

BYALLACCOUNTS®

Troubleshooting Guide: Navigating the World of Financial Data Aggregation

At ByAllAccounts, we're committed to simplifying your financial management through our data aggregation services. By bringing all your clients' financial information into one place, we provide a clear, comprehensive view of their finances, enabling better decision-making and financial planning. While the benefits of financial data aggregation are substantial, there are a few external factors that can pose challenges. Here's an overview of these complexities and how to navigate them:

Screen Scraping Challenges

"Screen scraping" refers to the process we use to gather data from financial institutions' websites. However, when these sites change their layout or access protocols (like moving to multi-factor authentication or MFA), it might cause temporary disruptions. Addressing these requires engineering resources and occasional assistance from the financial institution, which can lead to longer-than-desired resolution times.

Direct/API or Open Banking Connections

With direct connections via API (application program interface) or open banking, the overall experience is superior, with stable connections and fewer data-related issues. However, because ByAllAccounts does not have control over financial institutions' systems, we cannot guarantee the timing of issue resolutions. ByAllAccounts makes every effort to work with the financial institutions to escalate issues and drive toward resolutions.

Prioritization of Issues

With a vast data network and hundreds of customers, prioritization is key to efficiently resolving issues. ByAllAccounts aims to address problems based on their overall impact on the network. This allows us to fix larger issues that may be affecting many clients at once. We understand that these challenges can be frustrating, but we want to assure you that we're committed to resolving issues as swiftly and efficiently as possible. Your patience and understanding are appreciated as we navigate these complexities together.

What You Can do to Facilitate Efficient Issue Resolutions

Proactive Troubleshooting

Confirm if the error message that was received is correct.

- Does the account hold a balance or could the 1004 error code (no holdings/balances found) that you received be correct?
- If failing with a credential error, have the credentials been updated?
- Has the one-time security code process been completed?

Detailed Reporting

When you encounter an issue, please provide the support team with as much information as possible. This could include screenshots, exact error messages, and actions you've taken prior to encountering the problem.

- Aggregation issues: please include an account example in error, error received, all steps taken to get to the error, as well as the URL used to access the account directly.
- Data issues: please include a detailed description of the problem. Provide the details of the data you are currently receiving (or not receiving) and how you expect the data to be delivered or represented differently. It is important to also include why you are asking for a change to the data.
- Of note: please leave the failing accounts or credentials in the system, as engineering will need them to investigate and troubleshoot.

Prompt Communication

Please respond to our inquiries in a timely manner. This allows us to continue our investigation and reach a resolution faster.

Patience and Understanding

We know that disruptions can be frustrating, but please understand that issue resolution times can be affected by factors outside of our immediate control. Your patience during these times is appreciated.

By working together, we can enhance the efficiency of problem-solving and continually improve the overall service experience.