



OFX Server Frequently Asked Questions

This list of Frequently Asked Questions (FAQ's) should help you quickly find answers to common questions and problems regarding Qualstar Credit Union OFX Server and its interaction with Microsoft® Money, or Intuit® Quicken.

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OFX FAQ

1. What is OFX?

Open Financial Exchange (OFX) is the new industry standard for electronic transfer of financial data between financial institutions (FIs), businesses, and consumers via the Internet. OFX streamlines how financial information is delivered from a financial institution directly to the customer at their computer. This process involves communication between financial institutions, transactional servers, and customers. Created in 1997 by Check Free, Intuit and Microsoft, Open Financial Exchange was designed to replace the previous industry standard, Open Financial Connectivity (OFC).

2. What versions of Microsoft Money and Quicken are supported by OFX?

Microsoft Money 2006+ & Quicken 2006+ for Windows and Macintosh.

3. Can I access my financial data directly using Microsoft Money or Quicken? Can I automatically do reconciliation with MS Money or Quicken?

Yes. Using "Direct Connect", Qualstar Credit Union online customers can use MS Money or Quicken to connect directly to Qualstar Credit Union's OFX Server and access their account information.

4. Where can I find more information on OFX?

For more information on OFX, please visit the official web site: <http://www.ofx.net/ofx/default.asp>.

Qualstar Credit Union OFX Server FAQ

1. Is Qualstar Credit Union OFX Server secure?

Qualstar Credit Union OFX Server is fully secured with support for 128-bit encryption.

2. What benefits does Qualstar Credit Union OFX Server provide to the customers?

- Account information download.
- Transaction balances download.
- Online password change.
- Transfer funds between your accounts at Qualstar Credit Union.

3. Will I incur any fees?

- **There are no fees associated with accessing your Qualstar account via Quicken or Microsoft Money (however you will need to purchase the software sold by Microsoft [Money] or Intuit [Quicken]).**

Microsoft Money FAQ

1. What do I need to begin?

- Any 2006+ version of MS Money.
- An Internet connection.

2. How do I set up Microsoft Money to work with Qualstar Credit Union OFX Server?

Please refer to the *Microsoft Money Online User Guide*:

http://www.microsoft.com/money/support/support_manual.msp

Note: Once you choose your software and install it, you'll have access to multi-media product tours and tutorials. Easy step-by-step instructions and extensive help options will get you headed towards your financial goals faster than you ever imagined.

3. What should I enter for my User ID and Password?

You are required to use your existing Qualstar Credit Union Home Banking User ID and Password.

4. Can I use the software I already have?

Yes, as long as you are running any Microsoft Money 2006+ version.

5. What benefits will I receive by using Microsoft Money with Qualstar Credit Union OFX Server?

Used together, Money and Qualstar Credit Union OFX Server can help you conveniently track your expenses, budget your money and keep your finances updated. Using Money, you can download transactions, update account balances, and otherwise manage your share/loan accounts directly from Qualstar Credit Union. You can also transfer funds between your accounts with Qualstar Credit Union via Microsoft Money.

6. Qualstar Credit Union does not appear within the list of financial institutions in Microsoft Money?

You may need to update your Money's list of financial institutions.

First check the Microsoft Money Home Banking list at <http://www.microsoft.com/money/bankonline.aspx>

You may need to exit and then restart Microsoft Money for the changes to take effect.

7. What transaction data can I expect to see in Microsoft Money?

Currently, you will view transaction dates, payee names/descriptions, check numbers (where applicable), payee amounts and deposit amounts.

8. When I download my transactions, will my transactions be double-posted?

If you are using the recommended version of Money, you will be prompted before the program will duplicate a transaction entry. A good rule of thumb when downloading is to use the date range to control the amount of data you download and minimize the possibility of duplicating transaction history.

9. Why do I get the message, "Account history is not available. Please contact your financial institution for details"?

If you are using the **All new transactions** option when downloading, this message means that there are no new transactions to be downloaded. If you would like to download certain transactions a second time, use the **Transactions between** option instead, and specify the date range for the data you would like to download.

10. How many days worth of data is available for me to download?

The number of days of transactions available to download is 30 (set by Qualstar Credit Union.)

11. When I try to download transactions for a specific date range or all activity, I received an error – “You may have set a date range that exceeds the period of time transactions are available to download from FI. Please limit your date range to 18 months or less.”

This error can occur when the Money file you have created was originally set to download a set number of days worth of transactions (e.g. 30 days) for your account. In order to get around this error you will need to create a new Account or new file and setup your connection with your credit union and at the **Choose account update** settings, select 30 days for the “How many days of past transaction information do you want to include for your accounts?”

12. When I try to log on to Qualstar Credit Union, Microsoft Money give this message: “The connection has timed out because the Internet, banking or brokerage server you are trying to contact is busy. Please try your call again later”. What do I do?

This and other similar “time-out” or “server busy” error messages commonly occur when Qualstar Credit Union web server is experiencing a higher than normal Internet call volume. Try waiting 5-30 minutes and then try your account again.

If you continue to experience this error, try connecting at a different time of day. If you have not recently installed new software or hardware, but continue to experience this error, please contact Qualstar Credit Union at 1-800-848-0018 to see if they are aware of any known problems on the server.

If there is no problem on Qualstar’s side or you have recently installed new software or a new modem, you may need to contact your Internet service provider for troubleshooting steps.

13. I am connected to Qualstar Credit Union, but I cannot receive transactions or download statement. Why not?

This behavior can occur if any one of the following is true:

- Qualstar Credit Union web server may be experiencing a higher than normal Internet call volume causing the download of transactions to occur very slowly or not at all.
- Your account no longer exists on the online server for some reason.
- The server sends OFX statement data that is incorrectly formatted, such as a payment with a positive amount.

To resolve this issue, please contact Qualstar Credit Union at 1-800-848-0018 to check your account status or to see if their download meets the formatting requirements.

14. How can I contact Microsoft for more support?

For more in-depth support help with Microsoft Money® go to http://www.microsoft.com/money/support/support_manual.mspix.

15. Why are some of my transaction names blank?

Money aliases payees, such that if you manually change a transaction name value to something else during reconciliation, or match a statement to an existing register item with a different name, Money stores the new value as an alias for the transaction name value. The next time Money receive that same name, we replace it with the alias.

To avoid problems with incorrectly aliasing some of the more common names, Money does not alias the following names.

- cash
- check
- atm

- withdrawal
- debit
- credit
- deposit
- purchase
- point of sale
- atm debit
- atm deposit
- ach debit
- ach credit

Instead, current versions of Money drop these name values when entering into the register, but do include a feature to allow users to manage this aliasing more directly. Microsoft agrees that this is not ideal for these transactions, but better than the alternative of every "ATM debit" downloading as "Gift for Grandma" or whatever else the user used during the first download. However the transaction name is placed in the memo field so that it is still available for viewing.

Note: The list of payee names presented is incomplete because the list may not be exactly the same between different versions of Money. To see the complete list for a given version of Money, you can create a new Money file using the appropriate version of Money, skip account setup, and go to the Payee Rules Manager. To get to the Payee Rules Manager,

- 1) Go to the Banking tab -> Account Tools subtab -> Categories and Payees
- 2) Under "View" on the left pane, click "payees" then Go To Payee Rules Manager

You will see a list of all the default excluded payees. The Payee Rules Manager can be used to add, delete, or edit the list of excluded payees. Additionally, a user can view/edit any particular aliased payee by using the "preferred payee matches" section of the Payee Rules Manager. For more specific operations/instructions, you can consult Help within Money (default shortcut key: F1).

16. I am already enrolled for Bill Payment, why can't I make payments through Microsoft Money?

Qualstar supports online Bill Payer via Home Banking only.

17. Why do I get an "unspecified error" when I attempt to make a transfer out of a closed account.

Microsoft decided to use this generic error message to handle certain errors after the Money 2007 release.

18. Why can't I install Microsoft Money on Windows 2000 or Windows XP with Service Pack 1?

To take advantage of security improvements, the minimum configuration for Money 2007 is Windows XP with Service Pack 2.

[Intuit Quicken FAQ](#)

1. What do I need to begin?

- Quicken 2006+ for Windows or Macintosh.
- An Internet connection.

2. How do I set up Quicken to work with Qualstar Credit Union OFX Server?

Please refer to the Quicken *Customer Getting Started Guides*.

<http://fi.intuit.com/support/gsg/>

Note: Once you choose your software and install it, you will have access to multi-media product tours and tutorials. Easy step-by-step instructions and extensive help options will start you on your way to reaching your financial goals faster than you ever imagined.

3. What should I enter for my User ID and Password?

You are required to use your existing Qualstar Credit Union Home Banking User ID and Password.

4. Can I use the software I already have?

You must be running Quicken 2006+.

5. What benefits will I receive by using Quicken with Qualstar Credit Union OFX Server?

Used together, Quicken and Qualstar Credit Union OFX Server can help you conveniently track your expenses, budget your money, and keep your finances updated. Using Quicken, you can download transactions, update account balances, and otherwise manage your accounts directly with Qualstar Credit Union. You can also transfer funds between your accounts with Qualstar Credit Union via Quicken (refer to "General Transfer FAQ.")

6. Qualstar Credit Union does not appear within the list of financial institutions in Quicken? How do I setup my accounts?

You may need to update your Quicken program.

If you are using Quicken 2006+ for Windows, follow the below instructions:

1. From the Quicken/QuickBooks **Online** menu, choose **One Step Update**.
2. Clear all of the checkboxes in the **One Step Update** window, and then click **Update Now**.
3. Click **Done** in the **Online Update Summary** window.
4. Create the account.
5. The financial institution should now appear in the list.

If you are using Quicken 2006+ for Macintosh, follow the instruction below:

1. From the Quicken **Online** Menu, choose **Financial Institutions**.
2. Click the **Update List** button.

You may need to exit and then restart Quicken for the changes to take effect.

7. What transaction data can I expect to see in Quicken?

Currently, you will see transaction dates, payee names/descriptions, check numbers (where applicable), payee amounts and deposit amounts.

8. When I download my transactions, will they be double-posted?

If you are using the recommended version of Quicken, you will be prompted before the program will duplicate a transaction entry. A good rule of thumb when downloading is to use the date range to control the amount of data you download and minimize the possibility of duplicating transaction history.

9. Why do I get the message, "Account history is not available. Please contact your financial institution for details"?

If you are using the **All New Transactions** option when downloading, this message means that there are no new transactions to be downloaded. If you would like to download certain transactions a second time, use the **Transactions Between** option instead and specify the date range for the data you would like to download.

10. How many days worth of data is available for me to download?

The number of days of transactions available to download is 30 (set by Qualstar Credit Union.)

11. When I try to log on to Qualstar Credit Union, Quicken gives me the message: "Quicken could not establish an Internet connection. The next time you go online for this financial institution, Quicken will attempt to re-send your original request. Please check your internet connection setup and try again. [OL-298-A]". What do I do?

This and other similar "time-out" or "server busy" error messages commonly occur when Qualstar Credit Union's web server is experiencing a higher than normal call volume. Try waiting 5-30 minutes and then try your account again.

If you continue to experience this error, try connecting at a different time of day. If you have not recently installed new software or hardware, but continue to experience this error, please contact Qualstar Credit Union at 1-800-848-0018 to see if they are aware of any known problems on the server.

If there is no problem on Qualstar's side, or you have recently installed new software or a new modem, you may need to contact your Internet service provider for troubleshooting steps.

12. I am connected to Qualstar Credit Union, but why are some or all of the transactions missing when I reconcile my account?

This behavior can occur if any one of the following is true:

- Qualstar Credit Union's web server may be experiencing a higher than normal internet call volume causing the download of transactions to occur very slowly or not at all.
- Your account no longer exists on the online server for some reason.
- The server sends OFX statement data that is incorrectly formatted, such as a payment with a positive amount.
- Transactions have already been reconciled.
- Screen resolution is less than 800 x 600.

To resolve this issue, follow the below steps:

1. Click **Back to Statement Summary** at the top of the **Statement Summary: [Account]** window.
2. Correct the **New Statement Ending Date** if necessary, and then click **OK**.
3. If the issue persists, click **Finish Later** or **Cancel** to close the window.
4. From the **Tools** menu, choose **Account List**, and then double-click the account to open its register.
5. All transactions with the letter **R** in the **Clr** column have already been reconciled. If you want to change a transaction's reconciled status:
 - a. Click the **R**, and then click **No** to the message "Would you like to use Quicken's Reconcile feature to match this account up to your Banking statement?" This will remove the **R** from the **Clr** column.
 - b. Click **Enter**, and then click **Yes** to the message "Are you sure you want to change a reconciled (R) transaction?"
 - c. If the message "Are you sure you want to manually reconcile (R) this transaction?" appears, click **Yes**.
 - d. Repeat Steps 5.a through 5.c for each transaction you want to change, and then reconcile the account again.
6. If any missing transactions have not been reconciled or the issue persists, check your screen resolution:

- a. Exit Quicken, and then right-click a blank area on the Microsoft® Windows® desktop and choose **Properties**.
 - b. Click the **Settings** tab.
 - c. Move the **Screen area** or **Desktop area** slider to **800 by 600 pixels** (or a higher setting) and then click **OK** twice. Your screen will flicker for a few seconds.
 - d. Click **OK** or **Yes** if a message similar to "Do you want to keep these settings?" appears.
 - e. Wait a few seconds for the new resolution setting to take effect, restart Quicken, and then reconcile the account again.
7. If the issue persists or the screen resolution is correct, reenter the missing transactions into the account register.

Note: If above steps didn't resolve the issue, please contact Qualstar Credit Union at 1-800-848-0018 to check your account status or to see if their download meets the formatting requirements.

13. Why am I getting below error messages when I try to connect to Qualstar Credit Union?

- Error Message: **OL-202, 248, 248-A, 249, 249-A** or **297**
A certificate file within your software may have expired. Updating your software should re-establish your service.
- Error message: **Your last online connection was not completed...**
This is generally a "time-out" problem. Trying again at a later time will often resolve this problem.
- Error message: Invalid PIN: (**OL-59, OL-61**) /You must change PIN: (**OL-9, OL-57, OL-67**)
This problem may be caused by either entering an incorrect User ID/PIN. Also, please make sure that **Caps Lock** is not activated on your keyboard.

14. I am already enrolled for Bill Payment, why can't I make payments through Quicken?

Qualstar supports online Bill Payer via Home Banking only.

15. How can I contact Quicken for more support?

For more in-depth support help with Quicken go to <http://www.intuit.com/support/quicken>.

16. Why are some of my scheduled transfers not downloading into Quicken for Mac?

A transfer contains the information for both the source account (the account from which your funds are withdrawn) and the destination account (the account to which your funds are deposited).

If you did not yet create the destination account in Quicken when the scheduled transfer is downloaded then the transfer will not appear in the account register.

17. I am using Windows Vista – and Quicken freezes or becomes unusable during various operations, such as One Step Update.

Quicken 2007 should be updated to the [most current release](#).

To resolve the issue of Quicken not responding:

1. Close Quicken.
2. On the Windows Desktop, right-click the Quicken icon and select **Run as**.
3. In the Run As window:
 - a. Select **The following user**.
 - b. Click the **User name** drop-down arrow and select the Administrator.
 - c. In the **Password** box, enter the Administrator password, and then click **OK**.
4. If you receive a warning about unauthorized access, click **Allow**.

Quicken 2006 - After testing Quicken 2006 on Windows Vista, the following issues have been identified:

- When accessing Quicken Home Inventory (QHI) Help, an error message appears. Currently, there is no solution for this issue.

- If you have not upgraded to the latest Quicken release, scripting errors occur when you access Help topics. To resolve this issue, update your version of Quicken to the latest release.

If you are not logged in as an administrator, an error occurs when you try to update your version of Quicken. To resolve this issue, log in as an administrator, and then update to the latest release for Quicken 2006.

[Microsoft Money General Conversion FAQ](#)

1. Changing from Web Connect to Direct Connect functionality

If your financial institution has recently converted from Web Connect (accessing your institution's website to manually download data files into MS Money) to Direct Connect – you will need to create a new Account or new File in MS Money to take advantage of Direct Connect functionality.

When creating a new Money file or account– Money will automatically request an updated list of all Financial institutions when setting up your accounts for online updates. Your financial institution should appear in the Select your bank or brokerage screen list (although the name of the Institution may not have changed) – select it and continue with the account set up process to enable direct connect functionality with your institution.

Intuit Quicken General Conversion FAQ

1. How do I verify that I have successfully updated Quicken after the conversion?

For Quicken Windows:

To verify that you have successfully updated Quicken verify the Qualstar Credit Union information is updated in the Participating Financial Institutions:

- a. Select **Online** menu -> Participating Financial Institutions.
- b. Locate Qualstar Credit Union in the list and click on it.

Verify Qualstar Credit Union.Supported Download Method **shows** Direct **only**.

For Quicken Mac:

- a. Choose the **Lists** menu → **Accounts**.
- b. Select an account from the list and click **Edit**.
- c. The Financial Institution field should display Qualstar Credit Union. At the **Download transactions** field – the entry should read “using direct connect”

2. In Quicken for Windows, I am unable to verify that my online accounts are activated.

If **Activate** in the **One Step Update** area is unavailable and the "One Step update is not available" message appears in the screen, please follow below steps:

- a. Choose the **Tools** menu>**Account List**.
- b. Click on **Add Account** button near the top right of the screen.
- c. On the **Quicken Account Setup** process window where Quicken prompts, “What is the financial institution for this account?” enter Qualstar Credit Union. Click **Next**.
- d. When Quicken prompts, “How do you want to set up your Qualstar Credit Union account(s)?” select **Yes** radio button.
- e. When Quicken prompts, “Log in to setup Qualstar Credit Union account(s) in Quicken”, enter your Home Banking username and password.
- f. After the account is successfully downloaded, Quicken will display a list of downloaded account,s which allows user to match to the existing account in the **Cash Flow Center**.

Manually match each downloaded Quicken account to the appropriate Qualstar Credit Union account in the drop-down list, and complete the remaining prompts.

3. When I am converting my Quicken accounts and then try to download – Quicken force me to create a new account with a "different" account type or gives me an OL type error.

When your financial institution initially set up the account types for online data access – the accounts may have been mismatched.

When accounts are mismatched Quicken will force the user to open a NEW ACCOUNT if the Account Number and Account Type (Account Location) do not match or return an OL-XXX error.

In order to resolve this issue, the account type (account location) needs to be reselected in the Edit Account Screen before you activate your accounts with the new Direct Connect service.

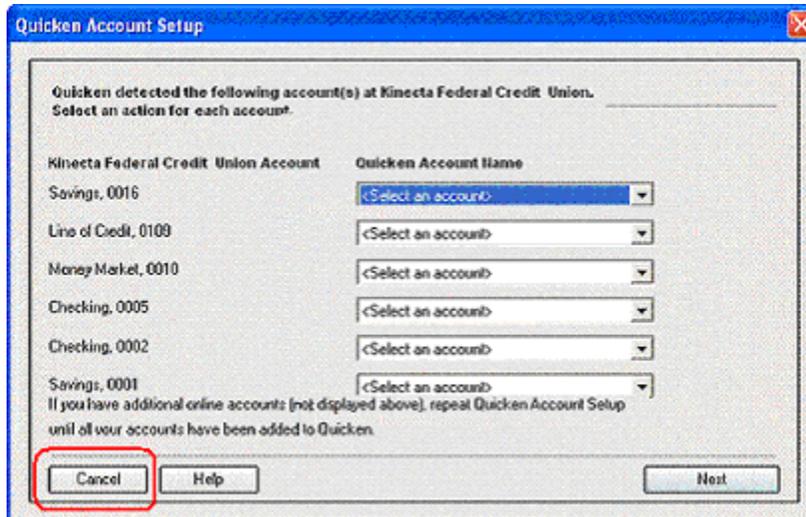
For Quicken Windows:

1. If Quicken forces you to create a new account, on the **Quicken Account Setup** screen, record the Account Type downloaded within the Financial Institution’s Account list for this account.

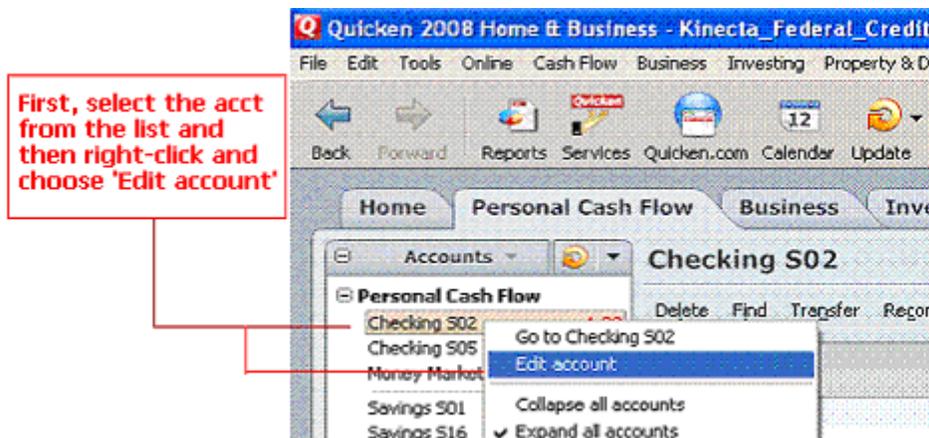
For example in the below graphic: “**Savings, 0016**”, note that the Account Type is “**Savings**”.

Then proceed to step 3.

2. If Quicken returns an OL-XXX error, cancel out of the error message and proceed to step 4.
3. Click **Cancel** on the **Quicken Account Setup** screen. Follow the prompt to exit the account setup screen.

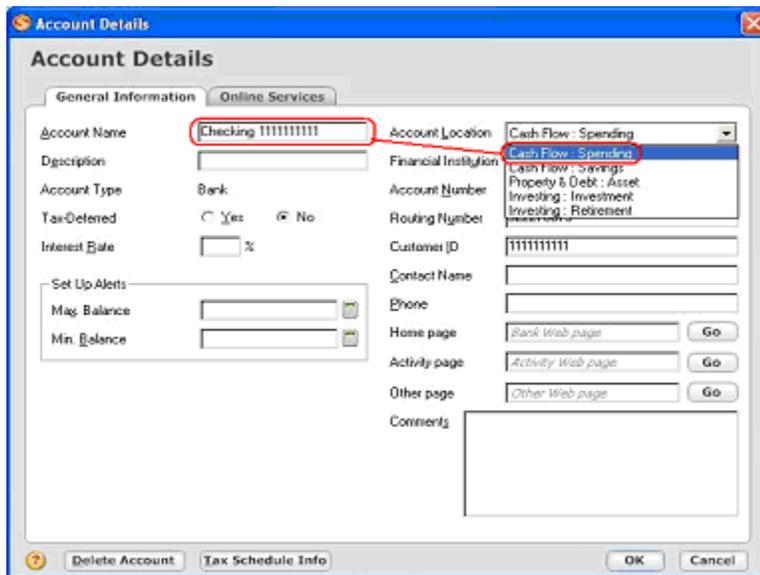


4. Right-click your first applicable [Qualstar Credit Union](#) from the list of accounts under **Personal Cash Flow**.
5. Select **Edit account** from the drop-down list that appears after you right-click the account.



6. Click the **General Information** tab. The general information for the account appears.
7. Select the **Account Location** entry that matches the account type noted in step #1. Follow the matching guidelines below. Once you have selected the proper account location for the account, click **OK**.

Checking Account → Account Location == “Cash Flow: Spending”
Money Market → Account Location == “Cash Flow: Spending”
Savings → Account Location == “Cash Flow: Spending”
Creditline → Account Location == “Cash Flow: Credit”



- Repeat for each account that either causes this issue. Once you are finished with all the accounts, the issue will be resolved.

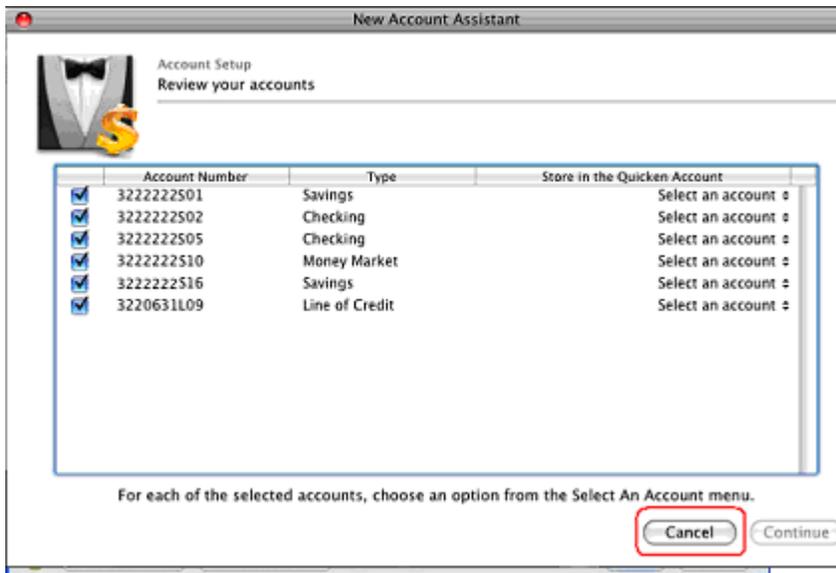
For Quicken Mac:

- If Quicken forces you to create a new account, on the **New Account Assistant** screen, record the Account Type downloaded within the Financial Institution's Account list for this account.

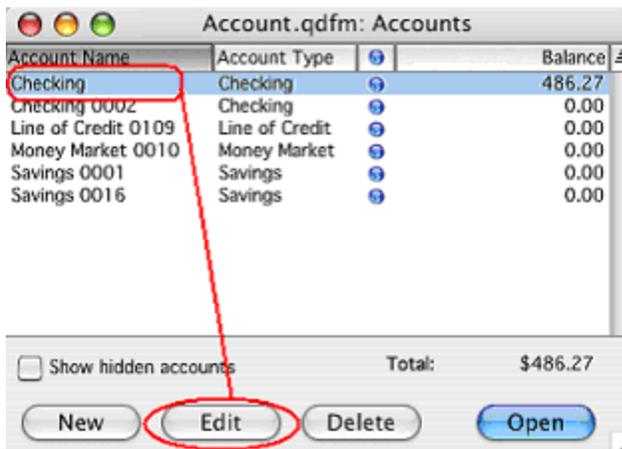
For example in the below graphic: “**322222S01**, note that the Account Type is “**Savings**”.

Then proceed to step 3.

- If Quicken returns an OL-XXX error, cancel out of the error message and proceed to step 4.
- Click **Cancel** on the **Quicken Account Setup** screen. Follow the prompt to exit the account setup screen.



- Choose the **Lists** menu → **Accounts**.
- Select the account, that was causing the issue at step #1 and click **Edit**.



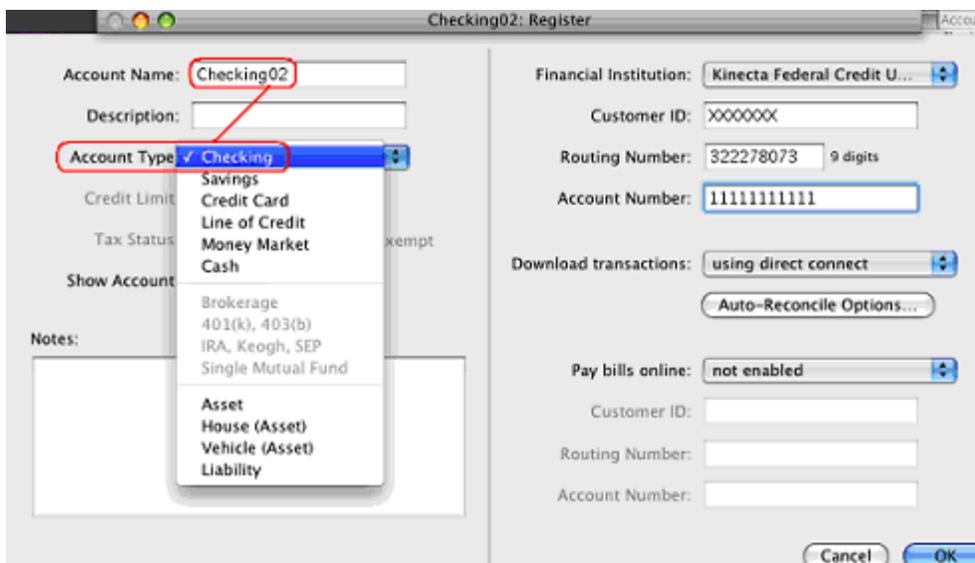
6. Select the **Account Type** entry that matches the account type noted in step #1. Follow the matching guidelines below. Once you have selected the proper account type for the account, click **OK**.

Checking Account → Account Type == "Checking"

Money Market → Account Type == "Money Market"

Savings → Account Type == "Savings"

Creditline → Account Type == "Line of Credit"



7. Repeat for each account that either causes this issue. Once you are finished with all the accounts, the issue will be resolved.

3. I am seeing duplicate transactions in my account after converting my file.

If you are successful in activating your Qualstar Credit Union accounts, on your initial statement download, you may receive duplicate transaction history downloaded that already exists in your Quicken account registry.

This issue usually occurs **ONLY** when you download transactions for the first time after Qualstar Credit Union makes a system conversion.

To resolve this issue, you need to delete the original transaction and keep the most recently downloaded transaction:

1. Locate the original transaction in the register and make note of its status (R, C, or blank) in the Clr column. If you reconcile your accounts regularly, the transaction status most likely shows as R (Reconciled).
2. Delete the original transaction:
 - a. In the register, select the transaction.
Note: In Quicken Windows, you may select multiple transactions.
 - b. Click Edit, and then choose Delete Transaction.
 - c. Click Yes to the confirmation message.
3. Locate the duplicate transaction that was downloaded. Its status shows as C.
4. Change the status to match the transaction that was deleted by clicking in the Clr column of the duplicate transaction.
5. Click Enter to save any changes to the transaction.
6. Repeat these steps for each set of duplicate transactions.

General Transfer FAQ

1. Can I transfer funds between my Qualstar Credit Union accounts using Microsoft Money or Quicken and OFX Server?

Yes, within the same account number, you can transfer funds to and from your Qualstar Credit Union accounts.

2. Is there any charge for transferring funds between my Qualstar Credit Union accounts?

No. There will be no charge for transferring funds between your Qualstar Credit Union accounts.

3. Which accounts can I transfer funds between?

You can transfer funds between Checking, Savings, and Money Market accounts (within the same account number) using Money or Quicken.

4. Why can't I do transfers to and from my Line of Credit account?

You can possibly make transfers to/from a Line of Credit account through Qualstar Credit Union's Home Banking site. However, funds transferred through Money/Quicken can only be transferred between Checking, Savings, and Money Market accounts.

5. When will a transfer take place?

The transfer will occur at the end of the business and will appear on the next business day in Money/Quicken.

6. Can I schedule future transfers using Microsoft Money or Quicken?

No. You can only schedule immediate (today's) transfers.

7. If I choose to change or cancel a scheduled transfer, when is the latest I can do this?

You will not be able to change or cancel immediate transfers that have been processed in Money/Quicken.