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# **Sendpoint Merchant Web Client**

**User Manual**

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# ***Deployment*** **1**

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This manual provides instructions for installing and using the Sendpoint Merchant Web Client application.

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

## **Hardware Requirements**

The minimum recommended configuration is as follows:

- ◆ Pentium 4 2.0 GHz processor
- ◆ 512 MB RAM
- ◆ 40 GB hard drive
- ◆ Network card
- ◆ Broadband Internet access
- ◆ USB 2.0 depending on specific scanner requirements
- ◆ Screen resolution 800 x 600 (1024 x 768 recommended)
- ◆ A check scanner connected to your workstation

## **Scanner Requirements**

Currently supported check scanners include the following:

**Note:** *This list is accurate as of the publication date of this document. This list of scanner devices is not a complete list of all possibilities after delivery. Device testing is ongoing and devices are continually being added to this list.*

- ◆ Digital Check (TS 210e, TS 215, TS 220e, TS 230, TS 4120)
- ◆ Unisys (MyVisionX, UEC 7000)
- ◆ Canon (CR-55)
- ◆ CTS (LS100)
- ◆ Magtek (Excella, Excella STX)

**Notes:** *You will need to refer to the individual scanner manual for installation and setup instructions.*

*Sendpoint Merchant Web Client 2.5 only supports the following scanners with Windows Vista: Digital Check TellerScan and Unisys MyVisionX.*

## **Client Software Requirements**

Client software minimum recommended configuration is as follows:

- ◆ Windows 2000, Service Pack 4 (32 bit)
- ◆ Windows XP, Service Pack 2 (32 bit)

- ◆ Windows Vista (32 bit)
- ◆ Internet Explorer 6 or 7

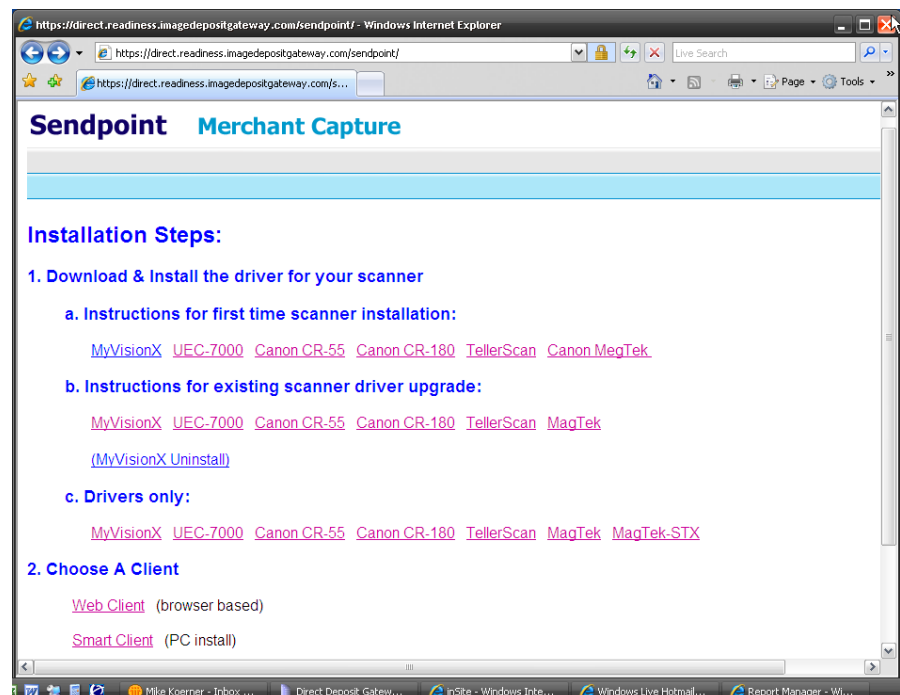


## Before You Begin

Before installing the processing components, the user must have the appropriate scanner installation package as provided by the financial institution.

**Note:** Internet Explorer is a prerequisite to completing the following steps. It is important to note that the installation procedures will vary by scanner. Therefore, it is important to verify steps for each scanner installed. This deployment page will vary based on the individual merchant inputs and available hardware setup configurations.

Upon the first visit to this software, the user will be prompted to select that scanner from the following list:



## Scanner Installation

The steps for completing the installer file are as follows:

**Note:** This must be performed while logged into Windows as a local administrator.

1. Launch the deployment Web page provided by the financial institution.
2. Select the appropriate scanner link.
3. Select **Save**.
4. Select a download location for the driver and select **Save**.
5. Extract the contents of the downloaded file.

6. Launch the Setup.exe file and follow the instructions to complete installation.

**Note:** *The Installation Wizard and procedures will vary by scanner, so make certain to follow every step carefully. Pay special attention when following prompts on when to connect power to the scanner and when to connect the scanner to the PC.*

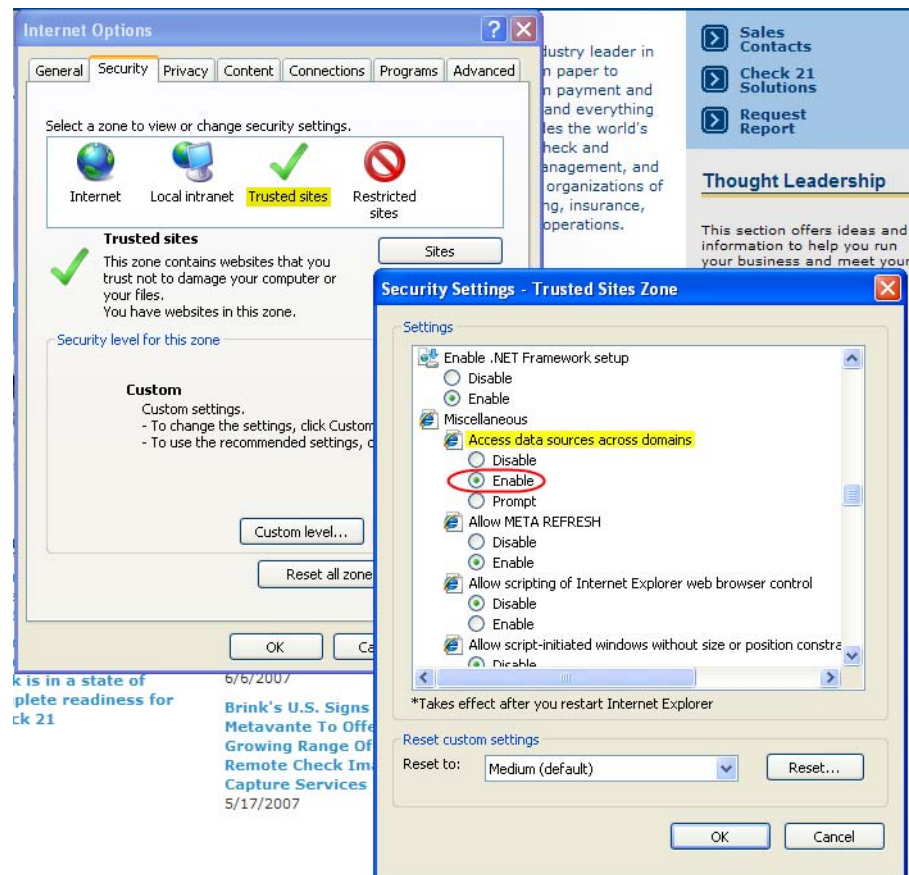
7. Upon completion of the installation process, select **Finish**.

## Security

The external Web server's domain that Sendpoint Merchant Web Client communicates with should be added as a trusted Internet Web site.

**Note:** *It is possible, especially using Internet Explorer 7.0, that the Logout link and/or Logo link in the upper left corner may open in a new browser window if they direct you to a different domain than that in which Web Client itself runs. If this happens, please add those domain(s) also to the Trusted Sites zone by following the same steps listed here.*

In addition to configuring the Web site for Sendpoint Merchant Web Client as a Trusted Site, there is a sub-setting that must be verified to ensure seamless operation of the Web client. As seen in the attached screen sample, you need to set "Access data sources across domains" to "Enable" under the Miscellaneous heading found in the Custom Level settings for Trusted Sites on the Security tab of Internet Options for Internet Explorer.



### ***Adding External Web Server to Trusted Site List***

1. Launch Internet Explorer.
2. Select **Tools**.
3. Select **Internet Options**.
4. Select **Security Tab**.
5. Select **Trusted Sites**.
6. Select **Sites**.
7. Enter the address of the domain (Example: <https://www.providername.com>).
8. Select **Add**.
9. Select **OK**.



# ***Using Sendpoint Merchant Web Client***

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**2**

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With Sendpoint Merchant Web Client, there are six tabs that the user can access (depending on roles assigned to the user): Change Password, Administration, Registration, Deposits, History, and Reports. However, when the user first logs into Web Client, the Deposits tab is initially presented.

**Note:** *The actual tabs available will be dependent on the system role assigned to the user. The Administration and Registration tabs will only be present for the following roles: Administrator and Supervisor.*

The top right corner of the Web page displays the following:

<b>Name</b>	<b>Function</b>
Help	Displays an online user guide for the Web Client application.
Logout	Exits the user from the Web Client application.
Username	Identifies the user that is currently logged into the Web Client application.
Merchant name	Identifies the merchant that is currently logged into the Web Client application.





The Deposits tab allows the user to create a deposit and view open and recent deposits.

<b>Name</b>	<b>Function</b>
Create Deposit	<p>Allows a user to create a new deposit providing the Account, Deposit Control Total, and any other additional, optional fields.</p> <p><b>Note:</b> All additional fields are customized by the individual financial organization.</p>
Proceed	<p>Allows a user to create an electronic deposit.</p>
My Open Deposits	<p>Open deposits are deposits that have not been finalized (submitted for deposit). Additional items can be captured to an open deposit.</p> <p>Select an active database field link of any entry to access an open deposit.</p> <p><b>Note:</b> Column headers are customized by the individual financial organization. Contact the appropriate merchant provider for any questions regarding column headers.</p>
My Recent Deposits	<p>All deposits that have been finalized are listed in this section.</p> <p>Select an active database field link of any entry to access a finalized deposit</p> <p><b>Note:</b> Column headers are customized by the individual financial organization. Contact the appropriate merchant provider for any questions regarding column headers.</p>



## Password Messages

Sendpoint Merchant 2.5 introduces new functions that allow for the configuration and control of a user's password. These new functions allow for the following:

- ♦ An administrator can force a user to create a new password during the initial login process.
- ♦ An administrator can reset a user's password (such as when a user forgets the password or the password becomes compromised).

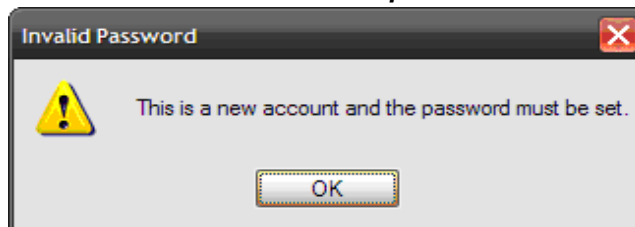
A Sendpoint Merchant user will not have the ability to configure any password configurations through the client application. All password functions are configured and controlled by an administrator of the Sendpoint Merchant distributing organization.

Here is a list of new Sendpoint Merchant user password messages and how to proceed when encountered.

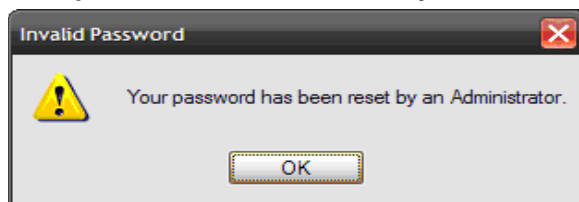
- ♦ Your password has been reset by an administrator.
- ♦ This is a new account and the password must be set.

**Note:** When a user selects OK to any of the new password messages, a window is displayed that allows for the input of password creation details.

### ***This is a new account and the password must be set***



A user will encounter this message during the initial login into the Sendpoint Merchant application. An administrator can configure a user to recreate a new password upon the initial login. If a user is required to create a new password during the initial login, then the user should create a new password.

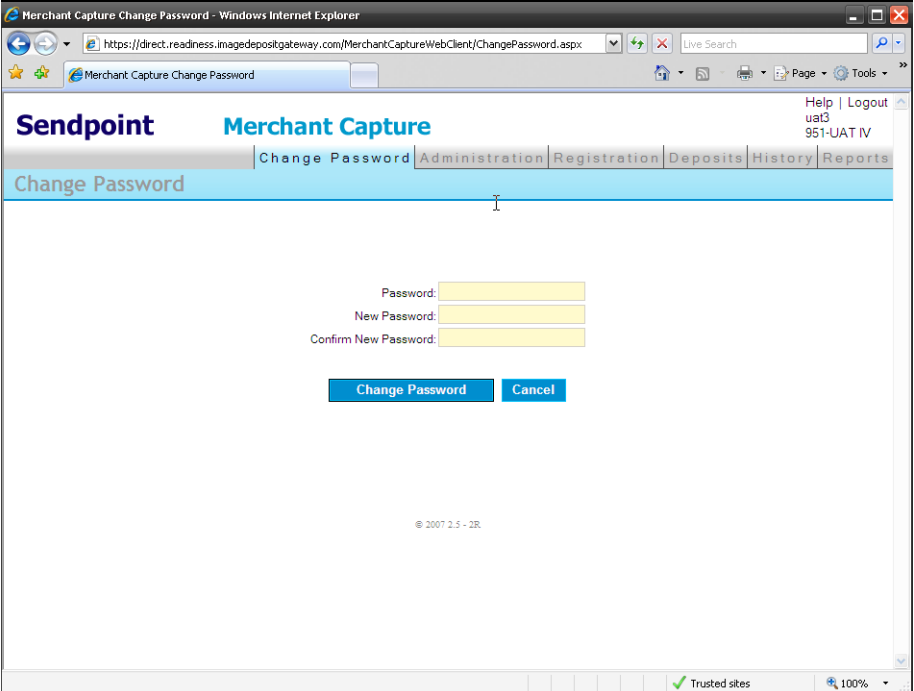
***Your password has been reset by an administrator***

A user will encounter this message during login once an administrator has reset the user's password. An administrator usually will reset a user's password when the user cannot remember it or it has become compromised. The user will need to enter the new password in order to login. If the user is unaware of the new password, the user must contact the administrator regarding the new password.

# Change Password

## Before You Begin

This tab allows a user to reset his/her password, as shown below.



The screenshot shows a web browser window titled "Merchant Capture Change Password - Windows Internet Explorer". The address bar shows the URL "https://direct.readiness.imagedepositgateway.com/MerchantCaptureWebClient/ChangePassword.aspx". The page has a header with the "Sendpoint" logo and "Merchant Capture" text. A navigation bar includes links for "Change Password", "Administration", "Registration", "Deposits", "History", and "Reports". The "Change Password" link is highlighted. The main content area contains three input fields labeled "Password:", "New Password:", and "Confirm New Password:". Below these fields are two buttons: "Change Password" and "Cancel". At the bottom of the page, there is a copyright notice "© 2007 2.5 - 2R." and a status bar showing "Trusted sites" and "100%" zoom.

## Reset the Password

To reset the password, follow the instructions provided below:

1. Enter the current user password in the **Password** field.
2. Enter the new user password in the **New Password** field.
3. Re-enter the new user password in the **Confirm New Password** field.
4. Select **Change Password** to complete the process.



## Before You Begin

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)
- ◆ Remove an existing user (only available to the Administrator role)
- ◆ Edit user properties
- ◆ Set user access (enabled or disabled)
- ◆ Reset a user password
- ◆ Reset Duplicate Item History

**Note:** The default columns within the Administration tab are Delete, Edit, Unlock, Enable/Disable, and Reset Password. All other displayed columns are optional and configured by the individual financial organization.

## Create a New User

This option allows an administrator to create a new user.

The screenshot displays the 'Administration' tab in the Sendpoint Merchant Capture web application. The interface includes a navigation bar with links for 'Change Password', 'Administration', 'Registration', 'Deposits', 'History', and 'Reports'. The 'Administration' section is active, showing a 'Reset Duplicate History' button and a 'User Administration' table. The table has columns for 'Delete', 'Edit', 'Unlock', 'Enable/Disable', 'Reset Password', 'User Name', 'Last Password Changed Date', 'Provider Name', 'Is Online', and 'Password Question'. Below the table is a 'Create User' button. The 'Create User' form is divided into three sections: 1. Enter user data (User Name, Password, Confirm Password, E-mail), 2. Select Role/s (Merchant/Supervisor, Merchant/Depositor, Merchant/Reviewer, Merchant/Operator), and 3. Assign Deposit Account/s (Account: \*\*\*\*0002). A 'Create User' button is at the bottom right of the form.

1. To do so, click **Create User**. Type in the User Name, Password, Confirm Password, and E-mail.
2. Assign the necessary roles and accounts by checking the boxes to the left of the various roles and accounts.
3. Click **Create User** to complete.

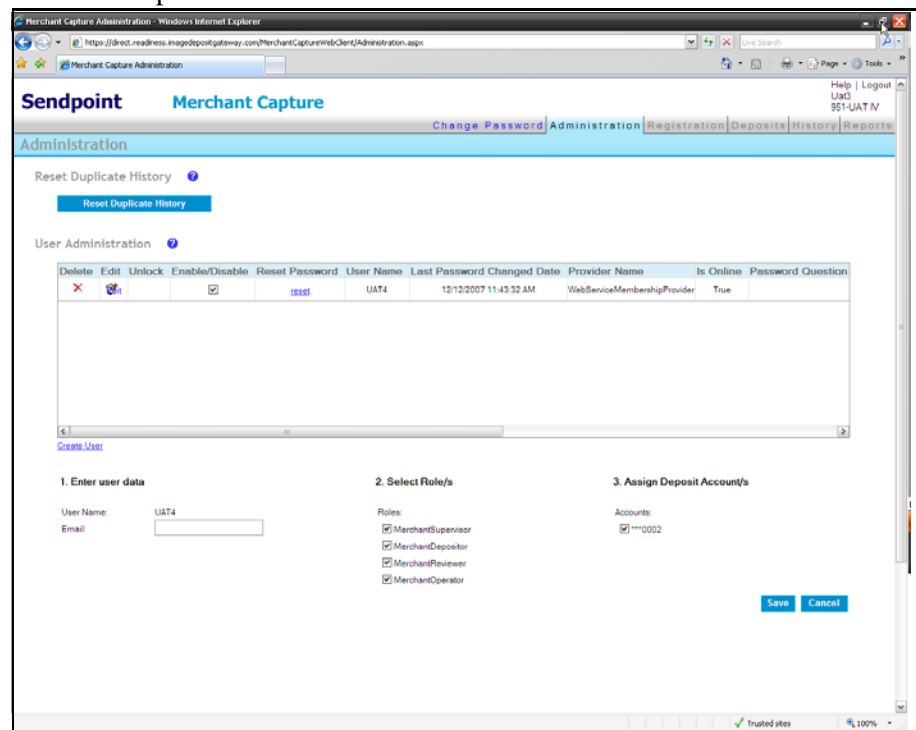
The user should appear automatically within the user list provided in the User Administration tab.

### ***Remove an Existing User***

This option allows an administrator to delete the existence of a user. To do so, select the **Delete** icon next to the user to be removed. Click **OK** to complete.

### ***Edit User Properties***

This option allows an administrator or supervisor to configure a user's e-mail, assign deposit accounts and roles. To edit the user properties, follow the instructions provided below.



1. Select the **Edit** icon to configure a user's e-mail, role(s), and deposit accounts.
  - ◆ To configure a user's e-mail, enter the e-mail in the **E-mail** field.
  - ◆ To assign/unassign role(s), select/unselect the appropriate role(s).
  - ◆ To assign/unassign Deposit Accounts.



**Roles and Their Behavior**

**Note:** Having the Administrator role does not implicitly give the user the subsequent privileges. For full access, give the user all available roles.

<b>Role</b>	<b>Web Client Behavior</b>	<b>Smart Client Behavior</b>
Administrator	<ul style="list-style-type: none"> <li>◆ Reset Duplicate History</li> <li>◆ Manage Users</li> </ul>	<ul style="list-style-type: none"> <li>◆ Reset Duplicate History</li> </ul>
Supervisor	<ul style="list-style-type: none"> <li>◆ Register Client</li> <li>◆ Reset Duplicate History</li> <li>◆ Manage Users</li> </ul>	<ul style="list-style-type: none"> <li>◆ Register Client</li> <li>◆ Reset Duplicate History</li> </ul>
Reviewer	<ul style="list-style-type: none"> <li>◆ View Reports (All Users)</li> <li>◆ View History (All Users)</li> <li>◆ Run / View Queries (All Users)</li> </ul>	<ul style="list-style-type: none"> <li>◆ View Reports (All Local Users)</li> <li>◆ Run / View Queries (All Local Users)</li> </ul>
Depositor	<ul style="list-style-type: none"> <li>◆ Create, Capture, Correct, Balance</li> <li>◆ Transmit / Finish Deposits</li> <li>◆ View Reports (Own Items Only)</li> <li>◆ View History (Own Items Only)</li> <li>◆ Run / View Queries (Own Items Only)</li> </ul>	<ul style="list-style-type: none"> <li>◆ Create, Capture, Correct, Balance</li> <li>◆ Transmit / Finish Deposits</li> <li>◆ View Reports (All Local Users)</li> <li>◆ View History (All Local Users)</li> <li>◆ Run / View Queries (All Local Users)</li> </ul>
Operator	<ul style="list-style-type: none"> <li>◆ Not Applicable - Same as Web Depositor</li> </ul>	<ul style="list-style-type: none"> <li>◆ Create, Capture, Correct, Balance</li> </ul>

The Modify Users privilege allows the following functions to other non-Administrator users under the same merchant: Reset Password, Unlock, Enable/Disable, and Change E-mail Address.

The Manage Users privilege allows the following functions to other non-Administrator users under the same merchant: Add New Users, Assign/Remove roles (except for Administrator Role), and all Modify Users functions.

2. Select **Save** to confirm all configurations.

**Note:** Any user assigned the role of Administrator is not displayed in this section.

**Set User Access**

This option allows an administrator or supervisor to prevent a user from logging into the application. To prevent a user from logging into Web Client, clear the **Enable/Disable** box.

**Resetting  
Passwords**

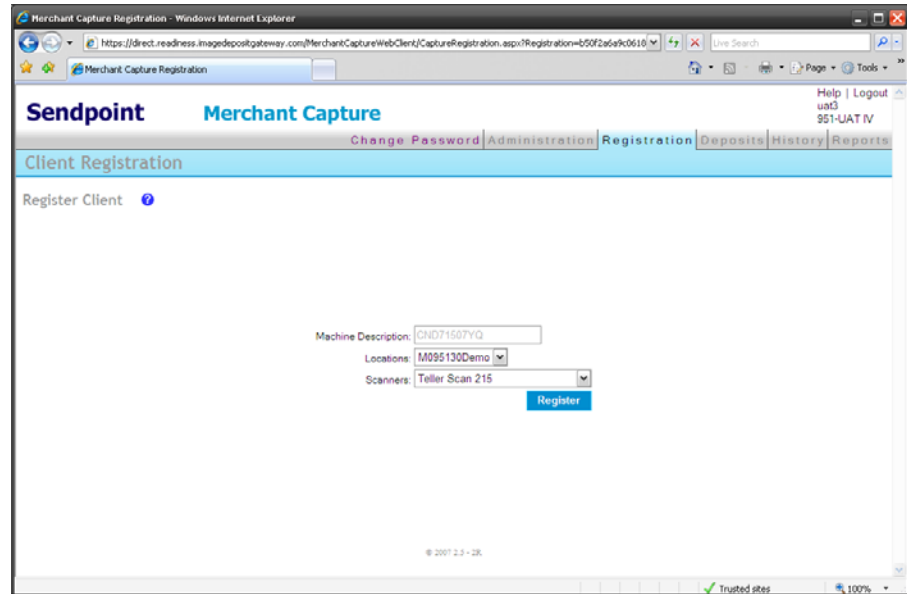
This option allows an administrator or supervisor to reset a user's password. To reset a user's password, select the **Reset** link, enter the password, and select **Save**.

**Resetting Duplicate  
Item History**

This option allows an administrator or supervisor to reset Duplicate Item History. To reset the duplicate item history, select **Reset Duplicate Items**.

## ***Before You Begin***

This tab allows a scanner to be registered for capture to the local client PC, as shown below.



## ***To Register a Scanner***

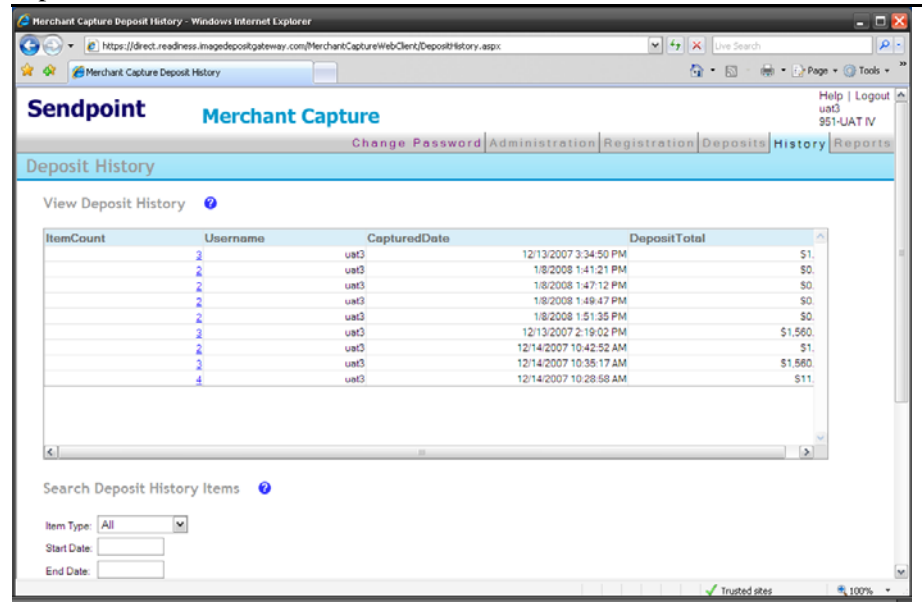
To register a scanner, perform the following:

1. Enter the machine description (computer name), select a location, and select a scanner.
2. Select **Register** to complete the process.



## Before You Begin

This tab allows viewing of the deposit history submitted and searching of deposited items as shown below.



**Note:** The user will see all deposits made to accounts and locations that they are authorized to view.

**Note:** As of Version 2.5, a DebitCount column may be configured by an administrator to be displayed. The field strictly represents only the number of debits in a given deposit.

## View Deposit History

This option allows the user to view the deposit history by selecting the link found in the left-most column (the field that appears in this position is customized by the financial organization).

When this link is selected, the page changes to Deposit History Detail View. From here, selected item's deposit information appears in the Deposit Information panel. Users can choose to generate and view the Selected Item Image Report, Deposit Detail Report, or the Deposit Detail Image Report.

Merchant Capture Deposit History Detail View - Windows Internet Explorer

https://direct.readiness.imagedepositgateway.com/MerchantCaptureWebClient/DepositDetails.aspx?DepositId=6f1f6cd-12ab-43a7-b88a-10e90c0b4c4d

Merchant Capture Deposit History Detail View

Sendpoint Merchant Capture

Change Password Administration Registration Deposits History Reports

Deposit History Detail View

Deposit History Items 2 of 3

CaptureSequence	Amount	Amt Type	Account	Serial	RoutingNumber
574000000008	\$1.01	Credit	1000002		987654321
574000000010	\$1.00	Debit	012131415		011000028
574000000020	\$0.01	Debit	012131415		011000028

file zoom in zoom out reset

Mark Items  
Selected Item Image Report

Back to History

Deposit Information

Deposit Tracking #: [ ]

Account Name: [N/A]

# of Debits: [0]

Date: [12/13/2007 3:34:50 PM]

Check Items Total: \$1.01

Difference: 0.00

Deposit Total: \$1.01

Deposit Details Report

https://direct.readiness.imagedepositgateway.com/MerchantCaptureWebClient/ReportsViewer.aspx?Re= - Windows Internet Explorer

1 of 1 95% Find | Next Select a format Export

Deposit Detail Image Report

Transmission Date: 1/8/2008 1:43:53 PM Customer Name: 951-UAT IV Deposit Date: 1/8/2008 1:43:24 PM

Deposit Account: \*\*\*0002 Deposit Total: \$0.01 No of Debits: 1

Deposit Status: Received Deposit Tracking No: NA

Capture Sequence: 606000000011 Check Amount: \$0.01 Serial Number:

Merchant Capture Deposit Ticket:

Account Number: 1000002  
Date: 2008/01/08 13:43:24  
Amount: \$0.01

Merchant Capture Deposit Ticket:

Account Number: 1000002  
Date: 2008/01/08 13:43:24  
Amount: \$0.01

Capture Sequence: 606000000020 Check Amount: \$0.01 Serial Number:

Merchant Capture Deposit Ticket:

Account Number: 1000002  
Date: 2008/01/08 13:43:24  
Amount: \$0.01

Merchant Capture Deposit Ticket:

Account Number: 1000002  
Date: 2008/01/08 13:43:24  
Amount: \$0.01

**Mark Items**

To identify items that have been electronically deposited, follow these steps:

1. Select **Mark Items** within the Deposits tab.
2. Place all items in the scanner backwards so that the front of each item can be endorsed with the rear ink jet.
3. Select **Start**.
4. Select **Finish** when all items have been marked.

**Note:** All items that have been marked using the Mark Items feature should be either temporarily stored or destroyed based on the instructions of the financial organization supplying the Sendpoint Merchant Web Client application.

**Search Deposit History Items**

Users can search for a specific item(s) using any combination of available criteria.

Search Deposit History Items ?

Item Type:

Start Date:

End Date:

User:

Amount:

Serial:

Account:

Transit Routing:

Sequence:

1. To search for items, enter the appropriate search terms and select **Search**.
2. Searches may include item type of either Deposit Ticket (deposit amount) or Deposit Item (check).
3. Searches may be conducted within any valid date range.
4. Searches may contain a combination of search terms (Amount > \$100.00 and Serial <> 100).

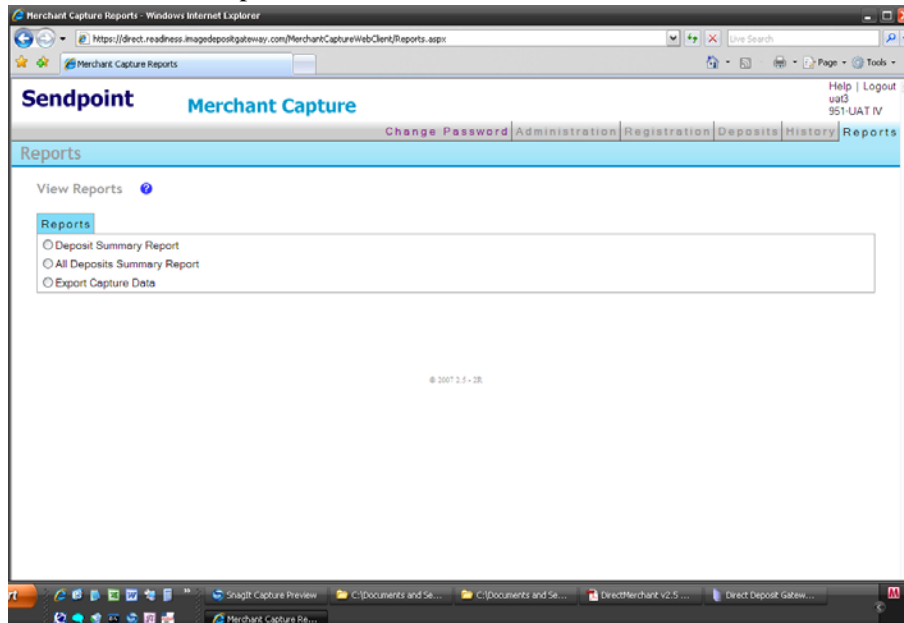
Field	Description
Item Type	Type of item or items to search. The options are All, Deposit Ticket, or Deposit Item (checks).
Start/End Date	Date range to be searched.
User	User who captured the item.
Amount	Amount of the item.

<b>Field</b>	<b>Description</b>
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.



## ***Before You Begin***

This tab allows for the configuration, presentation, and output of Sendpoint Merchant-related reports.



## ***View Reports***

This option allows the user to select one of the following reports:

- ◆ Deposit Summary Report
- ◆ All Deposits Summary Report
- ◆ Export Capture Data

### ***Deposit Summary Report***

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

1. Select **Deposit Summary Report**.
2. Select the appropriate deposit account.
3. Enter a start and end date.
4. Select a report layout of either Tab or Window.
5. Select **View Report**.

**All Deposits Summary Report**

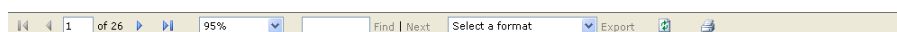
This report provides a detailed summary of all deposits captured on a given date or date range. To run this report, perform the following:

1. Select **All Deposit Summary Report**.
2. Enter a start and end date.
3. Select a report layout of either Tab or Window.
4. Select **View Report**.

**Export Capture Data**

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

1. Select **Export Capture Data**.
2. Enter a start and end date.
3. Select **Export Report**.
4. Choose to save or cancel the Export Capture Data Report.
5. If saving the report, configure a report name and select a location to save the file.

**Report Layout**

This section describes the functions and features available within all reports.

<b>Name</b>	<b>Function</b>
Flip Page	Allows the user to display the next or previous report page.
Back to First/Last Page	Allows the user to display the first or last report page.
Refresh	Performs a refresh of the active report Web page.
Print	Allows the user to print the report.
Export	Allows the user to output and save deposit data in one of three formats: CSV, PDF, or XLS.

<b><i>Name</i></b>	<b><i>Function</i></b>
Zoom In/Out	Allows the user to increase or decrease the resolution of the report.
Find   Next	Allows the user to locate text within the report.



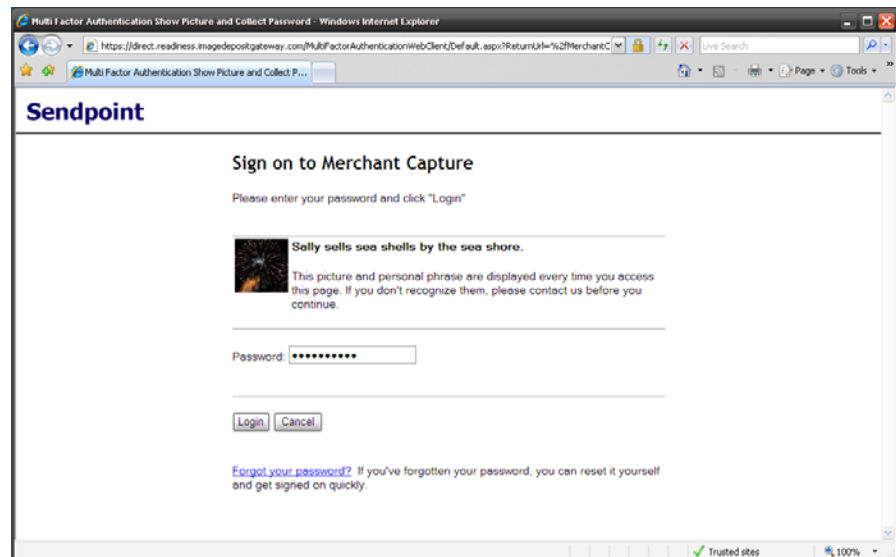
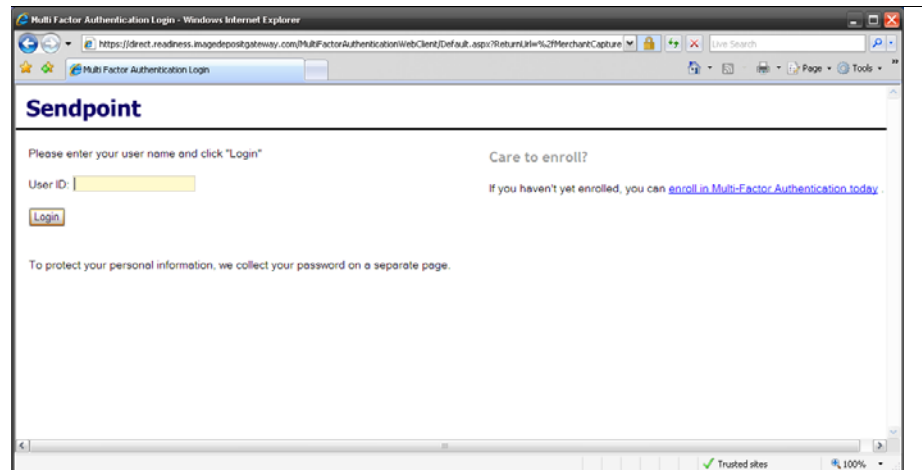
# Using Sendpoint Merchant Web Client

## Before You Begin

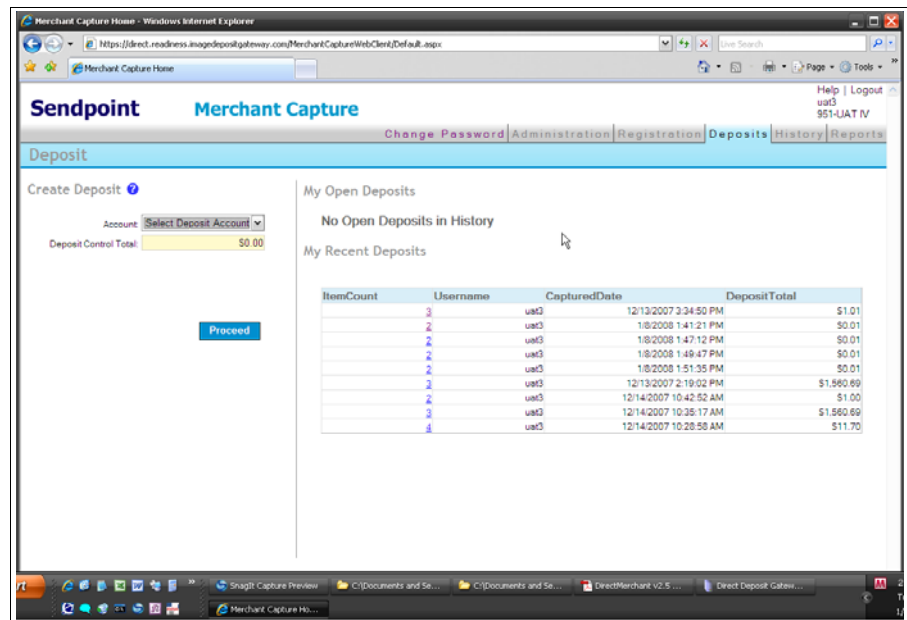
You can create new deposits, update and modify any open deposits, and review the history and detail of submitted deposits. To use Sendpoint Merchant Web Client on your Internet/intranet browser, follow the steps described in this section.

## Create a New Deposit

1. Be sure that your scanner is installed, connected, and powered on; then launch your browser and enter the URL for Sendpoint Merchant Web Client. The login screen appears.



2. Enter your user name and password, then press **Enter** or click the **Log In** button. The Sendpoint Merchant Web Client Create Deposit Screen appears.



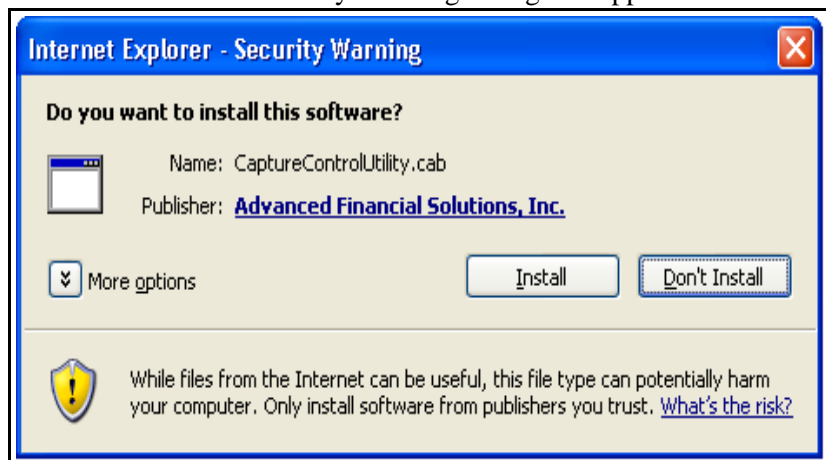
3. Select the account you need from the **Account** drop-down list.

**Note:** If you do not see the account you need, contact your system administrator.

4. Calculate the deposit total and enter the amount into the **Deposit Control Total** field. This is the expected total for the deposit and is required.
5. Ensure that all custom fields are completed. All required fields will be highlighted in yellow. All custom fields used for local use will be listed towards the bottom of the list.
6. Click **Proceed**.

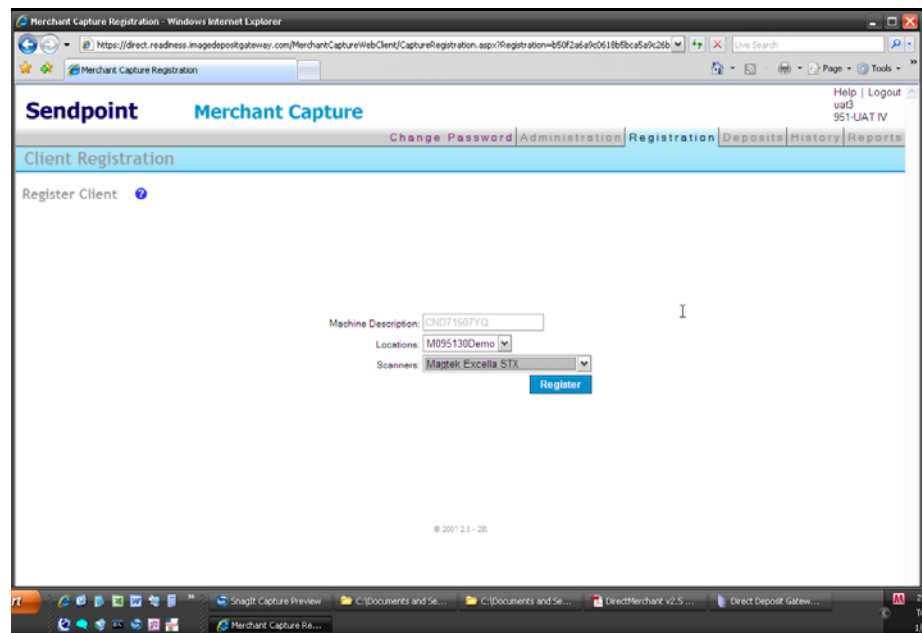
**Note:** The following steps assume that this is a first time use. If this is not the first time use of Sendpoint Merchant Web Client on this workstation, then this action will take the user directly to the capture page. Steps 7-13 will be skipped.

7. The ActiveX Install Security Warning dialog box appears.



8. Select **Install**.
9. The Registration dialog box appears.

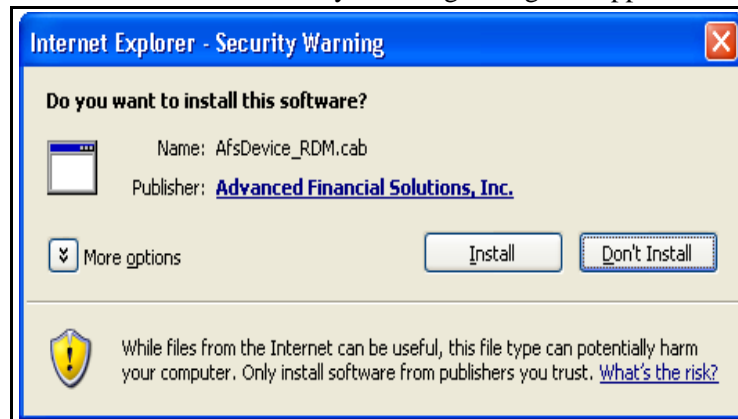
**Note:** This will only happen the first time this is accessed.



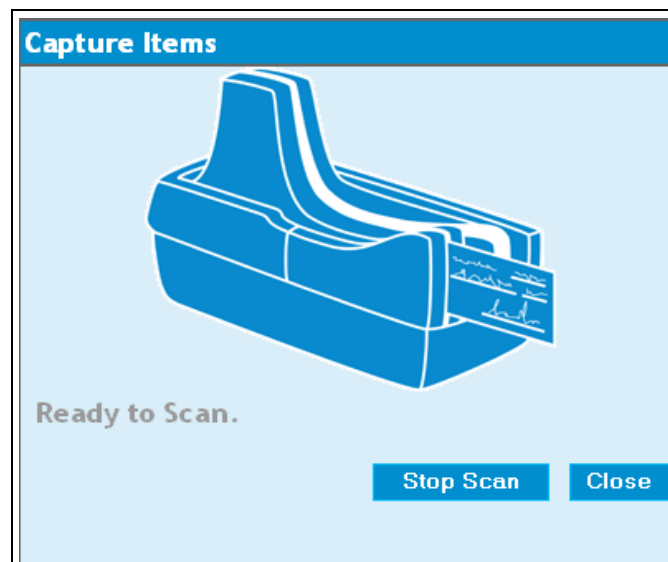
10. Fill in the fields as follows:

- ◆ Enter the PC name in the **Machine Description** field.
- ◆ Select the correct location from the drop-down list.
- ◆ Select the appropriate scanner for use in capturing items from the drop-down list.

11. Select **Register**.
12. The Device Cab Install Security Warning dialog box appears.

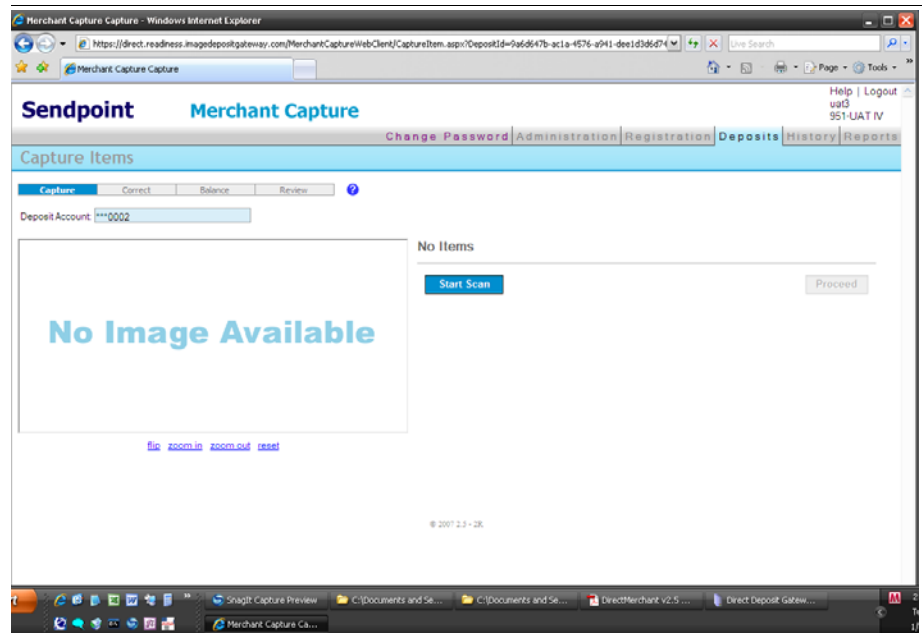


13. Select **Install**.
14. The Capture page appears.
15. Load items into the scanner.
16. Click **Start Scan**. The Capture Items pop-up box appears. Items are then scanned and added to the deposit.



17. When you are finished, click **Stop Scan** in the Capture Items pop-up box.
18. The Capture Items page appears.





19. Review the deposit, then click **Proceed**.

- ◆ If the calculated total matches the deposit total, and there are no failed items, then a virtual deposit ticket is created.
- ◆ If there are any failed items, the Correct Items Web page appears displaying those items, and their corresponding failures and exceptions.
- ◆ If there are no failures, the Balance Web page appears.

20. If any exceptions exist within the deposit, then the Correct Items Web page appears. This Web page allows for items to be repaired for any of the following conditions:

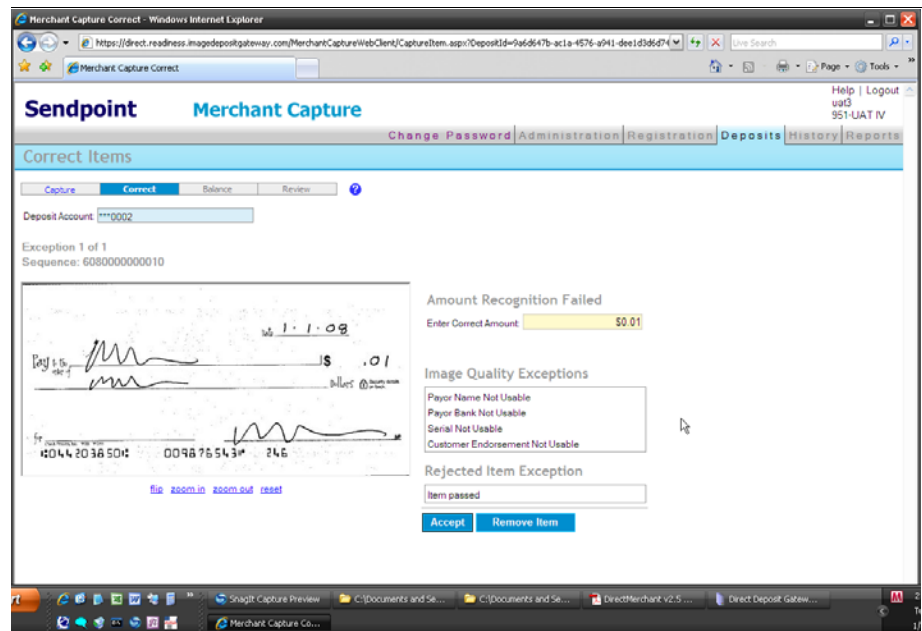
- ◆ Duplicate Captured Items
- ◆ Missing an Assigned Amount
- ◆ Additional Data Entry Required
- ◆ Image Quality Errors

- ◆ Considered as a Reject

<b>Analysis Field Type</b>	<b>Description</b>
Duplicate Item	<p>If a duplicate item is captured, then the user is presented both the current and original images for verification.</p> <p>Only a user assigned the role of administrator can accept a duplicate item into the deposit.</p>
Amount Recognition Failed	<p>User must manually enter the amount of the item if Sendpoint Merchant does not successfully identify the amount during capture.</p>
Item Data Entry	<p>Allows for a user to enter data that will be assigned to the item in question.</p> <p>User must enter data for any field highlighted in yellow; however, any field that is not highlighted in yellow is optional.</p>
Image Quality Exceptions	<p>Lists all of the image quality and usability error associated with each item.</p> <p>Only a user assigned the role of administrator can accept an image with image quality and usability errors.</p>
Reject Item Exception	<p>Provides an explanation of why an item is labeled a reject. An item can be considered a reject based on the following:</p> <ul style="list-style-type: none"> <li>◆ The item is a foreign (for example, the item drawn in Canada or Mexico).</li> <li>◆ The scanner is unable to successfully read the MICR.</li> <li>◆ The item routing number is not a valid U.S. number.</li> </ul>

- ◆ To accept an exception item into the deposit, all required data entry fields must contain data. Click **Accept** once all required fields are populated with data.
- ◆ If the choice to remove the item is made by selecting the Remove button, the item will be removed and the operator will be asked to acknowledge and verify that this is what is wanted.

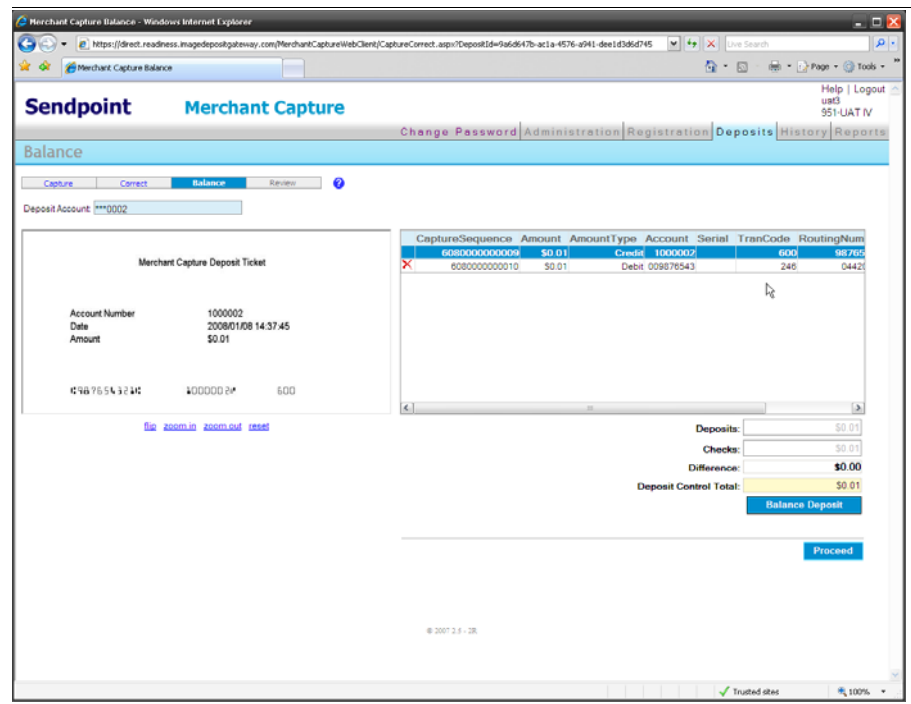
**Note:** Any item that is removed can be recaptured. If the recaptured item continues to fail and the user can not accept it, then it must be deposited through traditional means (within a paper deposit, for example).



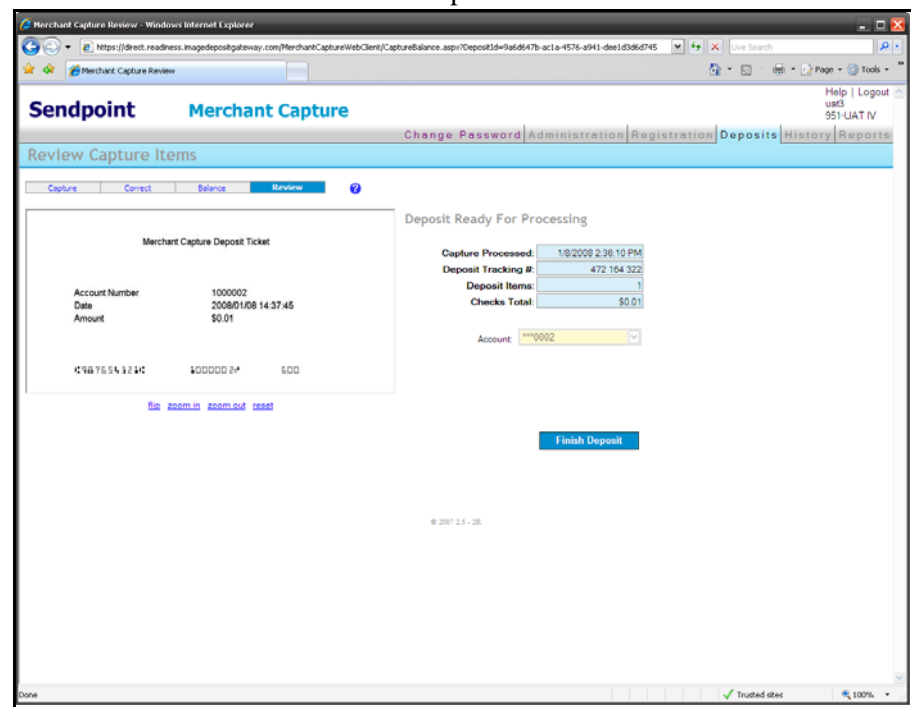
21. When the last exception in the Correct Item Web page is corrected, the Balance Web page appears.

- ◆ If the combined item total does not match that of the deposit, then the deposit can be balanced and is eligible for submission. Click **Proceed** to continue.
- ◆ To edit the amount of an item, select the item in the grid and edit the amount below the image. Click **Save** to finalize any change.

**Note:** If Save is not selected, then any changes made will not be implemented.



22. When the deposit is in balance, the Review Capture Items Web page appears. Click **Finish Deposit** to submit and close the deposit. If you are finished entering deposits, click **Proceed** to be sent to the Sendpoint Merchant Web Client Review Capture Items screen.





A sample of the Deposit Detail Report is shown below.

The screenshot displays the Sendpoint Merchant Capture Reports interface within a Windows Internet Explorer browser window. The address bar shows the URL: <https://direct.readiness.imagedepositgateway.com/MerchantCaptureWebClient/Reports.aspx>. The page title is "Merchant Capture Reports". The navigation bar includes links for "Change Password", "Administration", "Registration", "Deposits", "History", and "Reports". The "Reports" section is active, showing a "View Reports" button and a "Reports" tab. The report title is "Deposit Detail All Report". The report content includes a summary table with the following data:

Transmission Date:	1/8/2008 1:43:53 PM	Customer Name:	951-UAT/N	Deposit Date:	1/8/2008 1:43:24 PM
Account Number:	***0002	Deposit Total:	\$0.01	No of Debits:	1
Deposit Status:	Received	Deposit Tracking No:	N/A		

Below the summary table, there is a detailed table with the following data:

000000000011	Credit	\$0.01	1000002	987054321	False
000000000020 <th>Debit</th> <th>\$0.01</th> <th>012131415</th> <th>011000028</th> <th>Override False</th>	Debit	\$0.01	012131415	011000028	Override False

The page footer indicates "Page 1 of 5" and "Date: 1/8/2008". The Windows taskbar at the bottom shows the Start button and several open applications, including "Merchant Capture Reports", "Merchant Capture Preview", "C:\Documents and Settings\...", "DirectMerchant v2.5...", and "Direct Deposit Gateway...".

A sample of the Deposit Detail Image Report is shown below.

**Deposit Detail Image Report**

Transmission Date: 1/8/2008 1:48:42 PM	Customer Name: 951-UAT/V	Deposit Date: 1/8/2008 1:48:32 PM
Deposit Account: 00002	Deposit Total: \$0.01	No of Debits: 1
Deposit Status: Received	Deposit Tracking No: N/A	

Capture Sequence: 606000000031	Check Amount: \$0.01	Serial Number:
--------------------------------	----------------------	----------------

Merchant Capture Deposit Ticket:

Account Number: 1000002

Date: 20080106 13:48:32

Amount: \$0.01

1000002 1000002 1000002

Merchant Capture Deposit Ticket:

Account Number: 1000002

Date: 20080106 13:48:32

Amount: \$0.01

1000002 1000002 1000002

Capture Sequence: 606000000040	Check Amount: \$0.01	Serial Number:
--------------------------------	----------------------	----------------

1/8/08

Pay to the order of \$ .01

1000002 1000002 1000002

1000002 1000002 1000002

### ***Modify an Open Deposit***

You can add items to and modify individual items within an open deposit. To modify an open deposit, do the following:

#### ***Add Items***

1. If you have not already done so, login as described under Creating a New Deposit.
2. Under My Open Deposits, click the link for the deposit that you need. The Capture Items page appears.
3. Load items into the scanner and click **Start Scan**. The Capture Items pop-up box appears. Items are then scanned and added to the selected open deposit.

4. Continue by stopping the capture process as described in Creating a New Deposit.

***Modify Items***

1. If you have not already done so, login as described in under Creating a New Deposit.
2. Under My Recent Deposits, click the link for the deposit you need. The Capture Items page appears.
3. Select the item you need, then modify the item as described in the correction process under Using Sendpoint Merchant Web Client.

**Note:** *Items can only be modified within the Balance section of an open deposit.*



# ***Multi-Factor Authentication Scenarios***

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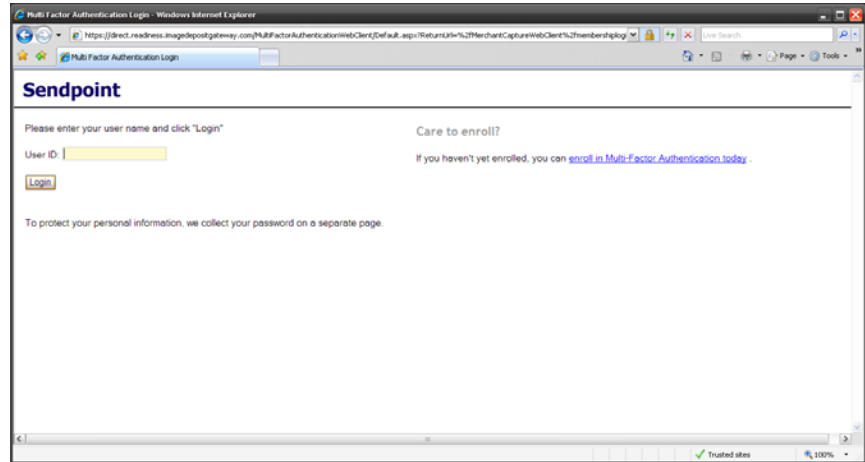
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# Multi-Factor Authentication Scenarios

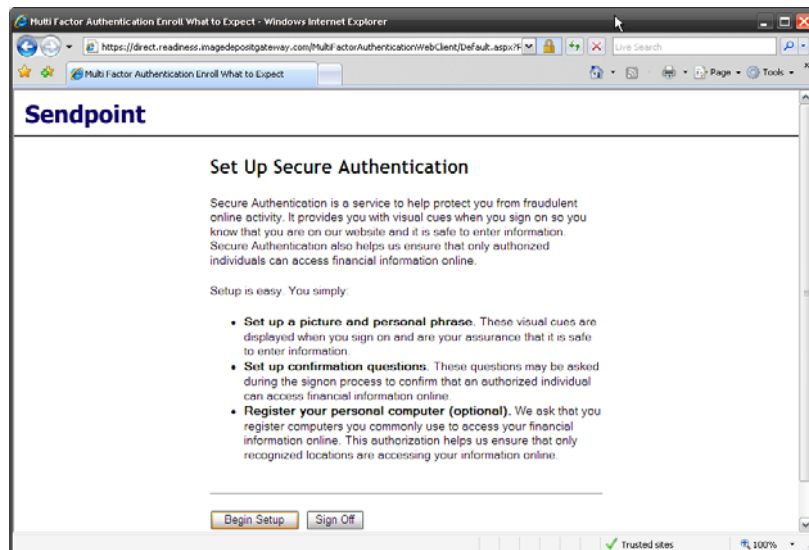
## New User Enrollment

### Scenario 1

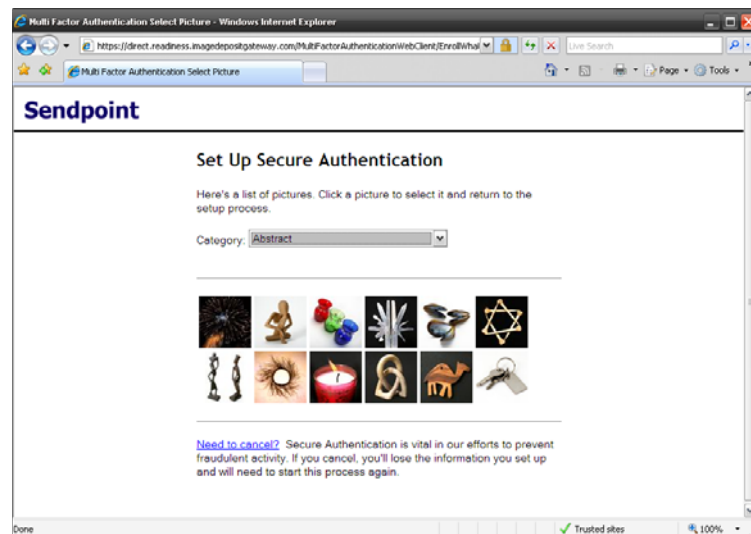
1. Enter the Login Screen. Select **Enroll in Multi-Factor Authentication** to be taken to the Secure Authentication screen.



2. Select **Begin Setup** to continue to the next screen. Otherwise, select **Sign Off** to cancel this process and exit the application.

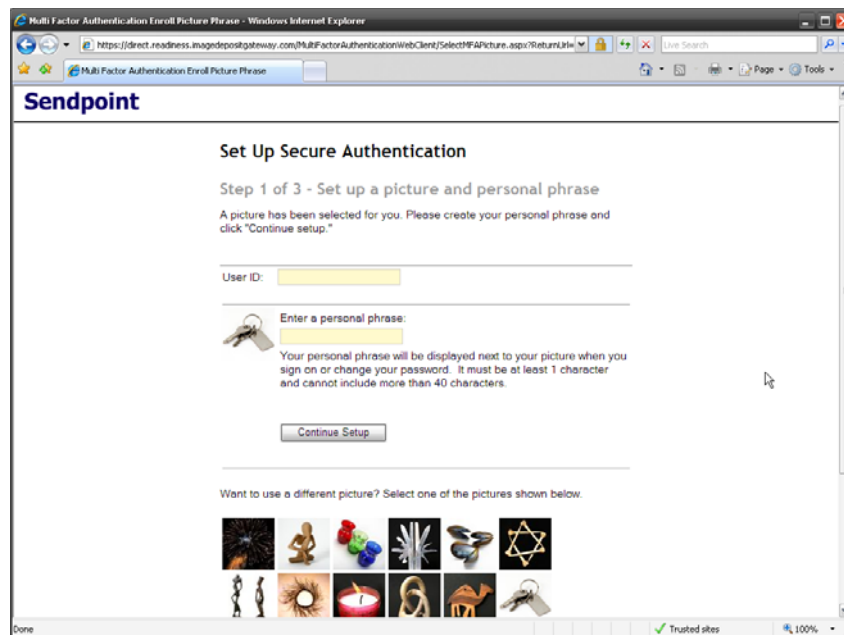


3. Select a category and then select your picture as an addition to your login data.



4. Enter the user ID and your personal pass-phrase corresponding to the selected picture.

**Note:** The user can also change the previously chosen picture on this screen as well.



5. Select **Continue Setup** to continue to the challenge question selections.

6. Select four challenge questions from the drop-down lists and enter your answers.

Multi Factor Authentication Enroll Questions - Windows Internet Explorer

https://direct.readiness.imagepostgateway.com/MultiFactorAuthenticationWebClient/EnrollPhase.aspx?ReturnUrl=%2F

Multi Factor Authentication Enroll Questions

### Sendpoint

#### Set Up Secure Authentication

Step 2 of 3 - Set up confirmation questions

Select your confirmation questions. When you have provided answers for the questions, click "Continue setup."

These questions may be asked when you sign on to confirm that an authorized individual is trying to access financial information online.

When asked, you must correctly answer these questions to sign on.

Question: Please select a question  
Answer:

Question: Please select a question  
Answer:

Question: Please select a question  
Answer:

Question: Please select a question  
Answer:

Trusted sites 100%

7. Select **Continue Setup** to continue to the computer registration selection.
8. The user has the option to "Register this computer" or "Do not register this computer."

Multi Factor Authentication Enroll Register Device - Windows Internet Explorer

https://direct.readiness.imagepostgateway.com/MultiFactorAuthenticationWebClient/EnrollQuestions.aspx

Multi Factor Authentication Enroll Register Device

### Sendpoint

#### Set Up Secure Authentication

Step 3 of 3 - Register your personal computer

We ask you to register personal computers that you commonly use to access Merchant Capture. Computers are registered using a cookie. A cookie is a small text file that we save on your hard drive to help us ensure that only authorized individuals can access Merchant Capture.

On a registered computer, you are not asked to answer questions when you sign on - making it faster to access Merchant Capture. We don't recommend registering public computers or computers you use infrequently. When you use these computers, we will ask you additional questions before you sign on to protect your information.

Please select an option for this computer and click "Continue setup."

☐ Register this computer. Check this option if you commonly use this computer to access your financial information online. We will save a cookie to this computer to identify it as a registered location for accessing your financial information.

☒ Do not register this computer. Check this option if you do not want to have this computer identified as a registered location for accessing your financial information. Instead, additional questions will be asked when you sign on to protect your personal information.

[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.

Trusted sites 100%

9. Select **Continue Setup** to continue to the review screen.


## 10. Preview and change any data previously entered.

**Sendpoint**

### Set Up Secure Authentication

Secure Authentication has not yet been set up. Please verify your setup information, confirm your password, and then click "Submit." To make changes, click "Change" for the setup information you want to change.

Picture and personal phrase [Change](#)

 Hi

Confirmation questions [Change](#)

In what state was your mother born? (spell out state)	<b>Test</b>
What's your shoe size? (just the number e.g. 6 or 10.5)	test
What is your father's first name?	test
What is your Zodiac sign?	test

Personal computer registration [Change](#)

**Register this computer.** We will save a cookie to this computer identifying it as a registered location for accessing Merchant Capture .

Confirm password

To protect your personal information, we ask you to re-enter your password before setup is complete.

Password:

11. Select **Submit** to send the data for authentication and enrollment and for logging into the application.**Unregistered  
Enrolled User****Scenario 2**

## 1. Enter your user ID.

**Sendpoint**

Multi Factor Authentication Login

Please enter your user name and click "Login"

User ID:

**Login**

Care to enroll?

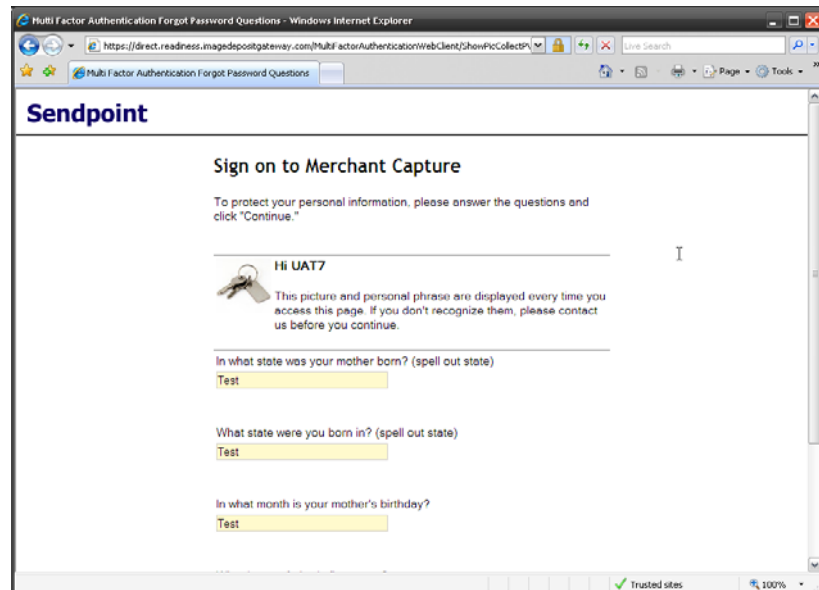
If you haven't yet enrolled, you can [enroll in Multi-Factor Authentication today](#).

To protect your personal information, we collect your password on a separate page.

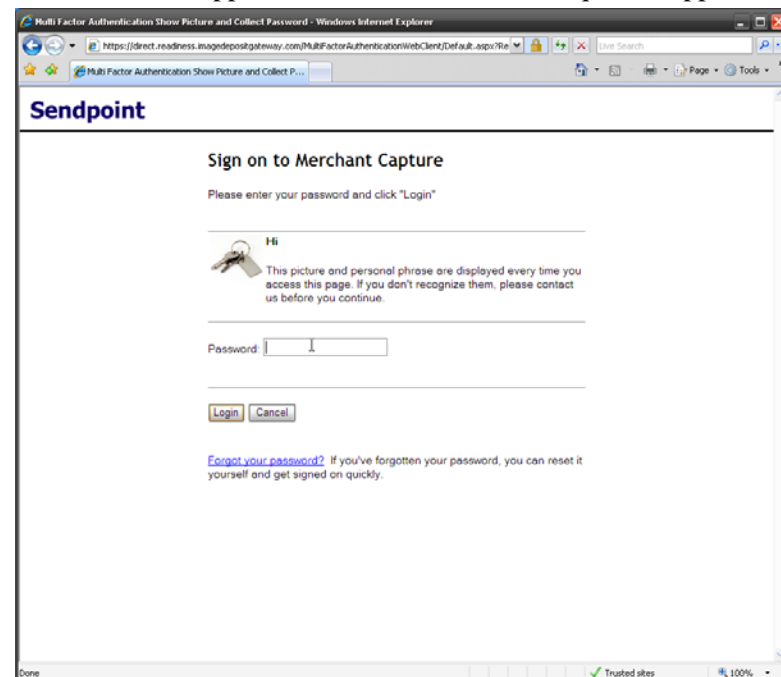
2. Select **Login** to continue.
3. Answer your challenge questions and select **Continue** to proceed, or select **Cancel** to quit the application.

**Notes:** An option to register the computer is available here as well.

Notice that if your computer is not registered, you have to answer your challenge questions before being able to enter your password.

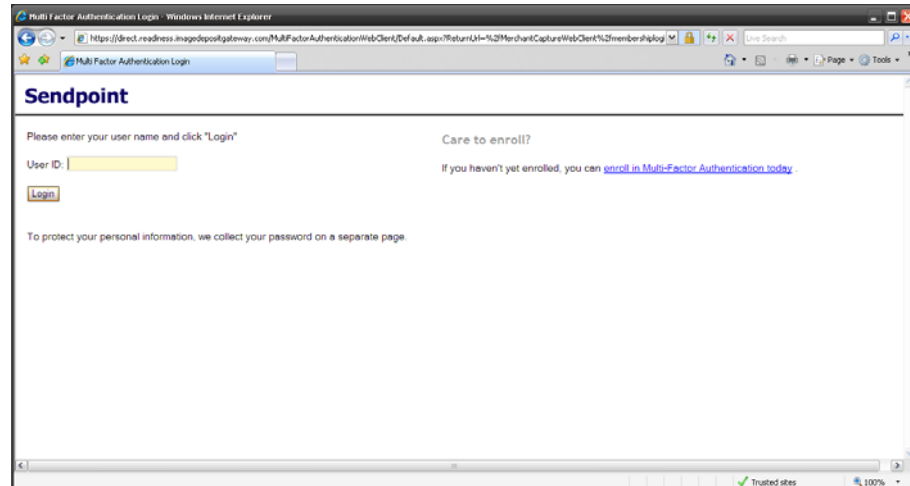


4. Type the password and select **Login** to log into the Sendpoint Merchant Web Client application, or select **Cancel** to quit the application.



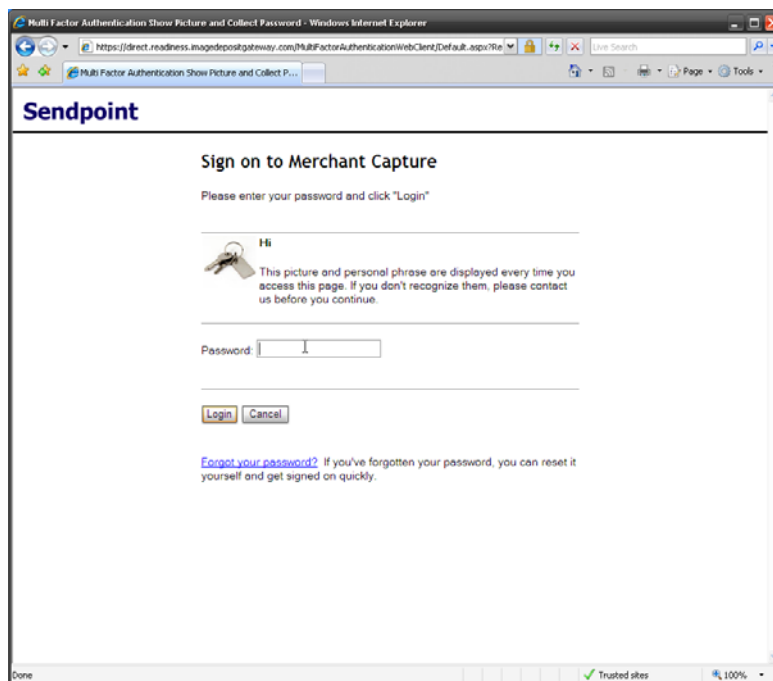
**Registered Enrolled User****Scenario 3**

1. Enter your user ID.



2. Select **Login** to continue.
3. Input your password.

**Note:** Notice that if your computer is registered, you do not have to answer your challenge questions before being able to input your password.

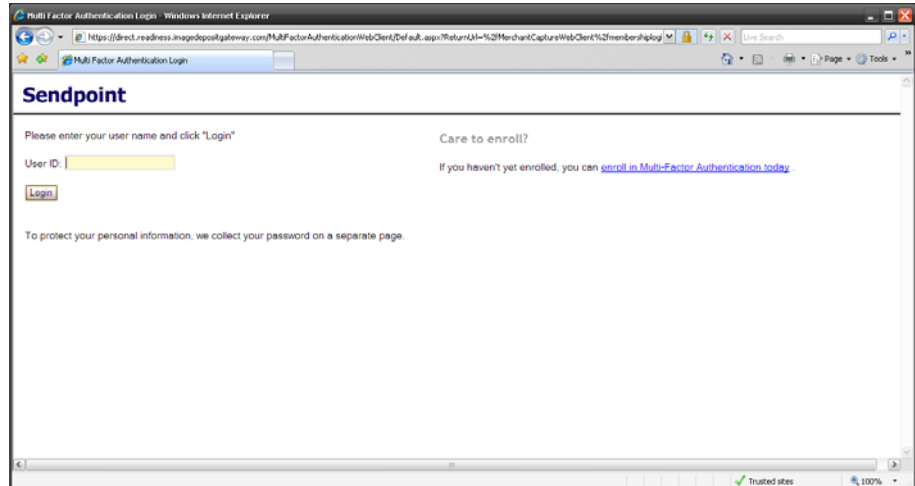


4. Select **Login** to begin your session or select **Cancel** to exit the application.

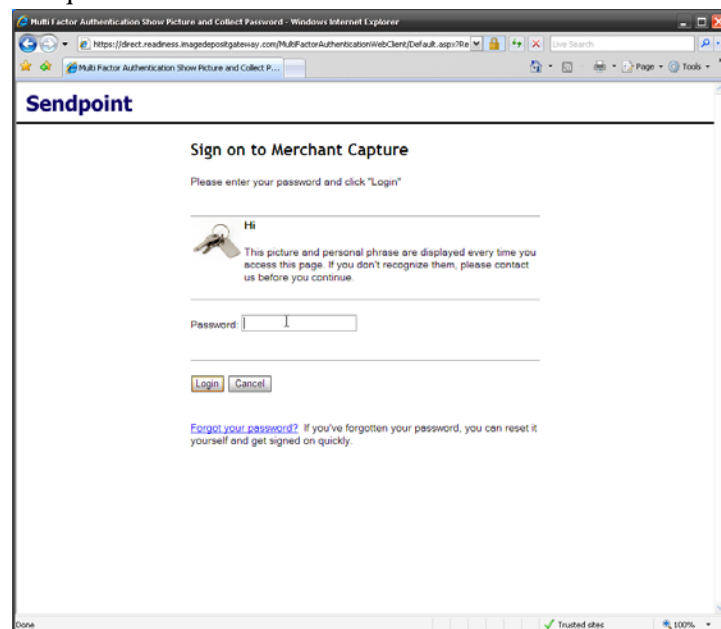


**Registered Enrolled  
User Forgotten  
Password****Scenario 4**

1. Enter your user ID.



2. Select the “Forgot your password?” link to continue to the challenge questions.



3. Answer your challenge questions.

Hi

This picture and personal phrase are displayed every time you access this page. If you don't recognize them, please contact us before you continue.

What's your shoe size? (just the number e.g. 6 or 10.5)

test

What is your father's first name?

test

What is your Zodiac sign?

test

In what state was your mother born? (spell out state)

test

[Continue](#) [Cancel](#)

[Click here](#) if you have forgotten your Challenge Questions.

4. Select **Continue** to continue to the Change Password screen or **Cancel** to exit the application.

5. Enter the new password data and select **Save** to log into the application.

Change Password

New Password:

Confirm Password:

[Save](#)

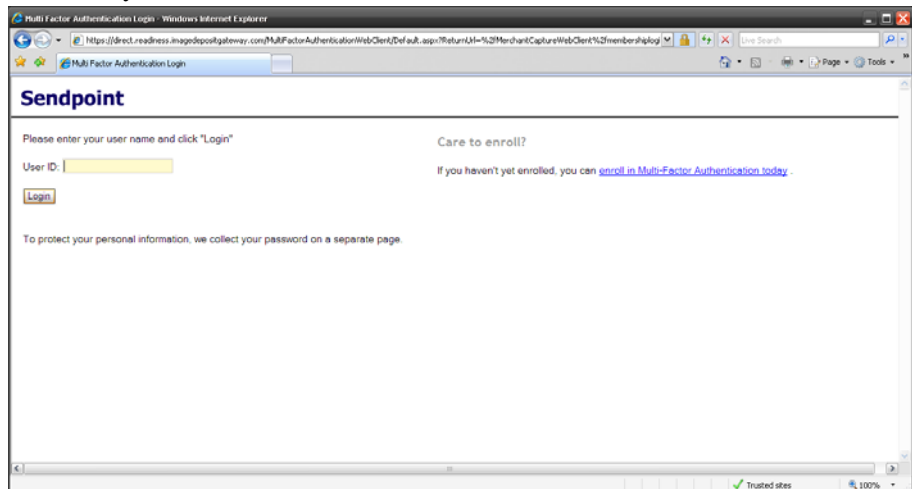
6. If the user forgets the password or cannot answer the challenge questions, it will be necessary to re-enroll into MFA. The user needs to contact the system administrator for re-enrollment.

7. If the user is locked out after three unsuccessful attempts, the system administrator unlocks the user. The user needs to go through steps 1 through 3 of this scenario. The user can continue to use the same password once the account is unlocked by the system administrator.

**Unregistered  
Enrolled User  
Forgotten Password**

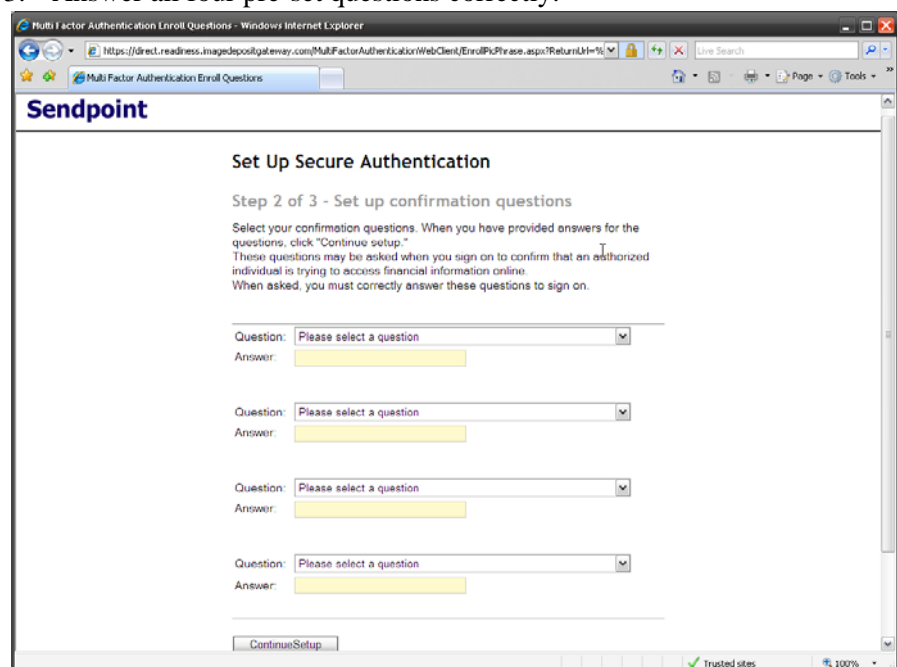
**Scenario 5**

1. Enter your user ID.



The screenshot shows a web browser window titled "Multi Factor Authentication Login - Windows Internet Explorer". The address bar shows a URL from "https://direct.readiness.imagespostgateway.com". The page header is "Sendpoint". The main content area has the heading "Please enter your user name and click 'Login'". Below this is a "User ID:" label followed by a text input field. To the right of the input field is a "Login" button. Further right, there is a link "Care to enroll?" and a paragraph: "If you haven't yet enrolled, you can [enroll in Multi-Factor Authentication today](#)." At the bottom of the page, a note states: "To protect your personal information, we collect your password on a separate page."

2. Select **Login** to continue to the challenge questions.
3. Answer all four pre-set questions correctly.



The screenshot shows a web browser window titled "Multi Factor Authentication Enroll Questions - Windows Internet Explorer". The address bar shows a URL from "https://direct.readiness.imagespostgateway.com". The page header is "Sendpoint". The main content area has the heading "Set Up Secure Authentication" and a sub-heading "Step 2 of 3 - Set up confirmation questions". Below this is a paragraph: "Select your confirmation questions. When you have provided answers for the questions, click 'Continue setup.' These questions may be asked when you sign on to confirm that an authorized individual is trying to access financial information online. When asked, you must correctly answer these questions to sign on." There are four question-answer pairs, each with a "Question:" label, a dropdown menu for selecting a question, and an "Answer:" label followed by a text input field. At the bottom of the page is a "Continue Setup" button.

4. The user is taken to the Password screen.

The screenshot shows a web browser window titled "Multi Factor Authentication Show Picture and Collect Password - Windows Internet Explorer". The address bar shows a URL from "https://direct.readiness.imagespostgateway.com". The page header is "Sendpoint". The main heading is "Sign on to Merchant Capture". Below this, it says "Please enter your password and click 'Login'". There is a small graphic of a key and the text "Hi". A message states: "This picture and personal phrase are displayed every time you access this page. If you don't recognize them, please contact us before you continue." Below this is a "Password:" label and a text input field. At the bottom are "Login" and "Cancel" buttons. A link "Forgot your password?" is also present with a brief explanation.

5. Select the “Forgot your password?” link to continue to the Enter New Password dialog.
6. The user is prompted to enter the new password and confirm the password since the challenge questions have already been successfully answered.

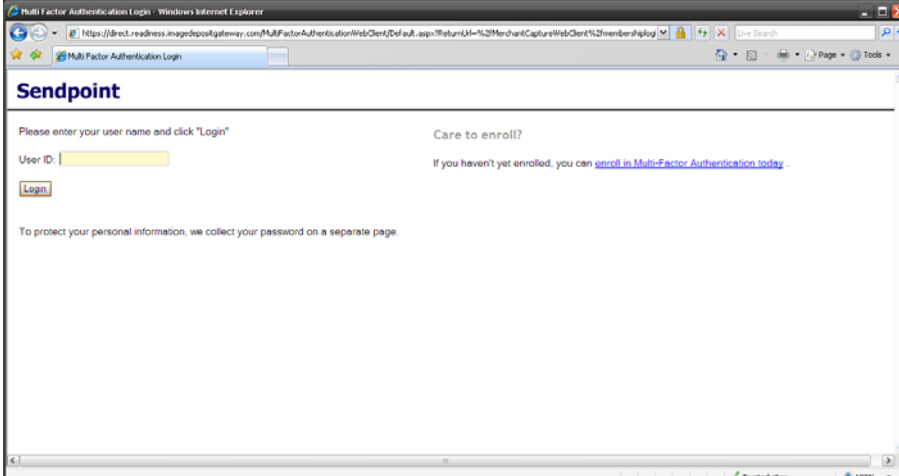
The screenshot shows a web browser window titled "Multi Factor Authentication Change Password - Windows Internet Explorer". The address bar shows a URL from "https://direct.readiness.imagespostgateway.com". The page header is "Sendpoint". The main heading is "Change Password". Below this are two text input fields labeled "New Password:" and "Confirm Password:". At the bottom is a "Save" button. A mouse cursor is visible over the "Save" button.

7. If the user is locked out, the merchant administrator unlocks the user in the Configuration Management Administrator tool. The user then needs to repeat steps 1 through 3.

### Registered Enrolled User Forgotten Challenge Questions

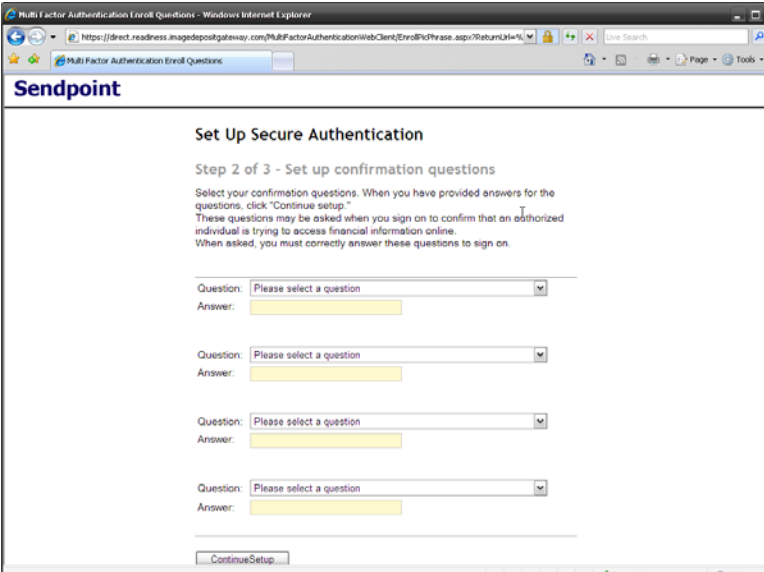
#### Scenario 6

1. Enter your user ID.



The screenshot shows the 'Multi Factor Authentication Login' page in a Windows Internet Explorer browser. The page title is 'Sendpoint'. It contains a form with the text 'Please enter your user name and click "Login"'. There is a 'User ID:' label followed by a yellow input field. Below the input field is a 'Login' button. To the right of the input field, there is a link that says 'Care to enroll? If you haven't yet enrolled, you can [enroll in Multi-Factor Authentication today](#).' Below the login section, there is a note: 'To protect your personal information, we collect your password on a separate page.'

2. Select **Login** to continue to password entry.
3. Select the “Forgot your password?” link to continue to the challenge questions. The user has three attempts to answer all four challenge questions correctly.



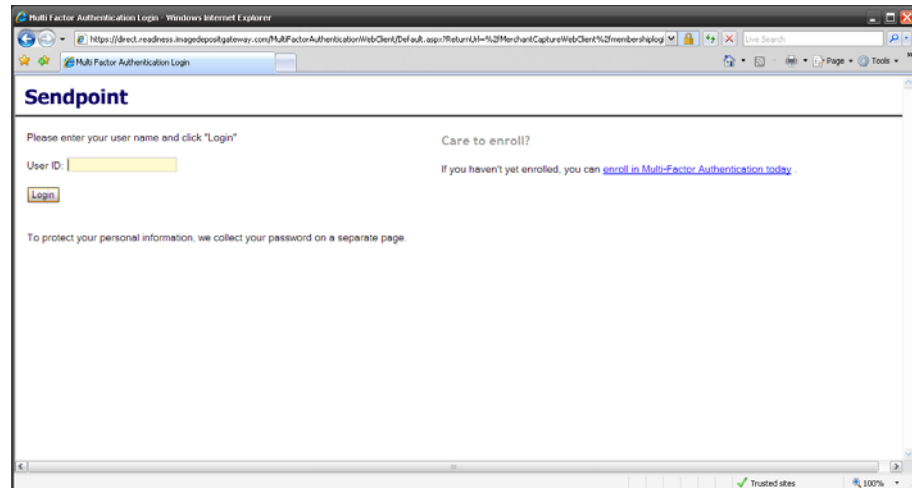
The screenshot shows the 'Multi Factor Authentication Enroll Questions' page in a Windows Internet Explorer browser. The page title is 'Sendpoint'. It contains a section titled 'Set Up Secure Authentication' with the subtitle 'Step 2 of 3 - Set up confirmation questions'. The text reads: 'Select your confirmation questions. When you have provided answers for the questions, click "Continue setup." These questions may be asked when you sign on to confirm that an authorized individual is trying to access financial information online. When asked, you must correctly answer these questions to sign on.' There are four question-answer pairs, each with a 'Question:' label, a dropdown menu for selecting a question, and a yellow input field for the answer. At the bottom of the form is a 'ContinueSetup' button.

4. After three unsuccessful attempts, the user is prompted with the error message “If you have forgotten answers to your challenge questions, contact your system administrator to get your account activated.”
5. The user will be locked out and any previous enrollment will be cleared. The user needs to contact the system administrator to unlock the user ID and will then be required to re-enroll using the re-activated user ID and a valid password to access the application.

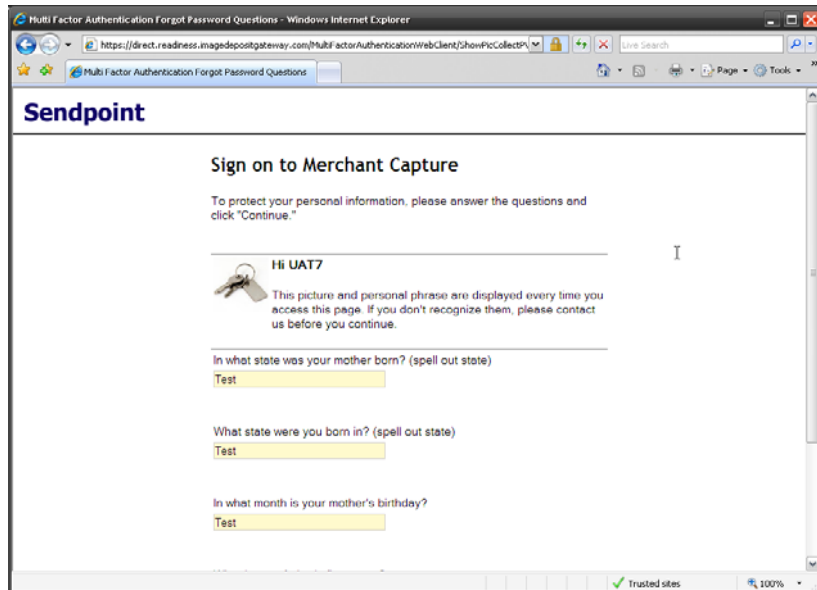
### **Unregistered User Forgets Challenge Questions**

#### **Scenario 7**

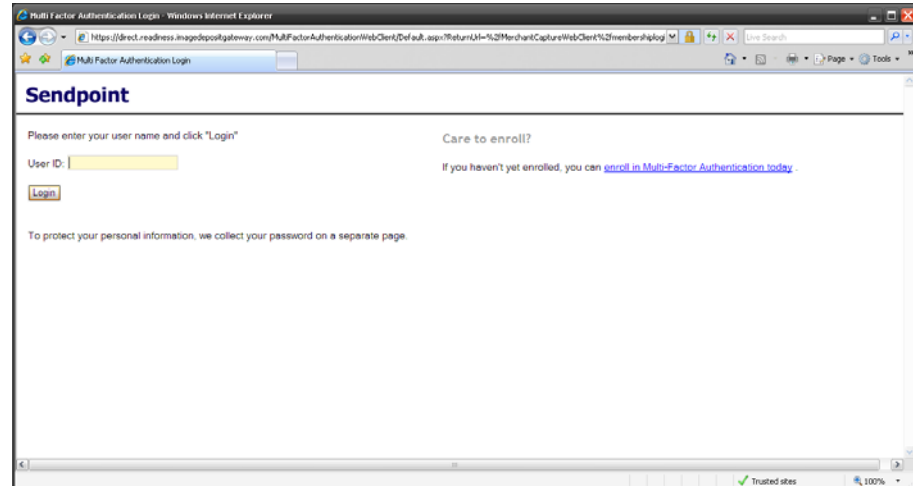
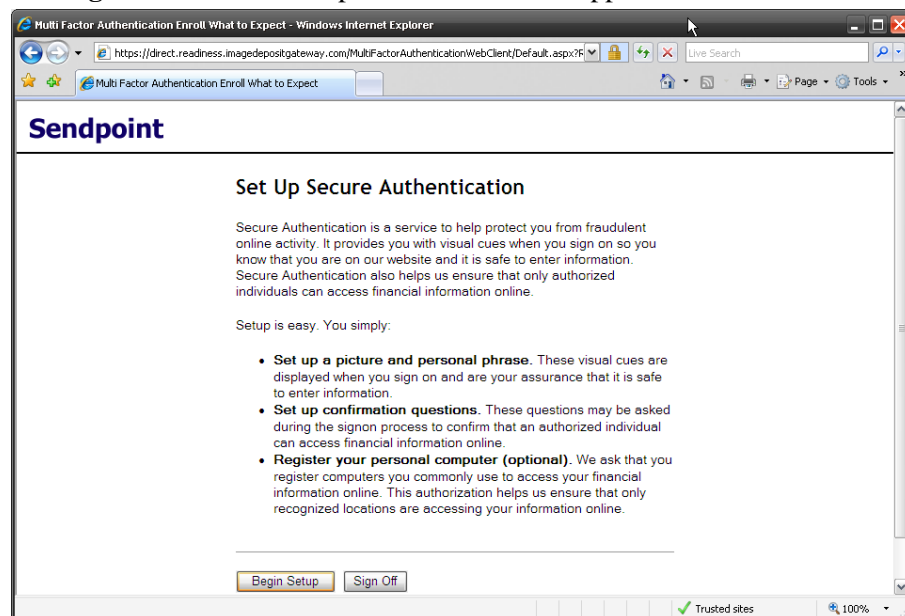
1. Enter your user ID.



2. Select **Login** to continue to the challenge questions. Answer all four pre-set questions correctly.

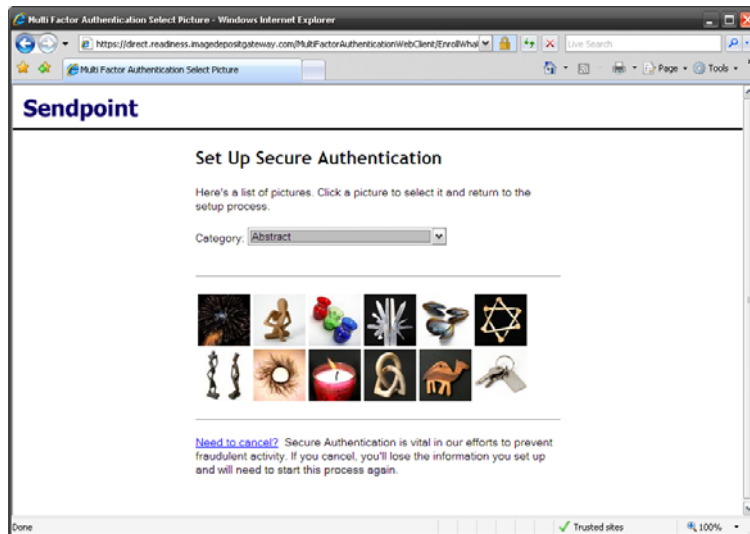


3. After three unsuccessful attempts, the user is prompted with the error message "If you have forgotten answers to your challenge questions, contact your system administrator to get your account activated."
4. The user will then be locked out and will be required to contact the system administrator to re-enroll using the re-activated user ID and a valid password to access the application.

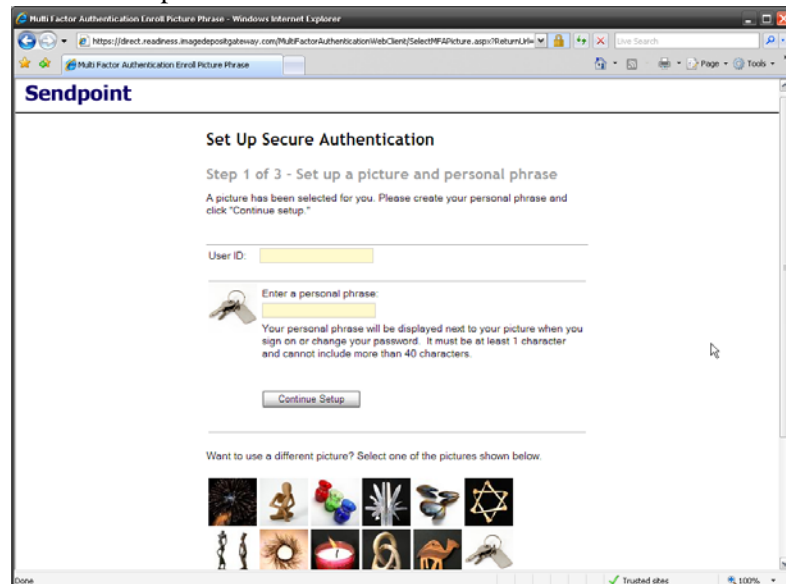
**Registered User  
Re-Enrollment****Scenario 8****1. Select **Enroll in Multi-Factor Authentication**.****2. Select **Begin Setup** to continue to the next screen. Otherwise, select **Sign Off** to cancel this process and exit the application.**



3. Select a category and then select your picture as an addition to your login data.

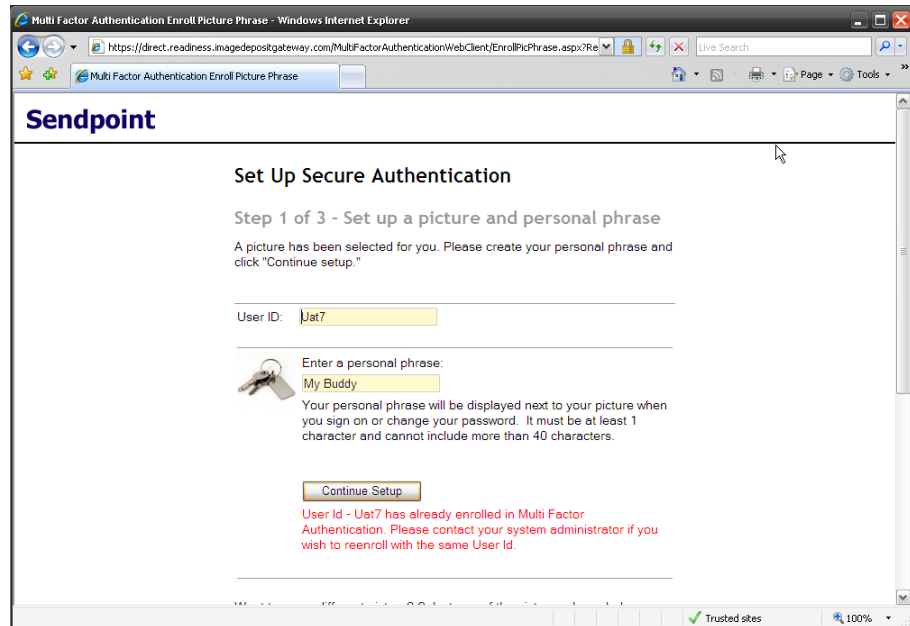


4. Enter the user ID and your personal pass-phrase corresponding to the selected picture.



5. Select **Continue Setup** to continue to the challenge question selections.

- If the user has already enrolled into MFA, the user is shown the following error: User ID- <username> has already enrolled in Multi-Factor Authentication. Please contact your system administrator if you want to re-enroll with the same user ID.

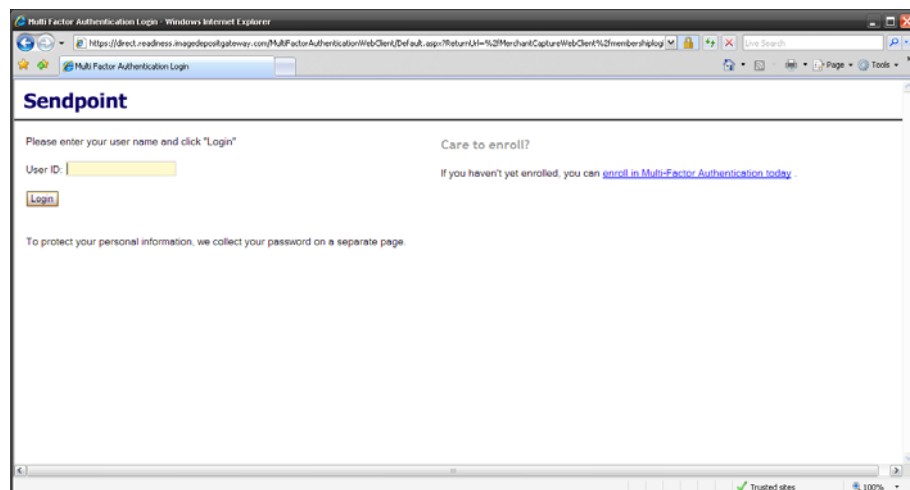


- The user must contact the system administrator to re-enroll or continue to use the existing user name for logging in to the application.

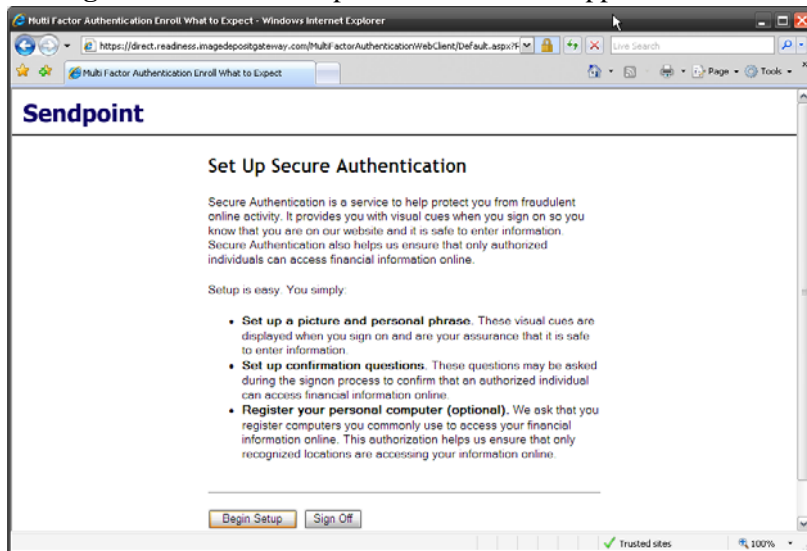
### Unregistered User Re-Enrollment

#### Scenario 9

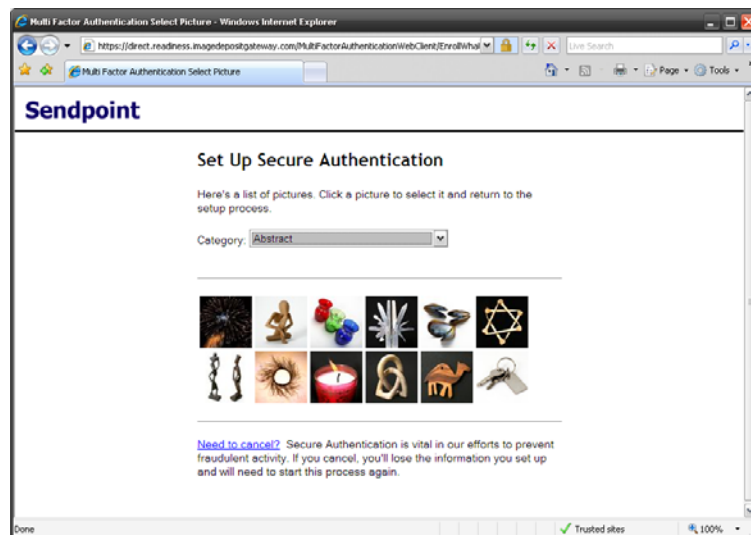
- Enter the Login Screen. Select **Enroll in Multi-Factor Authentication** to be taken to the Secure Authentication screen.



2. Select **Begin Setup** to continue to the next screen. Otherwise, select **Sign Off** to cancel this process and exit the application.

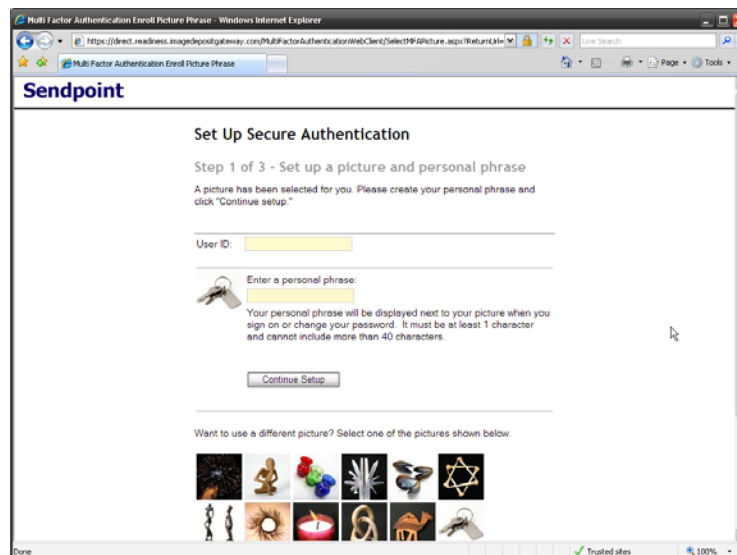


3. Select a category and then select your picture as an addition to your login data.

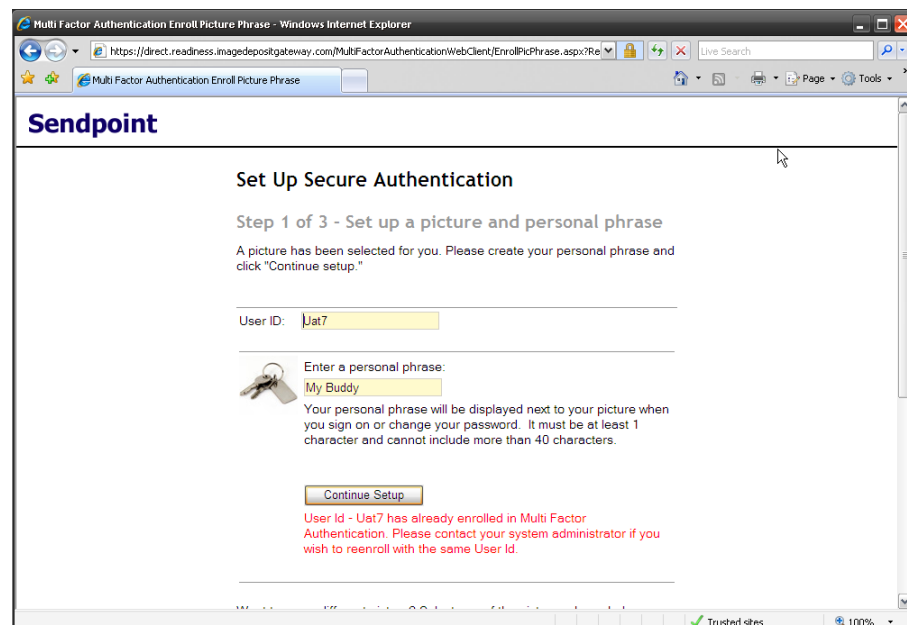


4. Enter the user ID and your personal pass-phrase corresponding to the selected picture.

**Note:** The user can also change the previously chosen picture on this screen as well.



5. Select **Continue Setup** to continue to the challenge question selections.
6. If the user has already enrolled into MFA, the user is shown the following error: User ID- <username> has already enrolled in Multi-Factor Authentication. Please contact your system administrator if you want to re-enroll with the same user ID.



7. Contact the system administrator to re-enroll. In this scenario, the user is locked out and needs to contact the system administrator. It is required to re-enroll using the re-activated user ID and a valid password to access the application.