

What SMTP Server Error Messages Mean

04/21/2026 12:04 pm CDT

When configuring email settings using the **Specify a Server** selection, you may occasionally encounter error messages when attempting to send an email. These messages typically indicate a configuration, connection, or security-related issue and can often be resolved by reviewing a few common settings.

This article explains frequently encountered **SMTP** server error messages, what they mean and recommended next steps.

General Troubleshooting Tips

Before reviewing specific error messages, confirm the following basic settings. These steps apply whether you are using standard SMTP authentication or OAuth.

- Ensure the **SMTP server address** is entered correctly (example: `smtp.exampleprovider.com`)
- Verify the **SMTP port** matches the requirements of your email provider (commonly `465` or `587`)
- Confirm the **Secure Connection** option (None, SSL, or TLS) aligns with the selected port
 - Some email providers enforce modern security requirements and may not accept unencrypted connections. If the Secure Connection is set to **None**, the provider may reject the connection. In these situations, configuring the Secure Connection to **SSL** or **TLS** is commonly required, depending on the provider's security policies.
- If using standard SMTP authentication (Not OAuth), verify the **username and password** entered are correct
- If using **OAuth with Microsoft email accounts**, confirm the following fields are populated (*rather than username and password*):
 - **OAuth Client ID**
 - **OAuth Tenant ID**
 - **OAuth Client Secret**
- Confirm the **From email address** is populated and valid

If you are unsure which values should be used, or whether changes are appropriate, contact your internal IT team for guidance.

Common Error Messages and What They Mean

Error connecting or logging into the SMTP server

What this means: The system was unable to connect to your SMTP server or log in successfully.

SMTP Server:	smtp.exampleprovider.com
**SMTP Port:	465
Secure Connection:	SSL
Username:	no-reply@examplecompany.c
Password:	●●●●●●●●

Common causes:

- Incorrect SMTP server address
- Wrong SMTP port or secure connection setting
- Incorrect credentials or expired OAuth configuration
- Firewall or network restrictions blocking the connection

What to do:

- Double-check the SMTP server name, port, and secure connection settings
- If using OAuth, have your IT team confirm OAuth credentials and permissions
- Verify firewall and network access

Error logging into server

What this means: A connection to the SMTP server was made, but authentication failed.

SMTP Server:	smtp.exampleprovider.com	SMTP Server:	smtp.exampleprovider.com
**SMTP Port:	465	**SMTP Port:	465
Secure Connection:	SSL	Secure Connection:	OAuth
Username:	no-reply@examplecompany.c	Username:	no-reply@examplecompany.c
Password:	●●●●●●●●	Password:	●●●●●●●●
OAuth Client ID:		OAuth Client ID:	a1b2cd3-e4f5-678g-0000-00
OAuth Tenant ID:		OAuth Tenant ID:	11111111-1111-1111-1111-
OAuth Client Secret:		OAuth Client Secret:	●●●●●●●●●●●●●●●●●●●●

Common causes:

- Incorrect username or password (non-OAuth)
- Expired or invalid OAuth Client Secret
- Authentication required but not enabled

What to do:

- Re-enter credentials if using standard SMTP authentication
- For OAuth, have your IT team review Microsoft Azure OAuth configuration

Blank FROM address

What this means: The email does not have a sender (From) address.

Email Sending Method: Specify a Server ▼

From Name: Sally Smith

***Editable:** No ▼

From Email: [Redacted]

Why this matters: Emails without a From address are frequently rejected or flagged as spam.

What to do:

- Enter a valid email address in the **From** field
- Ensure the From address is permitted by your SMTP server or Microsoft tenant

Invalid FROM / TO / CC / BCC address

What this means: One or more email addresses used in the message are not valid.

Common causes:

- Typos or missing characters
- Extra spaces, or formatting issues

What to do:

- Review and correct all email addresses located on either:
 - The Global E-mail Settings

Email Sending Method: Specify a Server ▼

From Name: Sally Smith

***Editable:** No ▼

From Email: [Redacted]

***Editable:** No ▼

Reply To: [Redacted]

***Editable:** Yes ▼

CC: [Redacted]

***Editable:** Yes ▼

BCC: [Redacted]

***Editable:** No ▼

- Edit Portal User screen under:

- **User Info** section (the user's e-mail address)

Edit Portal User
✕

Select User: Example User (Example USER) View Add Add Existing Delete

> User Info

> Messaging

User Info

***Note: When the Reset Password button displays, the portal user has logged into the portal to set up security questions and a password. You do not need to click the button unless your client needs assistance resetting their password.

Tabs for Plan:

A. Demo 401(k) Plan

Contact Information

Email: example@email.com [E-mail](#)

Add
Delete

- Individual **module overrides** (if enabled on Global E-mail Settings)

email

What this means: The SMTP server accepted the connection but rejected the email request because the connection settings do not meet security requirements.

This does **not** mean you are sending spam. It commonly indicates a mismatch between the SMTP port and secure connection type, or insufficient trust for the connecting system.

What to do:

- Review the **SMTP Port** and **Secure Connection** settings
 - Confirm required encryption, relay permissions, or OAuth configuration with your IT team
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When to Contact Your IT Team

If errors continue after reviewing these settings, contact your internal IT team to:

- Confirm SMTP or Microsoft OAuth configuration
- Validate security, relay, and firewall rules
- Review Microsoft Azure OAuth permissions and credential expiration

Providing the **exact error message** will help speed up troubleshooting.
