Merchant Web Client

User Manual

Release 16.0
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Release 16.0
June 2016
First Edition

For assistance with installing the RDC drivers, please call:

FIS Support (877) 866-5835 or Bank of Marin Business Services Dept. (415) 844-3021

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Getting Started

Topics

System Requirements

This section lists the system requirements to support Merchant Web Client. System requirements include client hardware and supported operating system and scanner compatibilities.

Before using Merchant Web Client, you must acquire valid login credentials (user name and password) from the financial organization.

Hardware Configuration

The following is the recommended hardware configuration:

- Pentium 4 2.0 GHz processor or Core 2 Duo 1.86 GHz processor
- 512 MB RAM
- Network card
- Broadband Internet access
- USB 2.0
- Screen resolution 1024 x 768
- A check scanner connected to your computer

NOTE *For optimal performance, particularly with scanners faster than 30 dpm, additional RAM is recommended. Further performance improvements may be achieved using computers with dual-core processors*

Client Software Requirements

Client software minimum recommended configuration:

Operating Systems

- Windows Vista SP2 (32-bit)
- Windows 7 SP1 (32-bit or 64-bit)
- Windows 8 (32-bit or 64-bit)
- Windows 8.1 (32-bit or 64-bit)

- Windows 10 (32-bit or 64-bit)
- Apple OS X Yosemite

NOTE

Apple OS is only supported for Merchant Web Client using the Panini mI:Deal scanner on Safari and Chrome browsers.

Browsers and Applications

- Internet Explorer 9, 10, or 11

NOTE

Internet Explorer only supports ActiveX controls.

- Chrome - Minimum version 40

NOTE

Google is expected to remove support for Java interface following version 42 of Chrome.

- Firefox - Minimum version 36
- Safari - Minimum version 8

NOTE

Safari is only supported using the Panini mI:Deal scanner on an Apple OS.

- Java 1.8

NOTE

Java is only supported using Chrome or Firefox on a Windows OS.

- PDF Viewer - Required for viewing **Reports**. Adobe PDF Viewer is qualified.

Supported Scanners

The table below lists supported scanners and operating system compatibilities, accurate as of the publication date of this document.

NOTE

Internet Explorer 9 and earlier can be launched as a 32-bit or 64-bit process. Only the 32-bit is supported for these earlier versions of Internet Explorer.

Manufacturer	Model	Windows Vista	Windows 7	Windows 8.1/10
Burroughs	SmartSource Professional Elite *(Utilizing the PVA driver)*	No	Yes#	Yes#
	SmartSource Micro Elite *(Utilizing the PVA driver)*	No	Yes#	Yes#
	SmartSource Merchant Elite *(Utilizing the PVA driver)*	No	Yes#	Yes#
Canon	CR-25/55	Yes	Yes#	Yes#
	CR-50/80	Yes#	Yes#	Yes#
Digital Check	BX7200	Yes#	Yes#	Yes#
	CX-30	Yes#	Yes#	Yes#
	SB 500	No	Yes#	
	SB 600	No	Yes#	
	SB 1000	No	Yes#	
	TS-215	Yes#	Yes#	Yes#
	TS-220/220e	Yes#	Yes#	Yes#
	TS-230	Yes#	Yes#	Yes#
	TS-240	Yes#	Yes#	Yes#
	TS-4120	Yes#	Yes#	Yes#
Epson	TM-S1000 (Capture One)	Yes#	Yes#	Yes#
Panini/Unisys	MyVisionX and My Vision X ROHS	Yes	Yes#	Yes#
Panini	EverneXt		Yes#	Yes#

Manufacturer	Model	Windows Vista	Windows 7	Windows 8.1/10
	mI:Deal	Yes#	Yes#	Yes#
	MyVisionX 2P	Yes#	Yes#	Yes#
	Vision 1	Yes#	Yes#	Yes#
	Vision neXt	Yes#	Yes#	Yes#
	VisionX	Yes#	Yes#	Yes#
	wI:Deal	Yes#	Yes#	Yes#
RDM/Unisys	ec7000i	Yes	Yes#	Yes#
TWAIN	Flatbed scanners compliant with TWAIN v1.9	Yes#	Yes#	Yes#
# Indicates 64-bit support				

NOTE

Flatbed scanners are only supported in Internet Explorer

Panini iDeal and TWAIN flatbed scanners require a virtual bank of first deposit (BOFD) endorsement. Also, for flatbed scanners, merchants must download and install the appropriate scanner driver from the vendor prior to installing the Twain interface.

Be aware of the following limitations when using flatbed scanners with Web Client:

- Items can only be scanned one at a time, and the front and back sides of an item must be scanned individually.
- Prior to configuring the Twain interface, merchants must download and install the appropriate scanner driver from the vendor. Then the Twain interface can be installed after the scanner driver.
- Business checks may appear slightly distorted and may need to be cropped for it to process properly.

Scanners Qualified on Java

The following scanners have been qualified with Java using Chrome and Firefox browsers on Windows OS. On an Apple OS, using unsupported scanners will attempt to load Java, but it is not a supported scenario.

- Burroughs SmartSource Professional Elite

- Burroughs SmartSource Micro Elite
- Burroughs SmartSource Merchant Elite
- Canon CR-50/80
- Canon CR-25/55
- Digital Check CX-30
- Digital Check BX7200
- Digital Check Tellerscan 215, 220e, 230, and 240
- Epson CaptureOne

NOTE *For Merchant Web Client, to utilize the Java integration in Chrome and Firefox, scanner drivers must be uninstalled/reinstalled using the 16.0 scanner drivers.*

Network Devices

Merchant Web Client currently supports the Panini mI:Deal network scanner. This device must be on the network and accessible from the computer running Merchant Web Client. Please visit Panini's support web site for more information.

Web Client Installation

This section contains step-by-step instructions for installing a scanner driver on your PC and how to add Merchant Web Client’s external Web server domain as a trusted Internet Website.

Scanner Driver Installation

You must have the appropriate scanner installation package provided by the financial organization and be an administrator on your PC to install a scanner driver.

Installation procedures vary by scanner driver. Therefore, verify the steps for each scanner driver.

Install a Scanner Driver on your PC

The Scanner Installation Assistant is a tool that aides in the removal of the old driver and installation of new scanner drivers. This must be completed by a user who is part of the local Administrators group. If a user who does not have the necessary privileges attempts the installation, they are prompted to enter administrator credentials or they can download the drivers to be installed by an administrator at a later time.

Perform the following steps to install or upgrade your scanner drivers:

NOTE *The* Scanner Installation Assistant *is only for use on Windows operating systems.*

NOTE *For the purposes of this document we will be using a TellerScan. Please install the appropriate scanner for your system.*

1. Launch the Landing Page.

NOTE *The deployment page will vary based on the individual merchants and available hardware setup configurations.*

2. Launch the Scanner Installation Assistant.

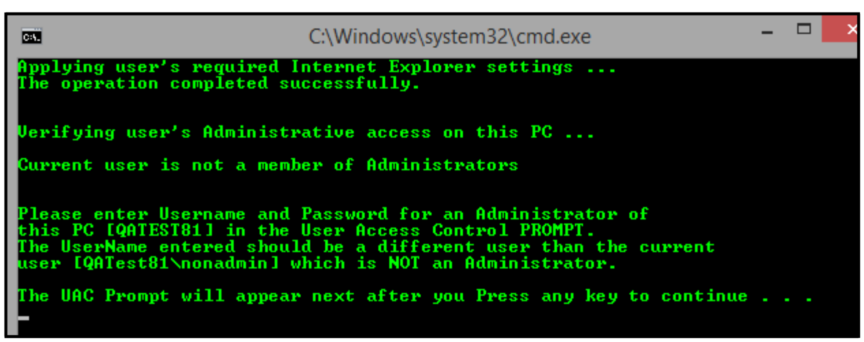
3. Save the ScannerInstallationAssistant.exe to the desktop.

4. Double click the ScannerInstallationAssistant.exe.

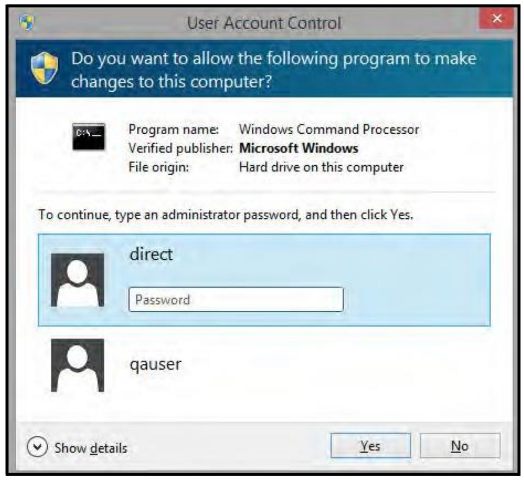
5. A security warning may appear depending on your operating system. Select Run.

6. The command prompt launches. It checks if your account is an Administrator.

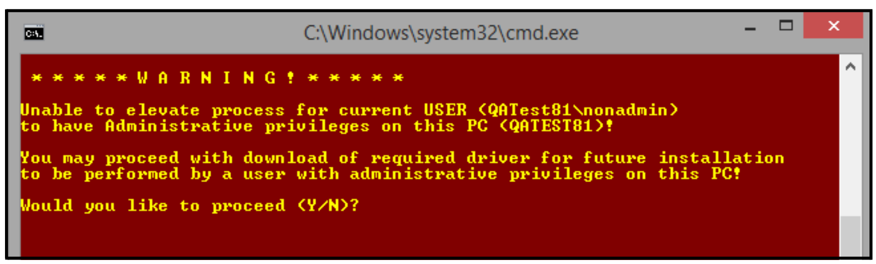
a. If your account is not an Administrator, a message displays and prompts you for administrator credentials.



b. Enter administrative credentials and proceed to step 7.

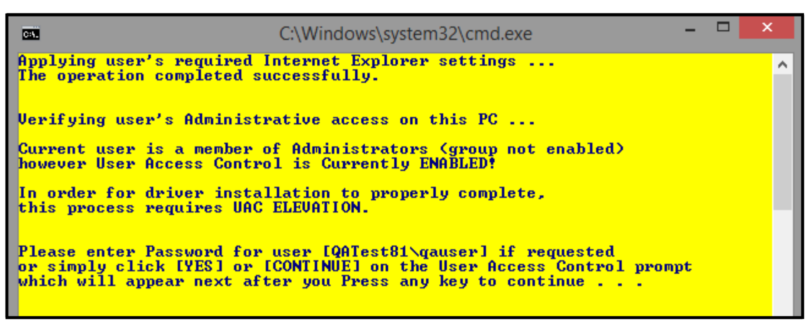


c. If you do not have administrative credentials select `No` twice to the UAC prompt. The following message displays.

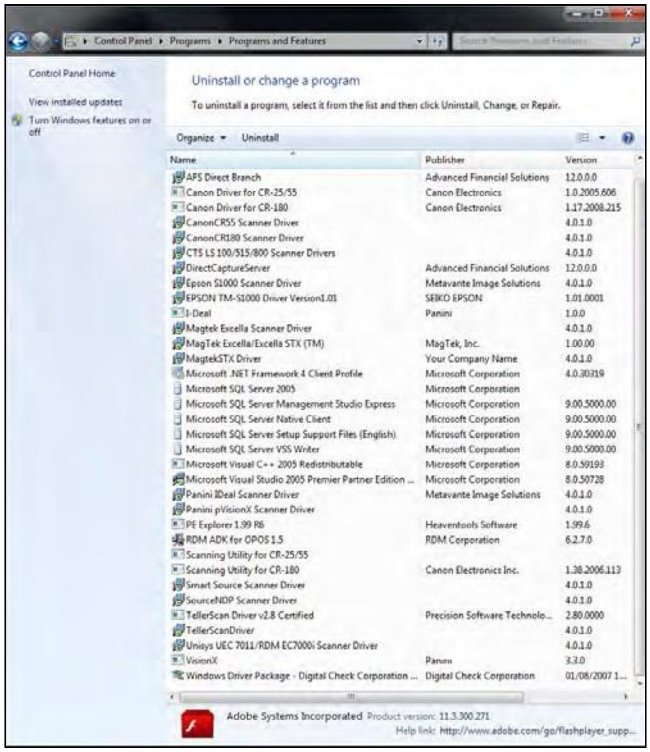


d. Type `Y` and select `Enter` to proceed to Step 8 to uninstall and download the new drivers.

7. If your account is an administrator but UAC is enabled, the following message appears.



8. The Add\Remove Programs window launches, displaying a list of installed Programs and Features.



9. Scroll through the list to find your system's currently installed scanner drivers. Refer to the following list for scanners and their corresponding drivers.

NOTE

- *Disconnect the USB Cable prior to uninstalling the scanner drivers.*
- *The driver names and versions listed will vary based on the individual merchants installed hardware.*

- Canon CR-25/55

Canon Driver for CR-25/55	Canon Electronics	1.0.2005.606
CanonCR55 Scanner Driver		4.0.1.0
Scanning Utility for CR-25/55		

- Canon CR-180

Canon Driver for CR-180	Canon Electronics	1.17.2008.215
CanonCR180 Scanner Driver		4.0.1.0
Scanning Utility for CR-180	Canon Electronics Inc.	1.38.2006.113

- Epson S1000

Epson S1000 Scanner Driver	Metavante Image Solutions	4.0.1.0
EPSON TM-S1000 Driver Version1.01	SEIKO EPSON	1.01.0001

- iDeal

I-Deal	Panini	1.0.0
Panini IDeal Scanner Driver	Metavante Image Solutions	4.0.1.0

- RDM

RDM ADK for OPOS 1.5	RDM Corporation	6.2.7.0

- Smart Source

Smart Source Scanner Driver		4.0.1.0

- Source NDP

SourceNDP Scanner Driver		4.0.1.0

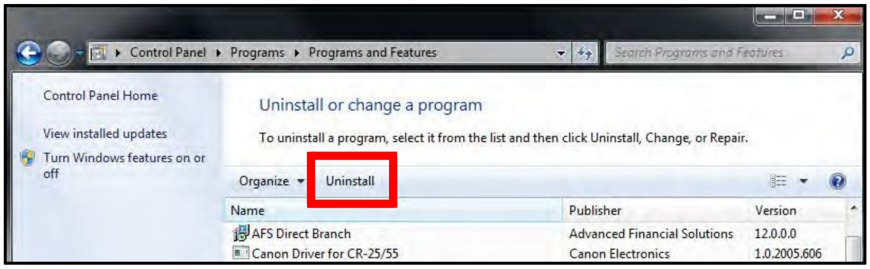
- Teller Scan

TellerScan Driver v2.8 Certified	Precision Software Technolo...	2.80.0000
TellerScanDriver		4.0.1.0
Windows Driver Package - Digital Check Corporation ...	Digital Check Corporation	01/08/2007 1...

- Vision X

Panini pVisionX Scanner Driver		4.0.1.0

10. Select the appropriate scanner driver and click the Uninstall button.



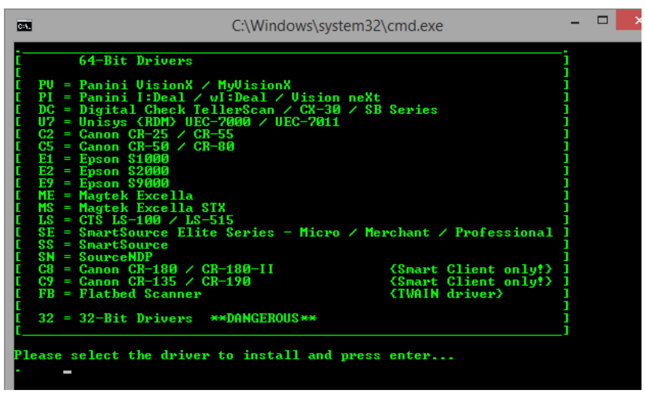
11. Follow the defaults to uninstall the scanner driver. Repeat this process for all components of an installed scanner.

12. Once all drivers are uninstalled, close the Control Panel.

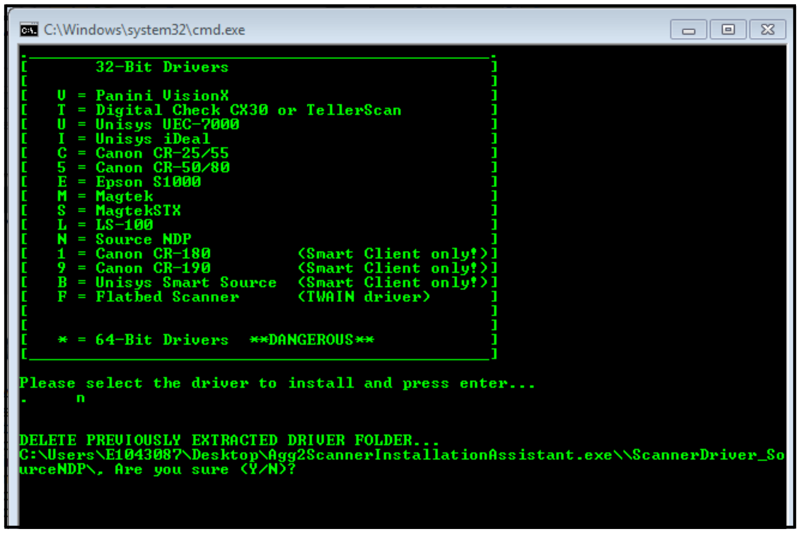
13. The scanner installation command prompt displays. Enter the letter(s) or number(s) corresponding to the scanner drivers you need to install.

NOTE

Scanner selections are subject to change and may not match the screenshot provided.



14. If the utility identifies the selected scanner as having already been downloaded, the option will be given to delete the previously downloaded file. If **Y** is entered, the previous file will be deleted, and the driver will be downloaded. If **N** is entered, the previously downloaded file will be used for installation.

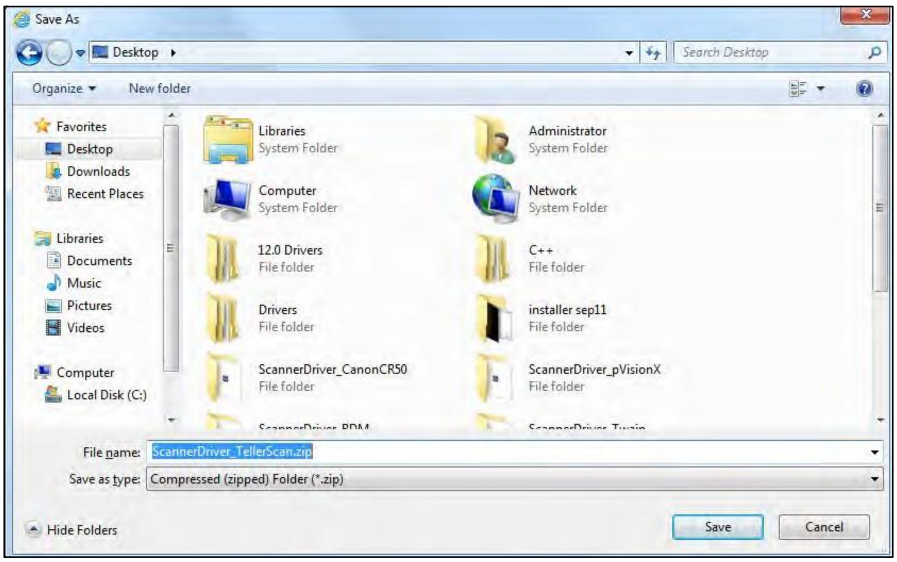


15. A *Windows Internet Explorer* dialog displays. Select Save As.

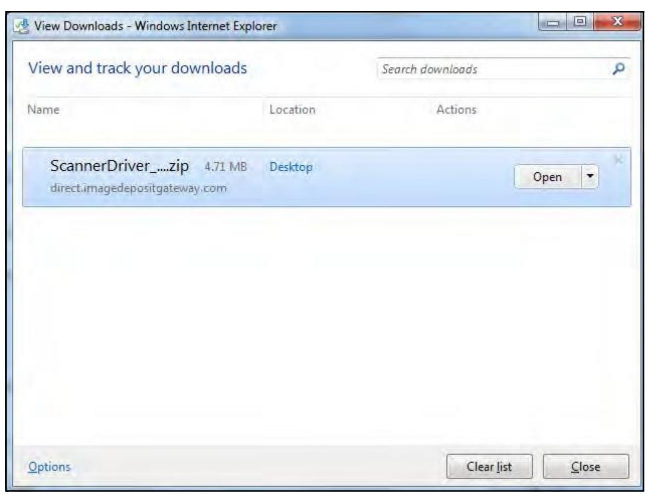
16. The *Save As* dialog displays. Save the scanner driver to the desktop of the user logged in to Windows. If user rights have been elevated to an administrator you need to navigate to the current user's desktop to save the scanner driver.

NOTE

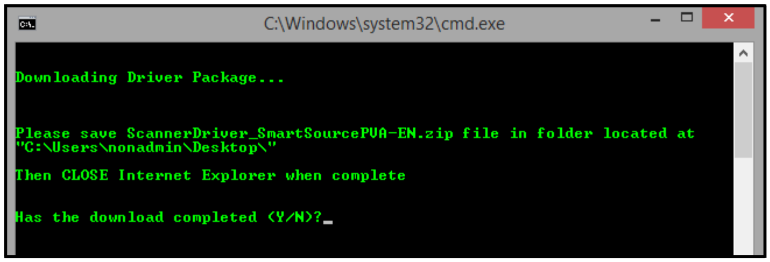
The scanner driver must be saved to the same location as the ScannerDriverAssistant.exe. If saved to a different location the Scanner Installation Assistant will fail.



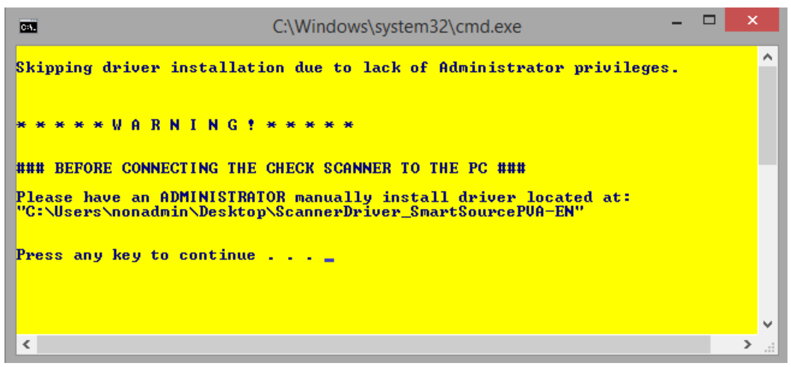
17. Once the driver has been saved, the *View Downloads* dialog displays. Select Close.



18. When the download completes type `Y` and select `Enter`.



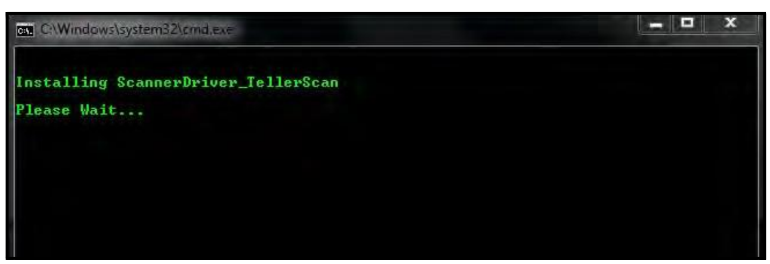
a. If you do not have administrative rights the following message displays. Press any key to close the installer and contact an administrator to manually install the drivers from the downloaded driver package.



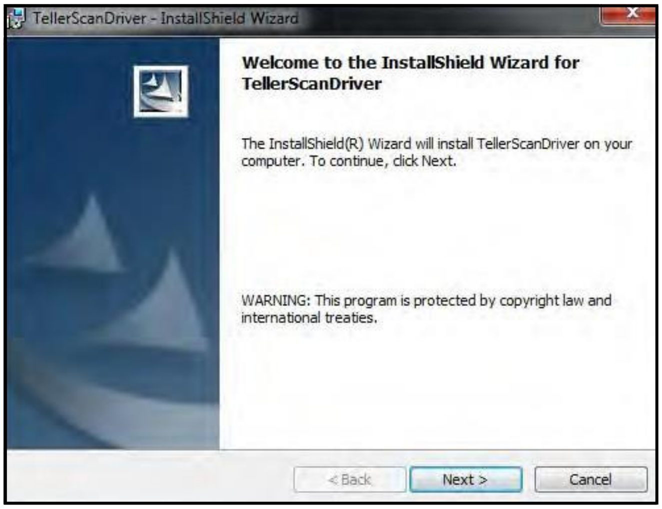
19. The command prompt displays stating the scanner driver is installing.

NOTE

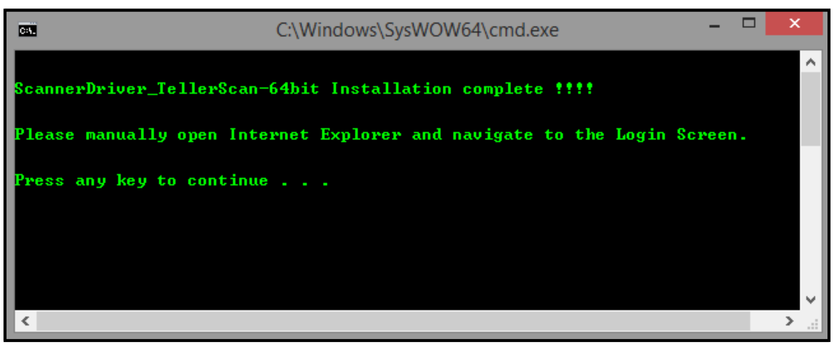
Do not close this window.



20. The scanner driver installation wizard displays. Select Next and follow the instructions to complete installation.



21. When complete the following message displays.



22. Manually open the browser and navigate to the Login Screen.

Internet Explorer Settings for Web Client

Summary of changes being performed:

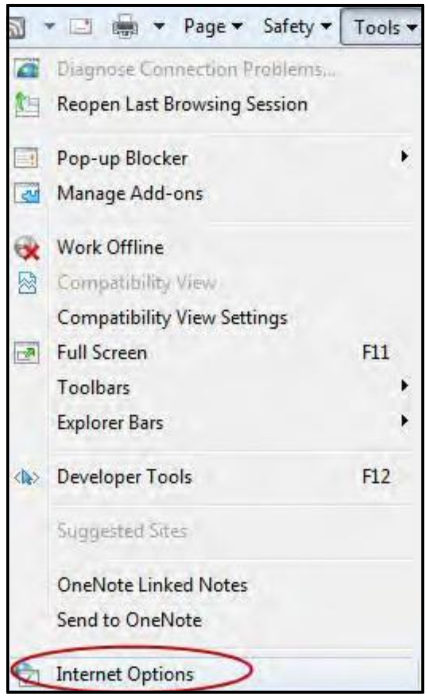
- Adding the site to the Trusted Sites zone.
- Change the Security settings for the Trusted Sites.

NOTE

These settings are specific to the user logged into the PC. They must be performed anytime a new user logs in.

To add the site to the Trusted Sites list, perform the following steps:

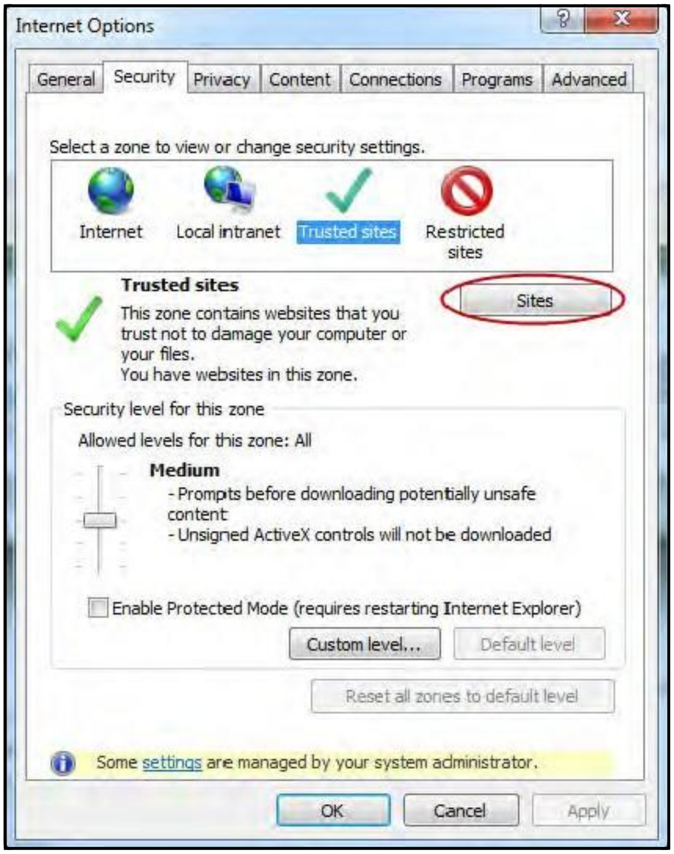
1. Click on Tools, then Internet Options.



2. Click on the Security Tab.

3. Select (click on) the Trusted Sites Zone.

4. Click on the Sites button.

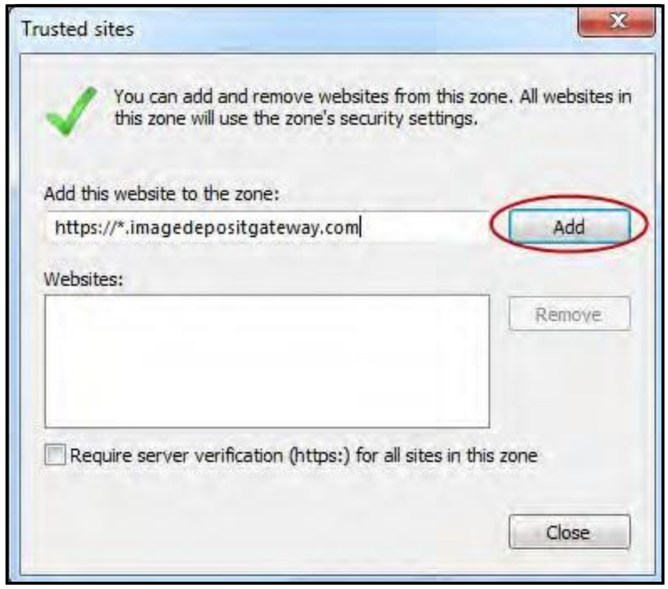


NOTE

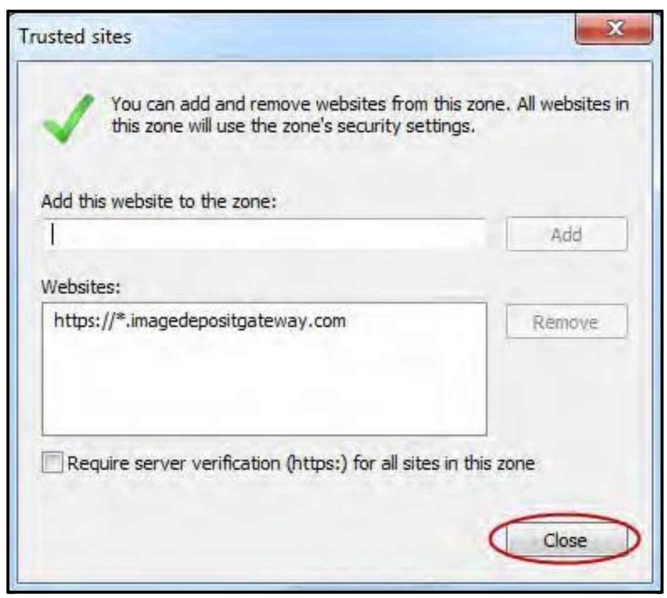
Enable Protected Mode must be unchecked. This feature is not enabled by default.

5. Type in **`https://*.imagedepositgateway.com`**

6. Click on the Add button to put the site on the list.

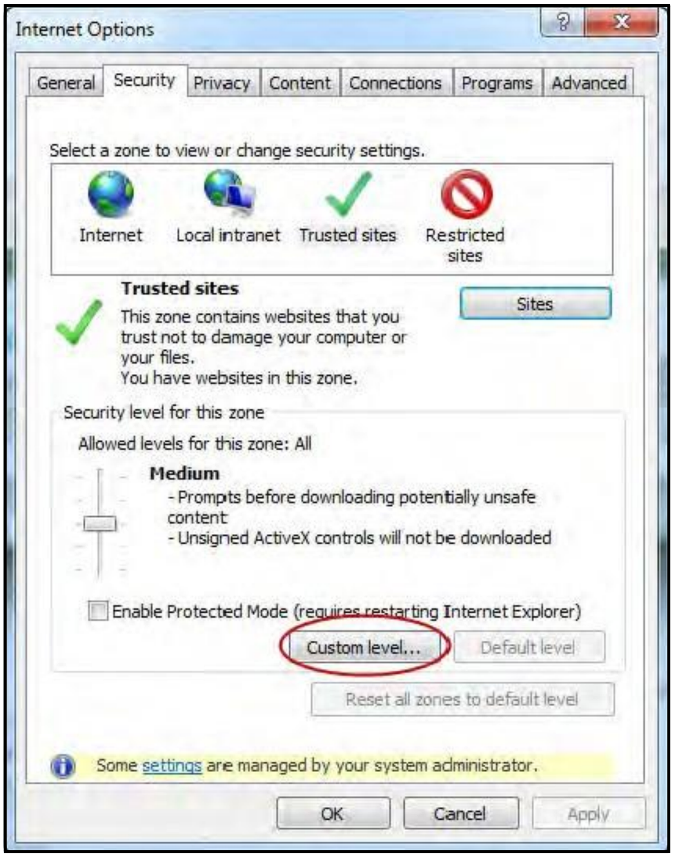


7. Click Close to return to the Security Tab.



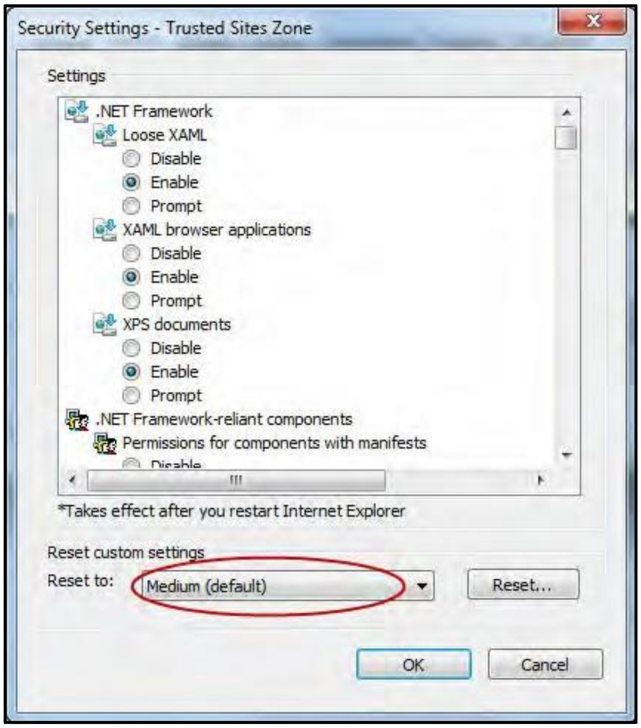
Set Security for the Trusted Sites Zone.

1. Click on Custom Level.



2. Set the Reset To: drop down list to Medium-low.

3. Click on Reset to set the level.

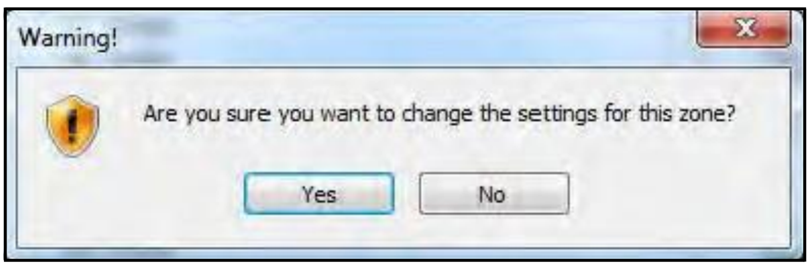


4. Click Yes that you want to change the settings for this zone.

5. Scroll down to Download signed ActiveX controls.

6. Click ENABLE.

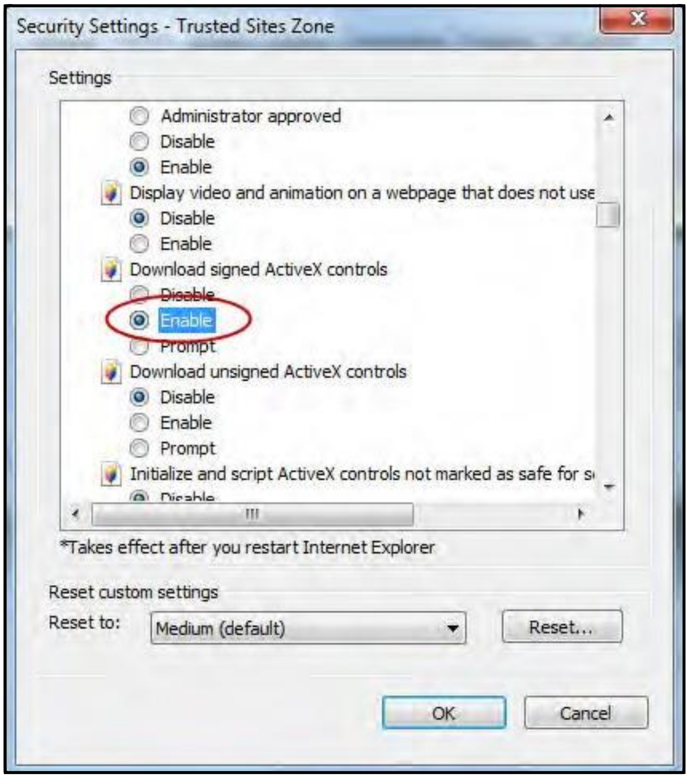
   a. A message may appear, confirming the change. Click Yes.



7. Scroll down to the Miscellaneous settings.

8. Scroll down to Access data sources across domains (this stops the prompting when making a deposit).

9. Set to ENABLE.



10. Scroll down to Web site in less privileged web content zone can navigate in.

11. Set to ENABLE.

    a. A message may appear, confirming the change. Click Yes.

12. Click OK (not Reset).

13. Click Yes that you want to change the settings for this zone.

14. Click OK to finalize the settings and exit.

Logging into Web Client

This section contains step-by-step instructions for logging in to Web Client. If you are logging in for the first time, additional steps are required to register your PC with your service provider.

Before completing these steps, ensure that your scanner is installed, connected, and turned on.

For more information about creating, managing, and submitting deposits, see the Working with Deposits chapter.

NOTE

The steps and sample screens below do not include custom fields. If your organization uses custom fields, screens and required information can vary.

Password Messages

During the login process, a password event might occur that prompts you to change your password. An email address is required to receive a confirmation message that the password is changed successfully.

- Invalid user or password
- Non-conforming password
- New account reset
- Administrative password reset
- Password expired
- Password expires in X number of days

If your password expires within a certain number of days, you have the option to change it immediately or later. Passwords must be at least seven characters and contain one non-alphanumeric character.

Browser Security

Browsers have a feature to remember form data and retrieve matches from entries users typed or visited previously. This feature can be used to save user names and auto populate passwords on forms.

To comply with current security standards, the Web Client forces these feature to be disabled. However, in Internet Explorer 11, Firefox and Chrome, the browser ignores this setting and allows the user to decide how to use these features.

It is recommended to disable these features for the Merchant Web Client website.

1. Open selected browser.
2. Browse to the Merchant Web Client website.
3. Enter Username and Password.
4. Message appears Would you like to store your password for this site.
5. Select Never for this site.

Multi-Factor Authentication

Multi-factor authentication (MFA) is a feature to help prevent unauthorized access to Web Client. MFA requires users to set up a picture, personal phrase, and confirmation questions to be associated with their user ID and password.

If using Advanced Multi-Factor Authentication, refer to the **Advanced Multi-Factor Authentication** section of this guide.

Register Computer

Registering a computer for MFA allows you to bypass the confirmation questions when you log in and is recommended if you commonly use the same computer to access Web Client. If you are logging in to Web Client and the computer is not registered, you must answer the confirmation questions before you can enter your password. When you answer the confirmation questions, you have the option to register the particular computer.

Forgotten Confirmation Answers and/or Password

▶ Registered Computer

If you forget your password, you can click the Forgot Password link on the Sign on to Merchant Capture page. You then have three attempts to answer all your confirmation questions correctly.

If you answer the questions correctly, you will be prompted to create a new password. If you are not able to answer your confirmation questions, your account will be locked after three failed attempts. You then must contact the system administrator to unlock your account and then re-enroll in MFA.

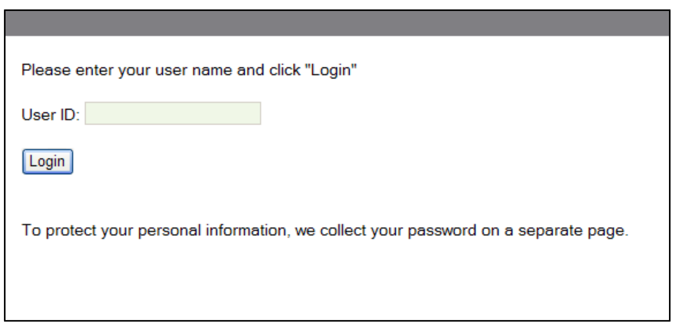
▶ Unregistered Computer

On an unregistered computer, you must answer your confirmation questions prior to entering your password. Once you answer your confirmation questions, you can click the Forgot Password link to create a new password.

If you are not able to answer your confirmation questions, your account will be locked after three failed attempts. You then must contact the system administrator to unlock your account and then re-enroll in MFA.

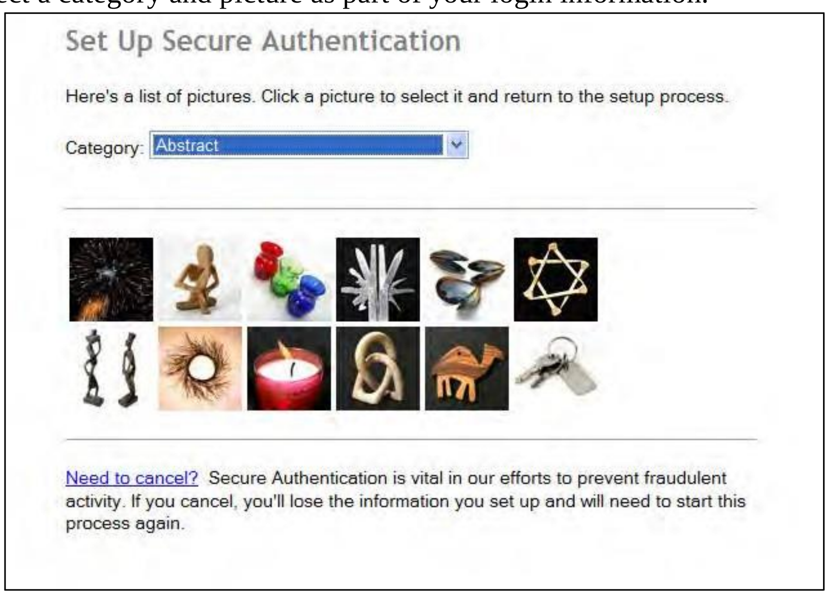
Enroll in MFA

1. Launch the deployment Web page provided by the financial organization.
2. Enter your UserID and select Login.



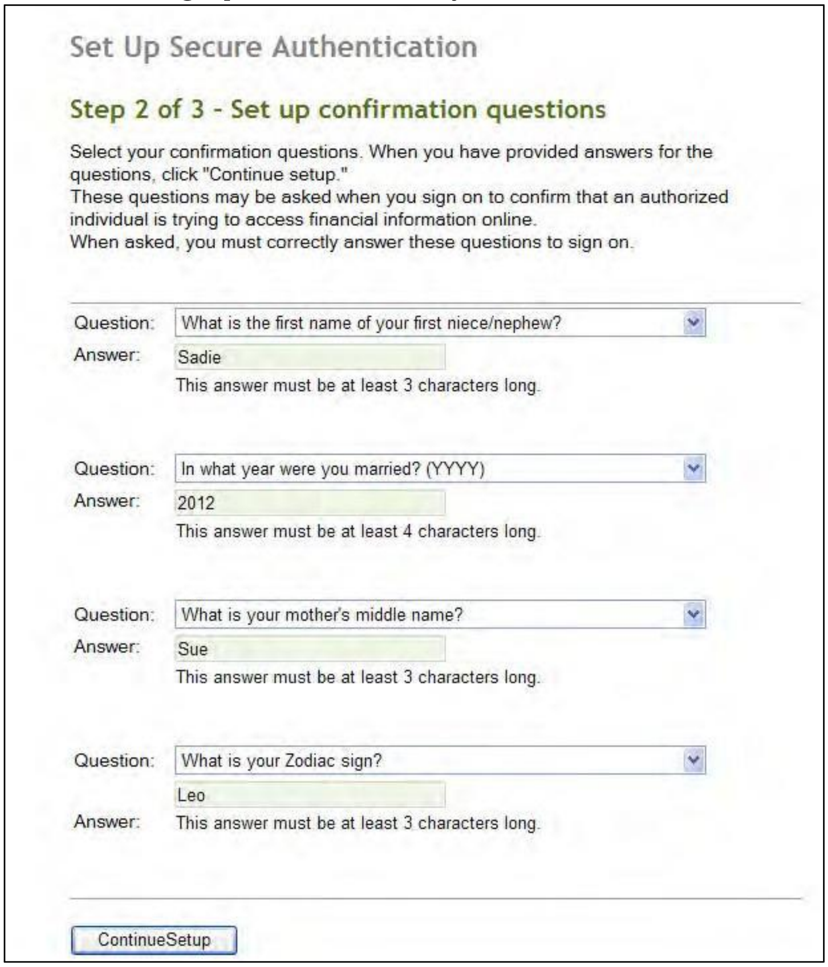
3. The *Set up Secure Authentication* page displays, click Begin Setup.

4. Select a category and picture as part of your login information.



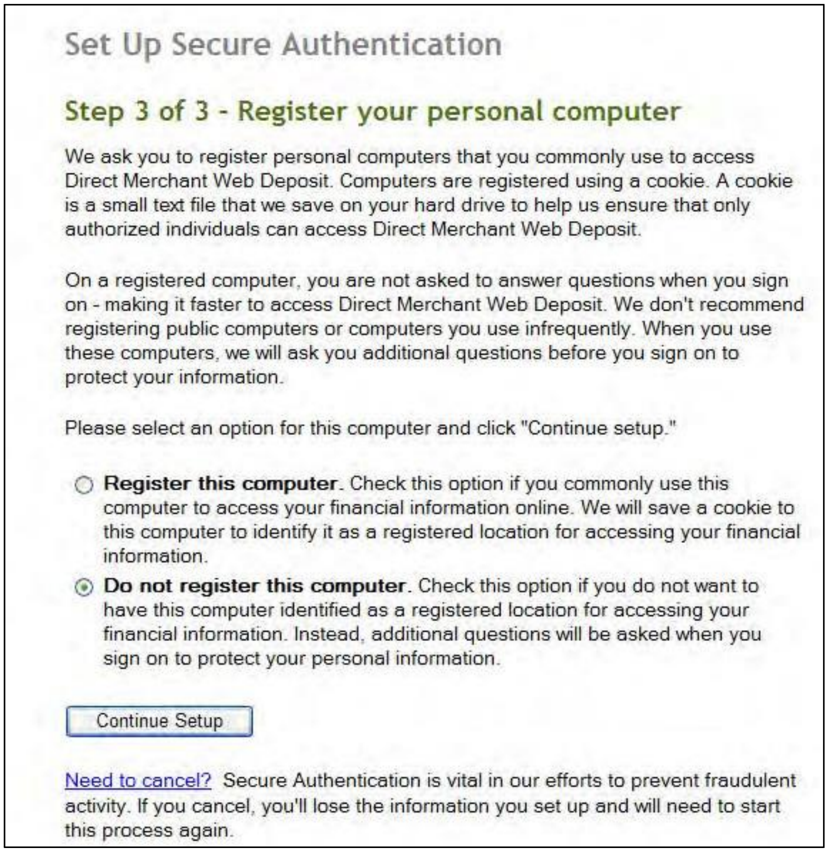
5. Enter a UserID, if not already populated, and a personal phrase next to the picture. Click Continue Setup.

6. Select four challenge questions and enter your answers.



7. Click Continue Setup.

8. If you want to register the PC, select the appropriate option.



9. Click Continue Setup.
10. Review the information and make any necessary changes.
11. Click Submit.

Register your PC (if using Web Client for the first time)

1. Under Create Deposits, select a valid deposit account or enter the account number to filter the list.

NOTE

If there are no deposit accounts listed, contact your system administrator or service provider.

2. In the Deposit Control Total field, enter the expected total of the deposit.

3. If necessary, complete any additional fields.

4. Click Proceed.

NOTE

If the user has not registered with a Location and Scanner they are prompted to do so. Refer to **Registration** *for additional details.*

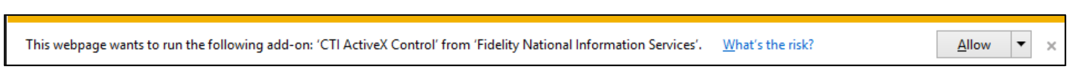
5. Follow the steps below based on the browser being used: **Internet Explorer**, **Chrome**, or **Firefox**.

Internet Explorer

The following steps are only required the first time the application is used on a particular PC using Internet Explorer. Based on how the financial institution has configured the settings, if using Internet Explorer a link Update Scanner Interface is available to check for Active X updates. Refer to **On the Capture page, review the items and click** Proceed**.** for additional information.

1. Click Capture Items.

2. Internet Explorer attempts to load an ActiveX Control.



3. Select Allow.

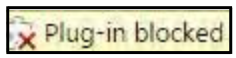
At this point, the user has successfully authenticated and registered the local Workstation with the application provider and are ready to begin creating electronic deposits. Refer to **Working With Deposits** for more information on creating, managing, and submitting deposits.

Chrome

The following steps are only required the first time the application is used on a particular PC using Internet Explorer.

1. Click Capture Items.

2. Java attempts to load a plug-in.



3. Click on the message and select Always allow plug-ins on <*servername*>.

At this point, the user has successfully authenticated and registered the local Workstation with the application provider and are ready to begin creating electronic deposits. Refer to **Working With Deposits** for more information on creating, managing, and submitting deposits.

Firefox

The following steps are only required the first time the application is used on a particular PC using Internet Explorer.

1. Click Capture Items.

2. Java attempts to load a plug-in.

3. Click on Allow... to load plug-in and capture.

At this point, the user has successfully authenticated and registered the local Workstation with the application provider and are ready to begin creating electronic deposits. Refer to **Working With Deposits** for more information on creating, managing, and submitting deposits.

Chapter 2
General Information

Topics

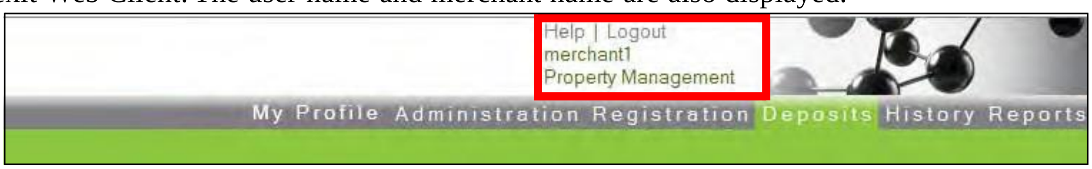
- Introduction
- MyProfile
- Administration
- Registration
- Deposits
- Approvals
- History
- Reports

Introduction

The first page of Web Client includes up to seven tabs, depending on your assigned roles. The following is a list of the tabs that can appear:

- My Profile
- Administration (must have administrator or supervisor role)
- Registration
- Deposits
- Approvals (must be using the Deposit Approval feature and have the approver role)
- History
- Reports

The tab that initially appears on the page can vary, however, for users assigned the depositor role, the Deposits tab first appears on the page. Regardless of the displayed tab, the top right of the page contains a Help link to the online user guide and a Logout link to exit Web Client. The user name and merchant name are also displayed.



My Profile

The My Profile tab allows the user to change their password and add or edit email and phone numbers.

Changing Your Password

To change your password, perform the following:

1. On the My Profile page, type your current password in the Password field.
2. In the New Password field, type your new password.

NOTE

Passwords must be a minimum of eight characters and contain three of the four following character types: upper-case, lower-case, number, and symbol.

3. In the Confirm New Password field, re-type your new password.

4. Click Change Password.

Updating Your Contact Information

To update your contact information, perform the following:

1. To modify your e-mail address, enter it in the E-mail field.

NOTE

User email is required to reset the password. A password confirmation email is sent to the user.

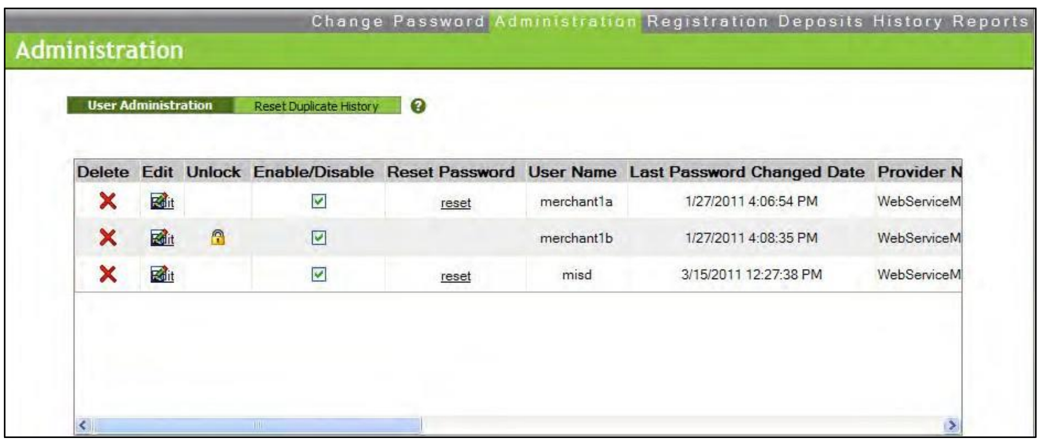
2. To modify your phone number(s), enter it in the Phone Numbers field.

3. Select Save.

Administration

This tab allows a user assigned the role of administrator or supervisor to perform the following functions:

- Create a new user (only available to the administrator role)
- Edit user properties
- Set user access
- Reset a user password
- Delete an existing user (only available to the administrator role)
- Reset duplicate item history (only available to the administrator role)



NOTE

*The default columns for User Administration are **Delete, Edit, Unlock, Enable/Disable,** and **Reset Password**. All other columns are configured by the organization providing Web Client.*

Administrator Role

The user initially created by the organization providing Web Client is assigned the administrator role. Only the organization providing Web Client can assign the administrator role.

The administrator role allows the user to perform the following functions under the same merchant:

- Create and delete users and assign roles
- Modify users (reset password, unlock, enable/disable, and change e-mail address)
- Reset duplicate item history (if allowed by the financial organization)

The administrator role does not give that user the subsequent privileges of the other user roles. For full access, the user must be assigned all available user roles.

User Roles

Available user roles and associated privileges vary depending on whether the organization providing Web Client uses the Deposit Approval feature.

▶ User Roles without Deposit Approval Feature

The table below lists available user roles and associated privileges for organizations that do not use the Deposit Approval feature:

NOTE

Privileges granted to all roles (except the reviewer role) are limited to the deposit accounts assigned to that user.

Role	Privileges
Supervisor	◆ Register User with Location and Scanner ◆ Modify users (reset password, unlock, enable/disable, and change e-mail address)
Reviewer	◆ View reports (all users) ◆ View history (all users) ◆ Run and view queries (all users)
Depositor	◆ Create, capture, correct, and balance deposits ◆ Transmit and finish deposits ◆ View reports (own deposits only) ◆ View history (own deposits only) ◆ Run and view queries (own deposits only) ◆ Mark items ◆ Register User with Location and Scanner
Operator	◆ Not applicable - same as depositor

User Roles with Deposit Approval Feature

The table below lists available user roles and associated privileges for organizations that use the Deposit Approval feature:

NOTE

Privileges granted to all roles (except the reviewer role) are limited to the deposit accounts assigned to that user.

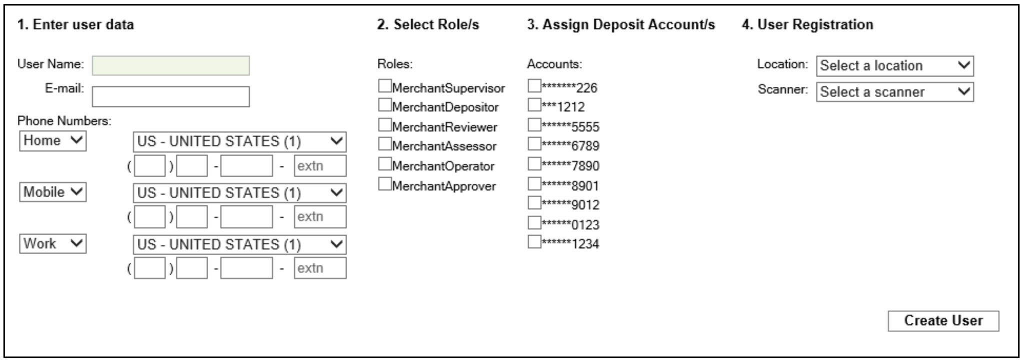
Role	Privileges
Supervisor	◆ Register User with Location and Scanner ◆ Modify users (reset password, unlock, enable/disable, and change e-mail address)
Reviewer	◆ View reports (all users) ◆ View history (all users) ◆ Run and view queries (all users)
Approver	◆ View pending deposits (all users) ◆ Approve and reject deposits (users assigned only the operator role)
Depositor	◆ Transmit and finish deposits (own deposits only) ◆ View reports (own deposits only) ◆ View history (own deposits only) ◆ Run and view queries (own deposits only) ◆ Mark items ◆ Register User with Location and Scanner
Operator	◆ Create, capture, correct, and balance deposits (own deposits only) ◆ View open deposits (own deposits only) ◆ Submit deposits for approval (own deposits only) ◆ Register User with Location and Scanner

Creating a New User

To create a new user, do the following:

1. Click the Create User link.

2. Complete the User Name and e-mail fields. E-mail address is required for password retrieval since the administrator will not be able to set or see the user's password. Once created a temporary password will be e-mailed to the address that was configured.



3. Assign the necessary roles and accounts by checking the boxes to the left of the various roles and accounts.

NOTE

If your organization uses the Deposit Approval feature, the role MerchantApprover will also be available.

4. Select a Location and Scanner to register the user. A user must have a Location and Scanner assigned before capturing a deposit.

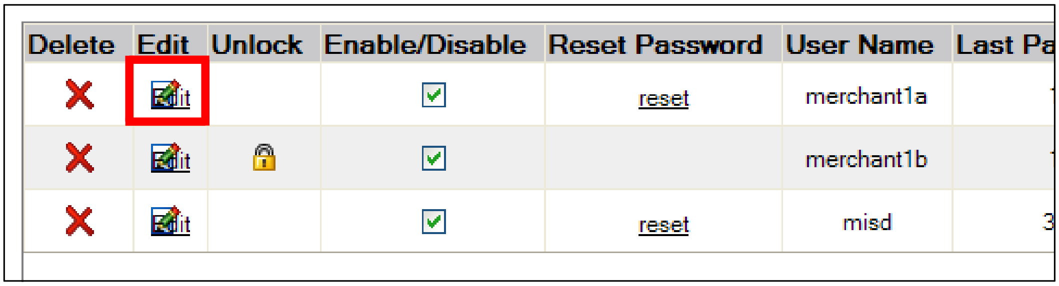
NOTE

If a network scanner is selected, Scanner Host *is also required.*

5. Click the Create User button. The user is listed in the User Administration portion of the page.

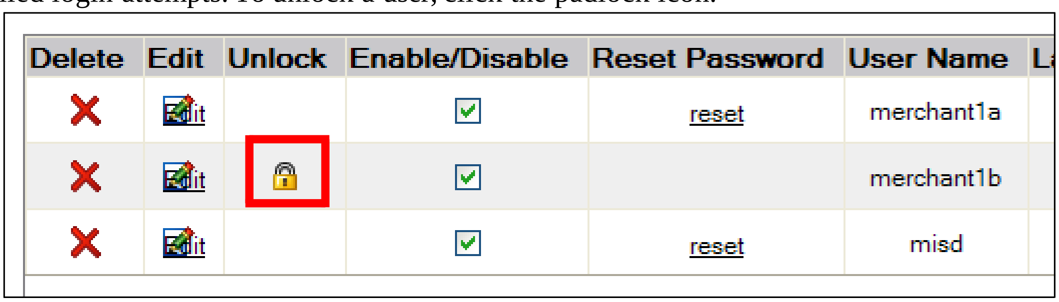
Editing User Properties

An administrator or supervisor can modify an existing user's properties by clicking the **Edit** icon. The properties, such as the user's e-mail address and assigned roles and accounts, appear below the User Administration portion of the page.



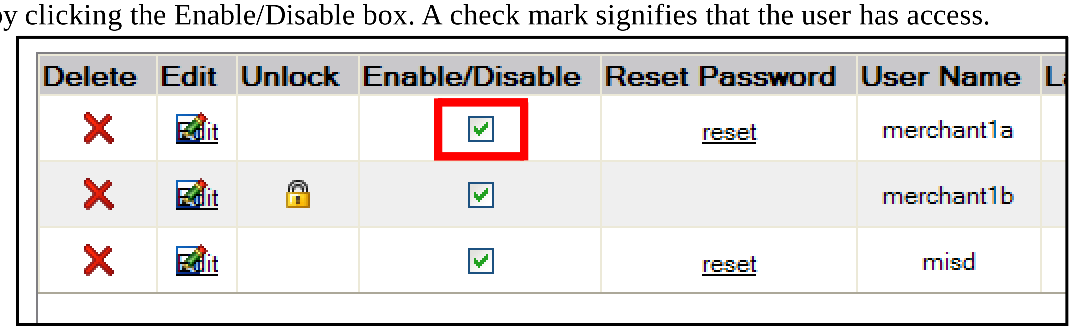
Unlocking a User

An administrator or supervisor can unlock a user. A user becomes locked out after three failed login attempts. To unlock a user, click the padlock icon.



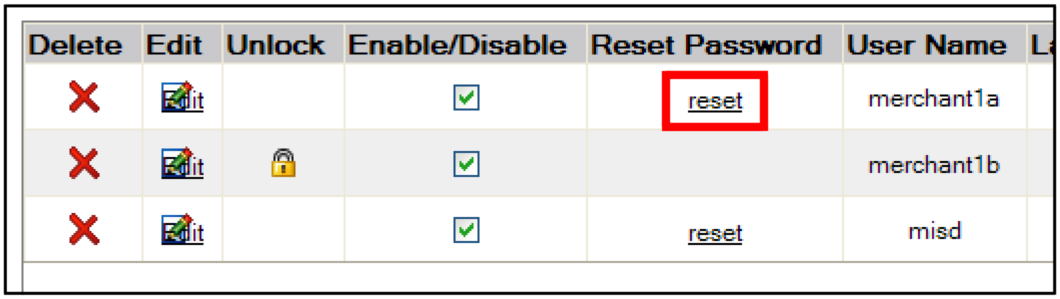
Setting User Access

An administrator or supervisor can determine whether a user can log in to the application by clicking the Enable/Disable box. A check mark signifies that the user has access.



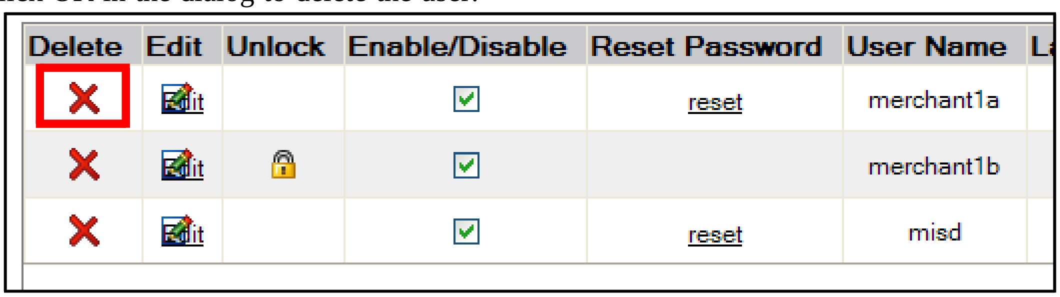
Resetting Passwords

An administrator or supervisor can reset a user's password by clicking the Reset link. You can then update and save the new password.



Deleting an Existing User

An administrator can delete a user by clicking the Delete icon for the appropriate user. Click OK in the dialog to delete the user.



Resetting Duplicate Item History

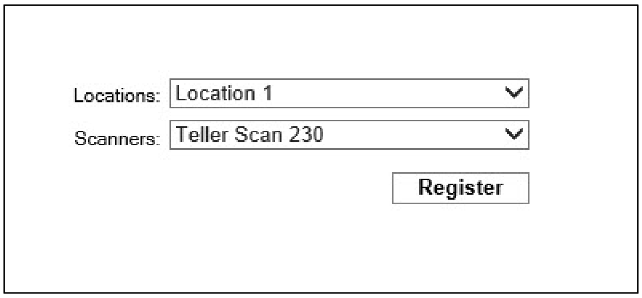
An administrator can reset duplicate item history by clicking the Reset Duplicate History button.

One of the following messages will appear:

- Duplicates successfully reset.
- Unable to reset duplicates.

Registration

A user must be registered to a location and scanner. The Registration tab allows a user with the Supervisor, Depositor, or Operator roles to register their own location and scanner. The selected scanner determines which device control is initialized when capturing. This page is automatically presented if a default scanner and default location have not been assigned to a user.



To register the current user with a location and scanner, perform the following:

1. Click the Registration tab.
2. Select the location from the Locations drop-down list.
3. Select the scanner model from the Scanners drop-down list.

NOTE

If a network scanner is selected, Scanner Host *is also required.*

4. Click Register to complete the process.

Re-Registration

If a user with the Supervisor or a capture role has already registered a scanner and location they can update their registration settings by navigating to the Registration tab then clicking the Re-register button.

Required Re-Registration

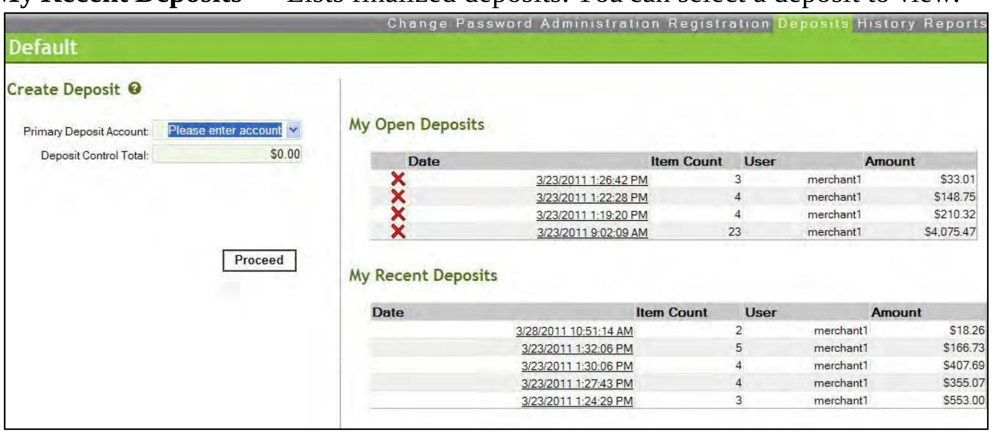
Upon login to Web Client, the system checks to make sure the currently-selected location is still valid. If it is, the user is able to continue. If not, they are re-directed to the Register Client page to re-register the client. Use the following steps to re-register:

1. The Register Client page displays
2. Select the correct location from the drop-down list, then click the OK button. The system saves the new location and deposits can now be processed.
3. If the system does not allow users to register, they do not have permission; contact the System Administrator.

Deposits

The Deposits tab allows the user to create a deposit and view open and recent deposits. The page is divided into three sections:

- **Announcements -** This section of the page allows the user to view announcements from the service provider.
- **Create a Deposit** — Allows a user to begin the deposit creation process.
- **My Open Deposits** — Lists open deposits that have not been finalized. You can select a deposit to view. You can also add new items.
- **My Recent Deposits** — Lists finalized deposits. You can select a deposit to view.

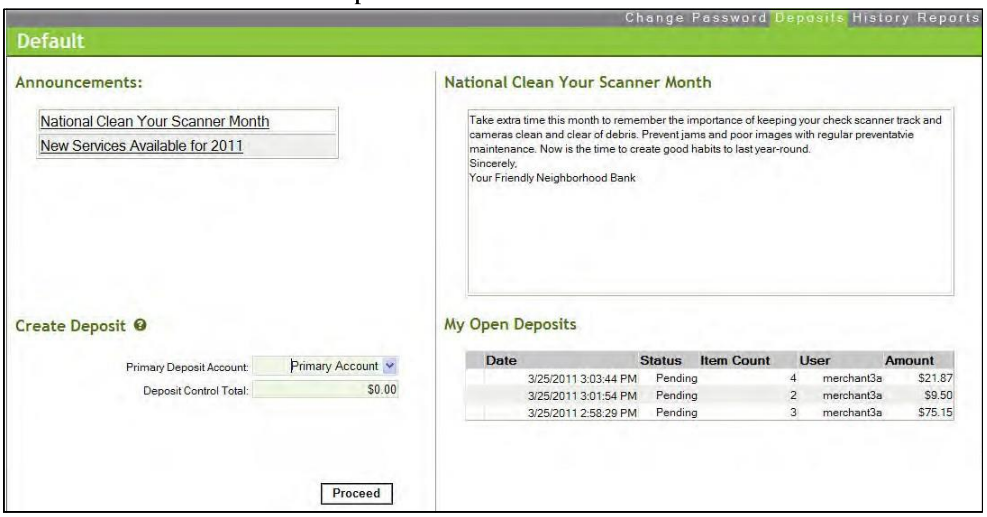


NOTE

Column headers are determined by the financial organization.

Announcements

Upon logging into the Web Client, announcements are displayed at the top of the page. The Announcement section is not present unless there are active announcements.



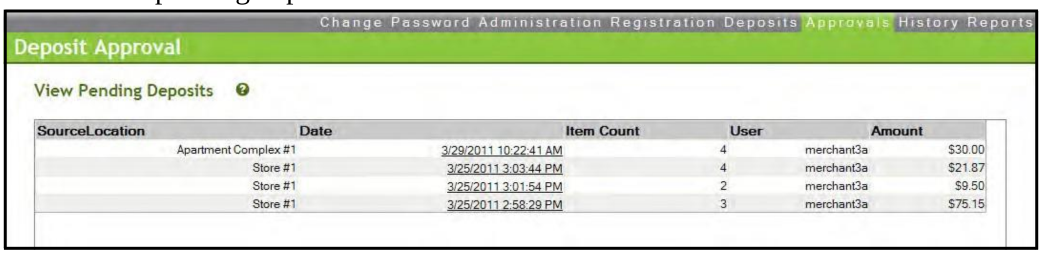
The Announcements section lists the announcements according to date, with the most recent at the top of the list. By default the most recent announcement is displayed on the right side of the screen.

To view a different announcement click on the subject line in the Announcement list.

Approvals

This tab is only available if your organization uses the Merchant Deposit Approval feature and is only displayed to users that have the approver role.

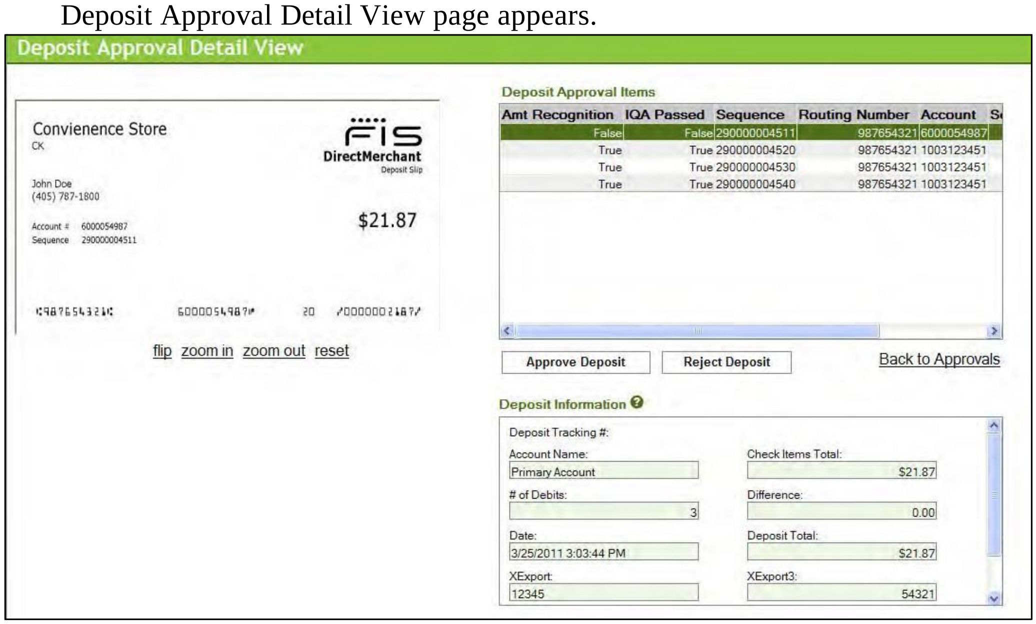
The Merchant Deposit Approval page lists pending deposits that an approver can view and subsequently approve or reject. If a user has the approver and operator role, the user cannot view their own pending deposits.



Approving a Deposit

To view and approve a deposit, do the following:

1. On the Merchant Deposit Approval page, click the deposit you want to view. The Deposit Approval Detail View page appears.

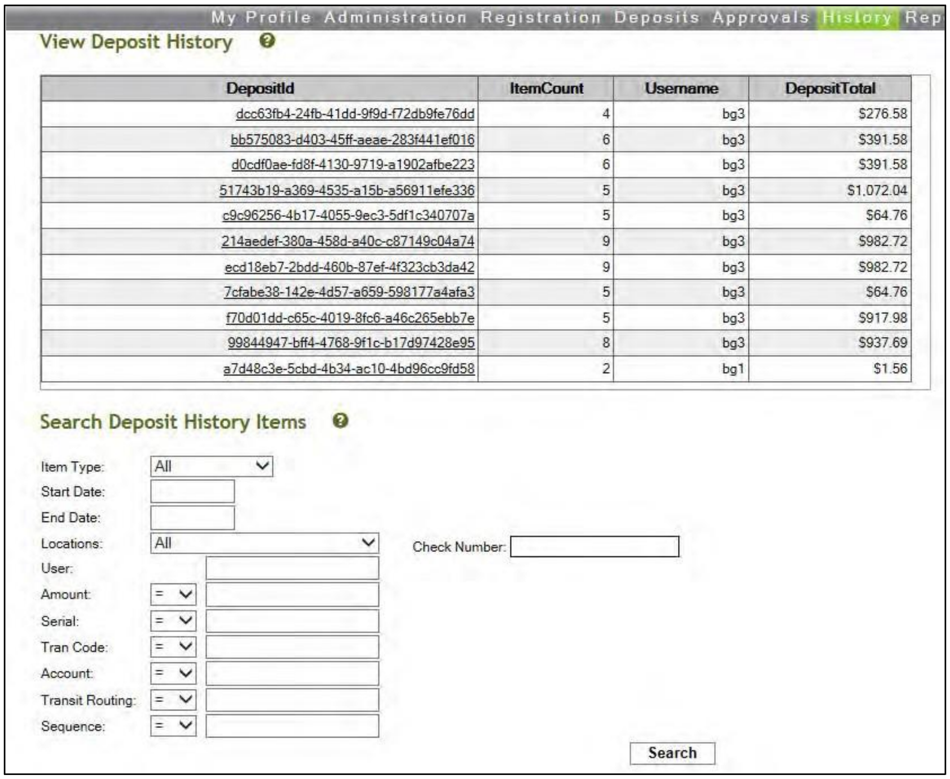


2. Examine the deposit and image information and approve or reject the deposit by clicking the appropriate button.

3. If you reject the deposit, enter comments explaining why the deposit was rejected and click OK. The deposit and comments will be sent back to the operator for resubmission.

History

This tab allows you to view the deposit history and search deposited items. Only deposits made to accounts and locations that you are able to view are listed.



DepositId	ItemCount	Username	DepositTotal
dcc63fb4-24fb-41dd-9f9d-f72db9fe76dd	4	bg3	$276.58
bb575083-d403-45ff-aeae-283f441ef016	6	bg3	$391.58
d0cdf0ae-fd8f-4130-9719-a1902afbe223	6	bg3	$391.58
51743b19-a369-4535-a15b-a56911efe336	5	bg3	$1,072.04
c9c96256-4b17-4055-9ec3-5df1c340707a	5	bg3	$64.76
214aedef-380a-458d-a40c-c87149c04a74	9	bg3	$982.72
ecd18eb7-2bdd-460b-87ef-4f323cb3da42	9	bg3	$982.72
7cfabe38-142e-4d57-a659-598177a4afa3	5	bg3	$64.76
f70d01dd-c65c-4019-8fc6-a46c265ebb7e	5	bg3	$917.98
99844947-bff4-4768-9f1c-b17d97428e95	8	bg3	$937.69
a7d48c3e-5cbd-4b34-ac10-4bd96cc9fd58	2	bg1	$1.56

NOTE

Fields can vary by organization.

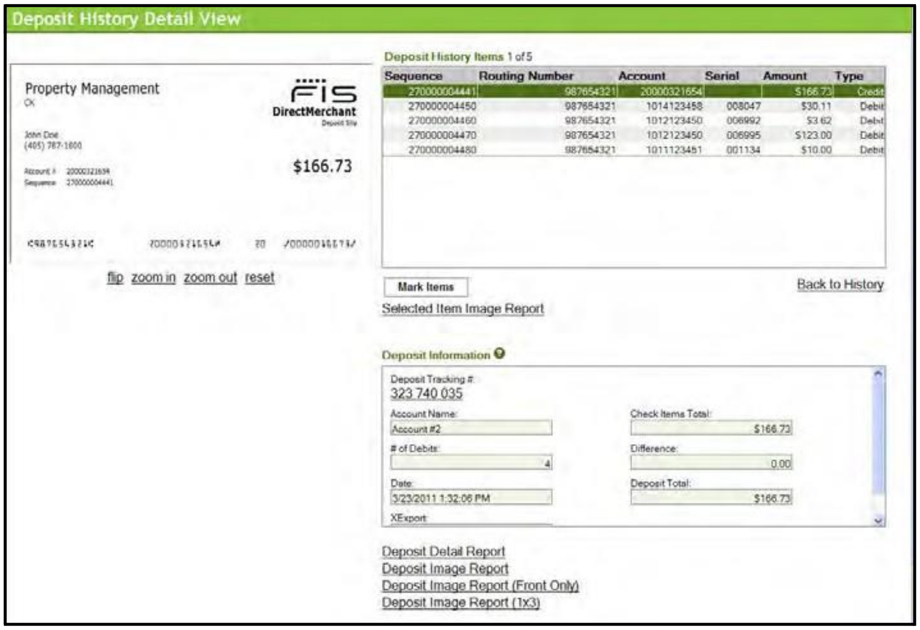
Deposit History Detail View

You can display a selected item's deposit information by clicking the link found in the left-most column of the item list.

NOTE

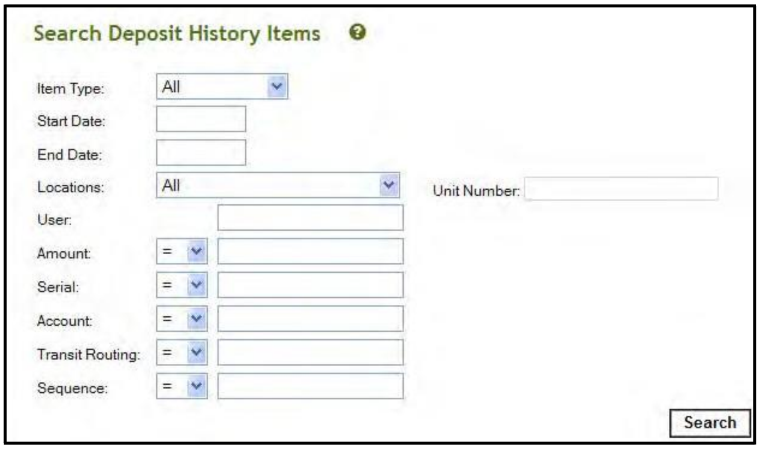
The field that appears in this position is determined by the financial organization.

The Deposit History Detail View contains the selected item's deposit information. You can generate and view the Selected Item Detail Image Report, Deposit Details Report, or Deposit Image Reports by clicking the appropriate link. You can also mark items for the deposit.



Search Deposit History Items

The History tab allows you to search for specific items across deposits according to criteria you specify.



NOTE

*If applicable, your organization's item-level custom fields appear in place of **Additional Field1** and **Additional Field2**.*

Search Deposit History Items

To search deposit tickets, deposit items, or both, do the following:

1. In the Item Type field, select whether to search deposit tickets, deposit items, or all.
2. Complete the remaining search criteria.
3. Click Search.

Field Descriptions

The following is a list of field descriptions displayed for the Deposit History Items.

Field	Description
Item Type	Type of item or items to search. The options are All, Deposit Ticket, or Deposit Item (checks).
Start/End Date	Date range to be searched.
User	User who captured the item.

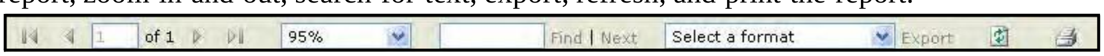
Field	Description
Amount	Amount of the item.
Serial	Serial number of the item.
Account	Account number of the item.
Transit Routing	Transit routing number of the item.
Sequence	Sequence number of the item.
Additional Fields	If applicable, item-level custom field established by your organization.

Reports

This tab allows you to generate and view Web Client reports.

Report Toolbar

The report toolbar is available while viewing reports and allows you to navigate through the report, zoom in and out, search for text, export, refresh, and print the report.



Deposit Detail Report

This report provides details of a selected deposit. To view this report, do the following:

1. Select the Deposit Detail Report.
2. On the Criteria tab, enter a date.
3. Select a deposit or enter the account number to filter the list.
4. If your organization uses item-level custom fields and you want to include them, select the Include Custom Fields option.
5. Select a report layout, tab or window.
6. Click View Report.

Deposit Image Report

This report provides summary detail of a deposit and includes front and back images of each item.

Deposit Image Report (Front Only)

This report contains the same information as the Deposit Image Report but only includes the front images of each item.

Deposit Image Report (1x3)

This report contains the same information as the Deposit Image Report but only includes the front images of each item in the larger 1x3 format.

View a Deposit Image Report

To view a deposit image report, do the following:

1. Select the deposit image report you want to view.
2. On the Criteria tab, enter a date.
3. Select a deposit or enter the account number to filter the list.
4. Select a report layout, tab or window.
5. Click View Report.

Deposit Summary Report

This report provides a detailed summary of an individual deposit. To view this report, do the following:

1. Select Deposit Summary Report.
2. On the Criteria tab, select the appropriate deposit account or enter the account number to filter the list.
3. Select a location.
4. Enter a start and end date.

5. If your organization uses deposit-level custom fields and you want to include them, select the Include Custom Fields option.
6. Select a report layout, tab or window.
7. Click View Report.

All Deposits Summary Report

This report provides a detailed summary of all deposits captured on a given date or date range. To view this report, do the following:

1. Select All Deposit Summary Report.
2. On the Criteria tab, select a location.
3. Enter a start and end date.
4. If your organization uses deposit-level custom fields and you want to include them, select the Include Custom Fields option.
5. Select a report layout, tab or window.
6. Click View Report.

Export Standard Data File

This feature allows deposit data to be exported into a comma-separated values (CSV) format. To export a data file, do the following:

1. Select Export Standard Data File.
2. On the Criteria tab, select an account or enter the account number to filter the list.
3. Select a location.
4. Enter a start and end date.
5. Click Export File**.**
6. Click Save to save the Export Capture Data report.

Export Data File by Layout

This feature creates a CSV file based on a selected layout. This report is only available if export layouts are defined for your organization. To create an export, do the following:

1. Select Export Data File by Layout.
2. On the Criteria tab, select an account or enter the account number to filter the list.
3. Select a layout.
4. Select a location.
5. Enter a start and end date.
6. Click Export File.
7. Click Save to save the export data file.

Location Summary Report

This report provides a detailed summary of all deposits and debits captured on a given date or date range by location. To view this report, do the following:

1. Select Location Summary Report.
2. On the Criteria tab, select an account or enter the account number to filter the list.
3. Enter a start and end date.
4. Select a report layout, tab or window.
5. Click View Report.

Chapter 3
Working With Deposits

Topics

Task Summary

This section provides step-by-step instructions for creating a new deposit. Creating a new deposit involves selecting a deposit account, capturing items, correcting items (if applicable), balancing the deposit, and reviewing the deposit and captured items.

Ensure that your scanner is installed, connected, and turned on.

NOTE

The steps and sample screens below do not include custom fields. If your organization uses custom fields, screens and required information may vary.

Following is a summary of the tasks involved in creating a new deposit. Detailed instructions follow the summary.

Task 1: Complete Deposit Information	◆ Select a valid deposit account. ◆ Calculate the deposit total.
Task 2: Capture Items	◆ Load items into the scanner. ◆ Scan the items.
Task 3: Correct Items	Correct any exception items and accept or remove the item. If there are no exception items, this task is skipped. If there are no exception items and the calculated total matches the deposit total, a virtual deposit ticket is created.
Task 4: Balance the Deposit	Balance the deposit.
Task 5: Review the Deposit	◆ Review the deposit. ◆ If necessary, edit the deposit account and/or deposit-level fields and save any changes.
Task 6: Finish the Deposit	◆ Submit the deposit for approval (if applicable). ◆ Finish the deposit.

Task 1: Complete Deposit Information

1. In the Create Deposit section of the page, select a valid deposit account or enter the account number to filter the list.

2. In the Deposit Control Total field, enter the expected total for the deposit.
3. If necessary, complete any remaining fields.
4. Click Proceed.

Task 2: Capture Items

NOTE

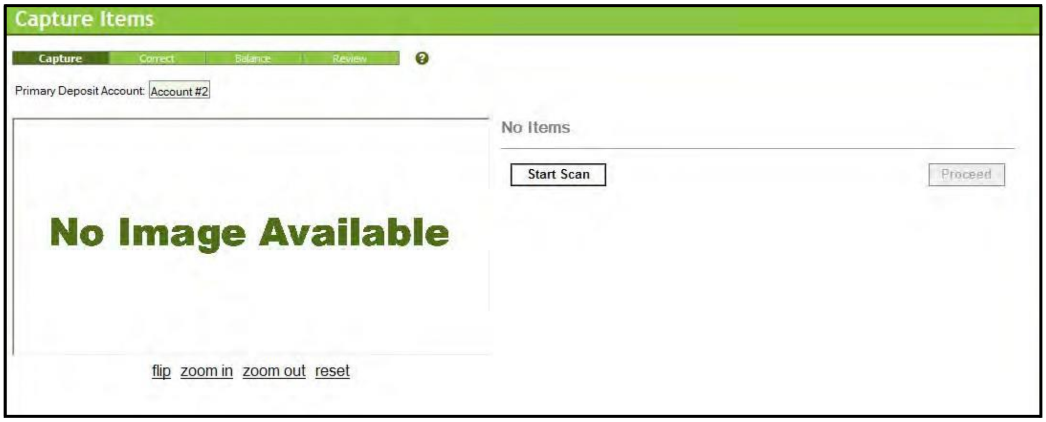
If you are using a Flatbed Scanner, skip to the **Task 2: Capture Items with a Flatbed Scanner** *section of this guide.*

1. Load items into the scanner.

2. On the Capture page, click `Start Scan`. The items start scanning.

NOTE

If you have additional items, load them into the scanner when the first batch is completed



3. In the Capture Items dialog, click `Close` when all items have been scanned.

NOTE

If you want to stop the capture process, click Stop Scan. The current scan status is displayed in the dialog and then the dialog closes. To resume capture, you must click Start Scan again.

4. On the Capture page, review the items and click `Proceed`.

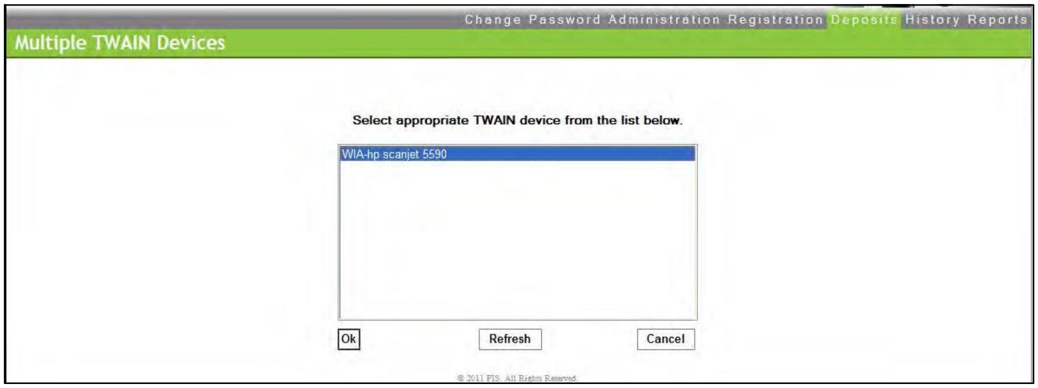
Task 2: Capture Items with a Flatbed Scanner

NOTE

If you are not using a flatbed scanner, skip to the **Task 3: Correct Items** *section of this guide.*

Use the following steps to capture items with a flatbed scanner:

- If the flatbed scanner has been registered the following page is displayed with the first deposit of each session. Select the appropriate device, then click the OK button.



- Both the front and rear image of each item must be scanned.
- Only one side of an item can be scanned at a time.
- Manual image manipulation is most likely required to display the captured item correctly (i.e. crop, rotate).
- Navigating to another tab retains the deposit if at least the front and rear images are scanned for one item.

1. Place a single item in the scanner with the front facing down.

2. When the scanner has initiated, the following page displays:

3. Click the Scan Front Image button to begin scanning. When complete, the image displays.

4. It is likely the image requires some form of manipulation, use the Crop, Rotate and/or Zoom links to adjust the image properly. See the **Image Manipulation** (below) for help with this. Ensure that the check number is visible in the top right corner of the image.

5. When the image is acceptable, click the Next button to continue scanning the back of the image.

CAUTION

Here are a few cautions after scanning the front of a check/item:

- *If you click the Cancel button the application deletes the deposit, and you are returned to the Deposits tab. A warning will appear.*
- *If you navigate to another tab, the deposit is deleted, and you are taken to the tab selected. A warning will appear.*
- *If you click the Rescan button, the rescanned image replaces the previous one.*
- *If you click the Proceed button BEFORE scanning the back of the check/item, only those checks/items that have both a front and back scanned remain in the deposit.*

6. Place the same item in the scanner with the back of the item facing down.

7. When the scanner is ready for the rear image, the following page displays:

8. Click the Scan Rear Image button to begin scanning.

9. When the image is complete, the following image displays:

10. If the image requires some form of manipulation, then use the Crop or Rotate and Zoom links to adjust the image properly. See the **Image Manipulation** (below) for help with this.

11. When the image is acceptable, click the Scan New Item button to continue to capture a new item or the Proceed to Correct button to continue to the next phase of the deposit.

CAUTION

Here are a few cautions after scanning the back of a check/item:

- *If you click the Cancel button, the rear image is saved and assigned to the check/item. The deposit is treated as an open deposit, and will return you to the Deposits tab. A warning will appear.*
- *If you navigate to another tab, the rear image is saved and assigned to the check/item, and you are taken to the tab selected. A warning will appear.*
- *If you click the Rescan button, the rescanned image replaces the previous one.*

Image Manipulation

The Image Manipulation section provides information on cropping, rotating, and previewing an image captured using a flatbed scanner.

▶ Crop Image

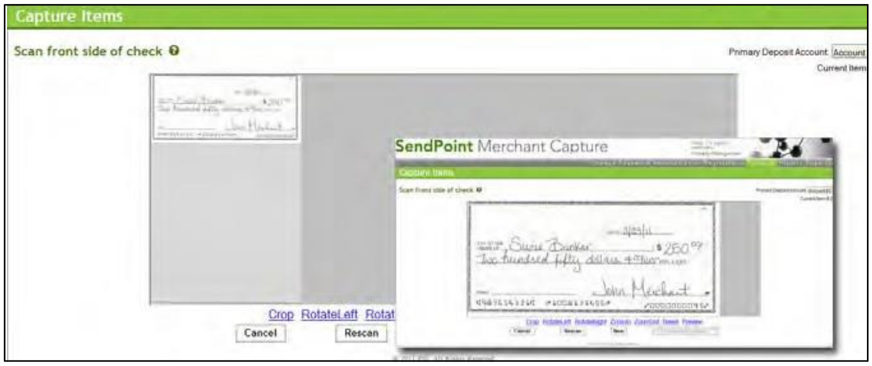
In some situations, an image is returned from the scanner with more content than the scanned item. Use the Crop Image option to select the desired area of the image to be processed. This functionality is available only when scanning items with a flatbed scanner.

NOTE

The initial image displayed has gone through an attempt by the software to auto-crop it. If the result is undesirable, click reset.

To crop an image:

1. Click and drag the mouse across the image of the desired area to crop.
2. Click the Crop link under the image. The cropped image displays within the image location.
3. If the cropped image is not satisfactory, click the Reset link in order to restore the image to its original form and reattempt the crop.



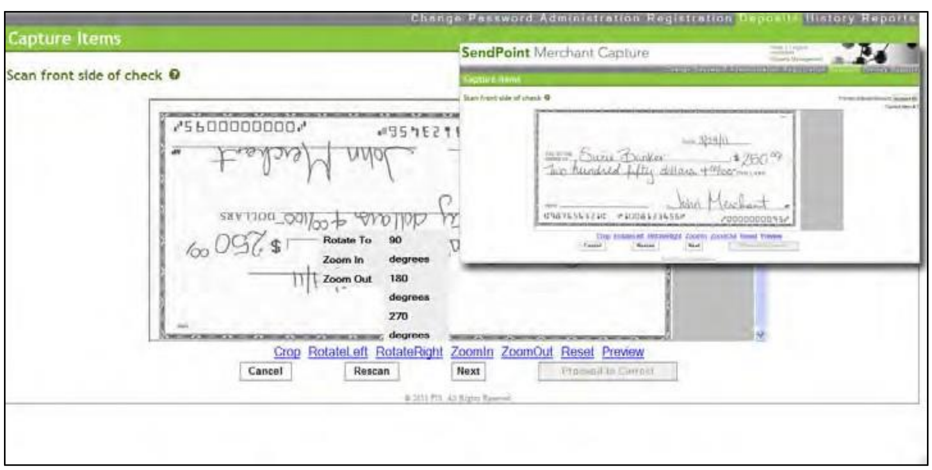
▶ Rotate Image

In some situations, an image is returned from the scanner that requires a rotation. Use the Rotate Image option to rotate the image either right or left.

Click either the Rotate Left or Rotate Right link to rotate the image 90° in the corresponding direction. In addition to the rotation links, right-click the image and have the option to rotate the image either 90°, 180° or 270°.

To return the image to its original orientation, click the Reset link before clicking either the Next or Proceed button.

A rotated image is saved only when the user clicks either the Next or Proceed button.



▶ Zoom Image

In some situations, an image is returned from the scanner that requires either an increase or decrease in its size. Use the Zoom Image option to either increase or decrease the image size.

Increase the image size by clicking the Zoom In link or decrease it by using the Zoom Out link. This enlarges or reduces the image by 25% with each action.

Right-click the image to zoom in or out. This option allows either enlarge or reduce the size of an image by 25%, 50%, 75% or 100%.

To return the image to its original orientation, click the Reset link before clicking either the Next or Proceed button.

A enhanced image is saved only when the user clicks either the Next or Proceed button.

▶ Preview Image

When using a flatbed scanner, scanned images are displayed as grayscale to better assist performing any required image manipulation. When the item is added to the deposit, its image is converted and stored as bitonal.

Preview Image is used to view the current image in its bitonal form to ensure that the image is still acceptable after conversion.

To preview an image:

1. Click the Preview link under the image. The bitonal image is now displayed.

2. Click the Close button when finished viewing the image.

Task 3: Correct Items

If any exceptions exist in the deposit, then the Correct Items page appears. This page allows items with the following conditions to be repaired:

- Missing an Assigned Amount
- Duplicate Capture Items
- Additional Data Entry Required
- Image Quality Errors
- Considered as a Reject
- MICR Failed

Items having critical errors, such as reject item exceptions, cannot be overridden and must be removed from the deposit. The table below describes common item exceptions:

Exception Items

Analysis Field Type	Description
Amount Recognition Failed	Amount recognition for the item failed. You must manually enter the amount of the item if Web Client does not successfully identify the amount during capture.
Duplicate Item	If a duplicate item is captured, you are presented the current and original images for verification. Duplicate items can be set as a critical error by your organization, which cannot be overridden.
Item Data Entry	Item data is incomplete. Highlighted fields are required.
Image Quality Exception	Image quality and usability errors are associated with the item, such as a payor name or memo not being usable. You must be assigned the role of administrator to accept an image with quality and usability errors.
Reject Item Exception (Critical Error)	Provides an explanation of why an item is labeled a reject. An item can be considered a reject based on the following: ◆ The item is foreign (for example, an item drawn in Canada or Mexico). ◆ The scanner is unable to successfully read the MICR. ◆ The item routing number is not a valid U.S. number.
MICR Failed	You must manually enter the MICR of the item if Web Client does not successfully identify the MICR during capture.

NOTE

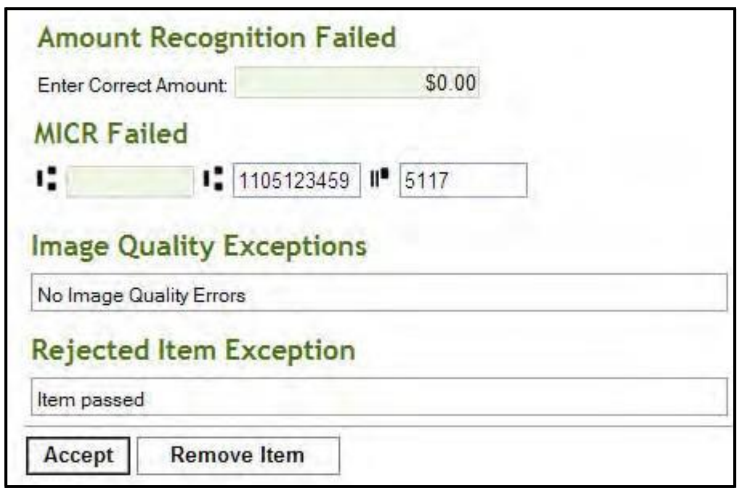
If there are no exception items, this task is skipped. If there are no exception items and the calculated total matches the deposit total, a virtual deposit ticket is created.

Do one of the following:

- For items that can be corrected, enter the appropriate information and click Accept.
- To remove an exception item, click Remove Item.

NOTE

Any item that is removed can be recaptured. If the recaptured item continues to fail and you cannot accept it, the item must be deposited by traditional means (such as paper deposit).



Task 4: Balance the Deposit

You can balance the deposit by updating the deposit control total to match that of the combined item total or editing the amount of individual items as needed on the Balance page.

Update Deposit Control Total

1. In the Deposit Control Total field, update the combined item total.
2. Click Balance Deposit.
3. Click Proceed.

Edit Individual Item Amount

1. Select the item you want from the captured items list.

	Amt Recognition	IQA Passed	Sequence	Routing Number
	False	False	40000000011	987654321
	False	True	40000000020	987654321
	False	True	40000000030	987654321
	False	True	40000000050	987654321
	False	True	40000000060	987654321

2. In the Amount field, located below the image of the item, update the item amount as appropriate.
3. Click Save.
4. Click Proceed.

Task 5: Review the Deposit

Review the deposit and, if necessary, update account- or deposit-level fields:

1. On the Review page, click the Edit link.

2. Update the fields as appropriate.
3. Click Save. A prompt to create a new virtual deposit slip appears.
4. Click Yes.
5. If necessary, re-balance and redistribute the deposit.
6. Click Proceed.

Task 6: Finish the Deposit

The process to finish the deposit is affected by whether your organization uses the Deposit Approval feature.

On the Review page, click Finish Deposit or Submit Deposit, as appropriate.

▶ Finish Deposit without Merchant Deposit Approval Feature

If your organization does not use the Deposit Approval feature, click Finish Deposit to send it to the financial organization.

▶ Submit Deposit with Merchant Deposit Approval Feature

If your organization uses the Deposit Approval feature, click Submit Deposit to submit the deposit for approval. The deposit then appears in the My Open Deposits section of the Deposits page with a status of pending until an approver approves or rejects the deposit. Pending deposits cannot be edited.

NOTE

If you have the operator and depositor user roles, the deposit does not need approval, and you can finish the deposit.

If the approver rejects the deposit, the deposit remains in My Open Deposits with a rejected status. You then must open the deposit, read the approver's comments, and make the necessary corrections by repeating tasks 2 through 6 as necessary until the deposit is approved. You can include comments when submitting the deposit for reapproval.

For information about approving deposits for Merchant Deposit Approval, see the **Approvals** section of this manual. Financial Institution Approval is performed by your institution and is not covered in this guide.

Changing an Open Deposit

This section provides step-by-step instructions for changing a deposit. You can add items to or modify existing items in an open or rejected deposit.

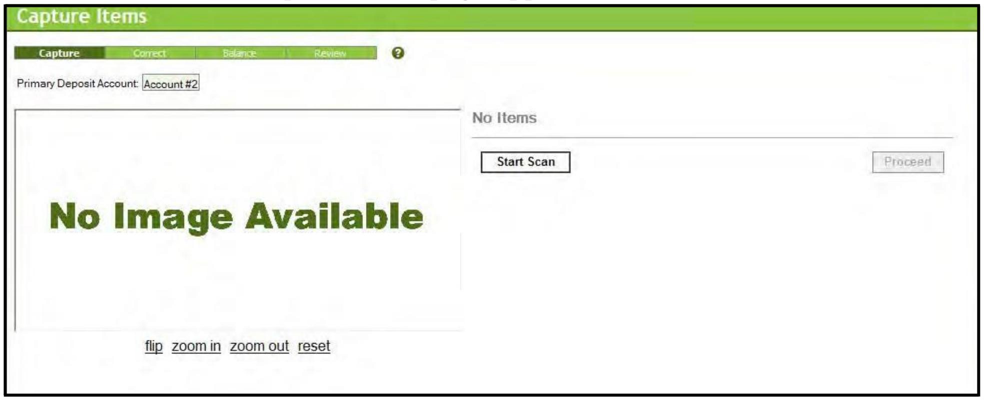
Ensure that your scanner is installed, connected, and turned on.

Adding Items

To add items to open or rejected deposits, do the following:

1. Click the Deposits tab.

2. In the My Open Deposits section, click the link of the deposit to which you want to add items. The Capture Items page appears.



3. Load items into the scanner.

4. On the Capture page, click Start Scan. The items start scanning.

> **NOTE**
> *If you have additional items, load them into the scanner when the first batch is completed.*

5. In the Capture Items dialog, click Close when all items have been scanned.

> **NOTE**
> *If you want to stop the capture process, click Stop Scan. The current scan status is displayed in the dialog and then the dialog closes. To resume capture, you must click Start Scan again.*

Editing Items

Editing an item involves correcting a selected item and then balancing the deposit.

Correct Items

1. Click the Deposits tab.

2. In the My Open Deposits section, click the link of the deposit to which you want to add items. The Capture Items page appears.

3. Do one of the following:

   - For items that can be corrected, enter the appropriate information and click Accept.

- To remove an exception item, click Remove Item.

NOTE

Any item that is removed can be recaptured. If the recaptured item continues to fail and you cannot accept it, the item must be deposited by traditional means (such as paper deposit).

Balance the Deposit

You can balance the deposit by updating the deposit control total to match that of the combined item total or editing the amount of individual items as needed on the balance page.

▶ Update Deposit Control Total

1. In the Deposit Control Total field, update the combined item total.
2. Click Balance Deposit.
3. Click Proceed.

Edit Individual Item Amount

1. Select the item you want from the captured items list.
2. In the Amount field, update the item amount as appropriate.
3. Click Save.
4. Click Proceed.

Marking Items

This section provides step-by-step instructions to print message text on the front of physical items using your scanner. This message alerts deposit handlers that these items have already been electronically processed and helps prevent duplicate capture.

All items that have been marked using Mark Items should be either temporarily stored or destroyed based on the instructions of the financial organization supplying Web Client.

Ensure that your scanner is installed, connected, and turned on.

Marking Items

To mark items, do the following:

1. Select the Deposits tab or the History tab.
2. On the My Recent Deposits or View Deposit History page, select the link of the deposit containing the items you want to mark.
3. On the Deposit History Detail View page, click Mark Items.
4. Place all the items in the scanner backwards so the front of each item can be endorsed by the rear ink jet.
5. On the Mark Items page, click Start.
6. When all items have been scanned, click Finish.

Appendix A
Advanced Multi-Factor Authentication

Topics

Introduction

With the introduction of Advanced Multi-Factor Authentication you may see some additional screens during your login process.

NOTE *Advanced Multi-Factor Authentication requires the following URL to be accessible from the merchant's workstation: https://h-api.online-metrix.net.*

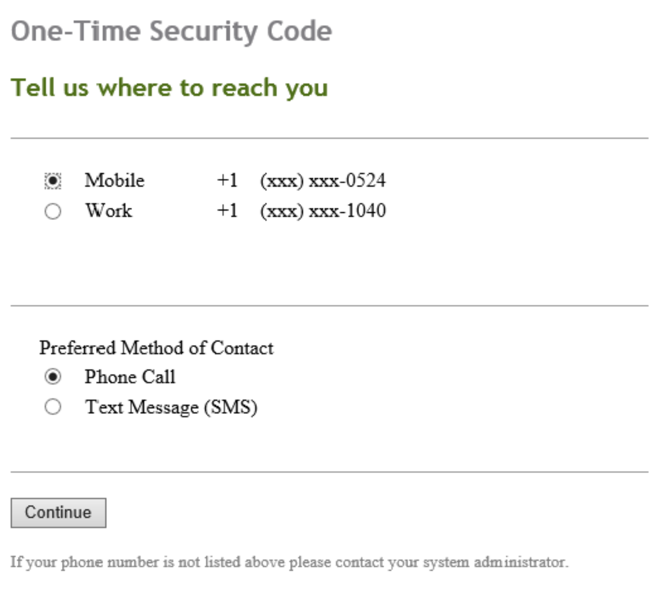
Contact Information

If there is not already a phone number associated with your profile. The Secure Authentication Contact screen provides the ability to enter one, or more, phone numbers. Your options are Home, Work, Mobile, and Other. You will need to supply at least one contact number. Once this number has been entered, click Save and Continue to complete the login process.

Step-Up Authentication

In the event your PC is not recognized by the system, you will be prompted with the following workflow to complete login.

The One-time Security Code screen will display. Here you will select a phone number which was previously associated with your user profile, select the Preferred Method of Contact, then click Continue. This will initiate a phone call or text message to the selected number.



A one-time code will display. The automated message will prompt you to key the code into the phone's keypad. Once completed successfully, the automated message will instruct you to click the Phone Call Completed button to complete the login process.

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