



SendPoint Smart Client

User Manual

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Chapter 1

Getting Started

Topics

- ◆ **System Requirements**
- ◆ **Smart Client Installation**
- ◆ **Logging into Smart Client**
- ◆ **Multi-Factor Authentication**

System Requirements

This section lists the system requirements to support Merchant Smart Client. System requirements include client hardware and software and supported scanner drivers.

Client Hardware Configuration

The following is the recommended hardware configuration:

- ◆ Pentium 4 2.0 GHz processor or Core 2 Duo 1.86 GHz processor
- ◆ 1 GB RAM
- ◆ 40 GB hard drive
- ◆ Network card
- ◆ Broadband Internet access
- ◆ Screen resolution 1024 x 768
- ◆ USB 2.0 port

For optimal performance, a 3.0 GHz or Core Duo 2.33 GHz processor is recommended because of processing required for courtesy amount recognition (CAR) and legal amount recognition (LAR). Also, additional RAM is recommended, especially with scanner drivers faster than 30 dpm.

Supported Scanners and Operating Systems

Smart Client supports the scanner and operating configurations in the table below. Microsoft .NET Framework 4.0 also needs to be installed.

Manufacturer	Model	Windows Vista	Windows 7	Windows 8/8.1
Burroughs	SmartSource Elite	Yes	Yes#	No
	SmartSource Open	Yes	Yes#	No
	SourceNDP	Yes	No	No
	WebSourceNDP	Yes	No	No
Canon	CR-25	Yes#	Yes#	Yes#
	CR-50	Yes#	Yes#	Yes#
	CR-55	Yes#	Yes#	Yes#
	CR-80	Yes#	Yes#	Yes#
	CR-135	Yes#	Yes#	Yes#
	CR-180/180 II	Yes#	Yes#	Yes#
	CR-190	Yes#	Yes#	Yes#
CTS	LS-100	Yes#	No	No
	LS-515	Yes#	No	No
Digital Check	CX-30	Yes#	Yes#	Yes#
	TS-215	Yes#	Yes#	Yes#
	TS-220/220e	Yes#	Yes#	Yes#
	TS-230	Yes#	Yes#	Yes#
	TS-240	Yes#	Yes#	Yes#
	TS-300	Yes	No	No
	TS-350	Yes	No	No
	TS-400ES	Yes	No	No
	TS-4120	Yes#	Yes#	Yes#
Epson	TM-S1000 (Capture One)	Yes#	No	No
Magtek	Excella	Yes#	No	No

Manufacturer	Model	Windows Vista	Windows 7	Windows 8/8.1
	Excella STX	Yes#	No	No
Panini/Unisys	MyVisionX and MyVisionX ROHS	Yes#	Yes#	Yes#
Panini	I:Deal	Yes#	Yes#	Yes#
	VisionX	Yes#	Yes#	Yes#
	VisionX 1F	Yes#	Yes#	Yes#
	VisionX AGP	Yes#	Yes#	Yes#
	VisionX P	Yes#	Yes#	Yes#
RDM/Unisys	ec7000i	Yes	Yes#	Yes#

Indicates 64-bit support



NOTE

Panini iDeal scanners require the SendPoint Service Delivery team to create a virtual bank of first deposit (BOFD) endorsement.

Smart Client Installation

This section contains step-by-step instructions for the tasks necessary to successfully install Smart Client. These include:

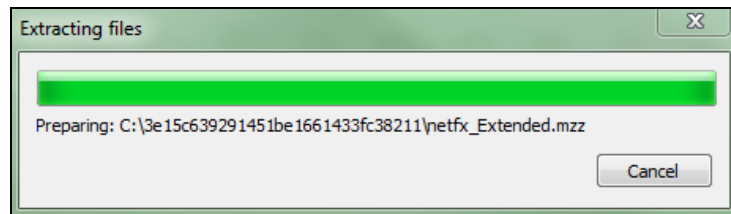
- ◆ Installing Microsoft .NET 4.0
- ◆ Installing Microsoft Visual C++ 2005 and 2008
- ◆ Installing a scanner driver
- ◆ Adding Smart Client's external web server address as a trusted Internet Web site
- ◆ Downloading Smart Client and registering your scanner and workstation

Steps for creating a Smart Client shortcut on your desktop are also included.

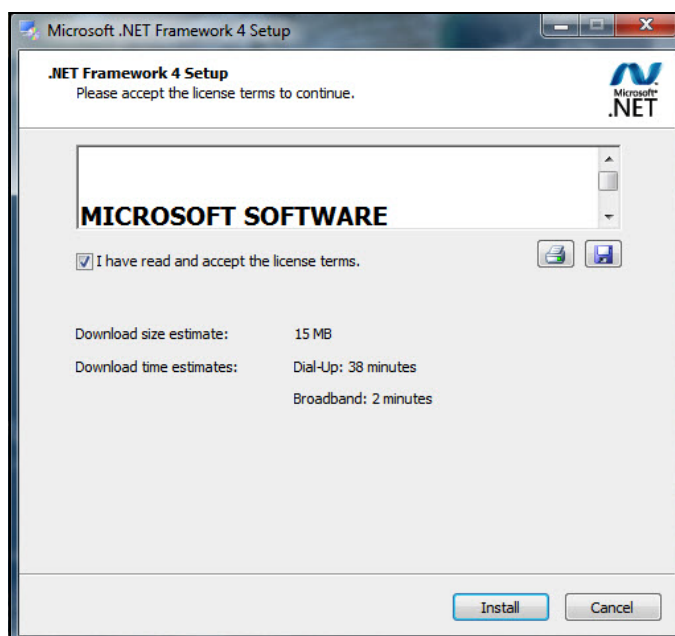
Microsoft .NET 4.0 Installation

Microsoft .NET Framework 4.0 is a free download obtained from the Microsoft Web site. To download and install Microsoft .NET 4.0 perform the following steps:

1. Open your Web browser and access the following Web page:
<http://www.microsoft.com/en-us/download/details.aspx?id=17718>
2. Download and execute dotnetfx40_Full_x86_x64.exe. An *Extracting Files* window displays.

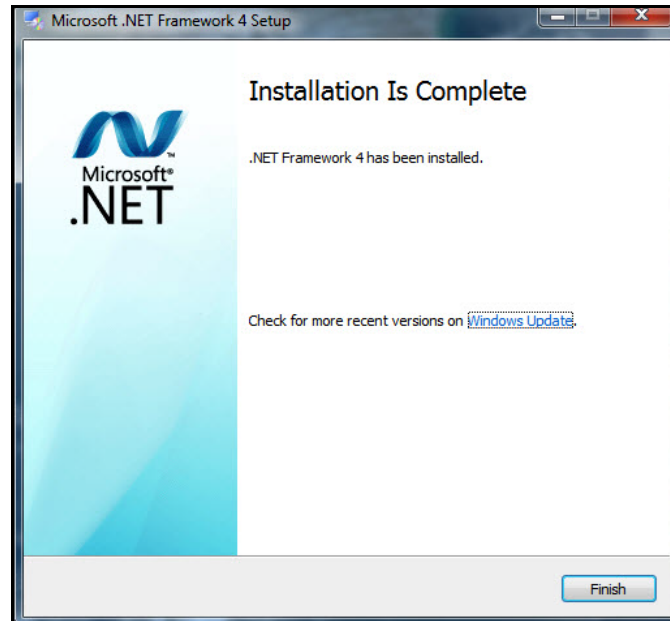


3. The *Microsoft .NET Framework 4.0 Setup* window displays.



4. To accept the *End-User License Agreement* select the checkbox next to I have read accept the license terms.
5. Click Install.
6. The *Installation Progress* window displays. This process can take several minutes to complete.

7. The *Installation Complete* window displays.



8. Select Finish.
9. In order to complete the installation of .NET 4.0, the computer must be restarted.

Installing Microsoft Visual C++ 2005 & 2008

Microsoft Visual C++ 2005 & 2008 is a free download obtained from the Microsoft Web site.

1. Launch the Landing Page.
2. Hover over the Smart Client link.
3. Click the Microsoft Visual C++ 2005 & 2008 link for your Windows operating system, 32 or 64-bit. .
4. In the *File Download* window, click Save.
5. Select a download location and click Save.
6. Navigate to and open the installation folder.
7. Launch the Setup.exe file and follow the instructions in the Installation Wizard to complete installation.

8. Upon completion of the installation process, click Finish.

Installing a Scanner Driver

You must have the appropriate scanner driver installation package provided by the financial organization and be an administrator on your PC to install a scanner. For a list of scanners supported for use with Smart Client, see [Logging into Smart Client](#).

Internet Explorer is required to complete the following steps. Installation procedures will vary by scanner. Therefore, verify the steps for each scanner driver.

**NOTE**

If you have installed your scanner using the Scanner Installation Assistant, this step has been completed.

Scanner Driver Installation

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

Internet Explorer 6, 7, or 8 is required to complete the following steps. Installation procedures vary by scanner driver. Therefore, verify the steps for each scanner driver.

Install a Scanner Driver on your PC

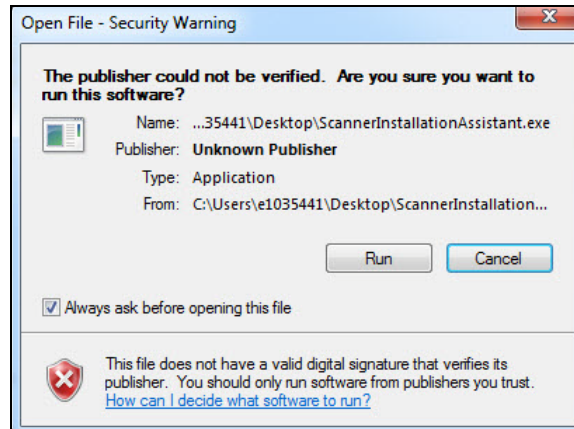
1. Launch the Landing Page.

**NOTE**

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

1. Launch the Scanner Installation Assistant.
2. Save the ScannerInstallationAssistant.exe to the desktop.
3. Double click the ScannerInstallationAssistant.exe.

4. A security warning appears. Select Run.

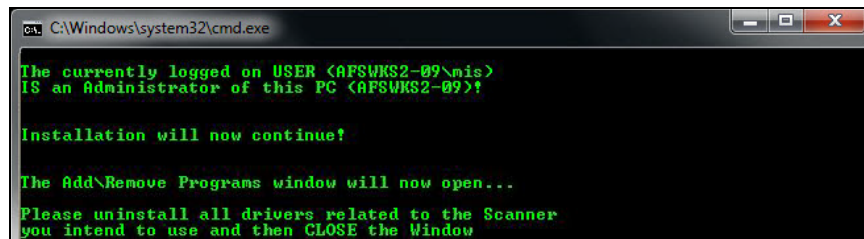


5. The command prompt launches. It checks to see if your account is an Administrator.

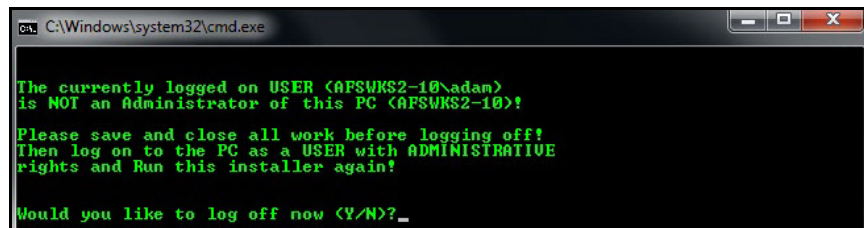


NOTE

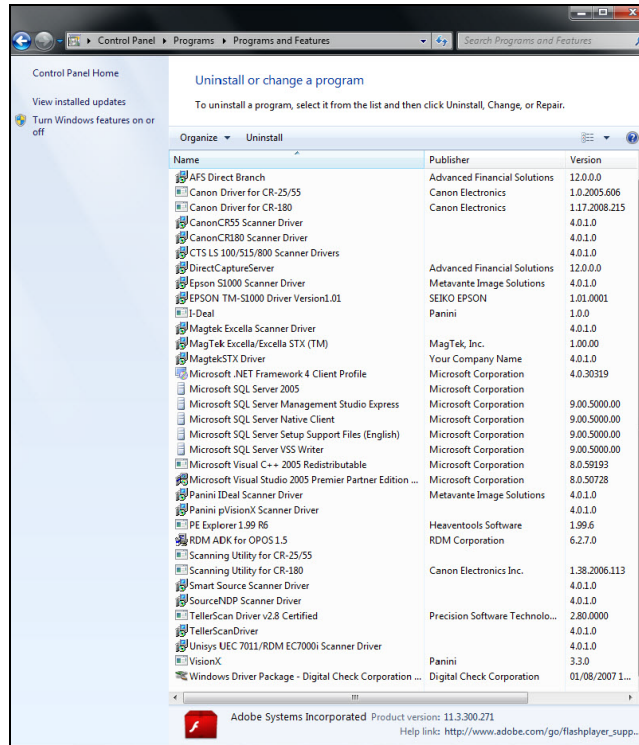
This screen may not appear depending on your operating system.



- a. If your account is not an Administrator, an error displays and you will not be able to continue.



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



7. From here scroll through the list to find your system's currently installed scanner drivers. Refer to the following list for scanners and their corresponding drivers.

**NOTE**

Disconnect the USB Cable prior to uninstalling the scanner drivers.

- Canon CR-25/55

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

■ Canon CR-180

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

■ CTSL S100

 CTS LS 100/515/800 Scanner Drivers		4.0.1.0
--	--	---------

■ Epson S1000

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

■ iDeal

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

■ Magtek Excella

 Magtek Excella Scanner Driver		4.0.1.0
 MagTek Excella/Excella STX (TM)	MagTek, Inc.	1.00.00

■ Magtek Excella ST

 MagtekSTX Driver	Your Company Name	4.0.1.0
 MagTek Excella/Excella STX (TM)	MagTek, Inc.	1.00.00

■ RDM

 RDM ADK for OPOS 1.5	RDM Corporation	6.2.7.0
--	-----------------	---------

■ Smart Source

 Smart Source Scanner Driver		4.0.1.0
---	--	---------

■ Source NDP

 SourceNDP Scanner Driver		4.0.1.0
--	--	---------

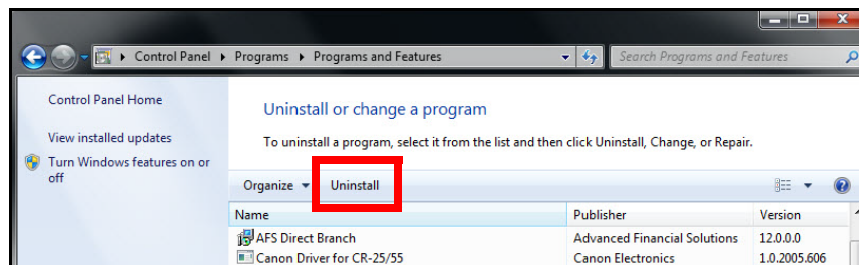
■ Teller Scan

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

■ Vision X

Panini pVisionX Scanner Driver		4.0.1.0
--------------------------------	--	---------

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



9. Follow the defaults to uninstall the scanner driver. Repeat this process for all components of an installed scanner.
10. Once all drivers are uninstalled, close the Control Panel.
11. The scanner installation command prompt displays. Enter the letter or number corresponding to the scanner drivers you need to install.

```

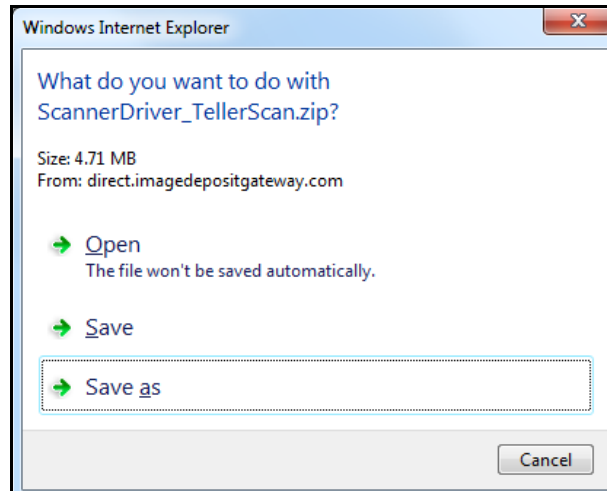
C:\Windows\system32\cmd.exe

[
  32-Bit Drivers
  [
    U = Panini VisionX
    T = Digital Check TellerScan
    3 = Digital Check CX30
    U = Unisys NEC-7000
    I = Unisys iDeal
    C = Canon CR-25/55
    S = Canon CR-50/80
    E = Epson S1000
    M = Magtek
    S = MagtekSTX
    L = LS-100
    N = Source NDP
    J = Canon CR-180 <Smart Client only>
    9 = Canon CR-170 <Smart Client only>
    B = Unisys Smart Source <Smart Client only>
    F = Flatbed Scanner <TWAIN driver>
  ]
  * = 64-Bit Drivers **DANGEROUS**
]

Please select the driver to install and press enter...

```

12. A Windows Internet Explorer dialog displays. Select Save As.

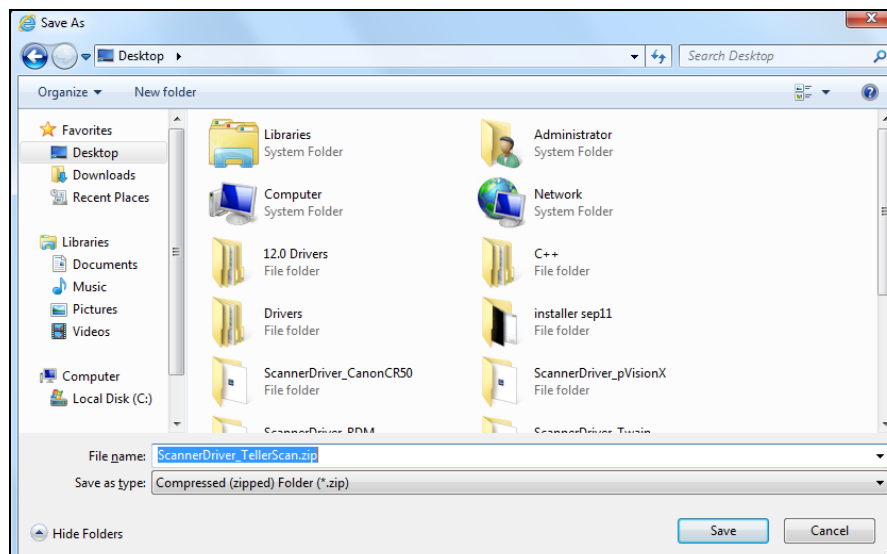


13. The Save As dialog displays. Save the scanner driver to the desktop.

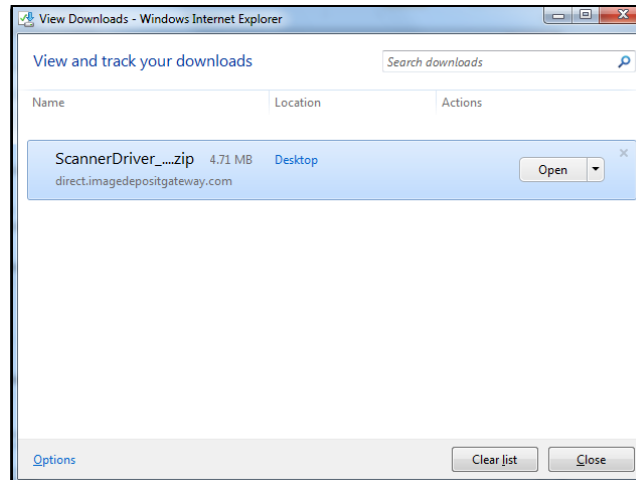


NOTE

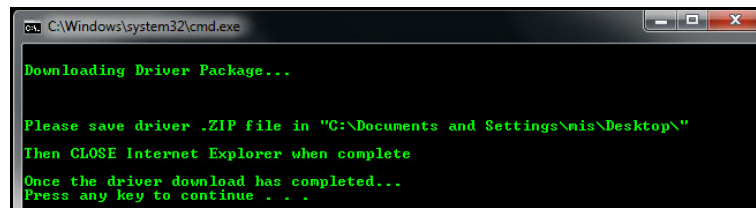
The scanner driver must be saved to the same location as the ScannerDriverAssistant.exe. If saved to a different location the Scanner Installation Assistant will fail.



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



15. Once the scanner has been saved to the desktop, a message appears. Select any button to continue.

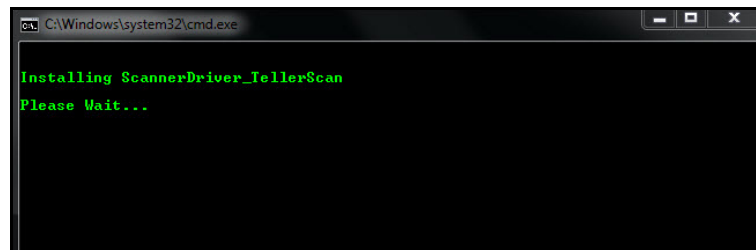


16. The command prompt displays stating the scanner driver is installing.

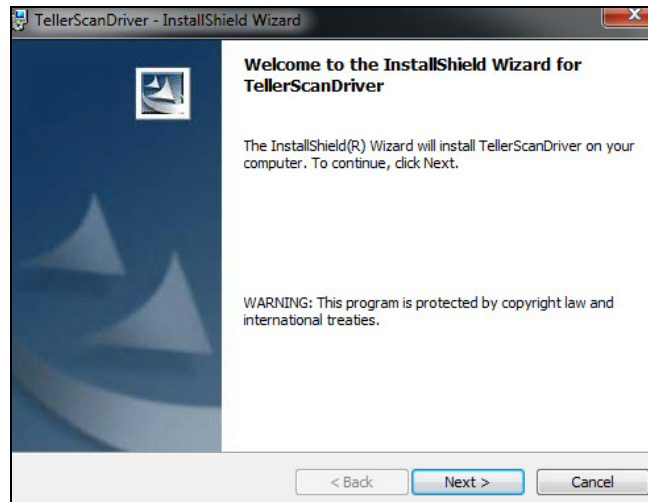


NOTE

Do not close this window.



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



Adding the External Web Server as a Trusted Web Site

Merchant Smart Client's external Web server needs to be added as a trusted Internet Web site.

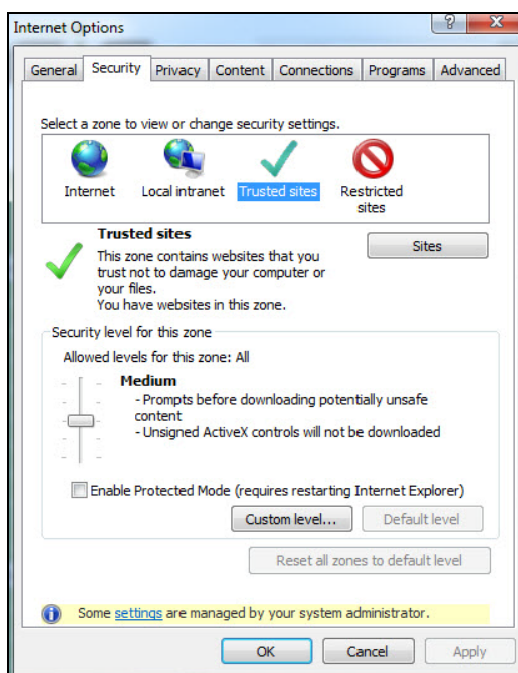


Additional domains may need to be added.

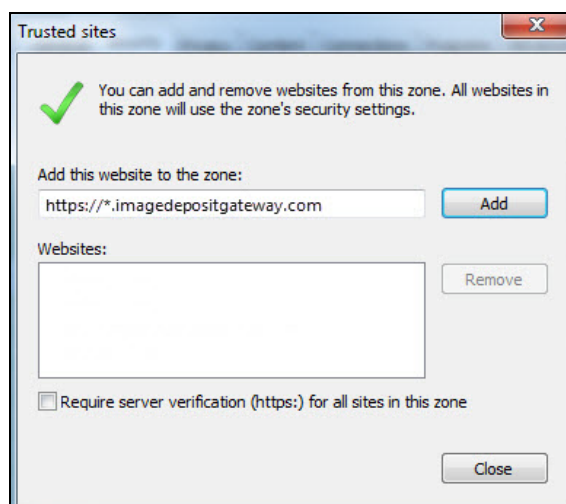
Add External Web Server to Trusted Site List

1. Launch Internet Explorer.
2. Select Tools.
3. Select Internet Options.

4. In the *Internet Options* window, select the Security tab.

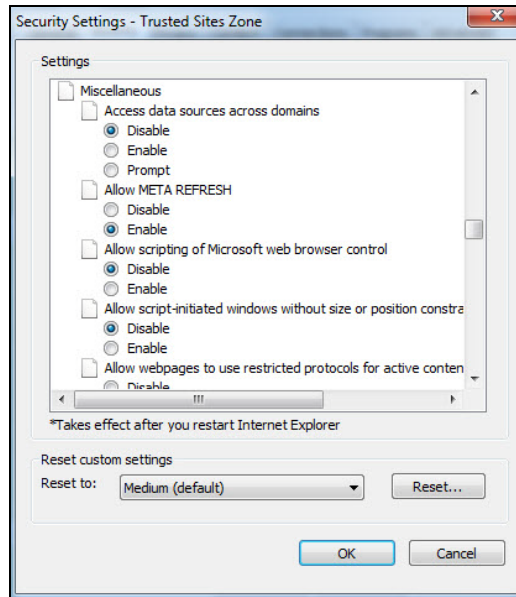


5. Click Trusted Sites.
6. Click Sites.
7. In the *Trusted Sites* window, type the following address, `https://*.imagedepositgateway.com`.



8. Click Add.

9. Click OK.
10. In the *Internet Options* window, click Custom level.
11. In the *Security Settings* window, under Miscellaneous, enable access to data sources across domains.



12. Click OK.

Downloading Smart Client

Before downloading Smart client and registering the workstation and scanner, ensure that your scanner driver is installed, connected, and turned on.



NOTE

*If you have already downloaded Smart Client and registered your workstation and scanner, use the login instructions in the **Logging into Smart Client** section to begin using Smart Client.*

1. Launch the deployment Web page provided by the financial organization.

Home Scanner Driver Web Client Smart Client

Merchant Capture

A solution designed to serve businesses with single or multiple offices, eliminating the transportation of paper deposits, electronically consolidate deposits from distant locations, improving cash flow and reducing the need for multiple bank relationships. Additionally, customers are no longer tied to branch hours for current-day processing.

Welcome to Merchant Capture.

First time users should follow these steps to complete the set-up. If you previously loaded your scanner drivers and modified your Internet Explorer settings, please proceed to Login.

Follow these steps to complete the setup.

- 1: Review scanner installation instructions.
- 2: Download and Install scanner drivers.
- 3: **Web Client Users:** Configure your IE settings and login.
- 4: **Smart Client Users:** Download the Smart Client Application

[Web Client Login](#)



NOTE

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

2. Click the Smart Client link.
3. Under Smart Client Install, click Merchant Smart Client.
4. In the *File Download* window, click Save.
5. Select a download location for the file and click Save.
6. Enter your login information.

Please Enter Login Information

UserName

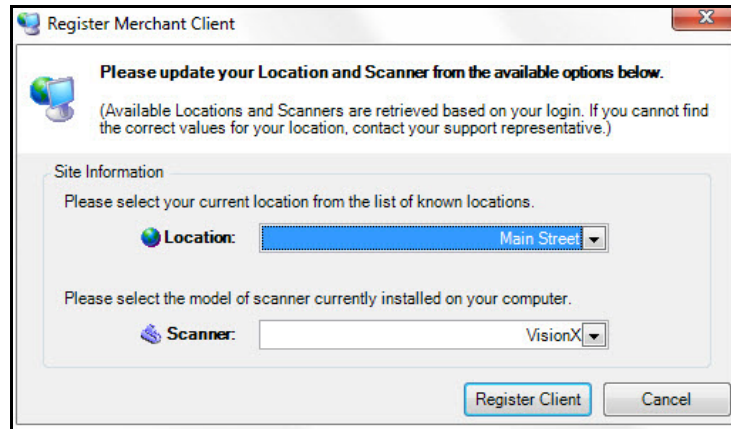
Password

Warning: This computer program is protected by copyright law and international treaties. Unauthorized reproduction or distribution of the program, or any portion of it, may result in severe civil and criminal penalties and will be prosecuted to the maximum extent possible under the law.

[OK](#) [Cancel](#)

7. Click OK.

8. In the *Register Merchant Client* window, select your location and scanner.



9. Click Register Client. Merchant Smart Client begins downloading and launches when completed.

Creating a Smart Client Shortcut

To create a Smart Client shortcut on your desktop, do the following.

1. In the left-hand corner of the toolbar, click Start.
2. In All Programs, navigate to Remote Deposit Capture > Merchant Smart Client.
3. Right-click on Merchant Capture.
4. Highlight Send To and click Desktop. You can now launch Smart Client by double-clicking the icon on your desktop.

Logging into Smart Client

This section contains step-by-step instructions for logging in to Merchant Smart Client.

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



NOTE

*If you have not downloaded Smart Client and registered your workstation, complete the appropriate tasks described in **Downloading Smart Client**.*

Password Messages

During the login process, a password event can occur that prompts you to change your password:

- ◆ 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.

Offline Mode

An offline connection occurs when the connection to the server could not be established during login, but your credentials are the same as those authorized from the previous Merchant Smart Client session. You cannot submit deposits or reset your password in offline mode.

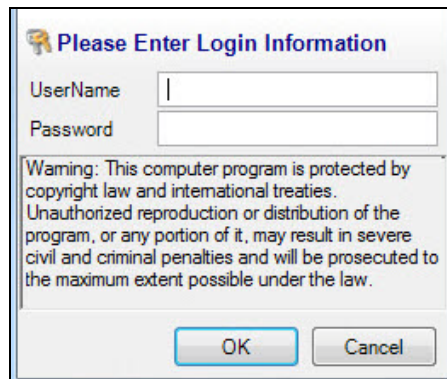
File Encryption on Local PCs

Smart Client encrypts data and images stored on local PCs to protect against unauthorized use. The only way to access the data and images is directly through the application.

Logging In

To log in to Smart Client, do the following:

1. Double-click the Smart Client shortcut on your desktop.
2. Enter your login information

A screenshot of a Windows-style dialog box titled "Please Enter Login Information". It contains two input fields: "UserName" and "Password". Below the fields is a text area with a warning message: "Warning: This computer program is protected by copyright law and international treaties. Unauthorized reproduction or distribution of the program, or any portion of it, may result in severe civil and criminal penalties and will be prosecuted to the maximum extent possible under the law." At the bottom are "OK" and "Cancel" buttons.

Please Enter Login Information

UserName

Password

Warning: This computer program is protected by copyright law and international treaties. Unauthorized reproduction or distribution of the program, or any portion of it, may result in severe civil and criminal penalties and will be prosecuted to the maximum extent possible under the law.

OK Cancel

3. Click OK.
4. Enter your multi-factor authentication login information. See the [Multi-Factor Authentication](#) section in this manual for more information.

Multi-Factor Authentication

Multi-factor authentication (MFA) can help prevent unauthorized access to Smart 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 Multi-Factor Advanced Authentication, refer to the [Multi-Factor Advanced Authentication](#) section (Appendix A) 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 Smart Client. If you are logging in to Smart 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. When you answer your confirmation questions correctly, you can click the Forgot Password link to create a new password.

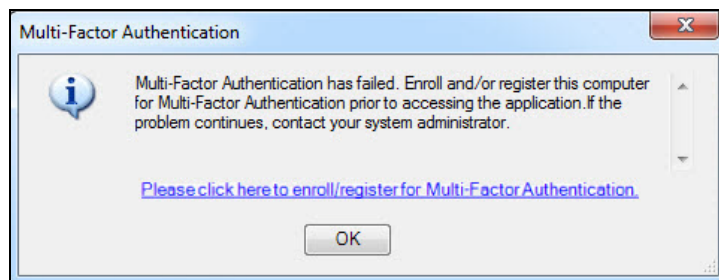
If you are not able to answer your confirmation questions, your account will be locked after three failed attempts. You then must contact the system administrator to unlock your account and then re-enroll in MFA.

Enrolling in MFA

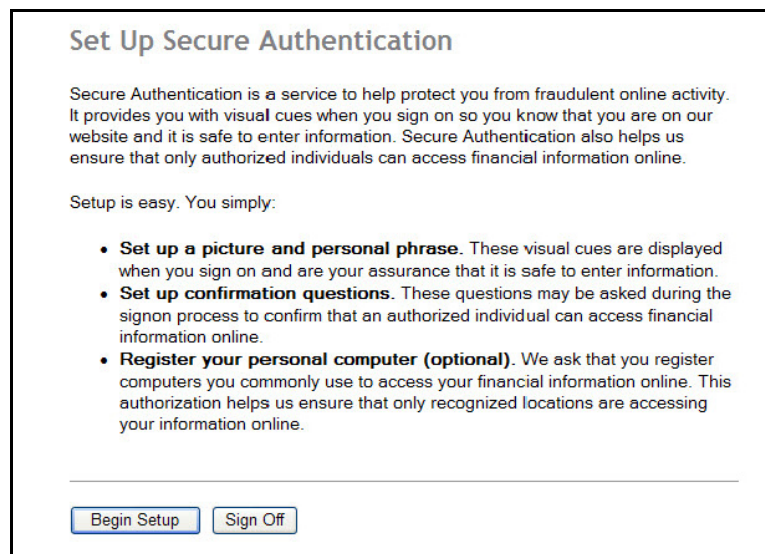
MFA requires you to first enroll in MFA and then register the computer you commonly use to access Smart Client.

Enroll in MFA

1. Launch Smart Client. The following message appears because MFA is attempting to initiate before you have actually enrolled.



2. In the message window, click the link to enroll in MFA. The Smart Client Login Page appears.
3. On the login page, enter your User ID and click the Login button. The *Set Up Secure Authentication* page appears.



4. Click the Begin Setup button.

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

Set Up Secure Authentication

Here's a list of pictures. Click a picture to select it and return to the setup process.

Category: Abstract

[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.

6. Enter your User ID and a personal phrase.



The previously chosen picture can be changed on this screen.

Set Up Secure Authentication

Step 1 of 3 - Set up a picture and personal phrase

A picture has been selected for you. Please create your personal phrase and click "Continue setup."

User ID: merchant1

Enter a personal phrase:

Merchant Rocks!

Your personal phrase will be displayed next to your picture when you sign on or change your password. It must be at least 1 character and cannot include more than 40 characters.

Continue Setup

Want to use a different picture? Select one of the pictures shown below.

7. Click the Continue Setup button.
8. Select four challenge questions and enter the answers.

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:

What is the first name of your first niece/nephew?

▼

Answer:

Sadie

This answer must be at least 3 characters long.

Question:

In what year were you married? (YYYY)

▼

Answer:

2012

This answer must be at least 4 characters long.

Question:

What is your mother's middle name?

▼

Answer:

Sue

This answer must be at least 3 characters long.

Question:

What is your Zodiac sign?

▼

Answer:

Leo

This answer must be at least 3 characters long.

ContinueSetup

9. Click the Continue Setup button.

10. Select Register this computer and click the Continue Setup button.



You still need to complete additional steps to register the computer after you have completed MFA enrollment

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 Direct Merchant Web Deposit. 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 Direct Merchant Web Deposit.

On a registered computer, you are not asked to answer questions when you sign on - making it faster to access Direct Merchant Web Deposit. 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.

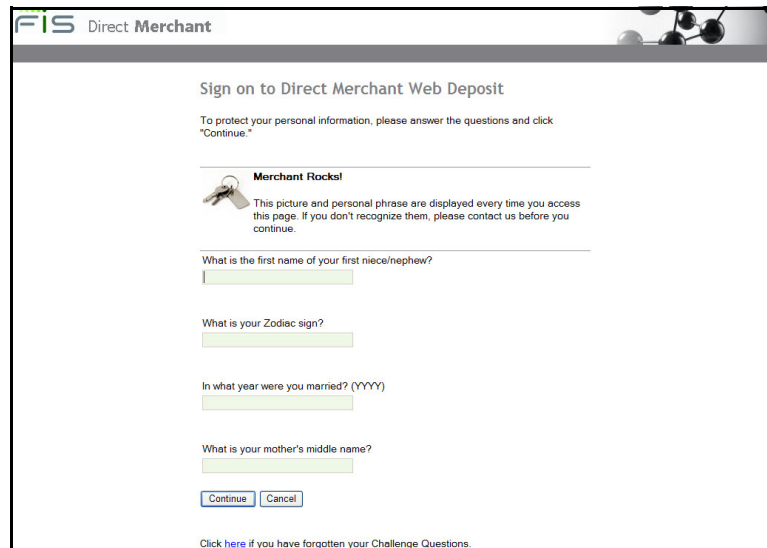
11. Review the information and make any necessary changes.
12. Confirm your password and click Submit. The enrollment confirmation appears. Close the enrollment confirmation.

► Register the Computer

The following steps show how to register a computer after enrolling in MFA.

1. Launch Smart Client. The login page appears.
2. Enter your UserID and click the Login button to continue.

3. Answer the challenge questions. Select Register this computer and click the Continue button to proceed.



The screenshot shows the FIS Direct Merchant Web Deposit sign-in page. At the top, the FIS logo and 'Direct Merchant' text are visible. Below the header, the page title is 'Sign on to Direct Merchant Web Deposit'. A message states: 'To protect your personal information, please answer the questions and click "Continue."'. A section titled 'Merchant Rocks!' features a key icon and a warning: '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, four challenge questions are listed, each with a text input field: 'What is the first name of your first niece/nephew?', 'What is your Zodiac sign?', 'In what year were you married? (YYYY)', and 'What is your mother's middle name?'. At the bottom of the form are 'Continue' and 'Cancel' buttons. A link at the very bottom reads 'Click [here](#) if you have forgotten your Challenge Questions'.

4. Enter your password and click Login. The computer is now registered and the confirmation page appears. Close the confirmation page.

Chapter 2

General Information

Topics

- ◆ **The Home Page**
- ◆ **Reports**
- ◆ **Mark Items**
- ◆ **Find Items**

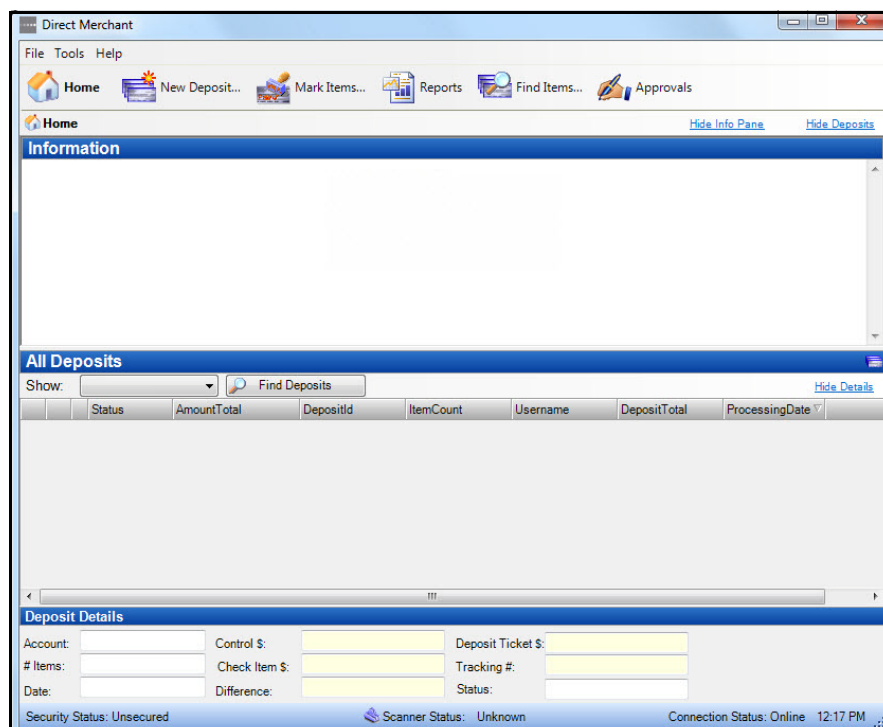
The Home Page

This section explains the elements of the Home page and the various features that can be accessed.

The Home page is displayed after each successful login and is organized into the following areas:

- ◆ Main menu and toolbar
- ◆ Information pane
- ◆ All Deposits pane
- ◆ Deposit Details pane
- ◆ Status Bar

The main menu, toolbar, and status bar are always visible. You have the option to hide the Information and deposit panes.



User Roles and Privileges

The roles assigned to a user determine what that user can access and the tasks that can be performed in Smart Client.

Administrator Role

The administrator role can only be assigned by FIS at the request of the 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.

In Smart Client, the administrator can do the following:

- ◆ Reset duplicate item history (if allowed by the financial organization)
- ◆ View and change own scanner information
- ◆ Mark items
- ◆ Reset passwords

Role Privileges

The Deposit Approval feature affects deposit tasks and deposit workflow for the user roles, but basic application tasks accessible from the Home page are minimally affected. Privileges associated with each user role are listed in the tables below as appropriate depending on whether Deposit Approval is enabled.

For detailed information about how the Deposit Approval feature affects the deposit workflow, see the [Approvals](#) section of this guide.

► 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 with Smart Client:

Role	Privileges
Supervisor	◆ Register merchant and scanner ◆ Reset own password ◆ Mark items ◆ View own scanner information

Role	Privileges
Reviewer	◆ View reports (all deposits and accounts on workstation) ◆ View closed deposits (all deposits and accounts on workstation) ◆ Find Items ◆ Reset own password ◆ Mark items ◆ View own scanner information
Depositor	◆ Create, capture, correct, balance, and finish deposits (own deposits only) ◆ View reports (own deposits only) ◆ View closed deposits (own deposits only) ◆ Reset own password ◆ Mark items ◆ Find items ◆ View own scanner information ◆ Finish user deposits that have operator role
Operator	◆ Create, capture, correct, and balance deposits (own deposits only) ◆ View list of closed deposits (own deposits only) ◆ Reset own password ◆ Mark items ◆ View own scanner information

**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 with Smart Client:

Role	Privileges
Supervisor	◆ Register merchant and password ◆ Reset own password ◆ Mark items ◆ View own scanner information
Reviewer	◆ View reports (all deposits and accounts on workstation) ◆ View closed deposits (all deposits and accounts on workstation) ◆ Find items ◆ Reset own password ◆ Mark items ◆ View own scanner information ◆ Update deposit approval status
Depositor	◆ Transmit and finish deposits (own deposits only) ◆ View reports (own deposits only) ◆ View closed deposits (own deposits only) ◆ Reset own password ◆ Mark items ◆ Find items ◆ View own scanner information ◆ Update deposit approval status
Operator	◆ Create, capture, correct, and balance deposits ◆ View list of closed deposits (own deposits only) ◆ Submit deposits (own deposits only) ◆ Reset own password ◆ Mark items ◆ View own scanner information ◆ Update deposit approval status

**NOTE**

Privileges granted to all roles (except the reviewer role) are limited to the deposit accounts assigned to that user. To perform functions of the depositor role, the user must also be assigned the operator role.

Main Menu and Toolbar

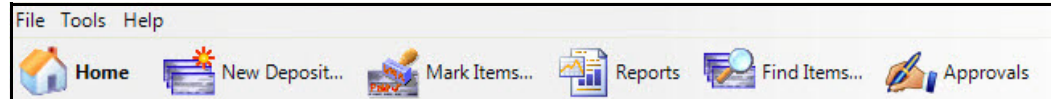
Main Menu

The main menu provides access to the following functions:

Name	Function
File Home	Returns you to the Smart Client Home page.
File New Deposit	Allows you to begin creating a new deposit.
File Exit	Exits Smart Client.
Tools Mark Items	Allows you to endorse a message stating that an item has been previously captured to a deposit.
Tools Reports	Allows you to generate available reports.
Tools Find Items	Allows you to search for captured items.
Tools Scanner Information	Provides information about the registered scanner, such as name, brand, model, library, and current status. You also have the ability to reset the scanner if necessary.
Tools Register	Allows you to register a new scanner.
Tools Reset Duplicate History	Resets all duplicate history.
Tools Reset Password	Resets your login password.
Help Contents	Displays the online user guide.
Help About	Displays Merchant Smart Client application information.

Toolbar

The toolbar provides quick access to the following features, which are also available using the main menu:



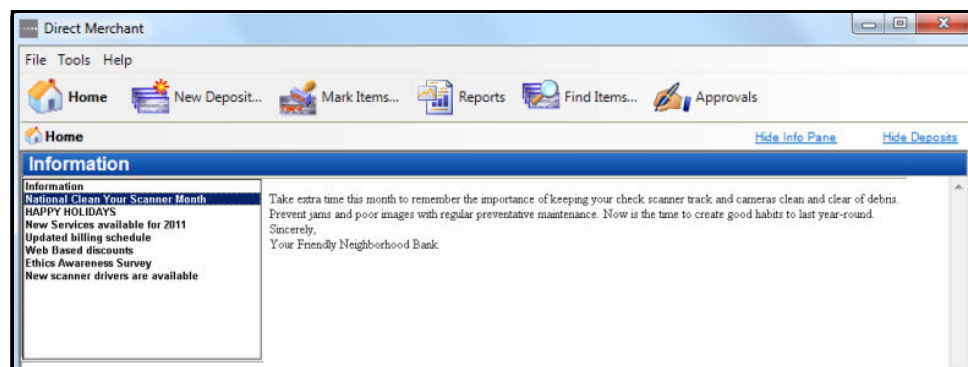
- ◆ Home
- ◆ New Deposit
- ◆ Mark Items
- ◆ Reports
- ◆ Find Items

Information and Announcements Pane

This area is used by the service provider to display branding/logo information, a webpage with useful information and links, or Announcements.

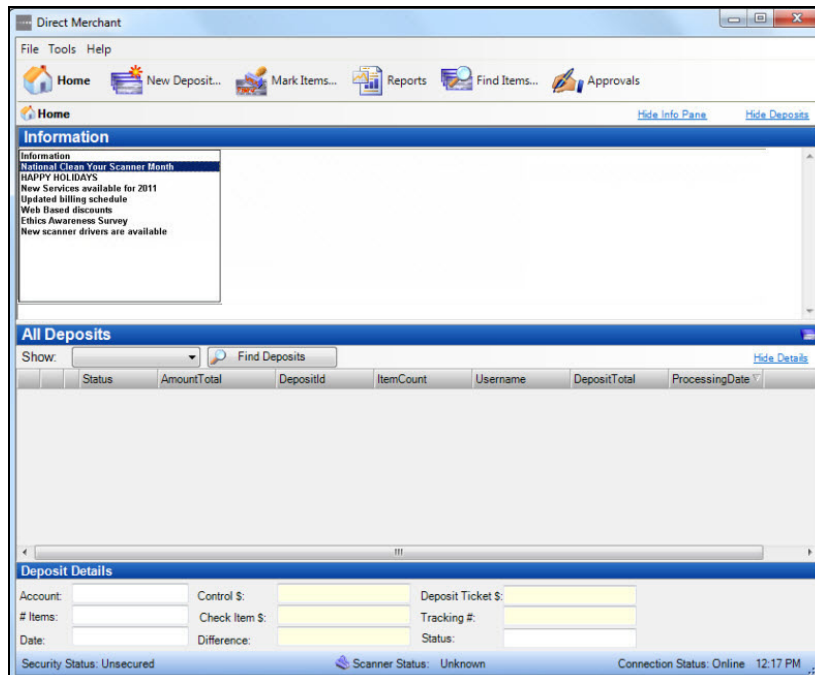
Toggle the Hide/Show Info Pane link on the top right to hide the Information Pane to enlarge the viewing area for the Deposit List Pane below. Likewise, toggle the Hide/Show Deposits link to increase the viewing area of the Information Pane.

From this section users can select and view messages from their service provider. The Announcement section is not present unless there are active announcements. This is an optional feature that may not be utilized by all service providers.



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. To view the standard logo or webpage, click on the Information link which is available above the list of announcement subjects.



You can hide the information pane by clicking the Hide Info Pane link.



All Deposits Pane

This area contains information for each deposit that has been created. This includes deposits that have been transmitted, are ready to be transmitted, or are currently active. You can use the Show field to apply the following filters to the deposit list:

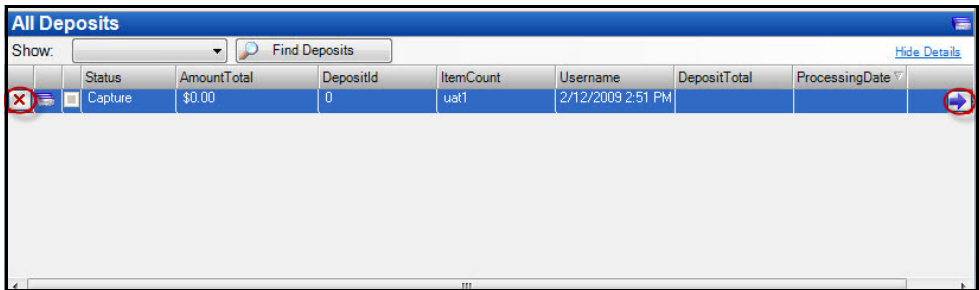
- ◆ **All Deposits** — Displays all local deposits.
- ◆ **Approval Pending** — When the Deposit Approval feature is enabled, displays deposits that need to be reviewed by an approver.
- ◆ **Approval Rejected** — When the Deposit Approval feature is enabled, displays deposits that have been rejected by the approver.
- ◆ **Open Deposit** — Displays created deposits that are not ready for transmission.
- ◆ **Ready** — Displays corrected and balanced deposits that are ready for transmission.
- ◆ **Transmitted** — Displays successfully transmitted deposits.

Returning to an Open Deposit

You can return to an open deposit by double-clicking the deposit or using the deposit's Arrow icon. You are then taken to the task in which the deposit was left. You can capture and correct items as needed before balancing the deposit. For more information about the tasks in the deposit process, see the [The Deposit Process](#) chapter in this manual.

Modifying a deposit (such as adding or removing an item) after balancing but before transmitting causes the existing virtual credit to be deleted and the deposit to need re-balancing. A new virtual credit with accurate information is created when the deposit is re-balanced. If you are using virtual payee endorsements, you cannot modify deposit information.

Additionally, you can use the X icon to delete a deposit.



	Status	AmountTotal	DepositId	ItemCount	Username	DepositTotal	ProcessingDate
X	Capture	\$0.00	0	uat1	2/12/2009 2:51 PM		



If you apply a filter, the header changes to reflect the applied filter. Data fields will vary according to your settings.

Find Deposits

You can search for a single deposit or subset of deposits using the Find Deposits button. When you perform a search, the header changes to Find Deposits Results and lists the deposits that met your search criteria. Use the Show field to return the display to All Deposits.

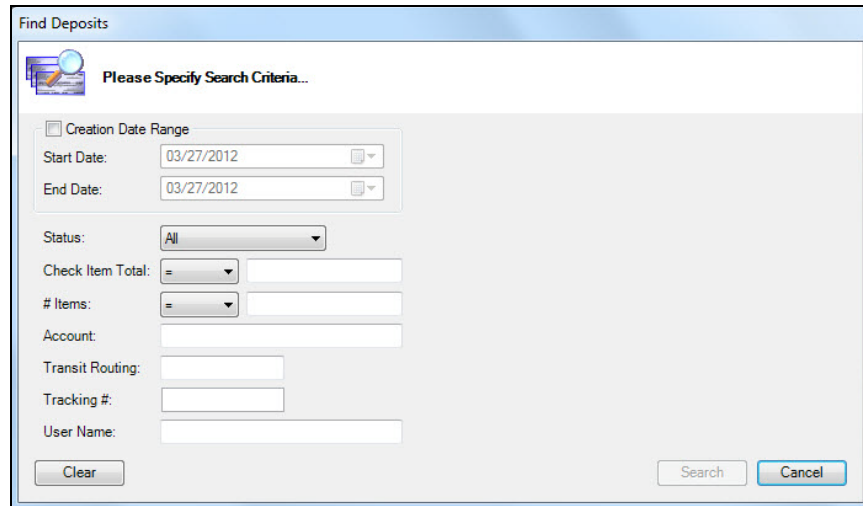


Find Deposits Results
Show: Find Deposits

► Finding Deposits

To search deposits, do the following:

1. Click Find Deposits. The *Find Deposits* window appears.



The image shows a software window titled "Find Deposits". Inside the window, there is a sub-header "Please Specify Search Criteria..." with a magnifying glass icon. Below this, there are several search criteria fields: a checkbox for "Creation Date Range", "Start Date" and "End Date" fields both set to "03/27/2012", a "Status" dropdown menu set to "All", "Check Item Total" and "# Items" fields each with a dropdown set to "=" and an empty text box, and empty text boxes for "Account", "Transit Routing", "Tracking #", and "User Name". At the bottom left is a "Clear" button, and at the bottom right are "Search" and "Cancel" buttons.

2. To specify your search, do the following:
 - a. If you want to search a date range, click the appropriate box and specify the range.
 - b. In the Status field, specify whether you want to include open, transmitted, or all deposits in your search.
 - c. Specify any remaining criteria, including the check item total, number of items, custom fields, and so on.
 - d. If your organization uses custom fields, those fields will appear in place of Additional Field1 and Additional Field2.
3. Click Search.

Deposit Details Pane

This area contains detailed information for the selected deposit and buttons to delete, submit, or open the selected deposit. You can hide the Deposit Details pane by clicking the Hide Details link in the All Deposits pane.

Deposit Details			
Account: *****321	Control \$:	\$300.00	Deposit Ticket \$:
# Items: 3	Check Item \$:	\$300.00	Tracking #:
Date: 3/1/2012	Difference:	\$0.00	Status: Pending
Delete Selected Deposit		Transmit Selected Deposits	
		Open Selected Deposit	
Security Status: Unsecured			
Scanner Status: Unknown			
Connection Status: Online 3:22 PM			



NOTE

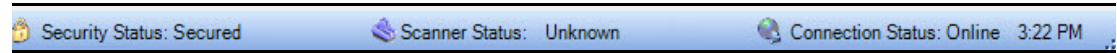
Data fields can vary according to your organization's settings.

Deposits Details contains the following fields:

- ◆ **Account** is the assigned deposit account number.
- ◆ **Number of Items** is the number of captured items in the deposit.
- ◆ **Date** is either the current date or the date the deposit was created.
- ◆ **Control \$** is the deposit total entered during deposit creation.
- ◆ **Check Item \$** is the combined amount of all the captured items in the deposit.
- ◆ **Difference** is the amount discrepancy between the deposit total and the captured item total.
- ◆ **Deposit Ticket \$** is the amount of the virtual deposit ticket.
- ◆ **Tracking #** is the deposit's tracking number.
- ◆ **Status** represents the current state of the deposit.
 - Capture - Deposit is in the capture stage.
 - Correct - Deposit is in the correction stage.
 - Balance - Deposit is in the balance stage.
 - Ready - Deposit is balanced and ready to be transmitted.
 - Transmitted - Deposit has been transmitted.

Status Bar

The status bar indicates the security, scanner, and connection status.



Security Status

The security status can be either secured or unsecured. A secured connection means all data received and transmitted is encrypted. An unsecured connection means that all data received and transmitted is not encrypted, which can pose a security risk.

Scanner Status

The scanner status can either be ready or unknown. A ready status means that the scanner is fully operational and ready to capture items in a deposit. An unknown status means a complication with the scanner has occurred. Items cannot be captured when the scanner status is unknown.

Connection Status

The connection status can either be online or offline. An online connection means that the server is responding and that Merchant Smart Client can transmit deposits and receive configuration updates.

An offline connection occurs when the connection to the server could not be established during login but your credentials are the same as those authorized from the previous Merchant Smart Client session. You cannot submit deposits or reset your password in offline mode.

Reports

Merchant Smart Client offers the following reports:

- ◆ Deposit Detail Report
- ◆ All Deposits Detail Report
- ◆ Deposit Summary Report
- ◆ Deposit Image Report
- ◆ Deposit Image Report (Front Only)
- ◆ Deposit Image Report (1x3)
- ◆ Server Deposit Approval Report
- ◆ Item Detail Data Report
- ◆ Export Data File by Layout

**NOTE**

Export Data File by Layout is only available if your organization has established data layouts.

- ◆ Pending and Rejected Deposits Summary Report

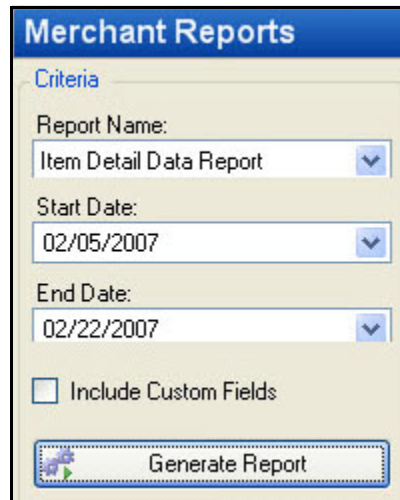
**NOTE**

The Pending and Rejected Deposits Summary Report is only available if your organization uses the Deposit Approval feature.

Generating Reports

You can generate reports by clicking the Reports icon in the toolbar. You then select the report you want and complete its associated criteria. Some reports have required, unique criteria and are described in the report descriptions below.

For each report, you can specify a start date and end date. If you do not specify a date, the report information for the current day is displayed. When you have specified all the needed criteria for a report, click Generate Report to view it.



The screenshot shows a dialog box titled "Merchant Reports" with a "Criteria" section. It contains three dropdown menus: "Report Name:" set to "Item Detail Data Report", "Start Date:" set to "02/05/2007", and "End Date:" set to "02/22/2007". There is an unchecked checkbox labeled "Include Custom Fields" and a "Generate Report" button at the bottom.

Report Toolbar

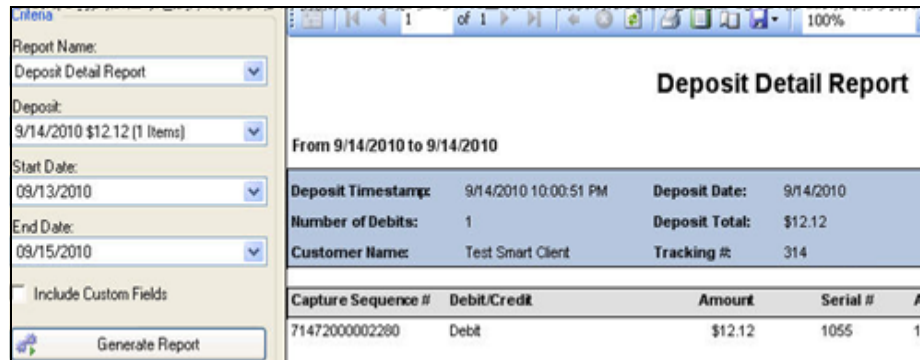
The report toolbar allows you to perform the following functions:



Function	Description
Flip Page	Displays the next or previous page.
Refresh	Refreshes the active report page.
Print	Prints the report.
Print Layout	Displays a print preview of the report.
Page Layout	Allows you to adjust page options, such as size, margins, and so on.
Export	Allows you to output and save report data in CSV, PDF, or XLS format.
Zoom In / Out	Increases or decreases the display size of the report.
Find Next	Allows you to search for text within the report.

Deposit Detail Report

This report contains detailed information for a selected deposit during a specified date range. If deposit and date ranges are not specified, the current day's deposits are displayed. You also have the option to include custom fields, if applicable.



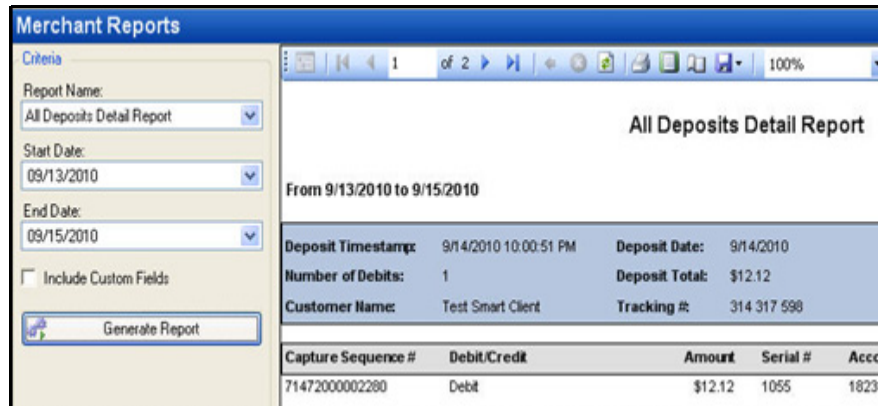
Report Name:	Deposit Detail Report
Deposit:	9/14/2010 \$12.12 (1 Items)
Start Date:	09/13/2010
End Date:	09/15/2010
Include Custom Fields	☐

Deposit Detail Report				
From 9/14/2010 to 9/14/2010				
Deposit Timestamp:	9/14/2010 10:00:51 PM	Deposit Date:	9/14/2010	
Number of Debits:	1	Deposit Total:	\$12.12	
Customer Name:	Test Smart Client	Tracking #:	314	

Capture Sequence #	Debit/Credit	Amount	Serial #	Account #
71472000002280	Debit	\$12.12	1055	18233

All Deposits Detail Report

This report provides a list of all deposits. You can display an individual deposit at a time to view its details. You also have the option to include custom fields, if applicable.



Report Name:	All Deposits Detail Report
Start Date:	09/13/2010
End Date:	09/15/2010
Include Custom Fields	☐

All Deposits Detail Report				
From 9/13/2010 to 9/15/2010				
Deposit Timestamp:	9/14/2010 10:00:51 PM	Deposit Date:	9/14/2010	
Number of Debits:	1	Deposit Total:	\$12.12	
Customer Name:	Test Smart Client	Tracking #:	314 317 598	

Capture Sequence #	Debit/Credit	Amount	Serial #	Account #
71472000002280	Debit	\$12.12	1055	18233

Deposit Summary Report

This report provides a detailed summary of an individual deposit. You must specify an account number for this report. You also have the option to include custom fields, if applicable.

Merchant Reports

Criteria

Report Name: Deposit Summary Report

Account Number: Checking

Start Date: 09/13/2010

End Date: 09/15/2010

☐ Include Custom Fields

Generate Report

Deposit Summary Report

From 9/13/2010 to 9/15/2010 Date: 9/15/2010

Deposit Acct: Checking Customer: Test Smart Client

Deposit Timestamp	Tracking #	Deposit Total	Number of Debits	Deposit Status
9/14/2010 10:00:51 PM	314 317 588	\$0.00	1	Open
9/14/2010 10:15:57 PM	889 645 162	\$12.12	1	Closed
		\$12.12	2	

Deposit Image Report

This report provides a detailed summary of an individual deposit and includes front and back images in a 2x3 layout. The Front Only option displays only front images. The 1x3 option displays only front images in a 1x3 layout, providing larger images per page.

Merchant Reports

Criteria

Report Name: Deposit Detail Image Report

Deposit: 2/21/2007 \$714.14 (6 items)

Start Date: 02/21/2007

End Date: 02/21/2007

Generate Report

Deposit Detail Image Report

From 2/21/2007 to 2/21/2007 Date: 2/21/2007

Deposit Timestamp	Deposit Date	Deposit Acct #
2/21/2007 2:42:14 PM	2/21/2007	4000789458

Number of Debits: 5 Deposit Total: \$714.14 Deposit Status: Open

Customer Name: Service Provider

Capture Sequence 055, Amount Deposited \$714.14, Serial 0

Service Provider: **McLennan**
 2000 W. Highway 100
 Dallas, TX 75241
 (214) 343-1100
 Service ID: 4000789458
 Amount: \$714.14

Service Provider: **McLennan**
 2000 W. Highway 100
 Dallas, TX 75241
 (214) 343-1100
 Service ID: 4000789458
 Amount: \$714.14

Capture Sequence 069, Amount Deposited \$100.00, Serial #5173

Image 1: Front of deposit slip showing amount \$100.00 and signature.

Image 2: Back of deposit slip showing MICR line and other details.

Server Deposit Approval Report

This report contains approval status details for deposits in the specified date range and location.



NOTE

*It is best a best practice to run the Update Status Approval prior to running this report. For more information, refer to the **Approvals** section.*

Server Deposit Approval Report						
Date: 3/29/2012			Prepared By: User1			
Rejected Deposits						
Main Street						
Tracking #	Submit Date	Operator	Rejected Date	Approver	No. of Debits	Deposit Total
953 929 317	3/27/2012	User2	3/29/2012 7:48:30 AM	User1	2	\$70.62
Main Street Sub-Totals					2	\$70.62
All Locations Rejected Deposits Grand Totals					2	\$70.62
Page 1 of 2						
Date: 3/29/2012						



NOTE

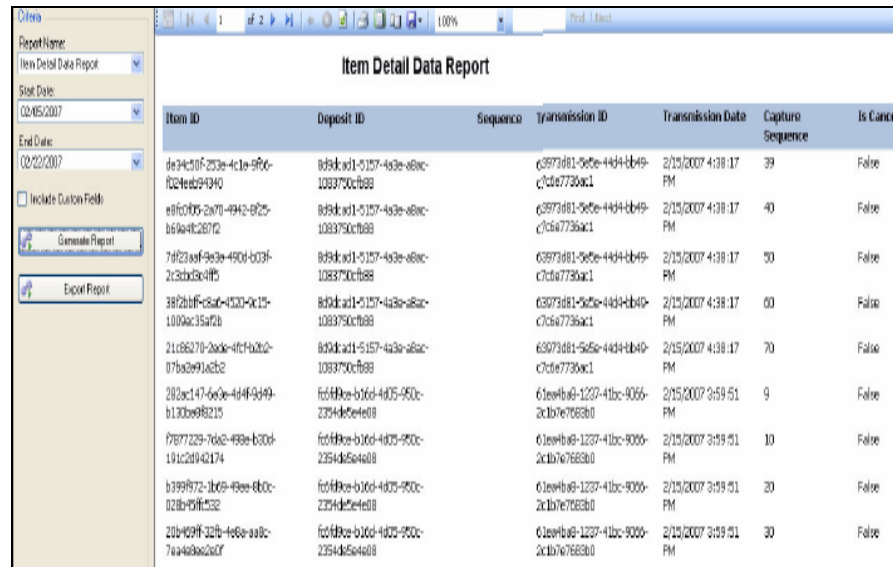
The Deposit Approval Report is only available if Merchant Deposit Approval is enable d and the current user has the Approver Role. If this report should be available but is not, contact the Service Provider.

To run this report, perform the following:

1. Select the Deposit Approval Report.
2. Enter the Start Date and End Date, if required.
3. Select Generate Report.

Item Detail Data Report

This report provides all available field data for captured items within the specified date range. You also have the option to include custom fields, if applicable. You can export the report by clicking Export Report.



Item ID	Deposit ID	Sequence	Transmission ID	Transmission Date	Capture Sequence	Is Cancel
de34c50f-253e-4c1e-9f0e-024e6d94340	8b94ad1-5157-4a3e-a6ac-1083790cb88		6397d81-5e5e-4d44-bb49-c7cd67736ac1	2/15/2007 4:18:17 PM	39	False
e8fc005-2a70-4942-9f25-b69a4c287f2	8b94ad1-5157-4a3e-a6ac-1083790cb88		6397d81-5e5e-4d44-bb49-c7cd67736ac1	2/15/2007 4:18:17 PM	40	False
7df23eaf-9e3e-4904-b03f-2c3dc9c4ff5	8b94ad1-5157-4a3e-a6ac-1083790cb88		6397d81-5e5e-4d44-bb49-c7cd67736ac1	2/15/2007 4:18:17 PM	50	False
38f2b1ff-c5ac-4520-xc15-100ac135af0	8b94ad1-5157-4a3e-a6ac-1083790cb88		6397d81-5e5e-4d44-bb49-c7cd67736ac1	2/15/2007 4:18:17 PM	60	False
21c86270-2a0e-48f4-a02e-07b0a2e91a2b2	8b94ad1-5157-4a3e-a6ac-1083790cb88		6397d81-5e5e-4d44-bb49-c7cd67736ac1	2/15/2007 4:18:17 PM	70	False
282ac147-6e0e-4d4f-9d49-b130bae98215	fc0f8be-b16d-4d05-950c-2394d5e4e08		61ee4ba9-1227-41bc-9000-2c1b7e7683b0	2/15/2007 3:19:51 PM	9	False
07877229-7da2-498e-b30d-191c2d942174	fc0f8be-b16d-4d05-950c-2394d5e4e08		61ee4ba9-1227-41bc-9000-2c1b7e7683b0	2/15/2007 3:19:51 PM	10	False
b399f872-1b69-49ee-eb0c-028b45ff532	fc0f8be-b16d-4d05-950c-2394d5e4e08		61ee4ba9-1227-41bc-9000-2c1b7e7683b0	2/15/2007 3:19:51 PM	20	False
20b409ff-32fb-4e6e-a08c-7aa4a8a2a07	fc0f8be-b16d-4d05-950c-2394d5e4e08		61ee4ba9-1227-41bc-9000-2c1b7e7683b0	2/15/2007 3:19:51 PM	30	False

Export Data File by Layout

This feature creates a comma-separated value (CSV) file based on a selected layout. This report is only available if export layouts have been defined for your organization. When exporting the report, you must designate a save location.

Pending and Rejected Deposits Summary Report

This report lists locally-generated deposits that have a status of pending or rejected. Rejected deposits are listed first. This report is only available if your organization uses the Deposit Approval feature.

Merchant Reports

Report Name: Pending/Rejected Summary Report

Generate Report

Pending and Rejected Deposits Summary Report

Date: 11/17/2009 Prepared by: merchant2

Last Status Update: 11/17/2009 6:13 PM

Rejected Deposits

Tracking #	Submit Date	Operator	Rejected Date	Approver	No. of Debits	Deposit Total
408 743 905	11/17/2009	Rob Deposit	11/17/2009	Aper	2	\$16.12

Pending and Rejected Deposits Summary Report

Date: 11/17/2009 Prepared by: merchant2

Last Status Update: 11/17/2009 6:13 PM

Pending Deposits

Tracking #	Submit Date	Operator	No. of Debits	De
519 359 005	11/17/2009	Rob Deposit	2	

Mark Items

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

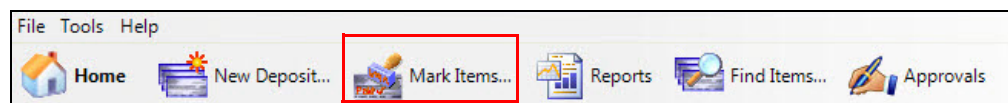
All items that have been marked using Mark Items should be either temporarily stored or destroyed based on the instructions of the financial organization supplying Merchant Smart Client.

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

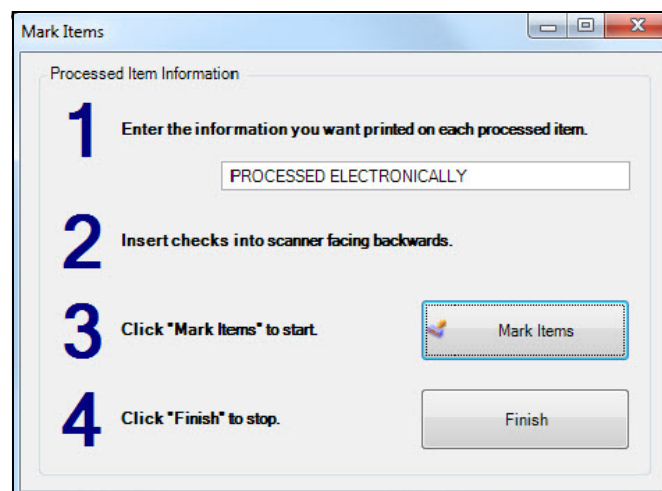
Marking Items

To mark items, do the following:

1. In the toolbar, click the Mark Items icon.



2. In the *Mark Items* window, edit the endorsement text if necessary.



3. Insert the items into the scanner facing backwards.
4. Click the Mark Items button.
5. When the items have been marked, click the Finish button.

Find Items

You can search deposit history for items according to criteria you specify. The results appear on the Find Items Results page.

On the Find Items Results page, you can select an individual item to display its front and back images (in grayscale or black and white) and associated deposit information. You can also print the selected item's information and the search results.

Finding Items

To find items, do the following:

1. In the toolbar, click the Find Items icon. The *Find Items* window appears.

2. Enter the criteria for your search:

- If you want to search a date range, select the *Creation Date Range* checkbox and specify the range.
 - In the *Item Type* field, specify whether you want to include *Items*, *Deposit Tickets*, or both (*All*) in your search.
 - Specify any remaining criteria, including the serial, account, transit routing, sequence number, custom fields, or the user that captured the item(s).
 - If your organization uses item-level custom fields, those fields will appear in place of *Additional Field1* and *Additional Field2*.
 - Click *Search*. The *Find Items Results* page appears.
3. To print an individual item's information, do the following:
- On the *Find Items Results* page, select the item you want from the items list.
 - Click the *Print Selected Item* button.
 - In the *Print Item* window, click *Print*.

Chapter 3

The Deposit Process

Topics:

- ◆ Introduction
- ◆ Creating a Deposit
- ◆ Capturing Items
- ◆ Correcting Items
- ◆ Balancing the Deposit
- ◆ Finishing the Deposit
- ◆ Approvals

Introduction

The deposit process includes the following tasks:

- ◆ Creating a new deposit
- ◆ Capturing items
- ◆ Correcting items
- ◆ Balancing the deposit
- ◆ Finishing the deposit

The Deposit Wizard

Capturing, correcting, and balancing occur within a Deposit Wizard. At any point during the wizard you can capture items by clicking Capture. You then may need to correct the additional items and re-balance the deposit.

You can click the Home icon during the Deposit Wizard to exit the deposit. The deposit remains in its current status. You can then return to the deposit at a later time to complete any remaining tasks.

Modifying Deposit Information

During the Deposit Wizard, you can modify deposit information contained in the Deposit Details portion of the page by clicking Modify. Fields may vary by organization.



NOTE

Existing virtual deposit tickets will not reflect a deposit account change; you will need to delete the existing virtual deposit ticket and create a new one. If virtual payee endorsement is allowed, you cannot change the deposit account for an active deposit.

Deposit Details	
Account:	Checking
Status:	Capture
# Items:	0
Date:	3/27/2012 12:52 PM
Tracking #:	300 678 248
Control Total \$:	
Check Item Total \$:	\$0.00
Difference:	(\$250.00)
Deposit Ticket Total \$:	\$0.00
Modify...	
Security Status: Unsecured	

Task Summary

Following is a summary of the tasks involved in the deposit process. See the following sections for step-by-step instructions for each task.



NOTE

This represents the deposit process from start to finish. Depending on the status of the deposit and your workflow, you can repeat tasks two through four as needed.

Task 1: Create a New Deposit	◆ Select a deposit account. ◆ Enter deposit information.
Task 2: Capture Items	◆ Load Items into the scanner. ◆ Scan the items.
Task 3: Correct Items	◆ Review each exception item. ◆ Repair and update the item or exclude it from the deposit. Note: <i>If no exception items exist, this task is skipped.</i>
Task 4: Balance the Deposit	◆ Balance the deposit. Note: <i>If the deposit is already balanced, this task is skipped.</i>
Task 5: Finish the Deposit	◆ Submit the deposit for approval (if applicable). ◆ Finish and transmit the deposit.

Creating a Deposit

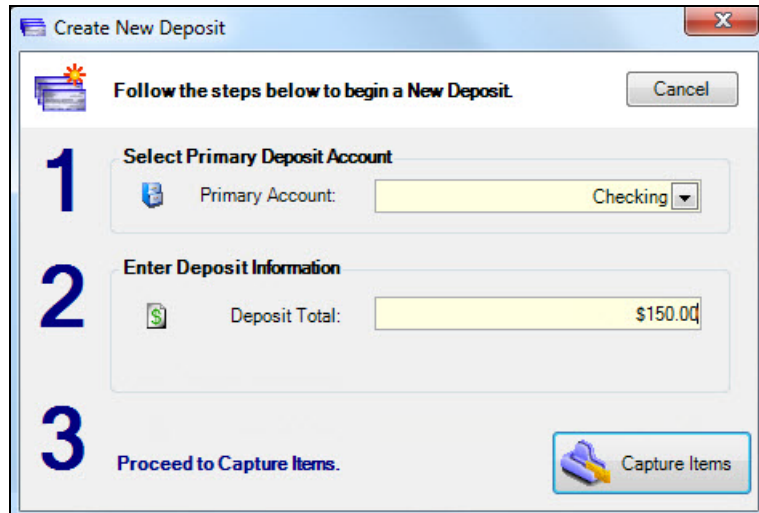
This section provides step-by-step instructions for creating a new deposit. Your scanner driver must be installed, connected, and turned on to create a deposit.

Your financial organization establishes the deposit information needed to create a new deposit. Required fields are displayed in yellow. Optional fields are displayed in white.

Creating a New Deposit

To create a new deposit, do the following:

1. On the Home page, click the New Deposit button. The *Create New Deposit* window appears:



NOTE

This is a sample image. Fields can vary according to your organization's custom fields.

2. Select a deposit account or enter the account number to filter the list.
3. In the Deposit Total field, enter the expected total for the deposit.
4. If your organization requires additional fields, complete the remaining fields.
5. Click the Capture Items button.

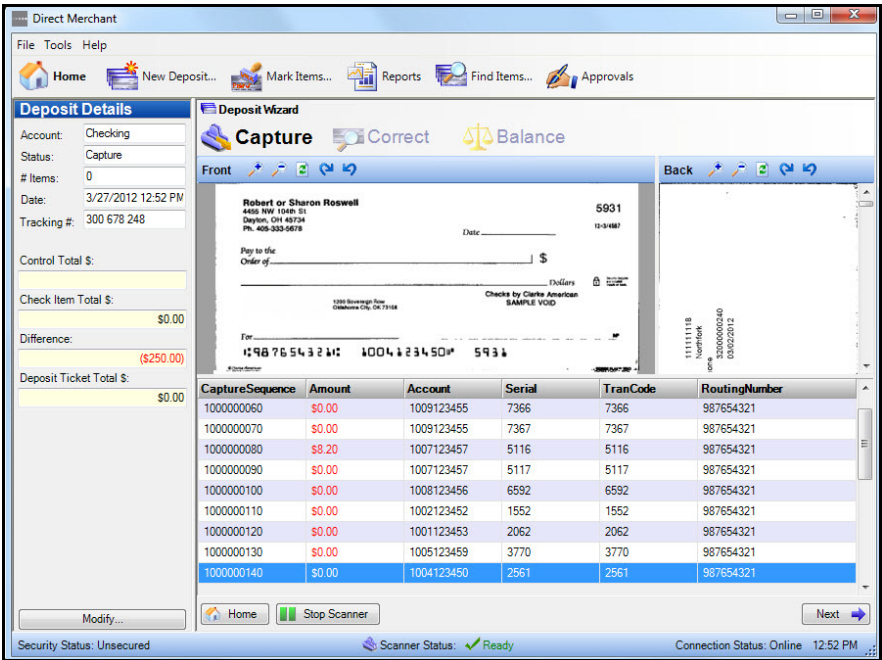
Capturing Items

This section provides step-by-step instructions for capturing items. Ensure that your scanner is installed, connected, and turned on.

The Capture Page

The Capture page is the first page of the Deposit Wizard and is split into the following areas:

- ◆ **Image display** - Shows the front and back image of a selected item. You can rotate the image and adjust its display size.
- ◆ **Item information** - Contains detailed information about each captured item.
- ◆ **Deposit Details** - Contains detailed information about the current deposit.



Capturing Items

To capture items, do the following:

1. Load items into the scanner. The scanner begins scanning items automatically.

2. If necessary, click Stop Scanner to stop capturing items. The button then changes to Start Scanner to resume capturing items.
3. When all items have been captured, click Next.

Correcting Items

This section provides step-by-step instructions for correcting exception items. You can replace an item's image, correct the item's information, or remove the item from the deposit.

Performing a corrective action automatically advances you to the next exception item. When the last item is corrected, the deposit can be balanced.

Exception Items

Exception items can be any of the following:

- ◆ Items with image quality errors
- ◆ Items missing an assigned amount
- ◆ Items considered as a reject
- ◆ Duplicate captured items
- ◆ Items requiring additional data entry

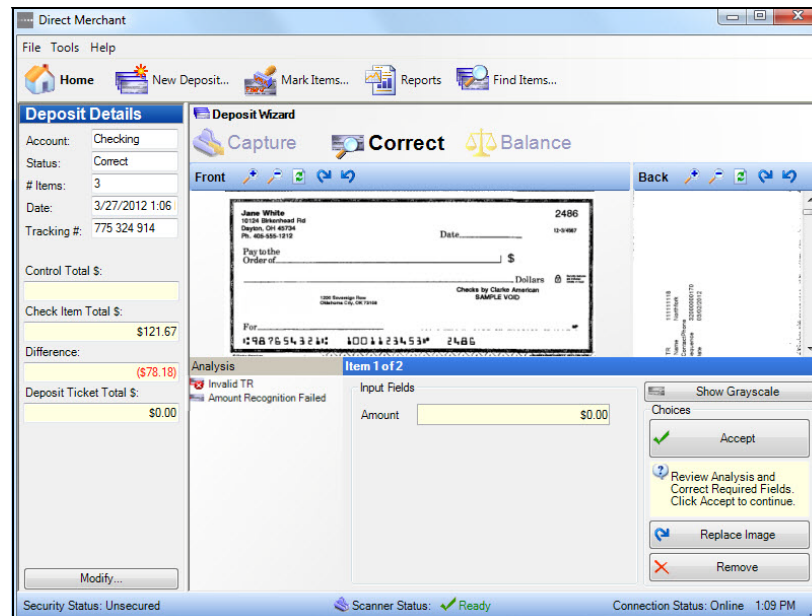
The table below describes the circumstances that qualify an item as an exception:

Analysis Field Type	Description
Image Quality Exceptions	Image quality and usability errors are associated with the item, such as a payor name or memo not being usable.
Amount Recognition Failed	Amount recognition for the item failed.
Reject Item Exception	An item is labeled as a reject, such as: ◆ The item is foreign (for example, an item drawn in Canada or Mexico). ◆ The scanner is unable to successfully read the MICR. ◆ The item routing number is not a valid U.S. number.
Duplicate Item	If a duplicate item is captured, you are presented the current and original images for verification.
Item Data Entry	Item data is incomplete. Fields highlighted in yellow are required.

The Correction Page

The Correction page is split into the following areas:

- ◆ **Image display** — Shows the front and back image of a selected item and allows you to rotate the image and adjust its display size. You can also toggle between bitonal (black and white) and grayscale image displays.
- ◆ **Analysis** — Lists the reasons that caused the item to fail.
- ◆ **Correction panel** — Allows you to replace an item's image, correct the item's information, or remove the item.
- ◆ **Deposit Details** — Contains detail information about the current deposit.



Repairing an Item

To repair an exception item, do the following:

1. In the correction panel, update any field information that failed during capture.
2. Click Accept.
3. Click OK.

Removing an Item

To remove an exception item, do the following:

1. Click Remove.
2. Click Yes.

**NOTE**

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

Replacing an Image

To replace an image, do the following:

**NOTE**

Replacing an image does not delete or update the item's details.

1. Click Replace Image.
2. On the confirmation page, click OK.
3. Load the item into the scanner. The item scans automatically.

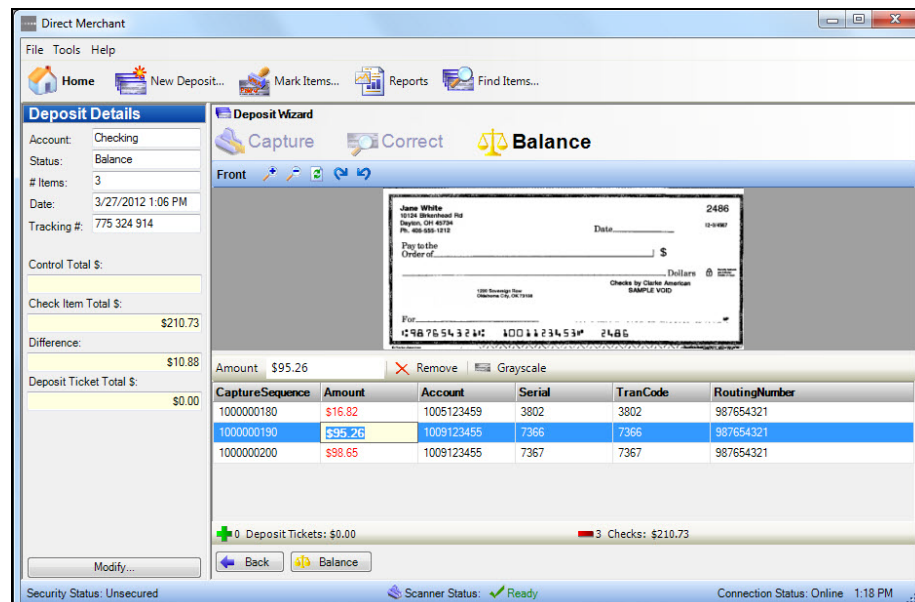
Balancing the Deposit

This section provides step-by-step instructions for balancing a deposit. Ensure that your scanner is installed, connected, and turned on.

The Balance Page

The Balance page is split into the following areas:

- ◆ **Image display** — Shows the front image of a selected item. You can rotate the image and adjust its display size, as well as adjust the selected item's amount or remove it from the deposit.
- ◆ **Item information** — Contains detailed information about each captured item, including the number and total amount of credits (deposit tickets) and debits (checks).
- ◆ **Deposit Details** — Contains detailed information about the current deposit.



Balancing a Deposit

Deposits are unbalanced when the deposit control total does not equal the deposit items total. You can balance a deposit by doing the following:

- Updating the deposit control total to match the deposit items total.

- Editing the amount of individual items to resolve the discrepancy between the deposit control and deposit items totals.
- Removing an item to resolve the discrepancy between the deposit control and deposit items totals.

When the deposit is balanced, you are prompted to submit or transmit the deposit.

Update the Deposit Control Total

To update the deposit control total, do the following:

1. Click the Balance button.
2. In the Balance Adjustment window, update the deposit control total to match the deposit items total.
3. Click Generate Deposit Ticket.

Edit Individual Items

To change the amount of individual items in a deposit, do the following:

1. Select the item in the items list.
2. Change the item amount in the Amount field below the item image or within the Amount column for the selected item.



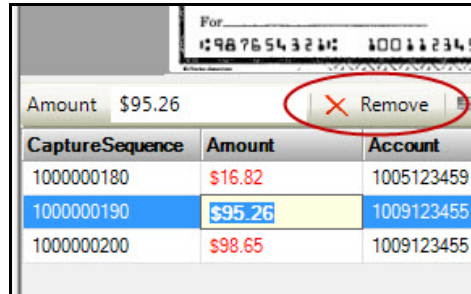
CaptureSequence	Amount	Account
1000000180	\$16.82	1005123459
1000000190	\$95.26	1009123455
1000000200	\$98.65	1009123455

Remove Individual Items

To remove individual items from a deposit, do the following:

1. Select the item in the items list.

2. Click Remove.



The screenshot shows a software interface for processing deposits. At the top, there is a header area with a 'For' label and a barcode. Below this is a table with three columns: 'CaptureSequence', 'Amount', and 'Account'. The table contains three rows of data. The second row is highlighted in blue. To the right of the table, there is a 'Remove' button with a red 'X' icon, which is circled in red. Above the table, there is a label 'Amount' followed by the value '\$95.26'.

CaptureSequence	Amount	Account
1000000180	\$16.82	1005123459
1000000190	\$95.26	1009123455
1000000200	\$98.65	1009123455

3. Click Yes to confirm.

Finishing the Deposit

This section provides step-by-step instructions for finishing a deposit. Ensure that your scanner is installed, connected, and turned on.

Depending on your assigned role and whether the organization uses the Approval feature, you have the option to submit the deposit for approval or to transmit and finish the deposit. For more information, see [Approvals](#).

If you transmit the deposit using Smart Client, the transmission summary appears and you have the option to view the [Deposit Detail Report](#).

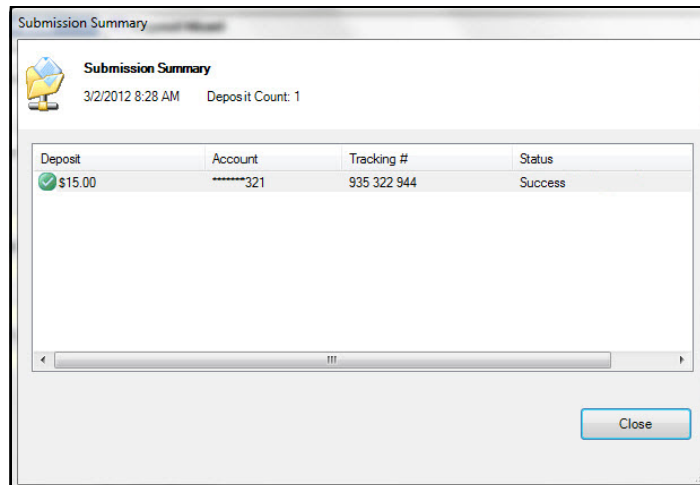
Finishing a Deposit

To finish the deposit, do the following:

1. In the *Deposit Ready* window, click **Submit Now** to submit the deposit for Merchant Deposit or Financial Institution approval or **Transmit Now** to complete and transmit the deposit. The specific button that appears is determined by your assigned user roles.

2. Do one of the following:
 - If you submitted the deposit for approval and it was rejected, read the approver's comments and repeat the deposit process as needed until the deposit is approved.

- If you transmitted the deposit, you can close the Transmission Summary window. To view the Deposit Detail report, click View Deposit Receipt.



Approvals

The Merchant Deposit and Financial Institution Approval features change the deposit workflow and the behavior of user roles. Before enabling the feature, ensure all roles are assigned as appropriate.

User Role Impact

Associated privileges for user roles vary depending on whether the organization providing Smart Client uses the Merchant Deposit Approval feature.



NOTE

There are no associated Roles for the Financial Institution Approval workflow.

Deposit Workflow Impact

The process to finish the deposit (Task 5) is affected by whether your organization uses the Merchant Deposit or Financial Institution (FI) Approval features.

► Finish Deposit without Merchant Deposit Approval Feature

If your organization does not use the Merchant Deposit Approval feature, users assigned the depositor role can finish the deposit and transmit it to the financial organization. Approvals are not required to finish a deposit.

► Finish Deposit with Merchant Deposit Approval Feature

If your organization uses the Merchant Deposit Approval feature, users assigned the operator roles submit the deposit for approval. When you submit a deposit in Smart Client, the deposit appears on the Deposits page of Web Client, in the My Open Deposits section, with a status of pending until a Web Client approver approves or rejects the deposit. Pending deposits cannot be edited.

**NOTE**

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

If the Web Client approver rejects the deposit, the deposit returns to Smart Client with a rejected status and may include approver comments. The Smart Client user that submitted the deposit must then open the deposit, read the approver's comments, and make the necessary corrections by repeating tasks 2 through 5 as necessary until the deposit is approved and transmitted. You can include comments when submitting the deposit for reapproval.

► Finish Deposit without Financial Institution Deposit Approval Feature

If your organization does not use the Financial Institution Deposit Approval feature, users assigned the depositor role can finish the deposit and transmit it to the financial organization. Approvals are not required to finish a deposit.

► Finish Deposit with Financial Institution Deposit Approval Feature

If your organization uses the Financial Institution Deposit Approval feature, users assigned the operator roles submit the deposit for approval. When you submit a deposit in Smart Client, the deposit is sent to the Financial Institution for approval. The deposit appears on the **All Deposits Pane** with a status of pending until an FI approver approves or rejects the deposit. Pending deposits cannot be edited.

If the FI approver rejects the deposit, the deposit returns to Smart Client with a rejected status and may include approver comments. The Smart Client user that submitted the deposit must then open the deposit, read the approver's comments, and make the necessary corrections by repeating tasks 2 through 5 as necessary until the deposit is approved and transmitted. You can include comments when submitting the deposit for reapproval.

Appendix A

Multi-Factor Advanced Authentication

Topics

- ◆ **Introduction**
- ◆ **Contact Information**
- ◆ **Step-Up Authentication**

Introduction

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



NOTE

Multi-Factor Advanced 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.



NOTE

*Phone extensions are **not** currently supported.*

Secure Authentication Contact

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.

Please take a moment to tell us where to reach you. Enter a valid phone number and click "Save and Continue" to proceed. If you choose to proceed without completing this form at this time, click "Remind me later".

Home

() -

Work

() -

(Optional)

Mobile

() -

(Optional)

Save and Continue

Remind me later

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, and click Continue. This will initiate a phone call to the selected number.

One-Time Security Code

Tell us where to reach you

☒	Work	(xxx) xxx-1469
☐	Mobile	(xxx) xxx-4874

Continue

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

[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.

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.

One-Time Security Code

Please wait for your phone call. We are now calling 4055551469. During the call, you will be asked to enter the one-time security code displayed below.

Once you complete the phone call, click Phone Call Completed

482810

[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.

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