Quick Reference
Guide

Merchant Capture

bankwithunited.com
# Chapter 1

## Getting Started

- System Requirements
- Hardware Configuration
- Client Software Requirements
- Supported Scanners
- Network Devices
- Web Client Installation
- Internet Explorer Settings for Web Client
- Logging into Web Client
  - Password Messages
  - Browser Security
- Multi-Factor Authentication
- Register Computer
- Forgotten Confirmation Answers and/or Password
- Enroll in MFA
- Register your PC (if using Web Client for the first time)
  - Internet Explorer
  - Chrome
  - Firefox

# Chapter 2

## General Information

- Introduction
- My Profile
  - Changing Your Password
  - Updating Your Contact Information
  - My Activity
- Administration
  - Administrator Role
  - User Roles
  - User Roles with Deposit Approval Feature
- Creating a New User
  - Editing User Properties
  - Deleting an Existing User
  - Setting User Access
  - Resetting Passwords
  - Resetting Duplicate Item History
  - Deposit Activity Emails
- Registration
- Re-Registration
Chapter 3

Working With Deposits

Task Summary ........................................... 64
Task 1: Complete Deposit Information .................. 65
Task 2: Capture Items .................................. 65
Task 2: Capture Items with a Flatbed Scanner ......... 67
Image Manipulation .................................. 71
Task 3: Correct Items .................................. 74
Task 4: Balance the Deposit ........................... 76
Update Deposit Control Total .......................... 76
Edit Individual Item Amount ............................ 76
Task 5: Review the Deposit .............................. 77
Task 6: Finish the Deposit ............................... 77
Changing an Open Deposit ............................... 78
Adding Items .......................................... 78
<table>
<thead>
<tr>
<th>Table of Contents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Editing Items ................................................................. 79</td>
</tr>
<tr>
<td>Correct Items ................................................................. 79</td>
</tr>
<tr>
<td>Balance the Deposit .......................................................... 80</td>
</tr>
<tr>
<td>Marking Items ..................................................................... 82</td>
</tr>
<tr>
<td>Marking Items ..................................................................... 82</td>
</tr>
<tr>
<td><strong>Advanced Multi-Factor Authentication</strong> ................................. 83</td>
</tr>
<tr>
<td>Introduction ........................................................................ 84</td>
</tr>
<tr>
<td>Contact Information ............................................................ 84</td>
</tr>
<tr>
<td>Step-Up Authentication ......................................................... 85</td>
</tr>
</tbody>
</table>
About This Manual

The SendPoint Merchant Web Client is a software solution designed to capture check payments as close to the point of receipt as possible. This manual is intended for users who have responsibility for operating SendPoint Merchant Web Deposit.

Assumptions

This manual assumes the user knows how to work in the Microsoft Windows operating environment and how to use a web browser, like Internet Explorer. In particular, the user must know how to work with drop-downs, dialog boxes, list boxes, and so on.

For complete instructions and information about Microsoft Windows and the keyboard equivalents for mouse actions, see the Microsoft Windows documentation.

How to Use This Manual

This manual contains three kinds of information:

- **Overview** chapters explain what the product does as a whole. Such chapters cover critical concepts that are a prerequisite to information in the rest of the manual.
- **Procedural** chapters give step-by-step instructions for performing specific tasks with the product.
- **Appendixes** provide reference information about system configuration and related topics.

Special Symbols

- **CAUTION** The caution symbol to the left of a paragraph indicates that the contained information should be carefully read and followed in the paragraph to prevent serious errors or data loss.
- **NOTE** The note pad symbol to the left of a paragraph highlights a helpful tip or technique.
This arrow is used to show a series of selections from a menu. For example,
Select File → Run
means the user must expand the File menu and select Run.

Text Conventions

This manual uses fonts and typefaces to connect what is in this guide to what is on the screen. In particular:

◆ A sans serif font is used for text that is displayed on:
  ● Viewports, windows, or dialog boxes that appear within the text of paragraphs. For Example: the Close and OK buttons, the File menu.
  ● File names that appear within the text of paragraphs. For example: /Etc/Hosts, C:\Windows\Win.ini.

◆ An italic sans serif font is used to identify viewports, windows, or dialog boxes. For example: ...the Installation window appears....

◆ A monospaced font is used for listing the contents of files and certain programming terms.

◆ A bold monospaced font identifies actual characters the user should type. For example: ... type exit at the DOS prompt ...

◆ Italic and enclosed with <> identifies a variable that must be replaced with the actual text or value appropriate for the system. For example: ... the file <D:><Directory><File_Name> ... means D:, Directory, and Filename should be replaced with the actual drive and full pathname of the file in question.
Getting Started

Topics

- System Requirements
- Web Client Installation
- Logging into Web Client
- Multi-Factor Authentication
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:

- 4th Generation Core i3 or later dual core processor.
- 1GB Ram
- Network card
- Broadband Internet access
- USB 2.0
- 720p or greater screen resolution.
- A check scanner connected to your computer

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 7 SP1 (32-bit or 64-bit)
  - Windows 10 (32-bit or 64-bit)
Chapter 1 Getting Started

System Requirements

- Apple OS X Yosemite

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 11

Internet Explorer only supports ActiveX controls.

- Chrome - Minimum version 40

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

- Firefox - Minimum version 36

- Safari - Minimum version 8

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

<table>
<thead>
<tr>
<th>Manufacturer</th>
<th>Model</th>
<th>Windows 7</th>
<th>Windows 8.1/10</th>
</tr>
</thead>
<tbody>
<tr>
<td>Burroughs</td>
<td>SmartSource Professional Elite (Utilizing the PVA driver)</td>
<td>Yes#</td>
<td>Yes#</td>
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<tr>
<td></td>
<td>SmartSource Micro Elite (Utilizing the PVA driver)</td>
<td>Yes#</td>
<td>Yes#</td>
</tr>
<tr>
<td>Manufacturer</td>
<td>Model</td>
<td>Windows 7</td>
<td>Windows 8.1/10</td>
</tr>
<tr>
<td>-----------------------</td>
<td>------------------------</td>
<td>-----------</td>
<td>----------------</td>
</tr>
<tr>
<td>SmartSource Merchant Elite</td>
<td>(Utilizing the PVA driver)</td>
<td>Yes#</td>
<td>Yes#</td>
</tr>
<tr>
<td>Canon</td>
<td>CR-25/55</td>
<td>Yes#</td>
<td>Yes#</td>
</tr>
<tr>
<td></td>
<td>CR-50/80</td>
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<td>Yes#</td>
</tr>
<tr>
<td>Digital Check</td>
<td>BX7200</td>
<td>Yes#</td>
<td>Yes#</td>
</tr>
<tr>
<td></td>
<td>CX-30</td>
<td>Yes#</td>
<td>Yes#</td>
</tr>
<tr>
<td></td>
<td>SB 500</td>
<td>Yes#</td>
<td></td>
</tr>
<tr>
<td></td>
<td>SB 600</td>
<td>Yes#</td>
<td></td>
</tr>
<tr>
<td></td>
<td>SB 1000</td>
<td>Yes#</td>
<td></td>
</tr>
<tr>
<td></td>
<td>TS-215</td>
<td>Yes#</td>
<td>Yes#</td>
</tr>
<tr>
<td></td>
<td>TS-220/220e</td>
<td>Yes#</td>
<td>Yes#</td>
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<tr>
<td></td>
<td>TS-230</td>
<td>Yes#</td>
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<tr>
<td></td>
<td>TS-240</td>
<td>Yes#</td>
<td>Yes#</td>
</tr>
<tr>
<td></td>
<td>TS-4120</td>
<td>Yes#</td>
<td>Yes#</td>
</tr>
<tr>
<td>Epson</td>
<td>TM-S1000 (Capture One)</td>
<td>Yes#</td>
<td>Yes#</td>
</tr>
<tr>
<td>Panini/Unisys</td>
<td>MyVisionX and My Vision X ROHS</td>
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<td>Yes#</td>
</tr>
<tr>
<td>Panini</td>
<td>EverneXt</td>
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<td>Yes#</td>
</tr>
<tr>
<td></td>
<td>ml:Deal</td>
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<td>Yes#</td>
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<td></td>
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<td>Yes#</td>
</tr>
<tr>
<td></td>
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</tr>
<tr>
<td></td>
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<td></td>
<td>VisionX</td>
<td>Yes#</td>
<td>Yes#</td>
</tr>
<tr>
<td></td>
<td>wl:Deal</td>
<td>Yes#</td>
<td>Yes#</td>
</tr>
<tr>
<td>RDM/Unisys</td>
<td>ec7000i</td>
<td>Yes#</td>
<td>Yes#</td>
</tr>
</tbody>
</table>
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.

**Network Devices**

Merchant Web Client currently supports multiple network ready scanners as well as Webscan, a usb to network bridge to help migrate clients from Internet Explorer 11 and its ActiveX technology.

Network Ready Scanners

Panini mIDeal

Panini EverNext

Securelink

Webscan (Network Bridge Scanning)
Panini Everest
Webscan
CX-30
VisionX
TS-240
CR-80
CR-50
CR-120
CR-150
SmartSource
Epson S2000/9000
Epson S1000
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.

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.

![Internet Options](image)

2. Click on the Security Tab.

3. Select (click on) the Trusted Sites Zone.
Chapter 1 Getting Started

Web Client Installation

4. Click on the Sites button.

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

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

![Warning dialog box]

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.

![Set Up Secure Authentication](image)

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

![Set Up Secure Authentication](image)

*Need to cancel?* Secure Authentication is vital in our efforts to prevent fraudulent activity. If you cancel, you’ll lose the information you set up and will need to start this process again.
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.

![Set Up Secure Authentication](image)

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.

   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.

   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.
Chapter 1 Getting Started

Logging into Web Client

2. Internet Explorer attempts to load an ActiveX Control.

   ![ActiveX Control Message]

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.

   ![Plug-in Blocked]

   Continue Blocking  Allow...
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.
General Information

Topics

♦ Introduction
♦ My Profile
♦ 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. Select the My Profile tab.

2. Select the Change Password sub-tab.

3. In the Change Password section enter the current password in the Old Password field.

4. Enter the new user password in the New Password field.

5. Re-enter the new user password in the Confirm New Password field.

6. Click Change Password to complete the process.

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

1. Select the My Profile tab.

2. Select the My Profile sub-tab.

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

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

5. Select Save.

### My Activity

From this screen the user can enable scheduled emails to inform them of their deposit activity. The options are None, Daily, and Weekly for email frequency and the send time. When enabled, at the specified time the user will receive an email detailing their deposit activity summary, including deposit count, item count, and amount totals.
Chapter 2 General Information

Administration

The Administration tab is viewable by users with the Administrator or Supervisor role to perform the following functions. Depending on client configuration the features available on this screen may vary:

- User Administration
- Search Users
- Create a new user (Only available to the Administrator Role)
- Remove an existing user (Only available to the Administrator Role)
- Edit user properties
- Set user access (Enabled or disabled)
- Reset a user password

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.

NOTE

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:

<table>
<thead>
<tr>
<th>Role</th>
<th>Privileges</th>
</tr>
</thead>
<tbody>
<tr>
<td>Supervisor</td>
<td>✦ Register User with Location and Scanner</td>
</tr>
<tr>
<td></td>
<td>✦ Modify users (reset password, unlock, enable/disable, and change e-mail address)</td>
</tr>
<tr>
<td>Reviewer</td>
<td>✦ View reports (all users)</td>
</tr>
<tr>
<td></td>
<td>✦ View history (all users)</td>
</tr>
<tr>
<td></td>
<td>✦ Run and view queries (all users)</td>
</tr>
</tbody>
</table>

*NOTE* Privileges granted to all roles (except the reviewer role) are limited to the deposit accounts assigned to that user.
### User Roles with Deposit Approval Feature

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

<table>
<thead>
<tr>
<th>Role</th>
<th>Privileges</th>
</tr>
</thead>
<tbody>
<tr>
<td>Depositor</td>
<td>◆ Create, capture, correct, and balance deposits&lt;br&gt;◆ Transmit and finish deposits&lt;br&gt;◆ View reports (own deposits only)&lt;br&gt;◆ View history (own deposits only)&lt;br&gt;◆ Run and view queries (own deposits only)&lt;br&gt;◆ Mark items&lt;br&gt;◆ Register User with Location and Scanner</td>
</tr>
<tr>
<td>Operator</td>
<td>◆ Not applicable - same as depositor</td>
</tr>
<tr>
<td>Supervisor</td>
<td>◆ Register User with Location and Scanner&lt;br&gt;◆ Modify users (reset password, unlock, enable/disable, and change e-mail address)</td>
</tr>
<tr>
<td>Reviewer</td>
<td>◆ View reports (all users)&lt;br&gt;◆ View history (all users)&lt;br&gt;◆ Run and view queries (all users)</td>
</tr>
<tr>
<td>Approver</td>
<td>◆ View pending deposits (all users)&lt;br&gt;◆ Approve and reject deposits (users assigned only the operator role)</td>
</tr>
</tbody>
</table>

*Privileges granted to all roles (except the reviewer role) are limited to the deposit accounts assigned to that user.*
## Creating a New User

To create a new user, do the following:

1. Click the Create User link.

2. Type in the User Name,
3. Type in the E-mail. Email address is required for password retrieval.

4. Type in Phone Number(s). Select the country code from the drop-down. Enter a phone extension up to six digits.

5. Assign the necessary Roles and authorized Deposit Accounts by checking the boxes to the left of the various roles and accounts. See the User Roles section below for more information on how user roles are applied to the deposit work flow and user interface.

   The MerchantApprover role is present only when the Deposit Approval workflow is enabled by the service provider.

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

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

7. Click the Create User button to complete.

8. An email with the automatically generated password is sent to the user.

9. The new user displays automatically within the User Administration List.
Editing User Properties

An Administrator or Supervisor can modify a user’s properties, including e-mail address, phone numbers assigned Deposit Accounts, roles, and user registration information.

To edit User Properties, follow the instructions below:

1. Click the Edit icon in the user row to modify.
   - To modify a user’s e-mail address, enter it in the E-mail field. This is a required field for password retrieval.
   - To modify a user’s phone number, enter it in the provided phone number fields. Select the country code from the drop-down. Enter a phone extension up to six digits.
   - To assign/unassign Role(s), select/unselect the appropriate role(s). See the User Roles section below for more information on user roles.
   - To assign/unassign Deposit Account(s), select/unselect the appropriate account(s).
   - To register a Location and Scanner, select the appropriate location and scanner from the drop-down.

   **NOTE**

   If a network scanner is selected, Scanner Host is also required.
2. Select the Save button.

**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.

<table>
<thead>
<tr>
<th>Delete</th>
<th>Edit</th>
<th>Unlock</th>
<th>Enable/Disable</th>
<th>Reset Password</th>
<th>User Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>✗</td>
<td>✗</td>
<td>✗</td>
<td>✓</td>
<td>reset</td>
<td>merchant1a</td>
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<td>✗</td>
<td>✓</td>
<td>reset</td>
<td>merchant1b</td>
</tr>
<tr>
<td>✗</td>
<td>✗</td>
<td>✗</td>
<td>✓</td>
<td>reset</td>
<td>misd</td>
</tr>
</tbody>
</table>

**Setting User Access**

Administrators or Supervisors can prevent a user from logging into the application or restore access by toggling the Enable/Disable box.

**Resetting Passwords**

Administrators or Supervisors can reset user’s passwords

1. Select the Reset Password link in the row of the selected user.
   a. An email for the user must be configured for password retrieval before the password can be reset.

   ![Message from webpage]

   A valid email must be entered for the user before the password can be reset.

   ![OK button]

   Select OK, then update the user email address by **Editing User Properties**.
2. A message displays:

![Message from webpage]

3. Select OK to email an automatically generated password to the user.

4. A confirmation message displays above the grid.

<table>
<thead>
<tr>
<th>Delete</th>
<th>Edit</th>
<th>Unlock</th>
<th>Enable/Disable</th>
<th>Reset Password</th>
<th>Us</th>
</tr>
</thead>
<tbody>
<tr>
<td>x</td>
<td>✅</td>
<td>✅</td>
<td>✅</td>
<td>Reset</td>
<td></td>
</tr>
<tr>
<td>x</td>
<td>✅</td>
<td>✅</td>
<td>✅</td>
<td>Reset</td>
<td>Ap</td>
</tr>
</tbody>
</table>

**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.
Deposit Activity Emails

Sets email recipients for merchant level activity. Email frequency can be set up for Daily or Weekly. When weekly is selected, the email will be sent at the specified send time on the Friday of the week.
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.
4. Click Register to complete the process.

NOTE

If a network scanner is selected, Scanner Host is also required.
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 is the default page after login. From here, choose to create a deposit as well as view open and recently submitted deposits.

- **Announcements** - This section of the page allows the user to view announcements from the service provider.

- **Create Deposit** - This section of the page allows the user to specify the information needed to create a new deposit, including the Account, Deposit Control Total and any other required custom fields. All additional deposit fields are configured by the service provider.

- **Proceed** - Click the Proceed button to begin a new electronic deposit once the required deposit fields have been populated.

- **Mark Items** - Select this option to endorse an additional printed message on captured deposit items using supported scanners. The message is intended to state the items have been previously captured to an electronic deposit. The message can only be configured by the service provider.

- **My Open Deposits** - Open deposits are deposits that have not been finalized (i.e. submitted electronically for deposit). Additional items can be captured to an open deposit. Select an active field link of any listed entry to access an open deposit. Displayed column headers are configured by the service provider.

- **My Recent Deposits** - All recent finalized deposits are listed in the My Recent Deposits section.

  
  Settings are configured by the service provider.
Chapter 2 General Information

Deposits

- Select an active field link of any entry to access a finalized deposit.

```
Table:

<table>
<thead>
<tr>
<th>Date</th>
<th>Item Count</th>
<th>User</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>10/20/2011</td>
<td>3</td>
<td>merchant1</td>
<td>$23.21</td>
</tr>
<tr>
<td>10/20/2011</td>
<td>4</td>
<td>merchant1</td>
<td>$146.76</td>
</tr>
<tr>
<td>10/20/2011</td>
<td>6</td>
<td>merchant1</td>
<td>$310.37</td>
</tr>
<tr>
<td>10/20/2011</td>
<td>23</td>
<td>merchant1</td>
<td>$4,756.47</td>
</tr>
</tbody>
</table>
```

*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.

**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.

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.

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Item Type</td>
<td>Type of item or items to search. The options are All, Deposit Ticket, or Deposit Item (checks).</td>
</tr>
<tr>
<td>Start/End Date</td>
<td>Date range to be searched.</td>
</tr>
<tr>
<td>Field</td>
<td>Description</td>
</tr>
<tr>
<td>---------------</td>
<td>-----------------------------------------------------------------------------</td>
</tr>
<tr>
<td>User</td>
<td>User who captured the item.</td>
</tr>
<tr>
<td>Amount</td>
<td>Amount of the item.</td>
</tr>
<tr>
<td>Serial</td>
<td>Serial number of the item.</td>
</tr>
<tr>
<td>Account</td>
<td>Account number of the item.</td>
</tr>
<tr>
<td>Transit Routing</td>
<td>Transit routing number of the item.</td>
</tr>
<tr>
<td>Sequence</td>
<td>Sequence number of the item.</td>
</tr>
<tr>
<td>Additional Fields</td>
<td>If applicable, item-level custom field established by your organization.</td>
</tr>
</tbody>
</table>
Reports

These following reports are available from the Web Deposit Reports tab:

- Deposit Detail Report
- Deposit Image Report
- Deposit Image Report (Front Only)
- Deposit Image Report (1x3)
- Deposit Image Report - Single Item
- Deposit Summary Report
- Rejected Item Report
- All Deposits Detail Report
- Export Standard Data File
- Export Data File by Layout
- Location Summary Report
- Deposit Approval Summary Report
- Amount Limit Exception Report
Deposit Detail Report

This report provides details of a selected deposit.

When selecting the Include Custom Fields checkbox, only Item Level custom fields are included with this report.

<table>
<thead>
<tr>
<th>Deposit Detail Report</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account: 991</td>
</tr>
<tr>
<td>Deposit Status: Received</td>
</tr>
<tr>
<td>Location: Non-norm</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Capture Sequence</th>
<th>Export Sequence</th>
<th>Debit/Credit</th>
<th>Item Amount</th>
<th>Serial No.</th>
<th>Account No.</th>
<th>Account Number</th>
<th>Account Status</th>
<th>Override Indicator</th>
</tr>
</thead>
<tbody>
<tr>
<td>310000833541</td>
<td>Credit</td>
<td>$244.30</td>
<td>123456789</td>
<td>0789654321</td>
<td>False</td>
<td>False</td>
<td>False</td>
<td>False</td>
</tr>
<tr>
<td>310000833586</td>
<td>Debit</td>
<td>67890123456</td>
<td>7890123456</td>
<td>False</td>
<td>True</td>
<td>False</td>
<td>False</td>
<td>False</td>
</tr>
<tr>
<td>310000833579</td>
<td>Debit</td>
<td>4567890123</td>
<td>2345678901</td>
<td>False</td>
<td>True</td>
<td>False</td>
<td>False</td>
<td>False</td>
</tr>
<tr>
<td>310000833383</td>
<td>Debit</td>
<td>9876543210</td>
<td>1012345678</td>
<td>False</td>
<td>True</td>
<td>False</td>
<td>False</td>
<td>False</td>
</tr>
</tbody>
</table>

To run this report, perform the following steps:

1. Select Deposit Detail Report. The Input Field Entry page displays.
2. Select a Date.
3. Select a Deposit Description.
4. Optional: Click the Include Custom Fields check box to display all relevant custom field data in the report.
5. Select a report layout of either Tab or Window.
6. Click the View Report button.
Chapter 2 General Information

Reports

Deposit Image Report

This report provides summary detail of a deposit and front/back images of each item in that deposit.

*NOTE*

When selecting the Include Custom Fields checkbox, only Item Level custom fields are included with this report.

To run this report, perform the following steps:

2. Select a Date.
3. Select a Deposit.
4. Select a report layout of either Tab or Window.
5. Click the View Report button.
Deposit Image Report (Front Only)

This is the Deposit Image Report with front-only images.

Deposit Image Report (1x3)

This is the Deposit Image Report with front-only images in a 1x3 format (default is 2x6). Use this report if larger images on printed pages are needed.
Deposit Image Report - Single Item

This image report will display the deposit with a format of 1 single item image, front and back per page.

Deposit Summary Report

This report provides a summary of deposits for a specified account in the selected date range.

To run this report, perform the following steps:

2. Select the deposit Account.

3. Select a location, or choose All locations.

4. Enter a Start Date and End Date.

5. Optional: Click the Include Custom Fields check box to display all relevant custom field data in the report.
6. Select a report layout of either Tab or Window.

7. Click the View Report button.

**Rejected Item Report**

This report provides a list of all items rejected during FI Approval. This report is only available if Item Level Reject in FI Approval is enabled by the administrator.

To run this report, perform the following steps:


2. Enter a Start Date and End Date.

3. Select a report layout of either Tab or Window.

4. Click the View Report button.

**NOTE**

This report is not available within the Direct Merchant Smart Deposit application.
All Deposits Detail Report

This report provides a detailed summary of all deposits captured on a given date or date range.

To run this report, perform the following steps:

1. Select All Deposits Detail Report. The Input Field Entry page displays.

2. Enter a Location, or keep All locations selected.

3. Enter a Start Date and End Date. Optional: Click the Include Custom Fields check box to display all relevant custom field data in the report.

4. Select a report layout of either Tab or Window.

5. Click the View Report button.

The Analysis Status column is primarily for items captured using Smart Deposit.

- **Blank** - Smart Deposit Virtual Items
- **Not Applicable** - Web Deposit All Items
- **Override** - Smart Deposit Physical Items that have been edited.
- **Passed** - Smart Deposit Physical Items that have not been edited/viewed in the correction phase.
Location Summary Report

This report provides a detailed summary of all deposits and debits captured on a given date or date range by location.

<table>
<thead>
<tr>
<th>Location Name</th>
<th>Number of Deposits</th>
<th>Number of Debits</th>
<th>Location Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Neman</td>
<td>7</td>
<td>19</td>
<td>$500.00</td>
</tr>
<tr>
<td>UnitA</td>
<td>3</td>
<td>2</td>
<td>$995.00</td>
</tr>
<tr>
<td>UnitB</td>
<td>1</td>
<td>5</td>
<td>$180.00</td>
</tr>
<tr>
<td>UnitC</td>
<td>5</td>
<td>7</td>
<td>$650.00</td>
</tr>
</tbody>
</table>

To run this report, perform the following:

2. Enter a Start Date and End Date.
3. Select an Account.
4. Select a report layout of either Tab or Window.
5. Click the View Report button.
**Export Standard Data File**

This feature allows deposit data to be exported in a CSV format. To run this report, perform the following:

1. Select **Export Standard Data File**.
2. Select a **Location**.
3. Enter a **Start Date** and **End Date**.
4. Click **Export File**.
5. Choose to **Save** or **Cancel** the Export Capture Data Report.
6. If saving the report, enter a report name and select a location to save the file.

**Export Data File by Layout**

This is a special report that creates a CSV, an OFX (QuickBooks), or a flat text formatted file based on the selected layout. This report option is only available if export layouts have been defined by the application provider. To create the export, perform the following:

1. Select **Export Data File by Layout**. The **Input Field Entry** page displays.
2. Select an **Account**, a **Layout** and a **Location**.
3. Enter a **Start Date** and **End Date**.
4. For QuickBooks only: select an **Account Type**. Valid values include **Checking**, **Savings**, **Money Market**, or **Creditline**, and reflect the type of account in QuickBooks.
5. Select **Export File**.
6. Select a save location.
Deposit Approval Summary Report

This report summarizes the status of all deposits that have been submitted for Merchant Approval. This report can only be viewed by users who have the Approval Role assigned.

To run this report, perform the following:

1. Select Deposit Approval Summary Report.

2. Optional: Click the drop-down menu to select a single location by which to filter the report.

3. Select a report layout of either Tab or Window.

4. Select the View Report button.

The Rejected Deposits are grouped together followed by the Approved Deposits. Deposits are listed by Submit Date (oldest first), then by Deposit Total (largest first).

The following columns are used in this report:
Chapter 2 General Information

Reports

- Tracking Number - A unique 9-digit number assigned to each deposit
- Submit Date - Date deposit was submitted for approval
- Operator - Merchant user name who created the deposit
- Rejected Date - Date when the deposit was rejected by an approver
- Approver - Merchant user name who rejected the deposit
- Number of Debits - Number of debit items in the deposit
- Deposit Total Amount - Sum dollar amount of all debits in the deposit

Within the Rejected Deposits section, if more than one location is listed, the deposits are divided into sub-sections by Location. Within each location the deposits are sorted by ascending alphanumeric order. Each sub-section ends with a subtotal tally of the number of debits and deposit total columns for each location individually.

Within the Rejected Deposits section, if the report is run for one location, Grand Totals are given for the Number of Debits and Deposit Total.

Amount Limit Exception Report

This report displays all deposits and their corresponding items that have exceeded the configured soft amount limit for the merchant.

<table>
<thead>
<tr>
<th>Start Date: 04/06/2017</th>
<th>End Date: 04/06/2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Merchant: Northfork02 - Merchant</td>
<td>Merchant Number:</td>
</tr>
<tr>
<td>Account: NA</td>
<td>Tracking Number</td>
</tr>
<tr>
<td>0</td>
<td>Daily</td>
</tr>
<tr>
<td>Account: 1901</td>
<td>Tracking Number</td>
</tr>
<tr>
<td>740-575-115</td>
<td>Deposit</td>
</tr>
<tr>
<td>740-575-115</td>
<td>Item</td>
</tr>
<tr>
<td>740-575-115</td>
<td>Item</td>
</tr>
<tr>
<td>740-575-115</td>
<td>Item</td>
</tr>
<tr>
<td>740-575-115</td>
<td>Item</td>
</tr>
<tr>
<td>740-575-115</td>
<td>Item</td>
</tr>
<tr>
<td>740-575-115</td>
<td>Item</td>
</tr>
</tbody>
</table>

To run this report, perform the following:

2. Click the drop down to select and account or all accounts.

3. Click the drop down to select a location or all locations.

4. Select a start date and an end date

Select the View Report button.

Report Footer

A footer is added to each report when generated. It contains the date and time and the name of the user who generated the report.

Report Layout

Reports open in the Report View window using a PDF viewer. Common functions, such as Print, Zoom, and Find, vary based on browser and the PDF viewer used. For complete use of report functions, save the report to disk as a PDF.

Export to CSV

All reports can also be exported to CSV format by selecting Export to CSV on the Criteria tab.
Chapter 3 Working With Deposits

Working With Deposits

Topics

◆ Task Summary
◆ Changing an Open Deposit
◆ Marking Items
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.

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.           |
Chapter 3 Working With Deposits

Task Summary

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

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.
Chapter 3 Working With Deposits

Task Summary

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

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.

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:

![Rear Image](image1)

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

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

![Complete Rear Image](image2)

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.

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.

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.
Chapter 3 Working With Deposits
Task Summary

➤ 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**

<table>
<thead>
<tr>
<th>Analysis Field Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount Recognition Failed</td>
<td>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.</td>
</tr>
<tr>
<td>Duplicate Item</td>
<td>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.</td>
</tr>
<tr>
<td>Item Data Entry</td>
<td>Item data is incomplete. Highlighted fields are required.</td>
</tr>
<tr>
<td>Image Quality Exception</td>
<td>Image quality and usability errors are associated with the item, such as a payor name or memo not being usable.</td>
</tr>
<tr>
<td></td>
<td>You must be assigned the role of administrator to accept an image with quality and usability errors.</td>
</tr>
<tr>
<td>Reject Item Exception (Critical Error)</td>
<td>Provides an explanation of why an item is labeled a reject. An item can be considered a reject based on the following:</td>
</tr>
<tr>
<td></td>
<td>◆ The item is foreign (for example, an item drawn in Canada or Mexico).</td>
</tr>
<tr>
<td></td>
<td>◆ The scanner is unable to successfully read the MICR.</td>
</tr>
<tr>
<td></td>
<td>◆ The item routing number is not a valid U.S. number.</td>
</tr>
</tbody>
</table>
Chapter 3 Working With Deposits

Task Summary

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.

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).

### Analysis Field Type

<table>
<thead>
<tr>
<th>Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>MICR Failed</td>
<td>You must manually enter the MICR of the item if Web Client does not successfully identify the MICR during capture.</td>
</tr>
</tbody>
</table>

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

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, 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.

![Deposit Ready For Processing](image)

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.

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.
Changing an Open Deposit

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.

![Capture Items](image)

3. Load items into the scanner.

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

   - 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.

   - 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.

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.
Chapter 3 Working With Deposits

Changing an Open Deposit

▶ 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.
Advanced Multi-Factor Authentication

Topics

◆ Introduction
◆ Contact Information
◆ Step-Up Authentication
Introduction

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

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.

<table>
<thead>
<tr>
<th>Secure Authentication Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>In future, we will need your contact number to complete an additional layer of security verification. It is important that you leave your contact with us to enable us to complete the verification process.</td>
</tr>
<tr>
<td>Please take a moment to tell us where to reach you. Enter a valid phone number and click “Save and Continue” to proceed.</td>
</tr>
</tbody>
</table>

| Home | US - UNITED STATES (1) | ( ) - () - extn |
| Work | US - UNITED STATES (1) | (Optional) |
| Mobile | US - UNITED STATES (1) | (Optional) |
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.

One-Time Security Code

Tell us where to reach you

- Mobile +1 (xxxx) xxx-0524
- Work +1 (xxxx) xxx-1040

Preferred Method of Contact
- Phone Call
- Text Message (SMS)

Continue

If your phone number is not listed above please contact your system administrator.
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.
# Index

| A | Adding Items .................................................. 78  |
|   | Administration ................................................. 29  |
|   |   Administrator Role ........................................... 29  |
|   |   Creating a New User ......................................... 32  |
|   |   Deleting an Existing User ................................. 36  |
|   |   Editing User Properties ..................................... 34  |
|   |   Resetting Duplicate Item History ......................... 36  |
|   |   User Roles .................................................. 30  |
|   | Announcements .................................................. 42  |
|   | Approval ....................................................... 43  |
|   |   Merchant Deposit ............................................. 43  |
|   | Approvals ...................................................... 43  |
|   | Approving a Deposit ............................................ 43  |
| B | Balance the Deposit .............................................. 76, 80 |
| C | Capture Items ................................................... 65  |
|   | Client Software Requirements .................................. 2  |
|   | Complete Deposit Information .................................. 65  |
|   | Correct Items .................................................. 74  |
|   | Create Deposit .................................................. 40  |
|   | Crop Image ..................................................... 71  |
|   | CSV format .................................................... 58  |
| D | Deposit History Detail View .................................... 45  |
|   | Deposits ......................................................... 40  |
|   | Duplicate Item History .......................................... 36  |
| E | Editing Items .................................................... 79  |
|   | Exception Items .................................................. 64  |
| F | Finish the Deposit ............................................... 77  |
|   | Flatbed Scanner .................................................. 67  |
| H | Hardware Configuration .......................................... 2  |
|   | History .......................................................... 45  |
|   |   Field Descriptions ............................................. 47  |
|   |   Search Deposit History Items ............................... 47  |
| I | Installation ...................................................... 40  |
|   |   Web Client .................................................... 7  |
|   | IQA Tests .......................................................... 84  |
| L | Login .............................................................. 15  |
| M | Mark Items ....................................................... 40  |
|   | Marking Items .................................................... 82  |
|   | Merchant Deposit Approval ...................................... 43  |
|   | Modify an open deposit .......................................... 78  |
|   | Multi-Factor Authentication .................................... 16  |
|   |   Enroll .......................................................... 17  |
|   |   Forgotten Confirmation Answers .............................. 17  |
|   |   Forgotten Password ............................................ 17  |
|   | Register Computer ................................................. 16  |
|   | My Open Deposits ................................................ 40  |
|   | My Recent Deposits ............................................... 40  |
| O | Open Deposit ...................................................... 78  |
| P | Password Messages ............................................... 15  |
|   | Proceed .......................................................... 40  |
Q

Quickbooks (OFX) format .......................... 58

R

Register .............................................. 22
Registration ......................................... 38
Registration Tab .................................... 39
Report Layout ...................................... 60
Reports ................................................ 49

- All Deposits Summary Report ................. 56
- Deposit Detail Check Conversion Report ...... 59
- Deposit Detail Report ............................. 50
- Deposit Image Report ............................. 51
- Deposit Image Report (Front Only) .......... 52
- Export Data File by Layout ...................... 58
- Export Standard Data File ....................... 58
- Location Summary Report ..................... 57
- Pending & Rejected Deposits Summary Report 59
- Rejected Item Report ............................ 55
Review the Deposit ............................... 77

S

Search Deposit History Items .................... 47
Supported Scanners ................................. 3
System Requirements ............................. 2

T

Task Summary ....................................... 64