Getting Started

Topics

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Getting Started

This manual provides instructions for the installation and use of Direct Merchant Smart Deposit.

Before using Smart Deposit, acquire valid login credentials (i.e. username and password) from the service provider or financial institution who distributes this application.

Smart Deposit must be installed on a Client Workstation which meets the minimum recommended system requirements for hardware, software and scanners listed in the following paragraphs:

- Client Hardware Requirements
- Scanners Supported

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 (Recommend Pentium 4 3.0 GHz or Core 2 Duo 2.33 GHz due to processing required for the Amount Recognition Engine)
- ♦ 1 GB RAM
- 2 GB of free hard drive
- Network card
- Broadband Internet access
- Screen resolution 1024 x 768

• USB 2.0 port



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

Supported Scanners and Operating Systems

Smart Client supports the scanner and operating configurations in the table below. Microsoft .NET Framework 4.7 or higher also needs to be installed.

Manufactur er	Model	Windows 7	Windows 8.1/10
Canon	CR-25/55	Yes#	Yes#
	CR-50/80	Yes#	Yes#
	CR-135	Yes#	Yes#
	CR-180/180 II	Yes#	Yes#
	CR-190	Yes#	Yes#
	CR-190ii	Yes#	Yes#
Digital Check	CX-30	Yes#	Yes#
	TS-215	Yes#	Yes#
	TS-220/220e	Yes#	Yes#
	TS-230	Yes#	Yes#
	TS-240	Yes#	Yes#
	TS-300	No	No
	TS-350	No	No
	TS-400ES	No	No
	TS-4120	Yes#	Yes#
	SmartSource Open	Yes#	No
	SmartSource Professional Elite	Yes#	Yes#
	(Utilizing the PVA driver)		
	SmartSource Micro Elite (Utilizing the PVA driver)	Yes#	Yes#

Manufactur er	Model	Windows 7	Windows 8.1/10
	SmartSource Merchant Elite	Yes#	Yes#
	(Utilizing the PVA driver)		
Epson	TM-S1000 (Capture One)	Yes#	Yes#
Panini/Unisy s	MyVisionX and MyVisionX ROHS	Yes#	Yes#
Panini	I:Deal	Yes#	Yes#
	Vision 1	Yes#	Yes#
	Vision neXt	Yes#	Yes#
	VisionX	Yes#	Yes#
	VisionX 1F	Yes#	Yes#
	VisionX AGP	Yes#	Yes#
	VisionX P	Yes#	Yes#
	wI:Deal	Yes#	Yes#
RDM/Unisys	ec7000i	Yes#	Yes#
# Indicates 64-bit su	ipport		



Panini iDeal scanners requires 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 4.7.
- Installing Microsoft Visual C++ 2008 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.

Smart Client Requirements

Merchant Smart Client requires Microsoft .Net 4.7 and Microsoft C++ 2008 SP1 to be installed to run the product. Both of these Microsoft products can be downloaded from your landing page or directly from the Microsoft website.

To install your PC, perform the following steps:

1. From the Smart Client menu on the landing page, click C++ & .NET 4.7.2 and run.

Do	ocumentation
Smart Client G	etting Started Guide
P	rerequisites
C++ 2008 SP1	
	Application
Merchant Smail	rt Client

S. Microsoft .NET Framework 4 Se	etup		- - X
.NET Framework 4 Setup Please accept the license term	ns to continue.		Mkrosoft .NET
MICROSOFT S	OFTWARE		•
▼ I have read and accept th	e license terms.		3
Download size estimate: Download time estimates:	15 MB Dial-Up: 38 minutes Broadband: 2 minutes		
		Install	Cancel

2. The Microsoft .NET Framework 4.7.2 Setup window displays.

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



7. Select Finish.

In order to complete the installation of .NET 4.7.2, the computer must be restarted.

8. From the Smart Client menu on the landing page, click C++ 2008 SP1 and run vcredist_x86.exe.

	Documentatio	on
Smart Cl	ient Getting Started	Guide
	Prerequisite	s
C++ 200 .NET v4.	8 SP1 7.2	
	Application	
Merchant	Smart Client	

9. Click Next.

R Microsoft Visual C++ 2008 Redistributable Setup	
Welcome to Microsoft Visual C++ 2008 Redistributable Setup	
This wizard will guide you through the installation process.	
	Next > Cancel

10. Read and accept terms and click Install.

搅 Microsoft Visual C++ 2008 Redistributable Setup
License Terms
Be sure to carefully read and understand all the rights and restrictions described in the license terms. You must accept the license terms before you can install the software.
MICROSOFT SOFTWARE LICENSE TERMS MICROSOFT VISUAL C++ 2008 RUNTIME LIBRARIES (X86, IA64 AND X64), SERVICE PACK 1 These license terms are an agreement between Microsoft Corporation (or based on where you live, one of its affiliates) and you. Please read them. They apply to the software named above, which includes the media on which you received it, if any. The terms also apply to any Microsoft • updates, • updates,
Press the Page Down key to see more text.
✓ I have read and accept the license terms. < Back

11. When complete, click Finish.



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.

crici di	Security	Privacy	Content	Connections	Programs	Advanc
Select a	zone to v	iew or char	nge securi	ty settings.		
(-	/	0	
Inte	rnet L	ocal intrane	et Trust	ed sites Res	stricted sites	
	Truste	d sites			C	
~	trust no your file You hav	e contains (t to damage s. e websites i	vebsites i e your cor in this zor	nat you nputer or ne.		
Securit	ty level fo	r this zone				
Allov	ved levels	for this zor	ne: All			
-	- Mec F]- co l	lium Prompts bef Intent Unsigned Ac	fore dowr ctiveX cor	loading potent trols will not be	ially unsafe e downloade	d
	Enable Pr	otected Mo	de (requi	es restarting I	nternet Exp	lorer)
			Cust	com level	Default	level
				Reset all zone	s to default	level

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.

Trusted sites	X
You can add and remove websites from this zo this zone will use the zone's security settings.	one. All websites in
https://*.imagedepositgateway.com	Add
Websites:	
	Remove
Require server verification (https:) for all sites in th	is zone
	Close

- 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.

ettings		
Misce	ellaneous	
- 1	Access data sources across domains	
	Disable	
0	🗇 Enable	
(Prompt	
1	Allow META REFRESH	
0	Disable	
(Enable	
P1	Now scripting of Microsoft web browser contro	1
	alow scripting of Microsoft web browser control	
	 Disable 	
	 Disable Enable 	,
	 Disable Enable Allow script-initiated windows without size or presented and the size of presented and the siz	osition constra
	 Disable Enable Allow script-initiated windows without size or pro Disable 	osition constra
	Bisable Disable Disable Disable Disable Disable Disable	osition constra
	Disable Enable Isable Disable Disable Enable Alow script-initiated windows without size or pr Disable Enable Isable	osition constra active conten
	Bisable Enable Isable	osition constra
	Bisable Enable Isable Isable Isable Isable Isable Isable Isable Inable Inable Inable	active conten
*Takes eff	Bisable Disable D	active conten
Takes eff eset custo	Bisable Disable Enable Insolute windows without size or pr Disable Enable Insolute Insolu	active conten
*Takes eff	Mon an pung of the osoft web blonset control Disable Enable Mon script-initiated windows without size or pr Disable Enable Mon webpages to use restricted protocols for Disable III fect after you restart Internet Explorer am settings	active conten
*Takes efficience to:	Bisable Disable Disable Enable Inable Disable Disable Inable Disable Disable Inable	active conten
*Takes efficience to:	Bisable Disable Enable Ilia use of the user the boomset control Disable Enable Ilia user of the user the boomset control Disable Enable Ilia user the user the boomset control Disable Ilia fect after you restart Internet Explorer mosettings Medium (default) V	active conten

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.



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.



When deploying the Smart Client the first time it must be launched using Internet Explorer.





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.

UserName	1
Password	
Unauthorized r program, or any	eproduction or distribution of the y portion of it, may result in severe al penalties and will be prosecuted to

- 7. Click OK.
- 8. In the *Register Merchant Client* window, select your location and scanner.

-	Please update your Location ar	nd Scanner from the available options below.
5	(Available Locations and Scanners the correct values for your location,	are retrieved based on your login. If you cannot find contact your support representative.)
Site	Information	
Ple	ease select your current location from	the list of known locations.
	🔮 Location:	Main Street 💌
Ple	ase select the model of scanner curre	ently installed on your computer.

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.



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. An email address is required for any password reset to receive a confirmation message that the password is changed successfully.

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

If your password expires within a certain number of days, you have the option to change it immediately or later.

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

UserName	F
Password	
Lipputheastand a	

- 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.

Aulti-Factor Authentication		х
(į)	Multi-Factor Authentication has failed. Enroll and/or register this computer for Multi-Factor Authentication prior to accessing the application. If the problem continues, contact your system administrator.	
	Please click here to enroll/register for Multi-Factor Authentication.	Ŧ
	ОК	

- **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.

6. Enter your User ID and a personal phrase.



The previously chosen picture can be changed on this screen.

User ID:	merchant1	
0	Enter a personal phrase:	
Jack .	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	

7. Click the Continue Setup button.

8. Select four challenge questions and enter the answers.

Select your questions, These ques ndividual is When aske	confirmation questions. When you have provided answers for the click "Continue setup." stions may be asked when you sign on to confirm that an authorized trying to access financial information online. d, 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?
	Leo
Answer	This answer must be at least 3 characters long.

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.
O 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
<u>Need to cancel?</u> 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.

Sign on to Direct Merchant Web Deposit To protect your personal information, please answer the questions and click "Continue."	
Merchant Rocks! This picture and personal phrase are displayed every time you access the popel. If you don't recognize them, please contact us before you continue.	
What is the first name of your first niece/nephew?	
What is your Zodiac sign?	
In what yeer were you married? (^^^^)	
What is your mother's middle name?	
Continue Cancel 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.

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