ACME BANK'S CONNECTION
- INCORRECT USERNAME OR PASSWORD
- EXCEEDED NUMBER OF LOGIN ATTEMPTS

Troubleshooting Steps

1. Answer any prompts from the software for additional information, such as a response to a security question or other multi-step authentication.
2. Check the institution name and URL to ensure you are attempting to add the correct connection. Many institutions have similar names.
3. Login to the online banking account outside of Money Management to ensure your credentials are valid and that your account is not locked or otherwise preventing access.
4. Turn off complex security settings (i.e. CAPTCHA and two-step verification) on your institution's online banking site, if applicable.
5. Turn on third-party access in the security settings on your institution's online banking site, if applicable.
6. Make sure you aren't simultaneously logged in to your institution's site on another tab or browser (though this is not typically an issue, it may be for a small number of online banking sites).
7. If you still cannot connect with your account, add the account manually and submit a support request.



Error on a Connected Account

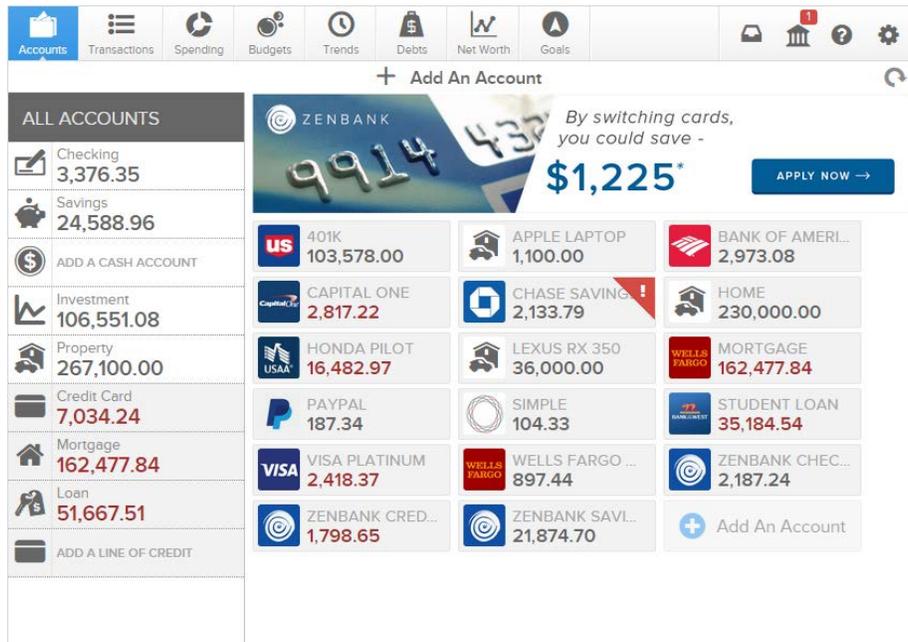
When an institution changes their online banking environment, the update can “break” the connection we had established for those accounts. This may prevent us from updating your accounts until the connection is updated to reflect the changes in the online banking environment. This typically happens very quickly, but if a connection remains down for more than two days, you can submit a support request and MX will investigate the issue with the data provider.

This issue can sound like:

- “I’m getting an error message on my Chase account.”
- “One of my accounts isn’t updating.”
- “I’m not seeing recent transactions on one of my accounts.”

Troubleshooting Steps

1. Click on the Manage Institutions icon; or
2. Click the alert in the Accounts view, then click the error message next to Link Status.
3. Click *Try the same login information again* to refresh or *Enter new login information* if your credentials may be out of date.
4. If the connection fails again, log in to your financial institution's online banking to verify that your credentials are correct and that there are no holds on the account. This could include accepting new terms and conditions, a request to update your password, or other periodic requests.
5. Short breaks in connection are normal and typically resolve themselves within a day. If you still cannot reconnect with the account in one day, submit a support request.



Missing an Account

If an account has not been imported, it is usually because the data was not available through the connection used. There is often a separate connection for these accounts.

This issue can sound like:

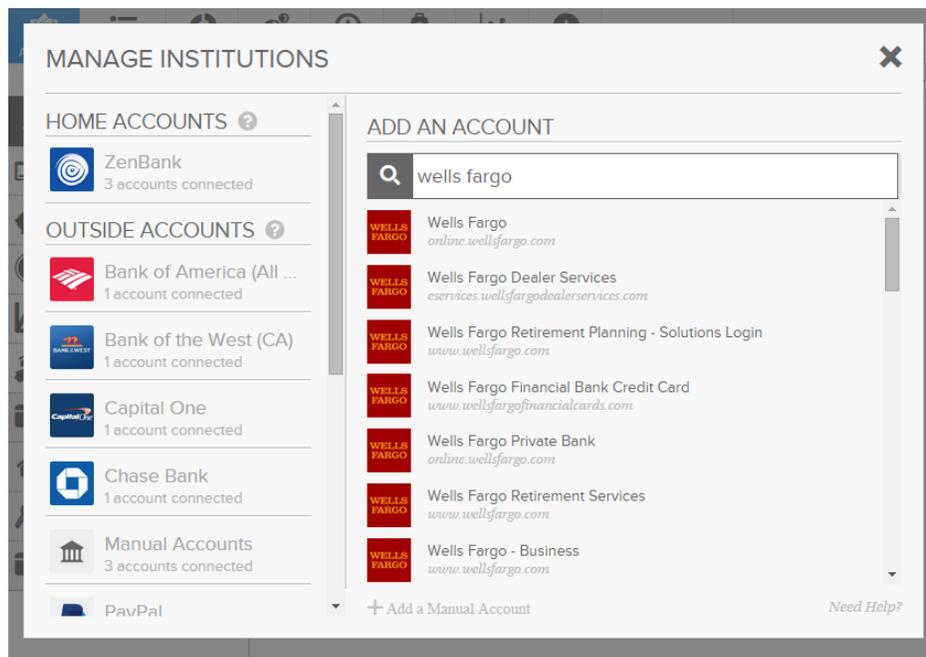
- “How do I add my credit card?”
- “Why didn’t my loan pull in?”

Troubleshooting Steps

1. Check all available connections listed when you search for your institution. Sometimes accounts are listed as separate connections that must be added individually.
2. If your account requires a separate login from your regular online banking portal, then it will most likely be available under a different connection. Try searching by the URL of the account login page. If you have separate credentials for multiple accounts from the same financial institution, then you will need to add a separate connection for each login you have at the financial institution.
3. If you still cannot locate the account, submit a support request.

Include in the support request:

- The type of account
- The institution it is with
- The URL you use to log in to the account online



Duplicate Accounts

Duplicate accounts can appear when existing account connections are altered, such as when a financial institution changes the way they name accounts in their system, or when a lost or stolen credit card is replaced. In both cases, the account is relayed to Money Management under a different name or identity than what has been received in the past, causing a new account to be generated in the Money Management system. This type of duplication can be fixed by merging the accounts to ensure all data is retained.

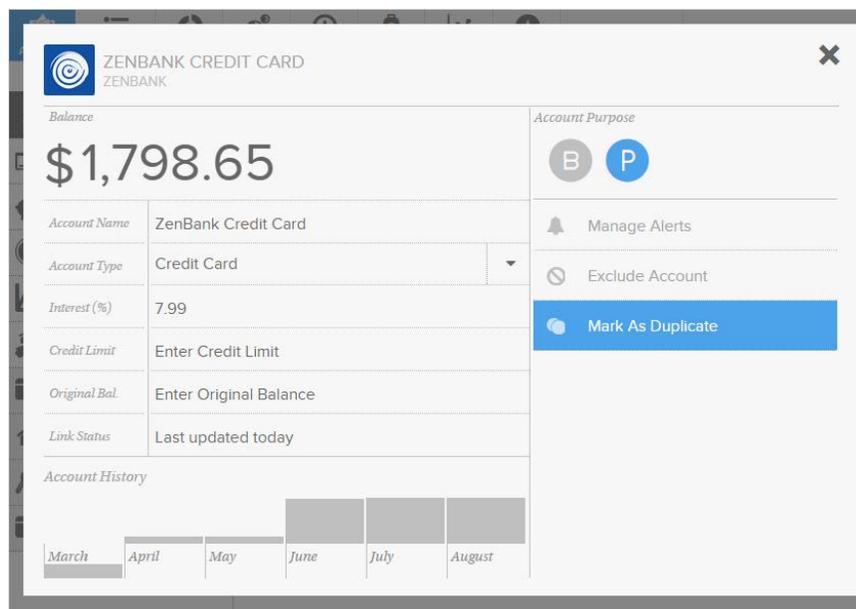
Duplicate accounts will also appear if you have added the same connection twice. This most commonly occurs when a user adds their primary institution accounts, which are automatically imported through Money Management and do not need to be added by the user. In this instance, you will need to delete the duplicates since they were added using a separate connection and will not be available for merge.

This issue can sound like:

- “Why am I seeing two instances of my credit card account?”
- “Where did this extra savings account come from?”

Troubleshooting Steps

1. Determine whether the duplicates can be merged, or if they will need to be deleted.
 - a) If the accounts were added twice, then they came from different connections and will need to be deleted. *See page 10 for information on Deleting and Excluding Accounts.*
 - b) If the accounts generated spontaneously, then they came from the same connection and should be merged. *Continue to Step 2.*
2. Click on the original account to open the detail view.
3. Click *Mark as Duplicate*.
4. Follow the onscreen instructions to complete the merge.
5. If the merge is unsuccessful, or if other complications arise, submit a support request.



Deleting and Excluding Accounts

When a user wants to remove an account from Money Manager, they can either delete the account or exclude it. The primary difference is that deleting an account is permanent, while excluding an account can be reversed. Use caution when deleting accounts. If you are not sure whether you will want the account history later, exclude the account rather than deleting it.

Users cannot delete accounts from their primary institution, those which are imported automatically, though these accounts can be excluded. Also, if necessary, internal accounts can be removed by the MX Support Team by submitting a support request.

This issue sounds like:

- “How do I delete an account from my bank?”
- “How do I exclude an account I don’t want to show up in my finances?”

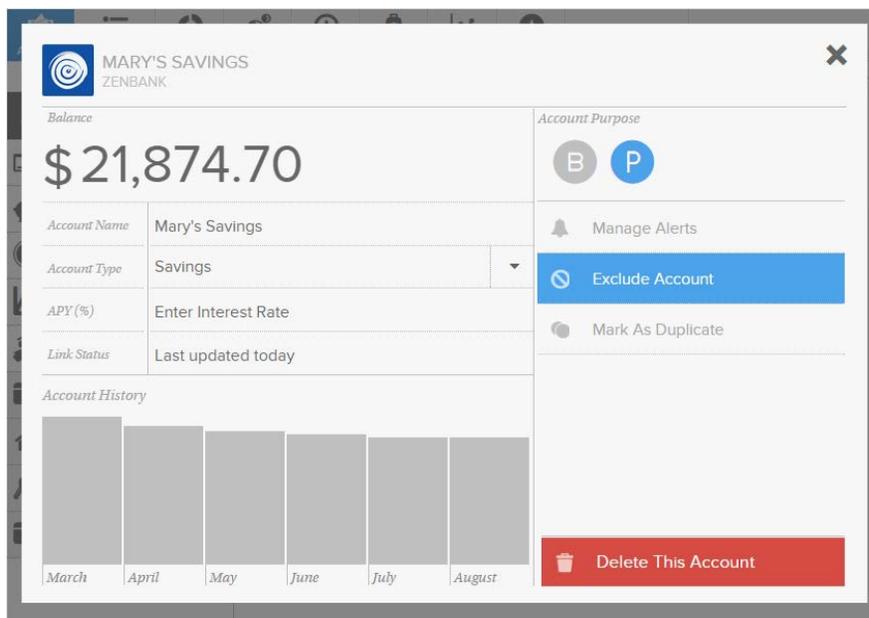
Troubleshooting Steps

To exclude an account:

1. Click on the account you'd like to exclude to open the detail view.
2. Click *Exclude Account* on the right side.
Note: Account can be re-included by clicking on this button again.

To delete an account:

1. Click on the account you'd like to delete to open the detail view.
2. Click *Delete This Account* at the bottom right.



Closed Accounts

When Money Management connects with your financial institution, it gathers *all* the account data that it can. This may include accounts that have been closed and are hidden within online banking, but are still connected to your online account. This will result in a closed account importing to Money Management with a zero balance.

It is also possible when a connected account is closed that it is removed from online banking before MX can aggregate the account to update balance and import the closing transaction. This timing issue will result in the closed account showing an open balance within Money Manager.

This issue sounds like:

- *“Why am I seeing an outdated balance on the account I just closed?”*
- *“Money Management is displaying a loan that has already been paid-off.”*
- *“How do I set the balance to zero on a closed account?”*

Resolution Options

1. Verify that the account has been closed.

An account holder may not recognize that paying off an account or bringing the balance to zero is not the same as closing an account.

2. Mark as “Closed”.

If you would like to retain the account and its history in your Money Manager reports, you can mark the account as closed. This will set the displayed balance to zero, and will retain the history of your account.

To mark an account as closed, click on the account to open the Account Detail View, then click on the option “Mark as Closed.”

3. Delete the account.

This is an easy option if the account was already closed when it was imported by Money Manager, since any transaction data that came with it will not be essential in your financial reports.

Do not delete an account that was connected to Money Manager for any significant period, unless you are okay losing all the data associated with the account. When an account is deleted, the transactions are deleted and all reports – current and past – are updated as though the account never existed. See *page 10 for more information on Deleting and Excluding Accounts.*

Debit and Credit Transactions

Debits and credits are different types of transactions and are treated differently in Money Management. It is important to understand these differences. Misunderstanding these differences can lead users to believe they are experiencing duplicate transactions, bugs or other issues.

We'll start by defining each:

Debits – Represent a decrease to an asset account (i.e. money spent from checking) or an increase to a liability account (i.e. money spent on a credit card). Debits represent a loss in your net worth.

Credits – Represent an increase to an asset account (i.e. Paycheck) or a decrease to a liability account (i.e. the payment you make on your mortgage). Credits represent a gain in your net worth.

Next, we'll look at how they should be categorized in Money Management.

Debits – Debits are usually expenses, and should be assigned a spending category, such as *Auto & Transportation: Gas* or *Home: Mortgage & Rent*. These expenses, categorized appropriately, will be calculated in your Spending, Budgets and Trends reports.

Credits – Credits are usually income or payments. Income should be categorized as *Income*. Payments, however, are slightly trickier. The credit portion of loan payments should be categorized as *Transfer*. This will prevent the credit from cancelling out the debit portion of the payment in your expense reports. See the mortgage example below.

Note: Credit card payments are automatically categorized as *Transfer: Credit Card Payment* to avoid duplicating spending in your budget and spending reports.

Accounts Transactions Spending Budgets Trends Debts Net Worth Goals					
All Accounts < May 11 - June 30 >					
Filter transactions					
	Date	Payee	Category	Account	Amount (\$)
NEW	6.2.2015	Petco	Pet Food & Supplies	ZenBank C...	61.06
NEW	6.2.2015	Smiths Food	Groceries	Visa Platinu...	68.94
NEW	6.2.2015	Student Loan	Student Loan	ZenBank C...	250.00
NEW	6.2.2015	Student Payment	Transfer	Student Loan	250.00
NEW	6.1.2015	In N Out Burger	Fast Food	Capital One	8.68
NEW	6.1.2015	Interest Income	Interest Income	Bank of Am...	131.52
	6.1.2015	Mortgage Auto Pay	Transfer	Mortgage	1,387.54
NEW	6.1.2015	Papa John's Pizza	Fast Food	ZenBank C...	22.10
	6.1.2015	Wells Fargo Mortgage	Mortgage & Rent	ZenBank C...	1,387.54
NEW	5.29.2015	McDonald's	Fast Food	Capital One	8.94
NEW	5.27.2015	Capital One Credit Card Payment	Credit Card Payment	ZenBank C...	115.00
NEW	5.27.2015	Old Navy	Clothing	Visa Platinu...	55.44
NEW	5.27.2015	Payment	Credit Card Payment	Capital One	115.00
NEW	5.27.2015	Payment	Credit Card Payment	ZenBank C...	107.46

Duplicate Transactions

Though rare, duplicate transactions can occur. If true duplicates are identified, the user must submit a support ticket to the MX Support Team to have the duplicates removed and the underlying cause investigated. It is more common, however, that another issue or user error is causing the appearance of duplicate transactions.

This issue sounds like:

- *“Why are my transactions showing up more than once?”*
- *“My mortgage payment is showing up twice, but my balance seems correct.”*

Troubleshooting Steps

1. Determine whether the transactions are true duplicates.
 - a) If one transaction is a credit (amount appears in green) and the other is a debit (amount appears in black) then the transactions are not true duplicates. *See page 12 for information on Debit and Credit Transactions.*
 - b) If all transaction detail is identical, then the transactions may be duplicates. *Continue to Step 2.*
2. Check the Accounts view to see if any account is listed twice. Duplicate accounts are the most common reason for duplicate transactions. *See page 9 for information on Duplicate Accounts.*
3. If the transaction details are identical and no duplicate accounts exist, then you will need to submit a support request to the MX Support Team to report the issue.

Include in the support request:

- The account(s) which contain duplicate transactions
 - Transaction details such as date, amount and description
-

Date	Payee	Category	Account	Amount (\$)
7.30.2015	Harmons	Groceries	ZenBank C...	20.14
7.28.2015	Maverik Country Store	Gas	Visa Platinu...	43.66
7.28.2015	Redbox	Movies & DVDs	Capital One	3.64
7.28.2015	Wal-Mart	Groceries	Capital One	21.87
7.28.2015	Maverik Country Store	Gas	Visa Platinu...	43.66
7.27.2015	Capital One Credit Card Payment	Credit Card Payment	ZenBank C...	120.00
7.27.2015	Payment	Credit Card Payment	Capital One	120.00
7.27.2015	Payment	Credit Card Payment	ZenBank C...	104.32
7.27.2015	Smiths Food	Groceries	ZenBank C...	87.64
7.26.2015	Arby's	Fast Food	Wells Fargo...	6.84
7.26.2015	Bath and Body Works	Personal Care	ZenBank C...	17.49
7.25.2015	401k	Transfer	ZenBank C...	850.00
7.25.2015	Pizza Hut	Fast Food	ZenBank C...	18.74
7.23.2015	401k	Transfer	401k	600.00
7.23.2015	Gandolfos	Restaurants	Capital One	10.12

Zero or Negative Spending

The experience of seeing zero or negative spending in a category is typically the result of inaccurately categorized credit transactions. If a credit is categorized as an expense, it will count negatively towards the amount spent in that category. This most commonly occurs when both the credit and debit transactions of a payment have been categorized as an expense. See page 11 for more information on *Debits and Credit Transactions*.

This issue sounds like:

- “How do I have negative spending in one of my categories?”
- “Why am I seeing zero spending on Mortgage & Rent, I know I made that payment?”

Troubleshooting Steps

1. Click on the inaccurate spending category to select it, then click the center of the spending wheel to view related transactions.
2. Identify the credit transaction and click on it to open the transaction detail view.
3. Click on the category and change it to Income or Transfer, as appropriate, to exclude the credit from your spending calculations.
4. If this solution is not relevant to your issue, submit a support request.

Note: Some credit transactions, such as reimbursements, are and should be counted in your spending reports.

Mortgage & Rent Transactions For June, 2015

Date	Payee	Category	Account	Amount (\$)
6.1.2015	Mortgage Auto Pay	Mortgage & Rent	Mortgage	1,387.54
6.1.2015	Wells Fargo Mortgage	Mortgage & Rent	ZenBank C...	1,387.54



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Home	
Category	Amount (\$)
Home Improvement	85.51
Mortgage & Rent	0.00
Total Amount	85.51

Missing Transactions

Though rare, transactions can occasionally get “lost” in communication. If a transaction or set of transactions are truly missing, the user must submit a support ticket to the MX Support Team to have the transactions retrieved and the underlying cause investigated. It is more common, however, that another issue or user error is causing the appearance of missing transactions.

This issue sounds like:

- *“I’m not seeing my most recent transactions.”*
- *“I’m missing a chunk of transactions.”*

Possible Causes

1. The account was recently added.
When you add an account to Money Management, most accounts will retrieve at least 30 days of transaction history, though some connections allow for more. This may leave users confused as to why they receive more transactions history on some accounts than others.
2. Pending transactions.
Some connections can pass pending transactions, but not all. The user may be expecting to see recent transactions that have not yet fully cleared.

Troubleshooting Steps

1. Determine whether transactions are truly missing.
 - a. If any of the scenarios above apply, then the transactions are either irretrievable or will appear when fully posted.
 - b. If the scenarios above do not apply, continue to step 2.
2. Submit a support request to the MX Support Team.

Include in your support request:

- The account(s) in which the user is missing transactions
 - The dates and amounts of the missing transactions
 - A screenshot of the missing transactions within online banking, if possible
-

Missing Loan Details

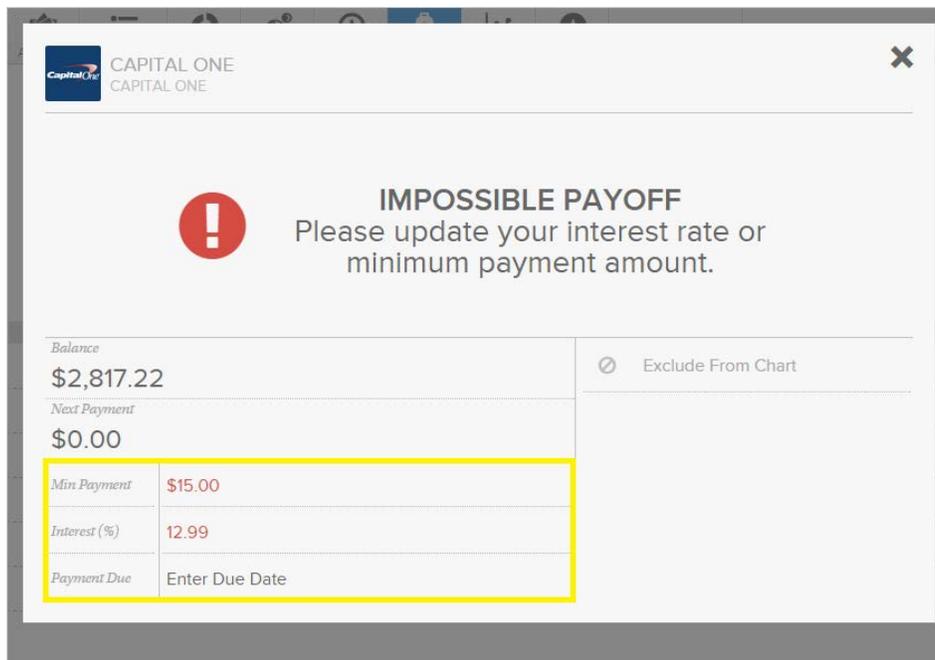
Some connections provide us with the APR, minimum payment, and due date, but not all. This information is needed to calculate a loan payoff projection in the Debts feature of Money Management. When these loan details are not received via the account connection, Money Management will auto-populate a typical minimum payment and interest rate to allow the chart to function. The user will need to add the correct information.

This issue can sound like:

- “My loan data is wrong.”
- “Why am I missing loan data on some of my accounts?”

Troubleshooting Steps

1. Click an account with inaccurate or missing data to open the detail view.
2. Enter the APR and Minimum Payment.
3. If you add the Due Date, you can choose to opt-in to receive upcoming due date alerts.



Browser Compatibility

Money Management is supported on all modern internet browsers, such as Google Chrome, Firefox, Safari or Internet Explorer v.11. Older versions of Internet Explorer (as far back as v.9) may work, but as Microsoft has discontinued support of these older versions, MX also no longer supports them. That means that even though Money Management technically works on these older versions, issues that are specific to an outdated version of Internet Explorer will not be debugged – users will be encouraged to use the product on a supported browser.

If you are using a supported version of Internet Explorer and are experiencing issues, your browser may be trying to view a page through a previous mode.

What this issue sounds like:

- *“Money Management is not working on my computer.”*
- *“Money Management does not look very good.”*
- *“Why am I seeing square bubbles?”*

Troubleshooting Steps

1. Press the F12 button. This will open developer options at the bottom of the browser.
2. In the developer window, go to the menu bar and click Emulation.
3. In the Document Mode dropdown, select the most recent version (Edge).
4. Refresh the page.

If your browser has a different version set as the Default, then the browser will revert to the default when you close the session. You will need to edit the version in the developer view each time you use Money Management unless you make the most recent version the default. You may need to coordinate with the IT department at your organization to make that change on company machines.

Software Bugs

If you continue having trouble while using a supported web browser, you may be experiencing a “bug”, a small software glitch. We test our product extensively to minimize this possibility, but bugs are a nearly unavoidable aspect of software development. Bugs that pass through our testing typically only occur under very specific circumstances and affect a very small number of users. Because they are small, bugs can be difficult to find and “squash”. It is essential that we can duplicate the bug.

Troubleshooting Steps

1. Refresh your browser.
2. Attempt to duplicate the bug, paying close attention to each step you take.
3. If you can duplicate the bug, submit a support request.

Include in the support request:

- A description of the bug (i.e. what is the problem the user is experiencing?)
-

- Detailed steps used to duplicate the bug
- Any other notes or details

Security and Privacy

We're committed to keeping your information secure, and as such we implement privacy standards to guard against identity theft and unauthorized access to your information. We also regularly monitor and re-evaluate our privacy and security policies and adapt them as necessary to deal with new conditions.

We use industry-accepted standards, protocols and precautions to protect your personally identifiable information from loss, misuse, unauthorized access or disclosure, alteration or destruction. We maintain physical, electronic and procedural safeguards for your personally identifiable information, including using firewall barriers, encryption techniques, authentication procedures, SSL (secure socket layer) encryption, and physical safeguards. In addition, we do not sell your personally identifiable information.

We will post changes to the policy in Money Management so that you will always know what information we gather, how we might use that information, and when we will disclose that information to third parties, if at all. We may also inform you of any changes to this policy by a prominent notice within the services or by email. In addition, and at our discretion, in the event of an update or material change, you may be required to agree to the new privacy policy as a condition precedent to your continued use of the services.

This issue sounds like:

- *"Is my data safe in Money Management?"*
- *"How do you protect my financial information?"*
- *"Is it safe to add all my accounts and passwords in one place?"*

Suggested Response

"Yes, your data is totally safe inside Money Management. Because Money Management is embedded inside online banking, access is protected by banking-level encryption, just like your online banking account. In addition, Money Management uses its own additional layer of security when transmitting data. That is done at a military-level encryption. Rather than saving all your passwords, a token is generated when you link an account that allows us to maintain the connection without using your login credentials.

"By adding all your accounts to Money Management where you can monitor them in one place, you're much more likely to catch potential fraudulent transactions – that's a security bonus. Money Management also has a great *Alerts* feature that you can customize to let you know when significant changes occur in any account. Would you like my help getting that *Alerts* feature set up?"
