



SendPoint Merchant Smart Client

User Manual



Original Publication: 1/08

Revision: 10/10

© 2010 Fidelity National Information Services, Inc. and its subsidiaries. All rights reserved worldwide.

This document is protected as a trade secret and under the copyright laws as the property of Fidelity National Information Services, Inc. Copying, reproduction, or distribution to third parties is strictly prohibited..

Table of Contents

1 Getting Started

<i>System Requirements</i>	1-1
<i>Smart Client Installation</i>	1-3
<i>Logging in to Smart Client</i>	1-11
<i>Multi-Factor Authentication</i>	1-13

2 General Information

<i>The Home Page</i>	2-1
<i>Reports</i>	2-11
<i>Mark Items</i>	2-17
<i>Find Items</i>	2-19

3 The Deposit Process

<i>Introduction</i>	3-1
<i>Creating a Deposit</i>	3-5
<i>Capturing Items</i>	3-7
<i>Correcting Items</i>	3-9
<i>Balancing the Deposit</i>	3-13
<i>Finishing the Deposit</i>	3-17

Getting Started **1**

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 Internet Explorer 6, 7, and 8 for all the scanner and operating system configurations in the table below. Microsoft .NET 3.5 also needs to be installed.

Scanner	Windows XP, Service Pack 3 (32 bit)	Windows Vista, Service Pack 1 and 2 (32 bit)	Windows Vista, Service Pack 1 and 2 (64 bit)	Windows 7 (32 bit)	Windows 7 (64 bit)
Canon					
CR-25	v	v		v	
CR-55	v	v		v	
CR-180	v	v		v	
CTS					
LS100	v	v	v	v	

Scanner	Windows XP, Service Pack 2 or 3 (32 bit)	Windows Vista, Service Pack 1 (32 bit)	Windows Vista, Service Pack 1 (64 bit)	Windows 7 (32 bit)	Windows 7 (64 bit)
Digital Check					
TS 215	v	v	v	v	v
TS 220	v	v	v	v	v
TS 230	v	v	v	v	v
TS 240	v	v	v	v	v
TS 4120	v	v	v	v	v
CheXpress CX30	v	v	v	v	v
Epson					
TM-S1000	v	v	v	v	
MagTek					
Excella	v	v	v		
Panini					
MyVisionX	v	v	v	v	v
VisionX	v	v	v	v	v
iDeal		v	v	v	v
UniSys					
MyVisionX	v	v	v	v	v
UEC7011	v	v		v	

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 3.5 SP1
- ◆ 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.

Installing Microsoft .NET 3.5 SP1

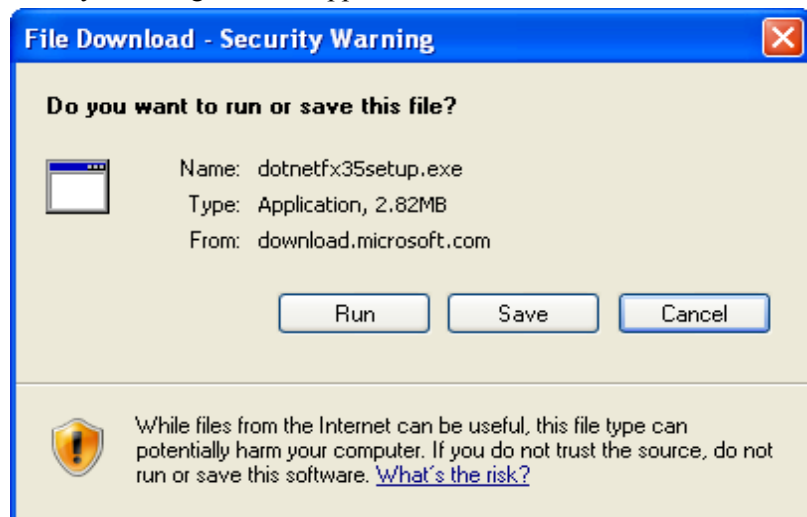
Microsoft .NET 3.5 SP1 is a free download obtained from the Microsoft Web site. To download and install Microsoft .NET 3.5, do the following:

1. Open your Web browser and access the following Web page:

<http://www.microsoft.com/downloads/details.aspx?familyid=AB99342F-5D1A-413D-8319-81DA479AB0D7&displaylang=en>

Note: A link to the Microsoft .NET 3.5 Release Notes can be found in the Instructions portion of the Web page. Links to other related information for .NET 3.5 are also on the Web page.

2. On the Web page, click the Download button. A File Download - Security Warning window appears.

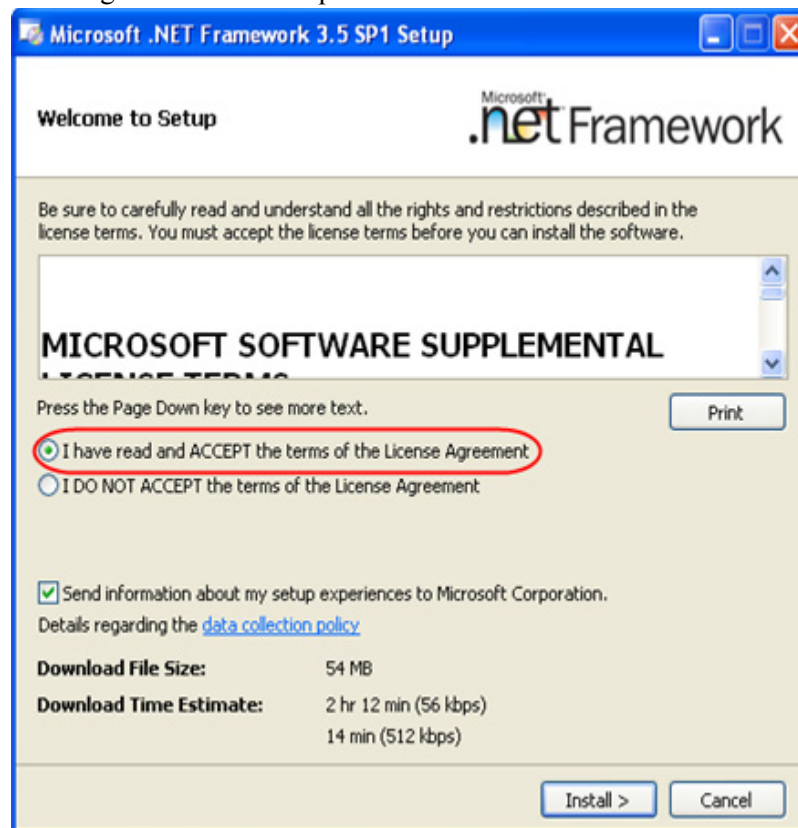


Note: A Microsoft Download Confirmation page may prevent the File Download window from being visible. Minimize windows as needed to see the appropriate windows.

3. Click Run. A File Download - Security Warning window appears.



4. Click Run. Various progress windows appear and will close automatically.
5. In the Microsoft .NET Framework 3.5 SP1 Setup window, read the license agreement and accept the terms.



6. Click Install. A Download and Install Progress window appears and will close automatically when finished.

7. Click Finish to complete the install.

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 in to 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.

Install a Scanner Driver on your PC

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

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

2. Click the appropriate scanner driver installation link.
3. In the File Download window, click Save.
4. Select a download location for the scanner driver and click Save.
5. Navigate to and open the scanner driver folder.
6. Launch the Setup.exe file and follow the instructions in the Installation Wizard to complete installation.

Note: *The Installation Wizard and procedures will vary by scanner driver. Follow each step carefully, especially when connecting power to the scanner driver and the scanner to the workstation.*

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

Adding External Web Server as a Trusted Web Site

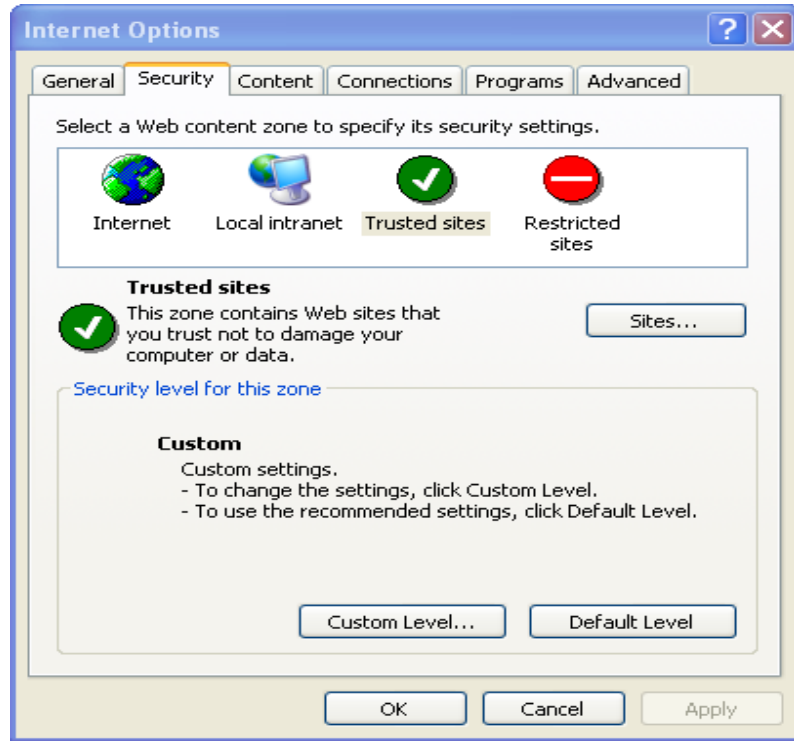
Merchant Smart Client's external Web server needs to be added as a trusted Internet Web site.

Note: *Additional domains may need to be added.*

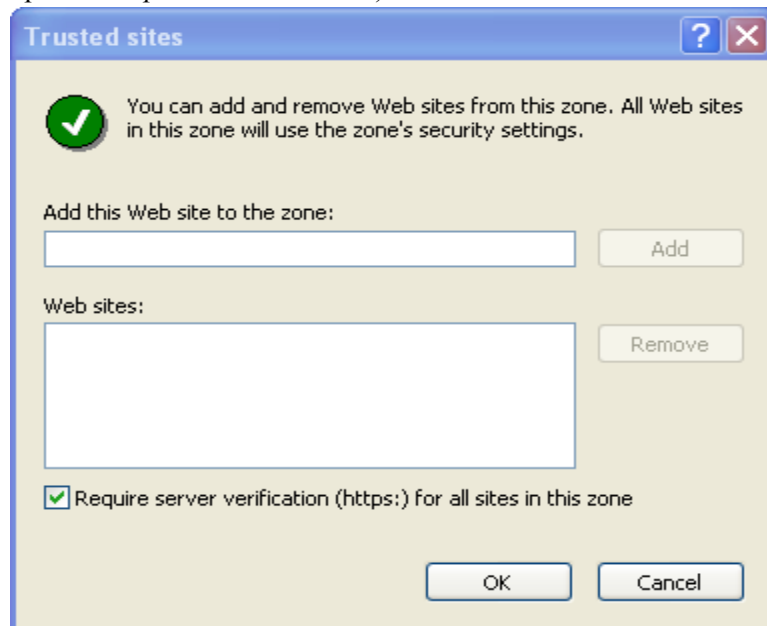
Add External Web Server to Trusted Site List

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

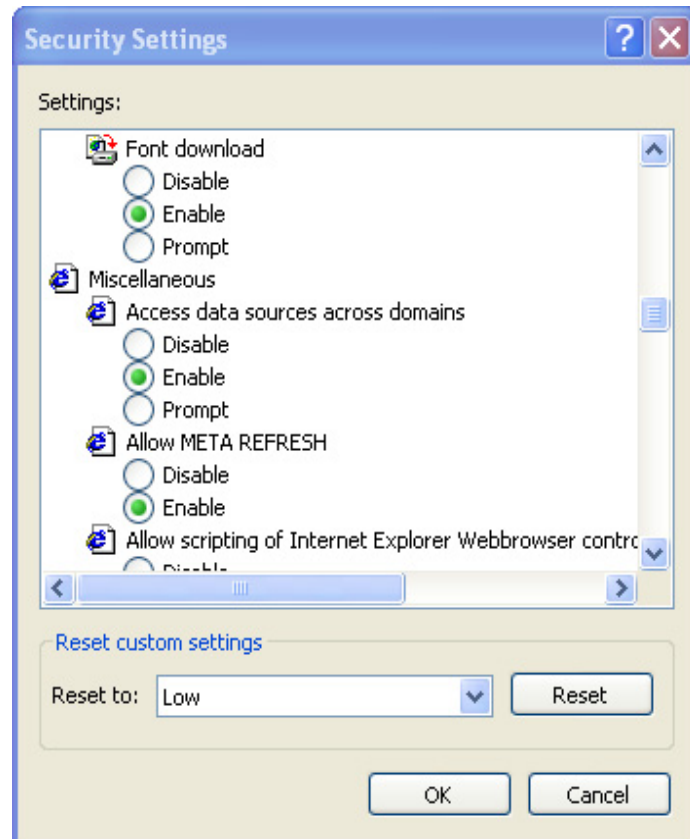
4. In the Internet Options window, select the Security tab.



5. Click Trusted Sites.
6. Click Sites.
7. In the Trusted Sites window, type the address of the domain (Example: <https://www.provider.name.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.



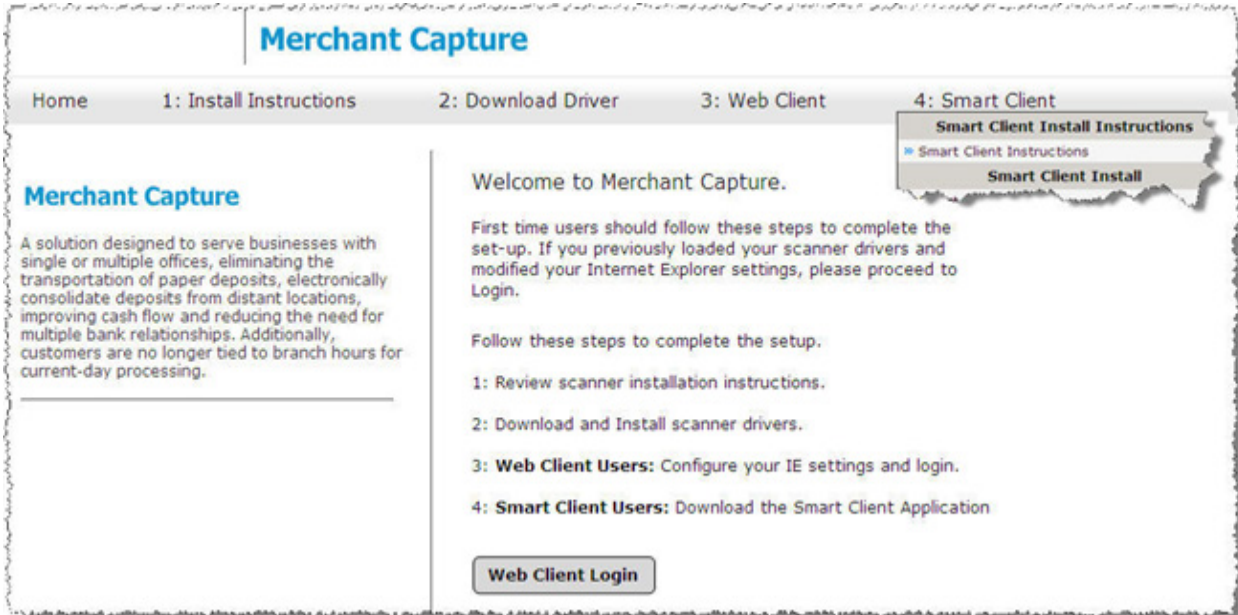
12. Click OK.

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 in to Smart Client](#) section to begin using Smart Client.

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



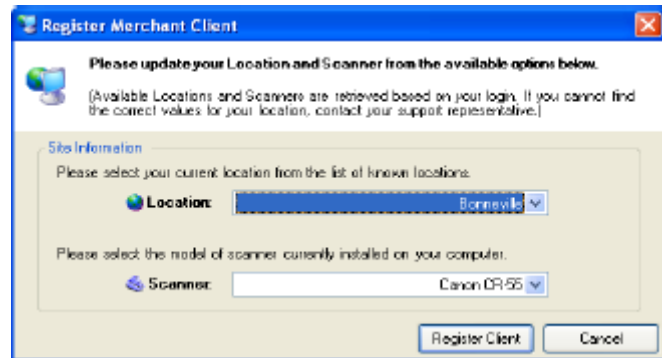
Note: The deployment page will vary based on the individual merchants and available hardware setup configurations.

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.



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 will launch 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 in to Smart Client

Before You Begin

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 [Smart Client Installation](#).*

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



The screenshot shows a dialog box with a yellow background and a blue border. At the top left is a small icon of a person. The title is "Please Enter Login Information". Below the title are two text input fields: "UserName" and "Password". Below the input fields is 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 of the dialog box are two buttons: "OK" and "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

Before You Begin

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.

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

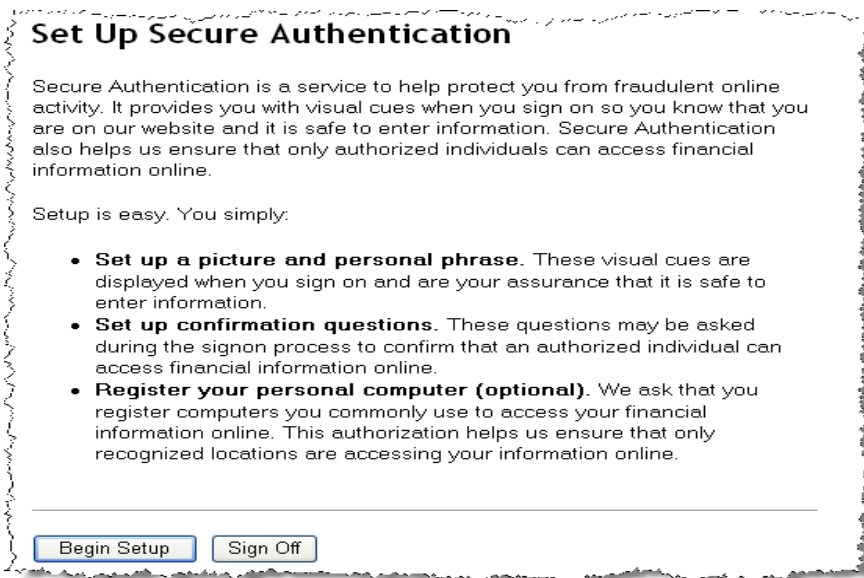
MFA requires you to first enroll in MFA and then register the computer you commonly use to access Smart Client.

- **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 Login. The MFA Set Up Secure Authentication page appears.















4. Click Begin Setup.

- 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:

[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 a user ID and personal phrase.

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:

 Enter a personal phrase:

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.

- 7. Click Continue Setup.

- 8. Select four challenge questions and 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: Please select a question
Answer: [Text Input]

Question: Please select a question
Answer: [Text Input]

Question: Please select a question
Answer: [Text Input]

Question: Please select a question
Answer: [Text Input]

[ContinueSetup](#)

[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

- 9. Click Continue Setup.
- 10. Select **Register this computer** and click Continue Setup.

Note: 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 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.

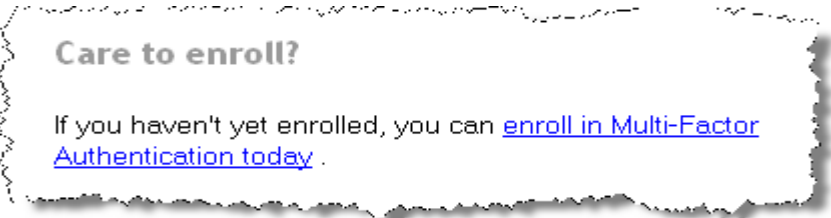
[Continue Setup](#)

[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

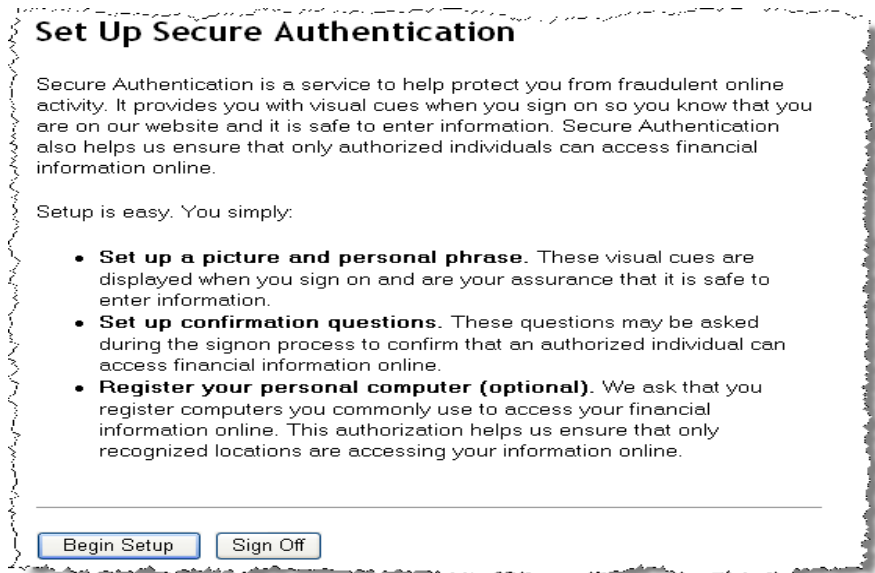
11. Review the information and make any necessary changes.
12. Confirm your password and click Submit. The enrollment confirmation appears, which you can close.

■ **Register the Computer**

1. Launch Smart Client. The login page appears.
2. Click the MFS link.




3. On the Set Up Secure Authentication page, click Begin Setup.



4. On the Sign on to Merchant Capture page, answer your questions, select **Register this computer**, and click Continue.

Sign on to Merchant Capture

To protect your personal information, please answer the questions and click "Continue."

 **it**
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 is the house number of your last address?

In what town were you born? (town name only)

What is your mother's first name?

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

Register this computer. Check this option if you commonly use this computer to access Merchant Capture. We will save a cookie to this computer to identify it as a registered location and you will not be asked to answer questions when you sign on - making it faster to access your account information.

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

5. Enter your password and click Login. The computer is now registered and the confirmation page appears, which you can close.

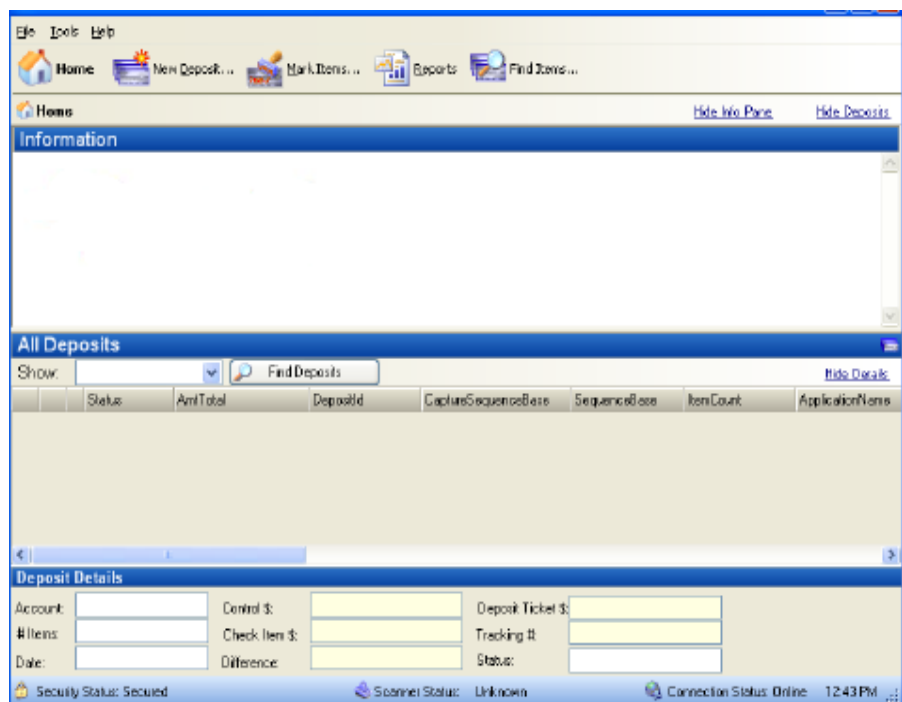
General Information **2**

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 [Deposit Process](#)

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:

<i>Role</i>	<i>Privileges</i>
Supervisor	<ul style="list-style-type: none"> ◆ Register merchant and scanner ◆ Reset own password ◆ Mark items ◆ View own scanner information
Reviewer	<ul style="list-style-type: none"> ◆ 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

Role	Privileges
Depositor	<ul style="list-style-type: none"> ◆ 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	<ul style="list-style-type: none"> ◆ 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	<ul style="list-style-type: none"> ◆ Register merchant and password ◆ Reset own password ◆ Mark items ◆ View own scanner information
Reviewer	<ul style="list-style-type: none"> ◆ 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

Role	Privileges
Depositor	<ul style="list-style-type: none"> ◆ 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	<ul style="list-style-type: none"> ◆ 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:

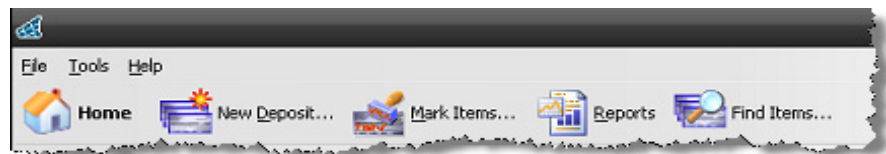
Name	Function
File Home	Returns you to the Smart Client Home page.
File New Deposit	Allows you to begin creating a new deposit.
File Exit	Exits Smart Client.
Tools Mark Items	Allows you to endorse a message stating that an item has been previously captured to a deposit.
Tools Reports	Allows you to generate 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.

Name	Function
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

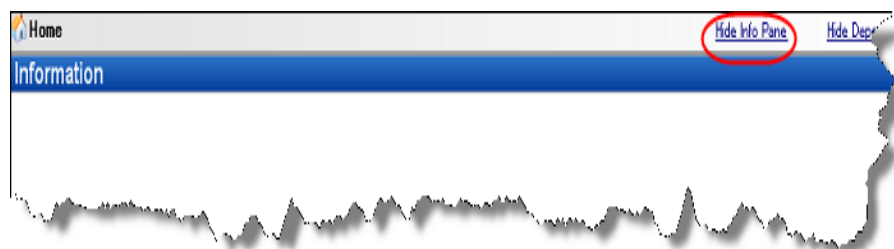
The toolbar provides quick access to the following features, which are also available using the main menu:

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



Information Pane

This area displays branding information. 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 [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.

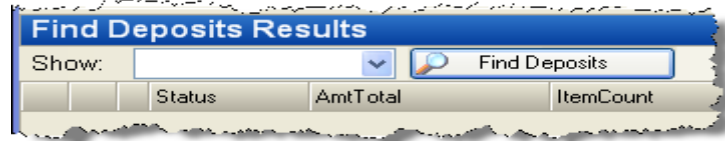
	Status	AmtTotal	ItemCount	Username	CapturedProcessingDate	Location	DepositTotal
X	Capture	\$0.00	0	uat1	2/12/2009 2:51 PM		

Note: 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.



Finding Deposits

To search deposits, do the following:

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

2. To specify your search, do the following:
 - ◆ If you want to search a date range, click the appropriate box and specify the range.
 - ◆ In the **Status** field, specify whether you want to include open, transmitted, or all deposits in your search.
 - ◆ Specify any remaining criteria, including the check item total, number of items, custom fields, and so on.

Note: If your organization uses custom fields, those fields will appear in place of **Additional Field1** and **Additional Field2**.

- ◆ 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	Control \$:	Deposit Ticket \$:
# Items:	Check Item \$:	Tracking #:
Date:	Difference	Status:

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.

Introduction

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)
- ◆ 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". Under the "Criteria" section, there are three dropdown menus: "Report Name" (selected: All Deposits Detail Report), "Start Date" (selected: 09/13/2010), and "End Date" (selected: 09/15/2010). Below these is an unchecked checkbox labeled "Include Custom Fields". At the bottom is a button labeled "Generate Report".

Report Toolbar

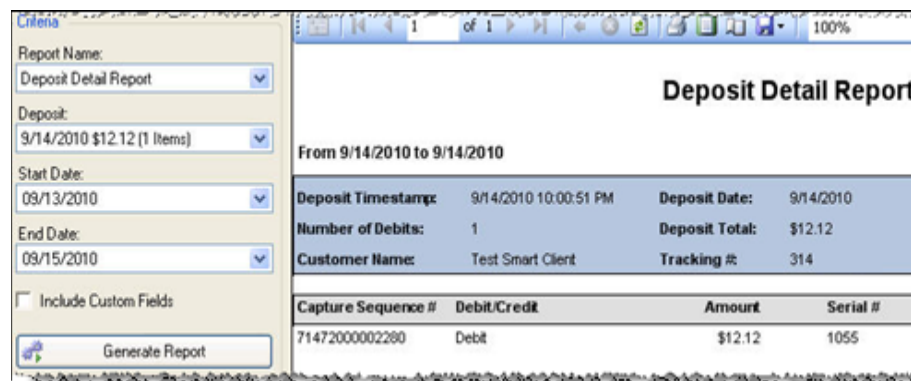
The report toolbar allows you to perform the following functions:



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.

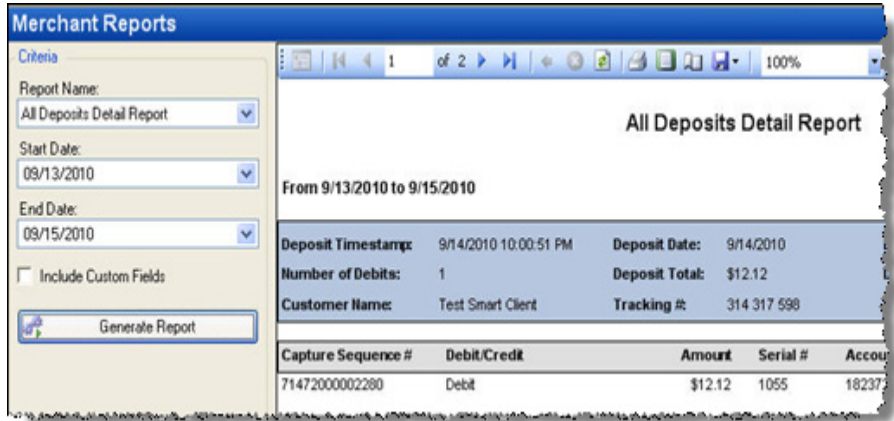
Deposit Detail Report

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.



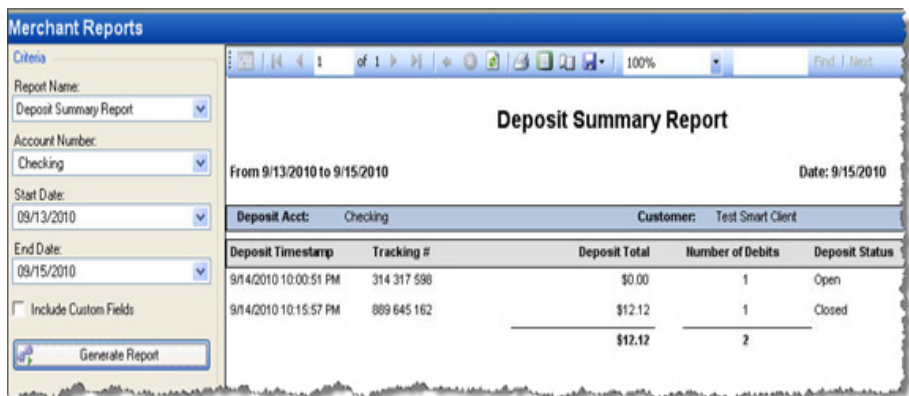
All Deposits Detail Report

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.



Deposit Summary Report

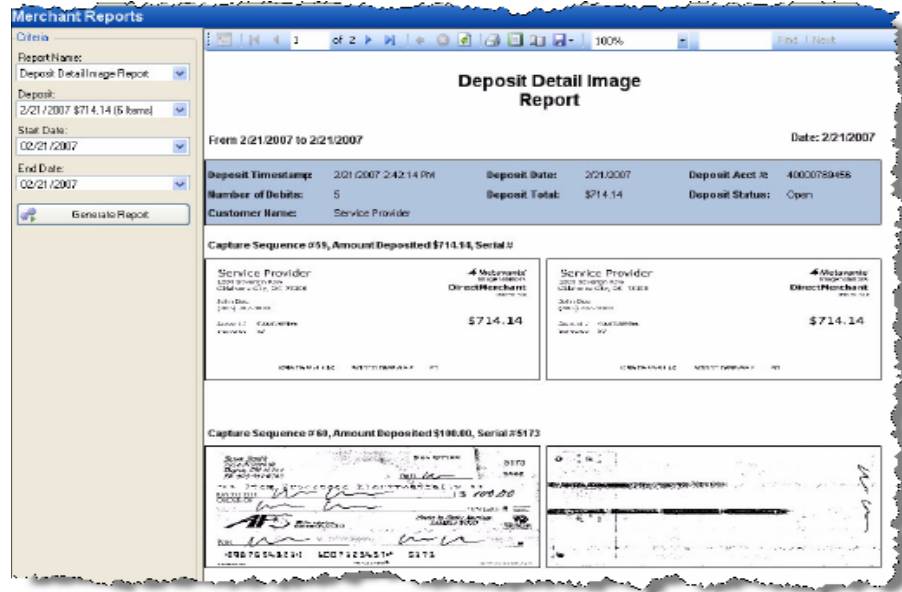
This report provides a detailed summary of an individual deposit. You must specify an account number for this report. You also have the option to include custom fields, if applicable.



Deposit Image Report

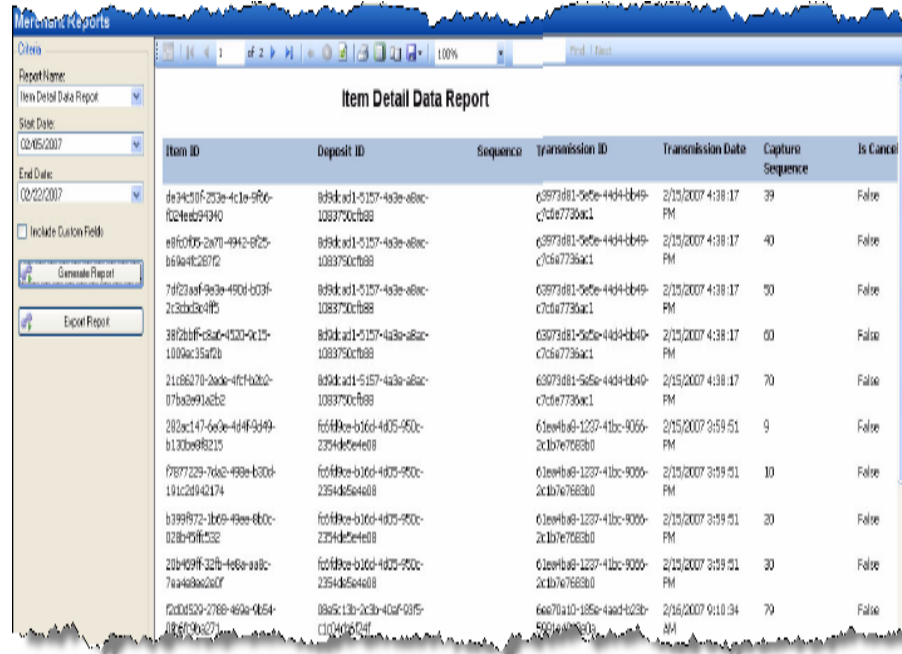
This report provides a detailed summary of an individual deposit and includes front and back images in a 2x3 layout. The Front Only option displays only

front images. The 1x3 option displays only front images in a 1x3 layout, providing larger images per page.



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.

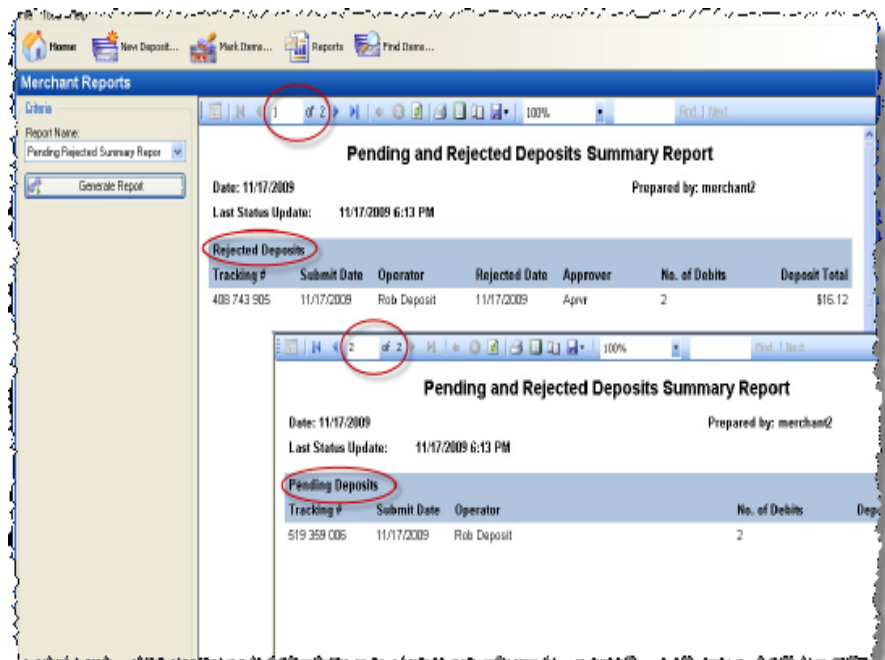


Export Data File by Layout

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.



Before You Begin

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.

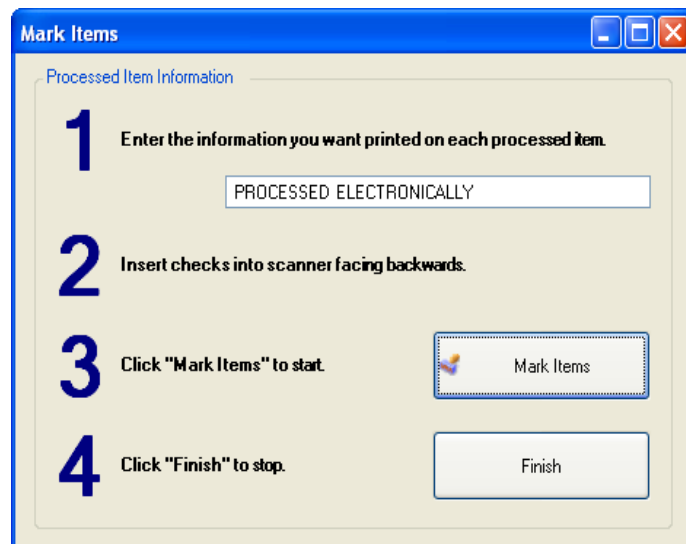
Marking Items

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 Mark Items.
5. When the items have been marked, click Finish.

Before You Begin

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.

Find Items Results

Deposit Details

Account:

Status:

Items:

Date:

Control Total \$:

Check Item Total \$:

Difference:

Deposit Ticket Total \$:

Location:

Print Selected Item

Front

Back

Grayscale

CaptureSequence	Amount	AmountType	Account	Serial	RoutingNumber
-----------------	--------	------------	---------	--------	---------------

Finding Items

To find items, do the following:

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

2. In the Find Items window, do the following:
 - ◆ If you want to search a date range, click the appropriate box 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).

Note: 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 Print Selected Item.
 - ◆ In the Print Item window, click Print.

The Deposit Process **3**

The Deposit Process

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.

The screenshot shows a 'Deposit Details' form with the following fields and values:

Account:	*****5555
Status:	Balance
# Items:	1
Date:	4/22/2008 12:5
Tracking #:	635 776 709
Control Total \$:	\$1,000.00
Check Item Total \$:	\$0.00
Difference:	(\$1,000.00)
Deposit Ticket Total \$:	\$0.00
Employee ID:	70244
Store ID:	112

A red oval highlights the 'Modify...' button at the bottom of the form.

Deposit Approval

The Deposit Approval feature changes 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 Deposit Approval feature.

Deposit Workflow Impact

The process to finish the deposit (Task 5) is affected by whether your organization uses the Deposit Approval feature.

Finish Deposit without Deposit Approval Feature

If your organization does not use the 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 Deposit Approval Feature

If your organization uses the 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.

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: If no exception items exist, this task is skipped.

Task 4: Balance the Deposit

Balance the deposit.

Note: If the deposit is already balanced, this task is skipped.

Task 5: Finish the Deposit

- ◆ Submit the deposit for approval (if applicable).
 - ◆ Finish and transmit the deposit.
-

Before You Begin

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:

The screenshot shows a software window titled "Create New Deposit". At the top, it says "Follow the steps below to begin a New Deposit." and has a "Cancel" button. The window is divided into three numbered steps:

- 1 Select Deposit Account**: Includes an "Account:" dropdown menu with the value "****6698".
- 2 Enter Deposit Information**: Includes a "Deposit Total:" text box with the value "\$350.00" and a "Location:" dropdown menu with the value "1".
- 3 Proceed to Capture Items.**: Includes a "Capture Items" button with a scanner icon.

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 Capture Items.

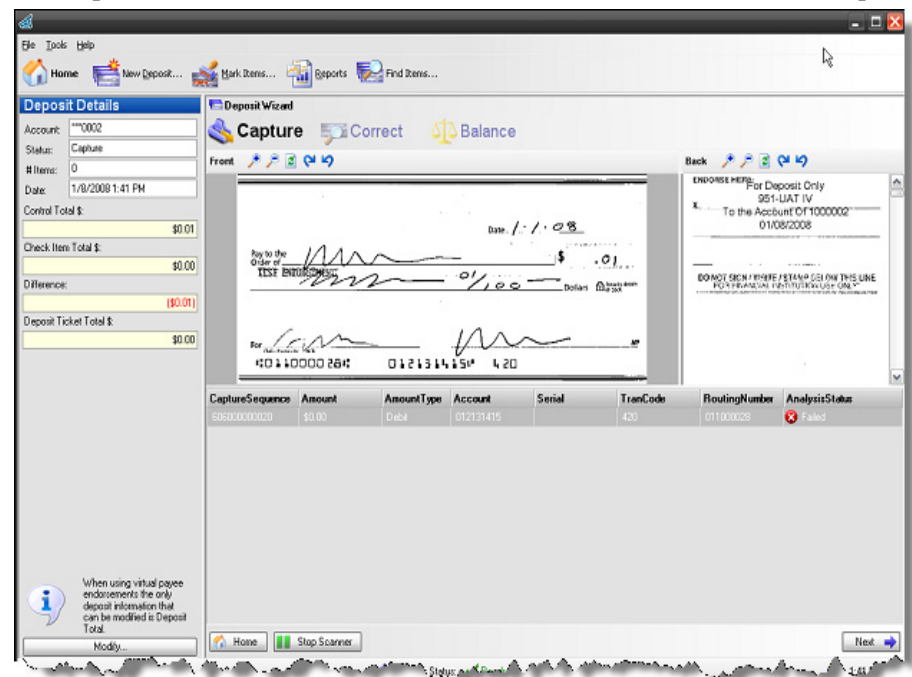
Before You Begin

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.

Before You Begin

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

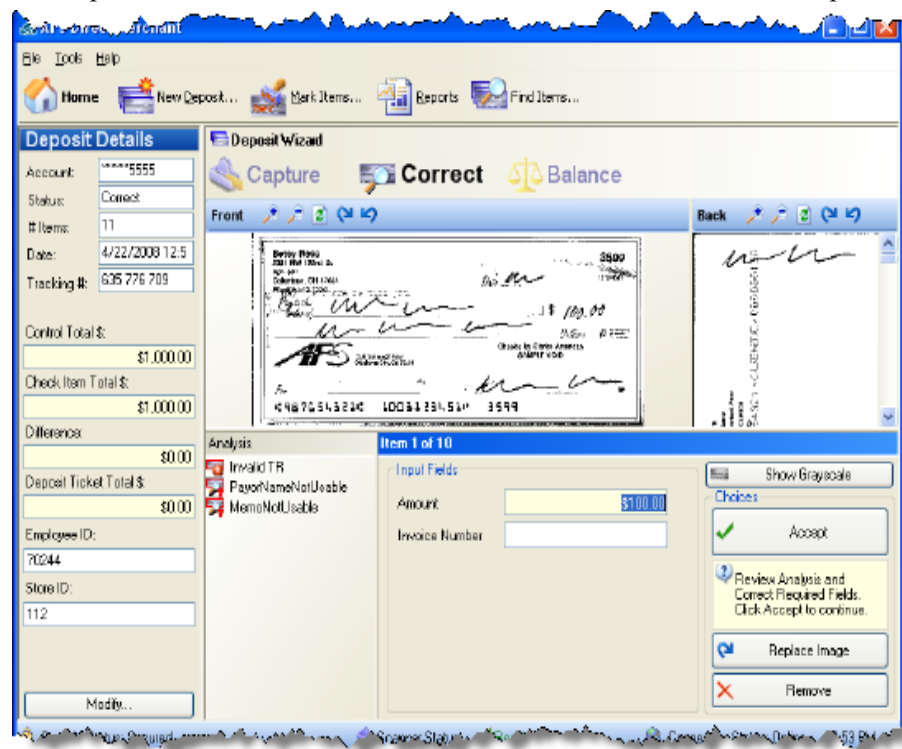
The table below describes the circumstances that qualify an item as an exception:

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: <ul style="list-style-type: none">◆ 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

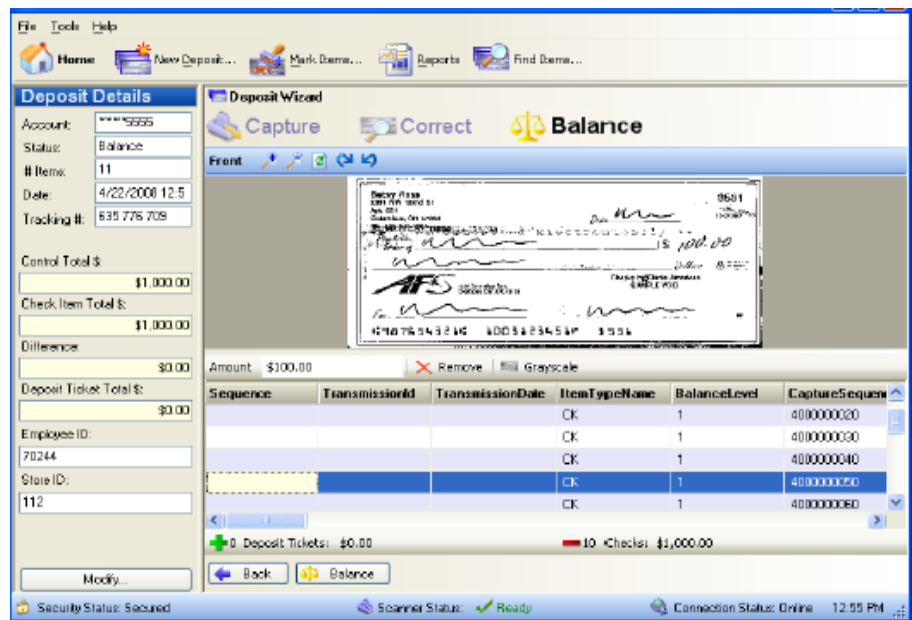
Before You Begin

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:

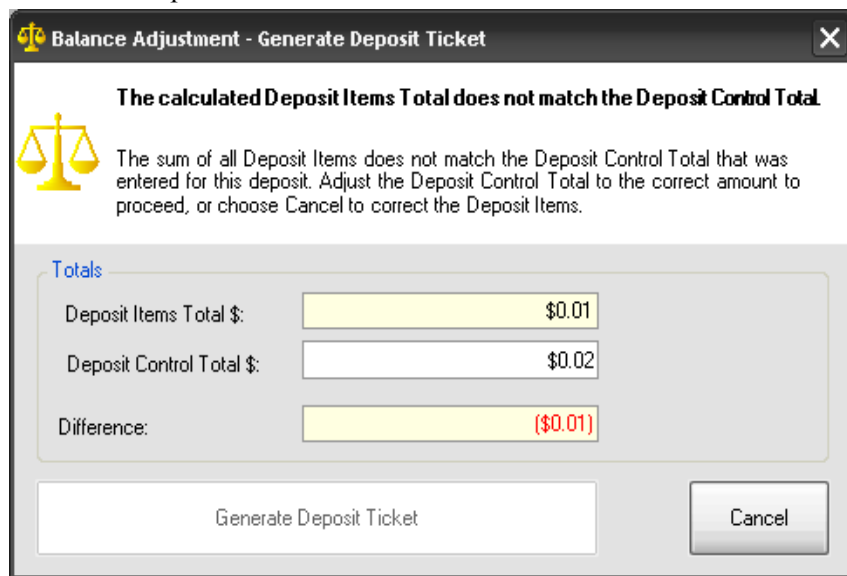
- ◆ Updating the deposit control total to match the deposit items total.
- ◆ Editing the amount of individual items to resolve the discrepancy between the deposit control and deposit items totals.
- ◆ Removing an item to resolve the discrepancy between the deposit control and deposit items totals.

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.

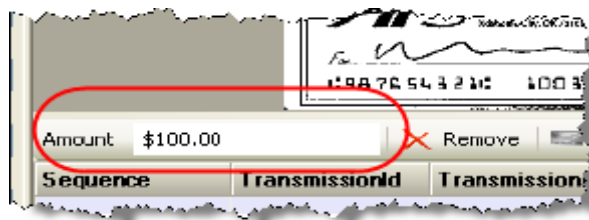


3. Click Generate Deposit Ticket.

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.



Remove Individual Items

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

1. Select the item in the items list.
2. Click Remove.



3. Click Yes to confirm.

Finishing the Deposit

Before You Begin

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 Deposit Approval feature, you have the option to submit the deposit for approval or to transmit and finish the deposit. For more information, see [Deposit Approval](#).

If you transmit the deposit using Smart Client, the transmission summary appears and you have the option to view the Deposit Detail report.

Finishing the Deposit

To finish the deposit, do the following:

1. In the Deposit Ready window, click Submit Now to submit the deposit for approval or Transmit Now to finish the deposit, as appropriate. The specific button that appears is determined by your assigned user roles.

The screenshot shows a software window titled "Deposit Ready". At the top, it says "Deposit Balanced" with a scale icon and a message: "The current Deposit is in Balance and ready for transmission. Review Deposit Ticket and select 'Transmit Now' to transmit the Deposit immediately, or 'Transmit Later' to return Home." Below this is a "Final Deposit Ticket" window. The ticket details are: 552 984 014, Merchant Capture Deposit Ticket, Test Smart Client, Account Number 4142679851, Date 2010/09/15 15:45:41, Amount \$3.14, and Location. To the right of the ticket window are input fields for "Capture Processed" (Wednesday, September 15), "Deposit Tracking #:" (552 984 014), "Deposit Items:" (2), and "Checks Total:" (\$3.14). At the bottom of the window are two buttons: "Transmit Now" and "Transmit Later", along with a "Cancel" button.

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.

