

Getting Started

Topics

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

System Requirements

This section lists the system requirements to support Merchant Web Client. System requirements include client hardware and supported operating system and scanner compatibilities.

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

Hardware Configuration

The following is the recommended hardware configuration:

- ◆ 4th Generation Core i3 or later dual core processor.
- ◆ 1GB Ram
- ◆ Network card
- ◆ Broadband Internet access
- ◆ USB 2.0
- ◆ 720p or greater screen resolution.
- ◆ A check scanner connected to your computer



NOTE

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

Client Software Requirements

Client software minimum recommended configuration:

▶ Operating Systems

- Windows 7 SP1 (32-bit or 64-bit)
- Windows 10 (32-bit or 64-bit)

- Apple OS X Yosemite



Apple OS is only supported for Merchant Web Client using the Panini ml:Deal scanner on Safari and Chrome browsers.

► **Browsers and Applications**

- Internet Explorer 11



Internet Explorer only supports ActiveX controls.

- Chrome - Minimum version 40



Google is expected to remove support for Java interface following version 42 of Chrome.

- Firefox - Minimum version 36
- Safari - Minimum version 8



Safari is only supported using the Panini ml:Deal scanner on an Apple OS.

- PDF Viewer - Required for viewing **Reports**. Adobe PDF Viewer is qualified.

Supported Scanners

The table below lists supported scanners and operating system compatibilities, accurate as of the publication date of this document.

Manufacturer	Model	Windows 7	Windows 8.1/10
Burroughs	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#
Canon	CR-25/55	Yes#	Yes#
	CR-50/80	Yes#	Yes#
Digital Check	BX7200	Yes#	Yes#
	CX-30	Yes#	Yes#
	SB 500	Yes#	
	SB 600	Yes#	
	SB 1000	Yes#	
	TS-215	Yes#	Yes#
	TS-220/220e	Yes#	Yes#
	TS-230	Yes#	Yes#
	TS-240	Yes#	Yes#
	TS-4120	Yes#	Yes#
Epson	TM-S1000 (Capture One)	Yes#	Yes#
Panini/Unisys	MyVisionX and My Vision X ROHS	Yes#	Yes#
Panini	EverneXt	Yes#	Yes#
	mI:Deal	Yes#	Yes#
	MyVisionX 2P	Yes#	Yes#
	Vision 1	Yes#	Yes#
	Vision neXt	Yes#	Yes#
	VisionX	Yes#	Yes#
	wI:Deal	Yes#	Yes#
RDM/Unisys	ec7000i	Yes#	Yes#

Manufacturer	Model	Windows 7	Windows 8.1/10
TWAIN	Flatbed scanners compliant with TWAIN v1.9	Yes#	Yes#
# Indicates 64-bit support			



Flatbed scanners are only supported in Internet Explorer

Panini iDeal and TWAIN flatbed scanners require a virtual bank of first deposit (BOFD) endorsement. Also, for flatbed scanners, merchants must download and install the appropriate scanner driver from the vendor prior to installing the Twain interface.

Be aware of the following limitations when using flatbed scanners with Web Client:

- ◆ Items can only be scanned one at a time, and the front and back sides of an item must be scanned individually.
- ◆ Prior to configuring the Twain interface, merchants must download and install the appropriate scanner driver from the vendor. Then the Twain interface can be installed after the scanner driver.
- ◆ Business checks may appear slightly distorted and may need to be cropped for it to process properly.

Network Devices

Merchant Web Client currently supports multiple network ready scanners as well as Webscan, a usb to network bridge to help migrate clients from Internet Explorer 11 and its ActiveX technology.

Network Ready Scanners

Panini mIDeal

Panini EverNext

Securelink

Webscan (Network Bridge Scanning)

Panini Everest

Webscan

CX-30

VisionX

TS-240

CR-80

CR-50

CR-120

CR-150

SmartSource

Epson S2000/9000

Epson S1000

Web Client Installation

This section contains step-by-step instructions for installing a scanner driver on your PC and how to add Merchant Web Client's external Web server domain as a trusted Internet Website.

Internet Explorer Settings for Web Client

Summary of changes being performed:

- ◆ Adding the site to the Trusted Sites zone.
- ◆ Change the Security settings for the Trusted Sites.

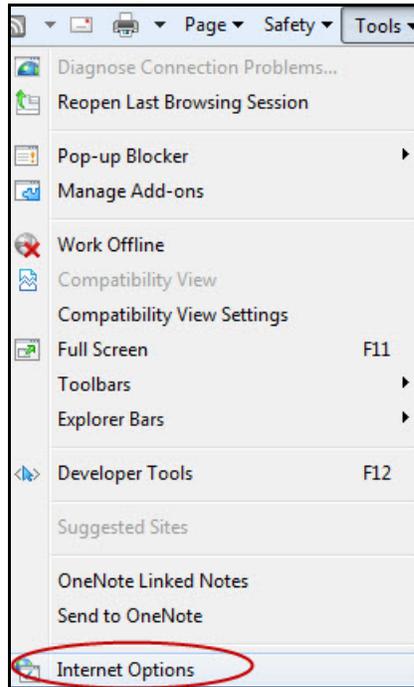


NOTE

These settings are specific to the user logged into the PC. They must be performed anytime a new user logs in.

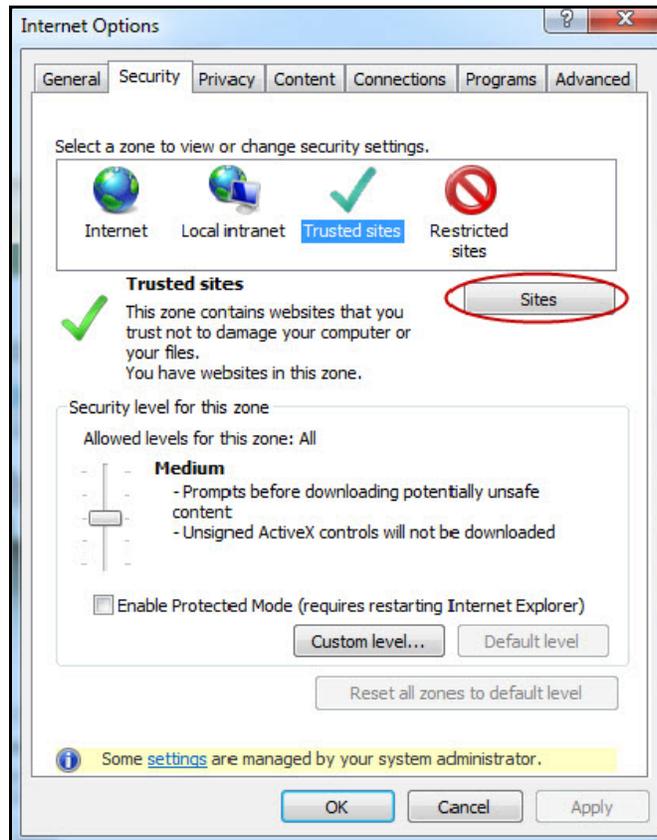
To add the site to the Trusted Sites list, perform the following steps:

1. Click on Tools, then Internet Options.



2. Click on the Security Tab.
3. Select (click on) the Trusted Sites Zone.

4. Click on the Sites button.

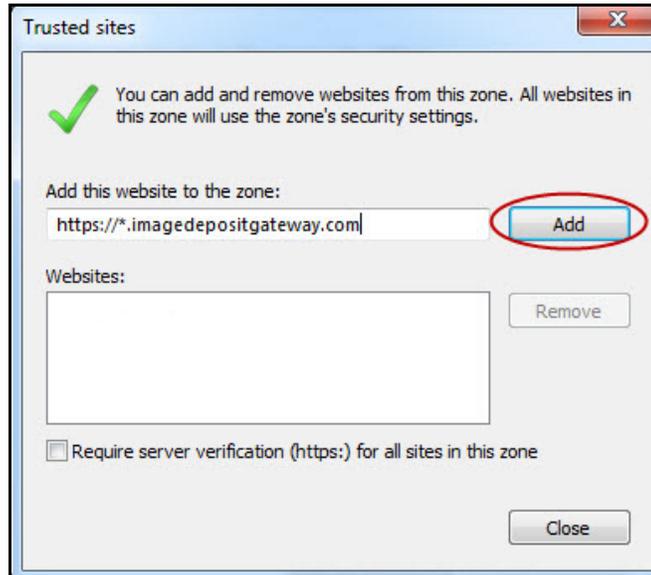


NOTE

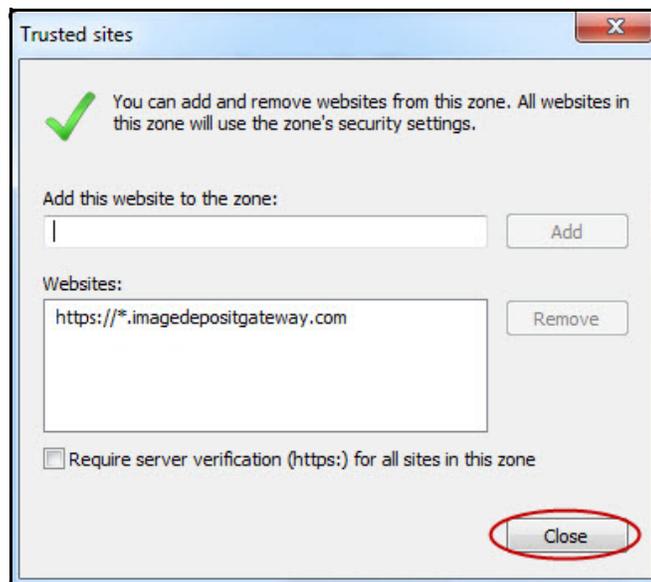
Enable Protected Mode must be unchecked. This feature is not enabled by default.

5. Type in `https://*.imagedepositgateway.com`

- Click on the Add button to put the site on the list.

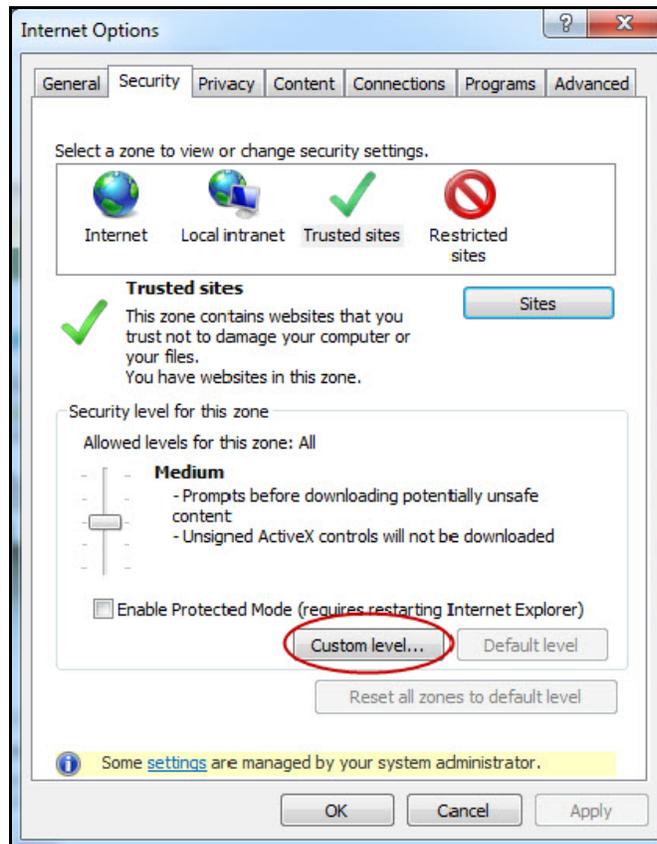


- Click Close to return to the Security Tab.



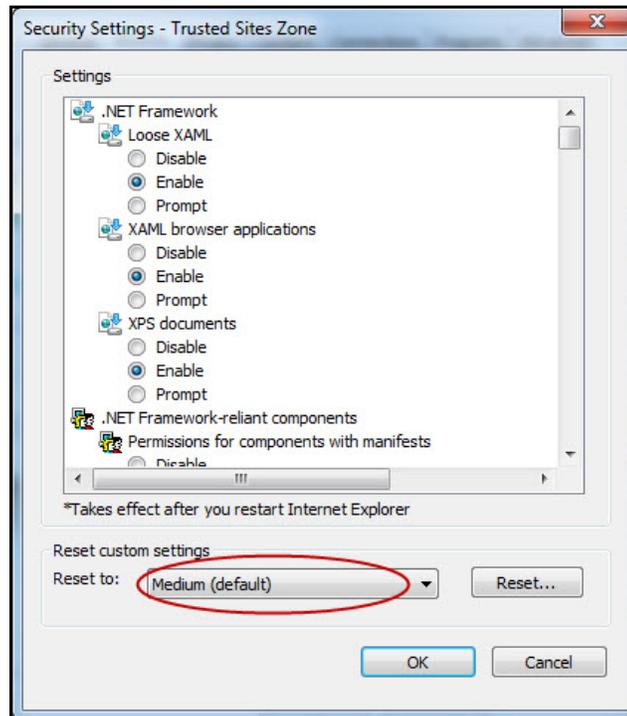
Set Security for the Trusted Sites Zone.

1. Click on Custom Level.

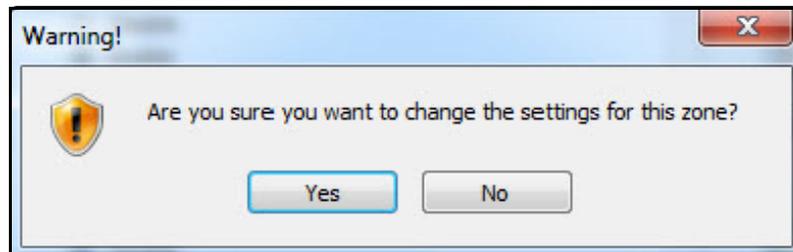


2. Set the Reset To: drop down list to Medium-low.

3. Click on Reset to set the level.

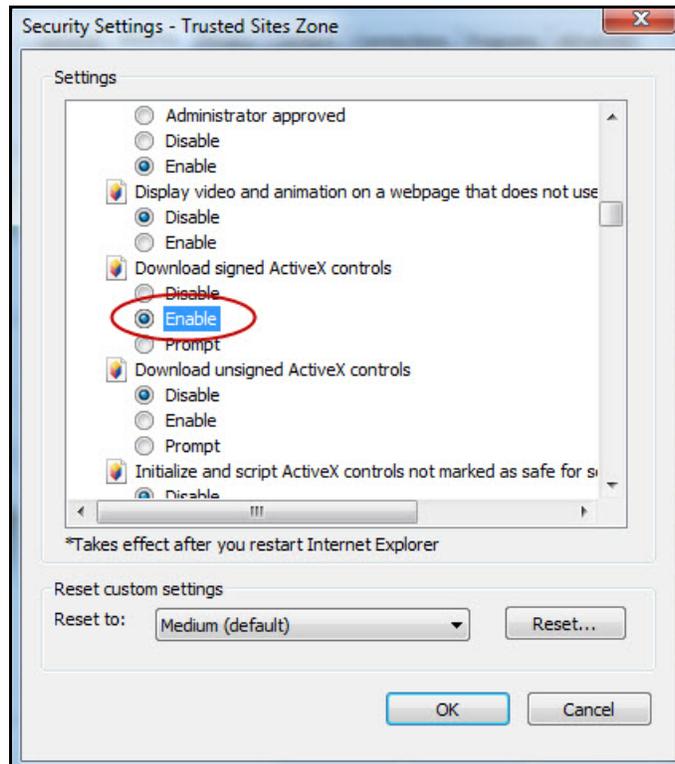


4. Click Yes that you want to change the settings for this zone.
5. Scroll down to Download signed ActiveX controls.
6. Click ENABLE.
 - a. A message may appear, confirming the change. Click Yes.



7. Scroll down to the Miscellaneous settings.
8. Scroll down to Access data sources across domains (this stops the prompting when making a deposit).

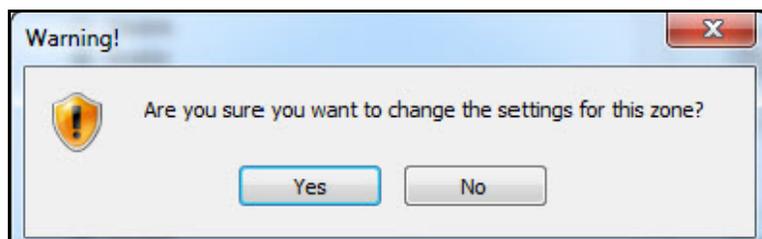
9. Set to ENABLE.



10. Scroll down to Web site in less privileged web content zone can navigate in.
11. Set to ENABLE.
 - a. A message may appear, confirming the change. Click Yes.
12. Click OK (not Reset).



13. Click Yes that you want to change the settings for this zone.



14. Click OK to finalize the settings and exit.

Logging into Web Client

This section contains step-by-step instructions for logging in to Web Client. If you are logging in for the first time, additional steps are required to register your PC with your service provider.

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

For more information about creating, managing, and submitting deposits, see the Working with Deposits chapter.



NOTE

The steps and sample screens below do not include custom fields. If your organization uses custom fields, screens and required information can vary.

Password Messages

During the login process, a password event might occur that prompts you to change your password. An email address is required 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. Passwords must be at least seven characters and contain one non-alphanumeric character.

Browser Security

Browsers have a feature to remember form data and retrieve matches from entries users typed or visited previously. This feature can be used to save user names and auto populate passwords on forms.

To comply with current security standards, the Web Client forces these feature to be disabled. However, in Internet Explorer 11, Firefox and Chrome, the browser ignores this setting and allows the user to decide how to use these features.

It is recommended to disable these features for the Merchant Web Client website.

1. Open selected browser.
2. Browse to the Merchant Web Client website.
3. Enter Username and Password.
4. Message appears Would you like to store your password for this site.
5. Select Never for this site.

Multi-Factor Authentication

Multi-factor authentication (MFA) is a feature to help prevent unauthorized access to Web 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 Advanced Multi-Factor Authentication, refer to the [Advanced Multi-Factor Authentication](#) section 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 Web Client. If you are logging in to Web 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.

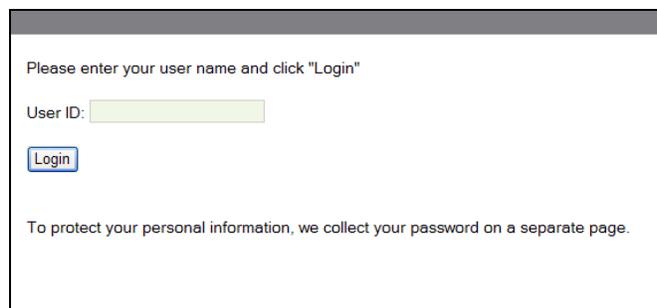
▶ Unregistered Computer

On an unregistered computer, you must answer your confirmation questions prior to entering your password. Once you answer your confirmation questions, 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.

Enroll in MFA

1. Launch the deployment Web page provided by the financial organization.
2. Enter your UserID and select Login.



Please enter your user name and click "Login"

User ID:

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

3. The *Set up Secure Authentication* page displays, click **Begin Setup**.

Set Up Secure Authentication

Secure Authentication is a service to help protect you from fraudulent online activity. It provides you with visual cues when you sign on so you know that you are on our website and it is safe to enter information. Secure Authentication also helps us ensure that only authorized individuals can access financial information online.

Setup is easy. You simply:

- **Set up a picture and personal phrase.** These visual cues are displayed when you sign on and are your assurance that it is safe to enter information.
- **Set up confirmation questions.** These questions may be asked during the signon process to confirm that an authorized individual can access financial information online.
- **Register your personal computer (optional).** We ask that you register computers you commonly use to access your financial information online. This authorization helps us ensure that only recognized locations are accessing your information online.

4. 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.

5. Enter a UserID, if not already populated, and a personal phrase next to the picture. Click Continue Setup.

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.

6. Select four challenge questions and enter your 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.

7. Click Continue Setup.

8. If you want to register the PC, select the appropriate option.

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.

9. Click Continue Setup.
10. Review the information and make any necessary changes.
11. Click Submit.

Register your PC (if using Web Client for the first time)

1. Under Create Deposits, select a valid deposit account or enter the account number to filter the list.



NOTE

If there are no deposit accounts listed, contact your system administrator or service provider.

Create Deposit ⓘ

Primary Deposit Account:

Deposit Control Total:

2. In the Deposit Control Total field, enter the expected total of the deposit.
3. If necessary, complete any additional fields.
4. Click Proceed.



NOTE

*If the user has not registered with a Location and Scanner they are prompted to do so. Refer to **Registration** for additional details.*

5. Follow the steps below based on the browser being used: **Internet Explorer**, **Chrome**, or **Firefox**.

Internet Explorer

The following steps are only required the first time the application is used on a particular PC using Internet Explorer. Based on how the financial institution has configured the settings, if using Internet Explorer a link Update Scanner Interface is available to check for Active X updates. Refer to **On the Capture page, review the items and click Proceed**. for additional information.

1. Click Capture Items.

2. Internet Explorer attempts to load an ActiveX Control.



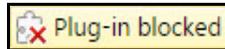
3. Select Allow.

At this point, the user has successfully authenticated and registered the local Workstation with the application provider and are ready to begin creating electronic deposits. Refer to **Working With Deposits** for more information on creating, managing, and submitting deposits.

Chrome

The following steps are only required the first time the application is used on a particular PC using Internet Explorer.

1. Click Capture Items.
2. Java attempts to load a plug-in.



3. Click on the message and select Always allow plug-ins on <servername>.

At this point, the user has successfully authenticated and registered the local Workstation with the application provider and are ready to begin creating electronic deposits. Refer to **Working With Deposits** for more information on creating, managing, and submitting deposits.

Firefox

The following steps are only required the first time the application is used on a particular PC using Internet Explorer.

1. Click Capture Items.
2. Java attempts to load a plug-in.



3. Click on Allow... to load plug-in and capture.

At this point, the user has successfully authenticated and registered the local Workstation with the application provider and are ready to begin creating electronic deposits. Refer to **Working With Deposits** for more information on creating, managing, and submitting deposits.