

Getting Started

Topics

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- ◆ **Multi-Factor Authentication**

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.

Manufacturer	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#
	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 <i>(Utilizing the PVA driver)</i>	Yes#	Yes#
	SmartSource Micro Elite <i>(Utilizing the PVA driver)</i>	Yes#	Yes#

Manufacturer	Model	Windows 7	Windows 8.1/10
	SmartSource Merchant Elite <i>(Utilizing the PVA driver)</i>	Yes#	Yes#
Epson	TM-S1000 (Capture One)	Yes#	Yes#
Panini/Unisys	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 support			



NOTE

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.

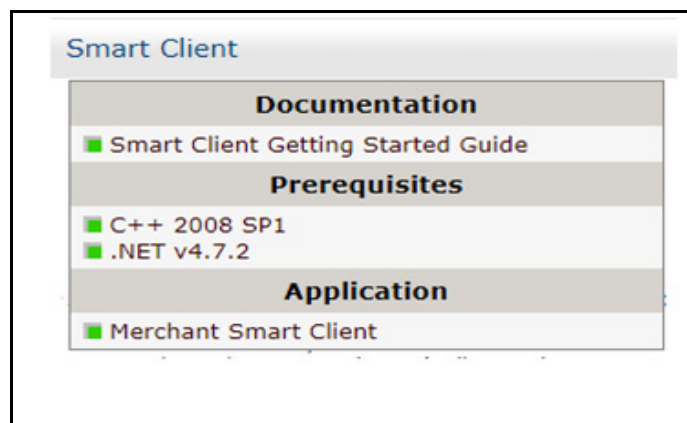
Steps for creating a Smart Client shortcut on your desktop are also included.

Smart Client Requirements

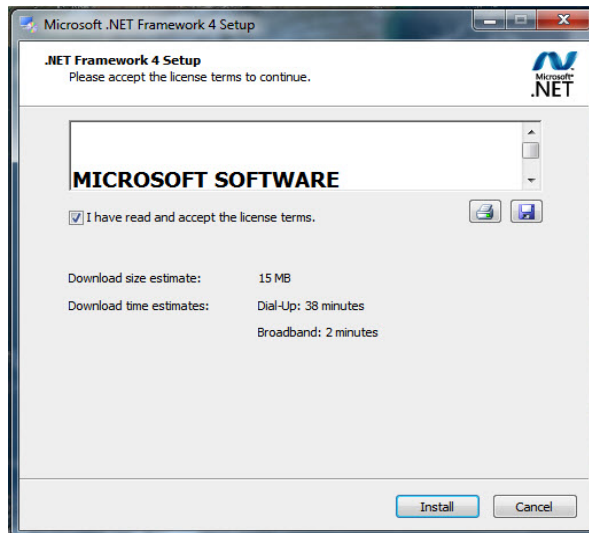
Merchant Smart Client requires Microsoft .Net 4.7 and Microsoft C++ 2008 SP1 to be installed to run the product. Both of these Microsoft products can be downloaded from your landing page or directly from the Microsoft website.

To install your PC, perform the following steps:

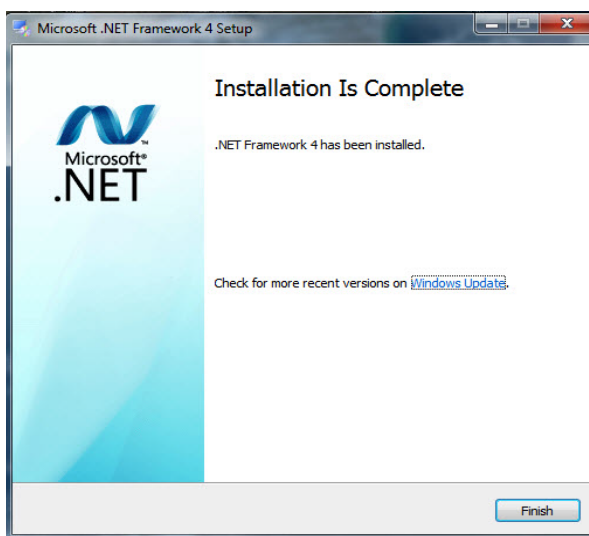
1. From the Smart Client menu on the landing page, click C++ & .NET 4.7.2 and run.



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



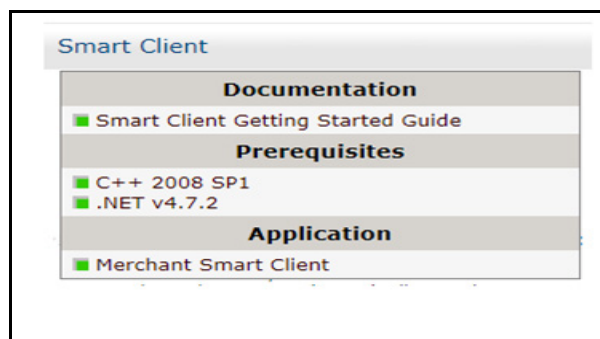
3. To accept the *End-User License Agreement*, select the checkbox next to I have read and accept the license terms.
4. Click Install.
5. The *Installation Progress* window displays. This process can take several minutes to complete.
6. The *Installation Complete* window displays.



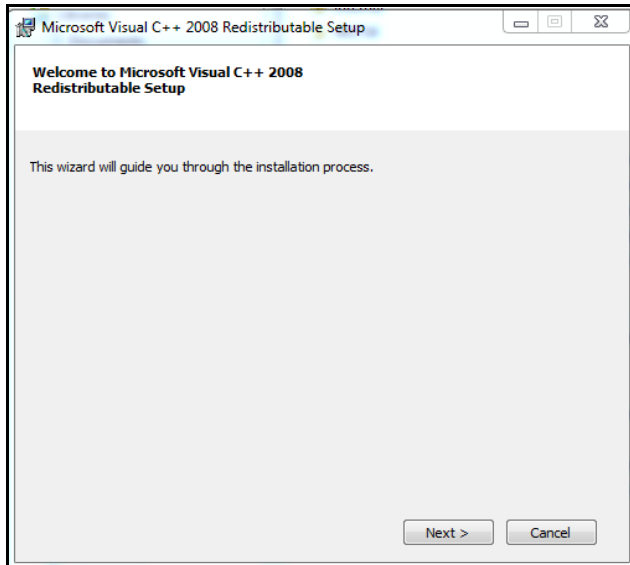
7. Select Finish.

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

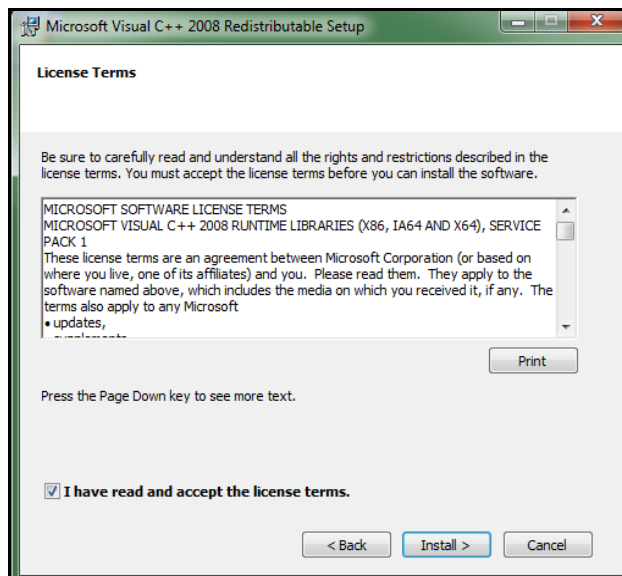
8. From the Smart Client menu on the landing page, click C++ 2008 SP1 and run vcredist_x86.exe.



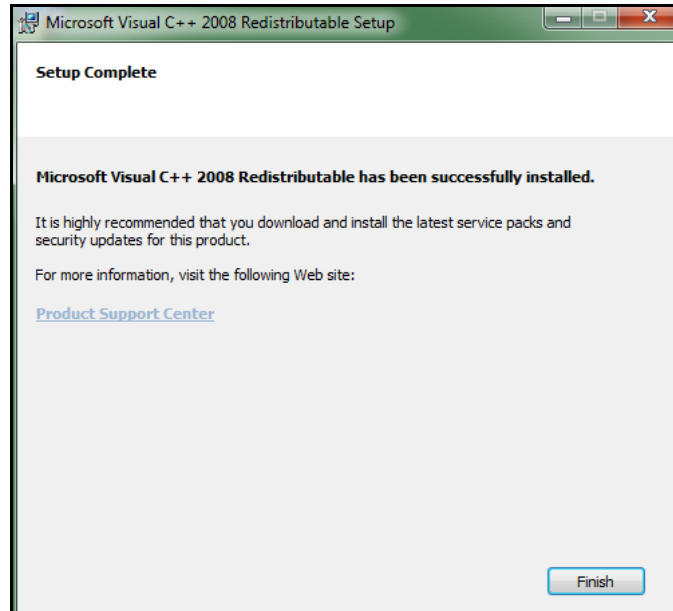
9. Click Next.



10. Read and accept terms and click Install.



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.



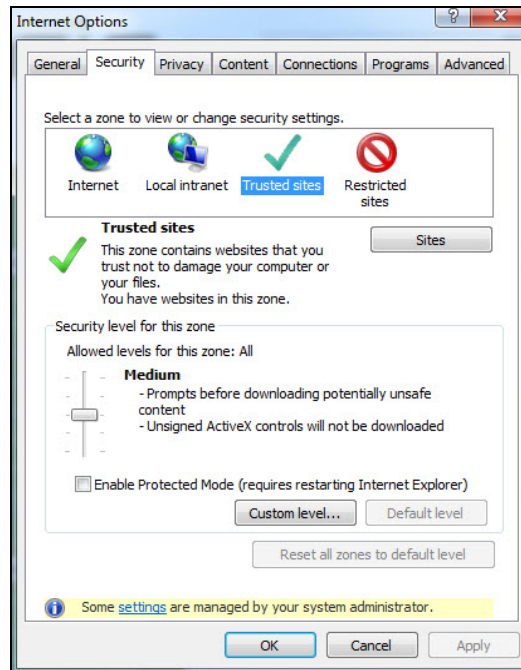
NOTE

Additional domains may need to be added.

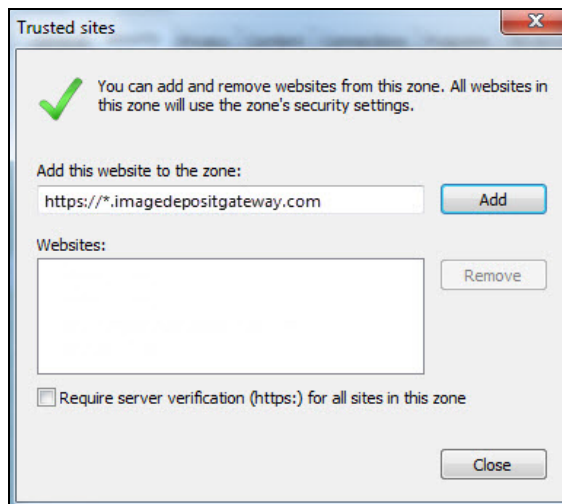
Add External Web Server to Trusted Site List

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

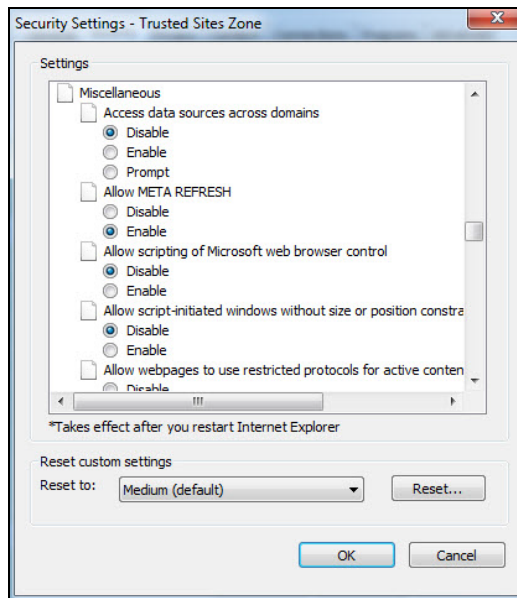
4. In the *Internet Options* window, select the Security tab.



5. Click Trusted Sites.
6. Click Sites.
7. In the *Trusted Sites* window, type the 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

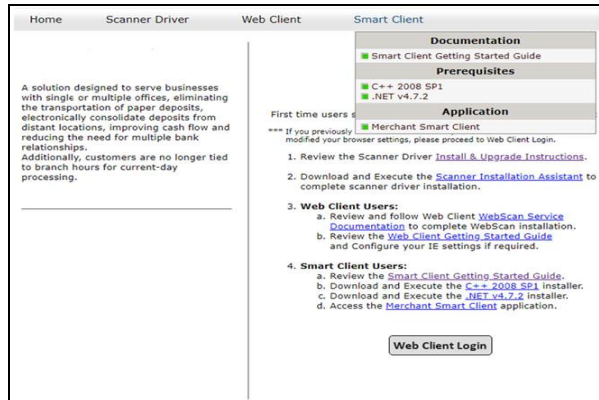
*If you have already downloaded Smart Client and registered your workstation and scanner, use the login instructions in the **Logging into Smart Client** section to begin using Smart Client.*

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



NOTE

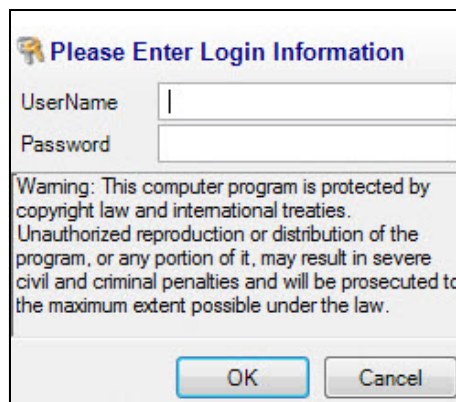
When deploying the Smart Client the first time it must be launched using Internet Explorer.



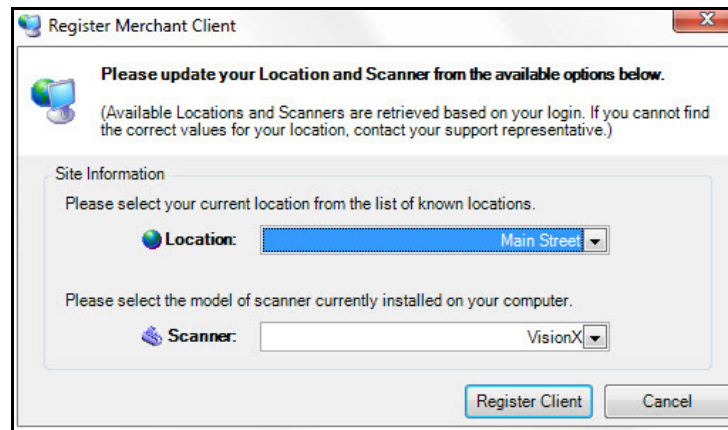
NOTE

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 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



The screenshot shows a dialog box titled "Please Enter Login Information". It has two input fields: "UserName" and "Password". Below the 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 are "OK" and "Cancel" buttons.

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.

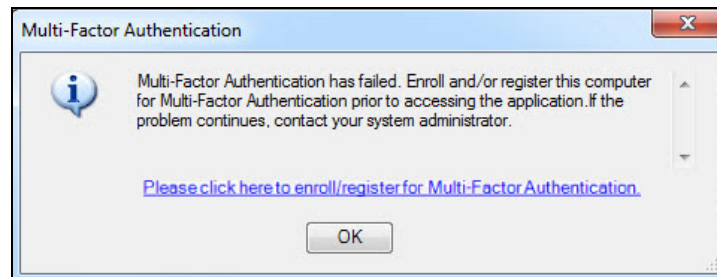
If you are not able to answer your confirmation questions, your account will be locked after three failed attempts. You then must contact the system administrator to unlock your account and then re-enroll in MFA.

Enrolling in MFA

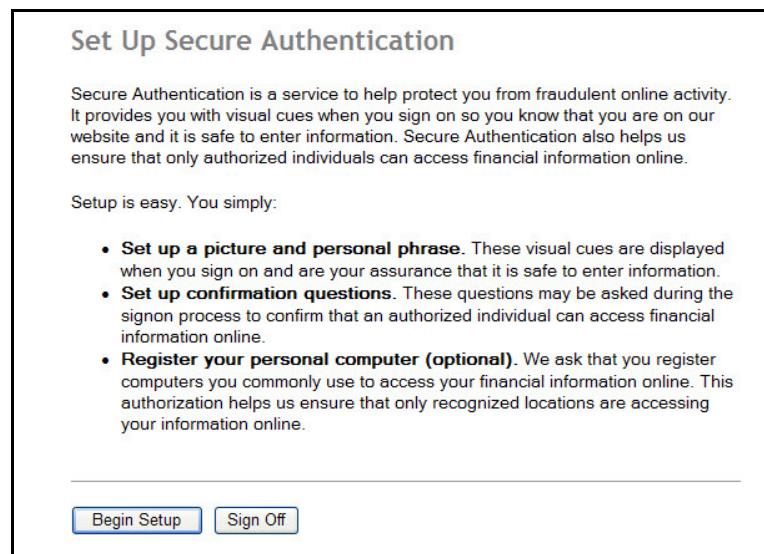
MFA requires you to first enroll in MFA and then register the computer you commonly use to access Smart Client.

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:

[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:

 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.

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:

Answer:
This answer must be at least 3 characters long.

Question:

Answer:
This answer must be at least 4 characters long.

Question:

Answer:
This answer must be at least 3 characters long.

Question:

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.

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.

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 this page. 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 year were you married? (YYYY)

What is your mother's middle name?

[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.

