Web Merchant
User Manual

Microsoft
GOLD CERTIFIED
Partner

Updated 03-10-10
MCAP 9.9.1

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Web Merchant Remote Deposit First Time Install & Use

This document is designed for those merchants that will be making their deposits electronically using the Web Merchant Remote Deposit application. It will illustrate the steps the Merchant will take in using the Web Merchant product after installation.

The Web Merchant Remote Deposit Application allows the corporate vendor or merchant user to scan and deposit received checks electronically using the Internet. This application can be referred to as Web Merchant, Corporate Deposit, Remote Deposit, or Merchant Capture. The ease of installation over the Internet makes Web Merchant extremely handy and convenient. The many benefits to the customer include time, money, and fuel savings among others.

Making Deposits

Depending upon how the bank configures their depositors, there are four or five steps required to make a remote deposit. If the depositor scans the checks but does not key or balance the deposit themselves, the Key Amounts button is not available. All users must at least: Capture, Verify, Prepare, and Transmit. The Interface icons lead the user through the necessary steps. This document assumes that the user will be required to complete the following five steps.

Step 1 Capture Good Quality Check Images

Step 2 Key Amounts

Step 3 Verify Images if Necessary

Step 4 Prepare Electronic Deposit Slip/Ticket

Step 5 Transmit Deposit(s)

Step 6 Receipt of Electronic Deposit Acceptance Email – (optional)

These individual processes have a tremendous amount of flexibility to handle situations that the merchant might encounter.

In most instances, the merchant is able to scan, process, and transmit items within a very short amount of time and with a minimum of effort. The following processing illustrations will cover the vast majority of Web Remote Depositors.

If more in-depth information regarding the steps above is needed, please review the Web Merchant Advanced User Manual available on the Summit Financial Solutions, Inc., FTP site or contact Summit Support at 573.761.4300.

Making Deposits – Step by Step Details

Step 1 - Selecting the Capture Checks icon

The user will follow the functionality of the Main Menu as it leads them through the process. Icons are only available (not grayed-out) when the functionality they provide is appropriate as the next task. Starting at the top icon, the user will progress down through each lower icon. Clicking on an enabled icon will display the interface for that step in the process.

(Step 1-A) - Start capturing items by clicking the Capture Checks Icon – the top icon.
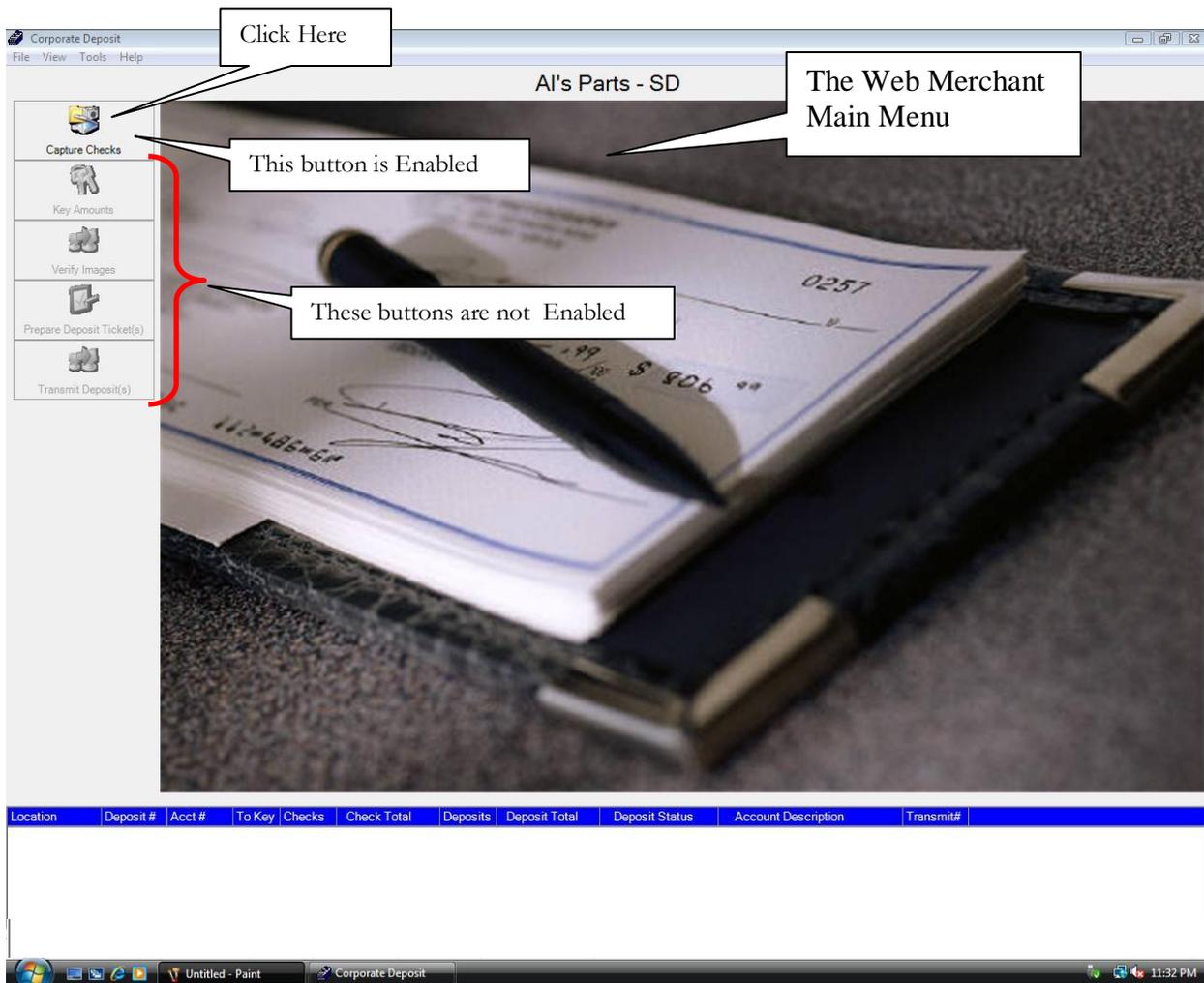
The following account prompt displays
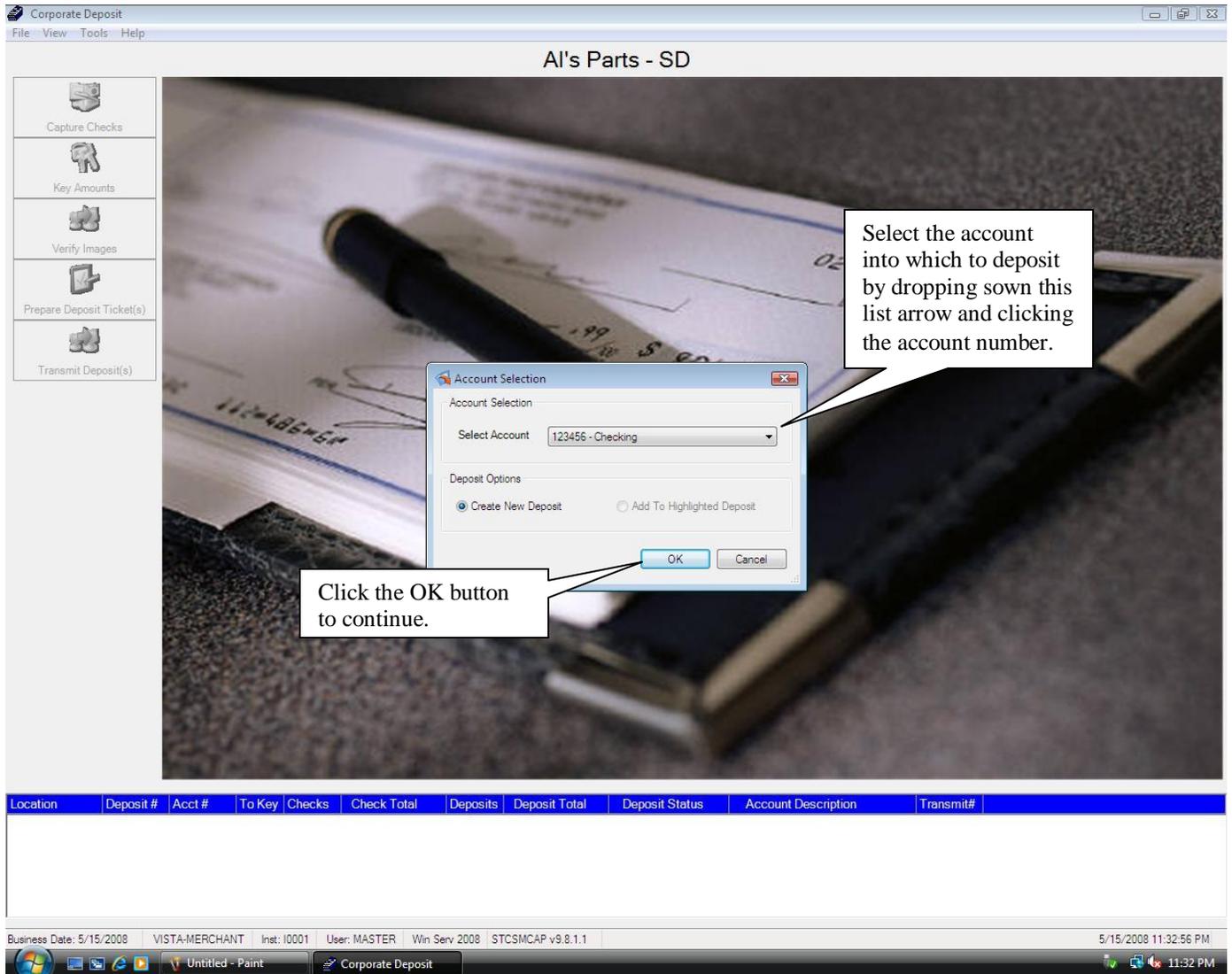
(Step 1-B) - If you have multiple accounts into which to deposit, select the account into which you wish to deposit the checks you are about to scan. If there is only one account in the list then click the OK button.

This will cause the blank Adding Machine Tape to display.

This is where you will enter the amount of the checks, either individually or as a total. You will type in the dollar amount and then hit the enter key to place it in the list. You may enter amounts using decimals if you turn that setting on. Use information below to help you determine the best way to enter the checks.

Adding Machine Tape Detail Steps

The merchant will then enter each check amount into the Adding Machine Tape.

(Step 1-C-1) Enter the amount of the check in the Entry Item field in pennies with or without a decimal point.

(Step 1-C-2) Hit the Enter key to a) add the entered amount to the total and b) display it in the Adding Machine Tape Entered Items Display Area.

(Step 1-C 3) Click Continue after the last check entry has been entered to move to the next phase in the process.

Adding Machine

File   Settings

Total $2,424.00

Entry Item |
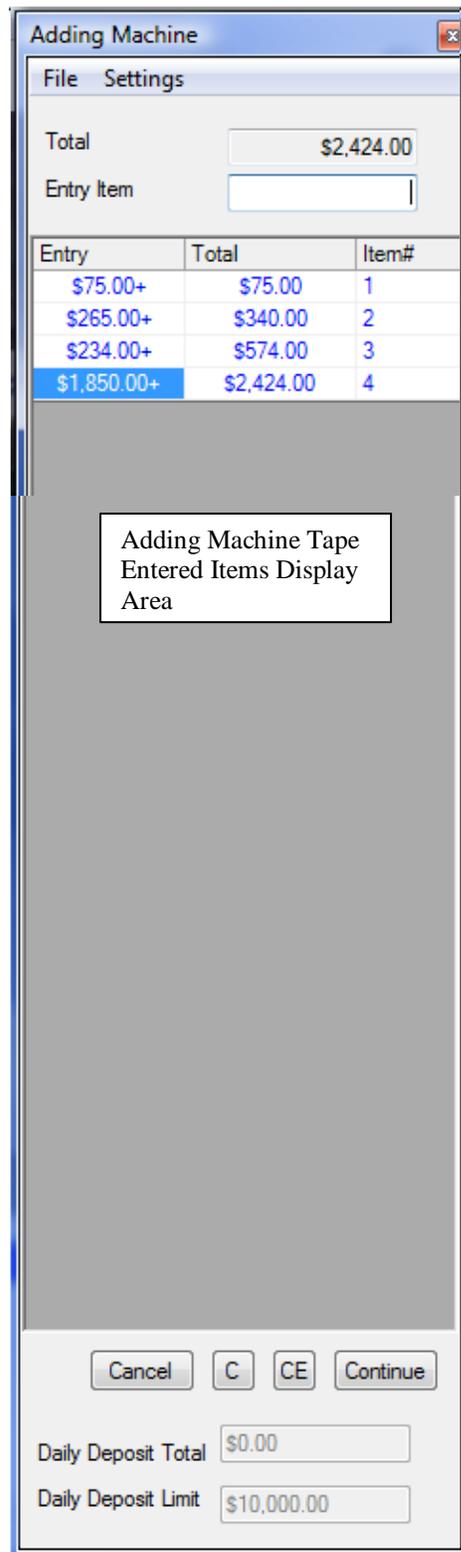
Entry	Total	Item#
$75.00+	$75.00	1
$265.00+	$340.00	2
$234.00+	$574.00	3
$1,850.00+	$2,424.00	4

Adding Machine Tape Entered Items Display Area

Cancel -This will cancel the entry process and the adding tape will disappear – you will go back to the Account Selection screen.

C - Choosing **'C'** will display a prompt saying that this will erase all entries that have been entered up to this point for this batch, and asking Are you sure you want to clear all entries? It will not remove the Adding Machine Tape.

| **CE** will remove only an item that has been keyed in the Entry item field before the Enter key has been pressed. It will not remove the last item entered. |
|---|

Continue - Clicking Continue will move to the next phase in the process.

Daily Deposit Total - Current Value of the Daily Deposit Total – includes all previous deposits as well as the current batch entries.

Daily Deposit Limit – The Daily Deposit Limit Amount Display Field displays the amount which the bank has determined that the merchant can deposit each day before contacting the bank.

Cancel   C   CE   Continue

Daily Deposit Total $0.00

Daily Deposit Limit $10,000.00
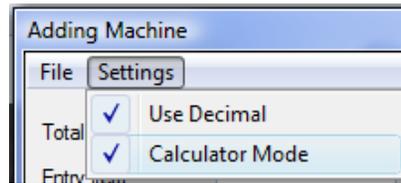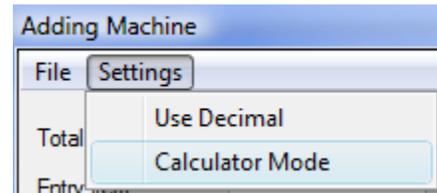
Adding Machine Tape File Menu

These settings allow you to 1) print the current state of the Adding Machine Tape, and 2) Exit the Adding Machine Tape interface (remove it).
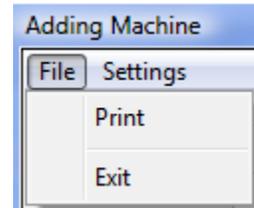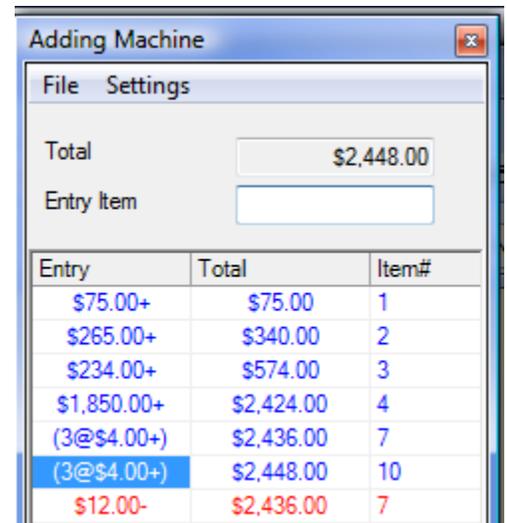
Adding Machine Tape Settings Menu

These settings allow you to

1) Use a decimal or not when inputting the numbers, and

2) Enter multiples of the same amount at one time.

To enter a number of checks written for the same amount, such as three checks for $4.00 each, simply:

A)   Check the Calculator Mode

B)   Key a '3'

C)   Then key an asterisk '*'

D)   Then the dollar amount, '4.00'

E)   Press Enter.

F)   The entry will look like that shown. It will show 3 @ 4.00 + meaning add $4.00 added 3 times.

If an entry is added that should not be in the listing, simply right-click the item and select Reverse Entry and the entry will be reversed as below.

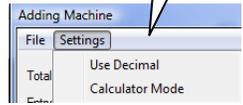Right-click the incorrect entry and select the Reverse Entry option
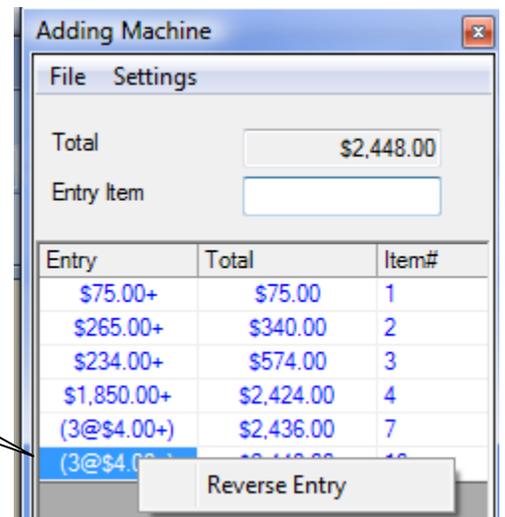
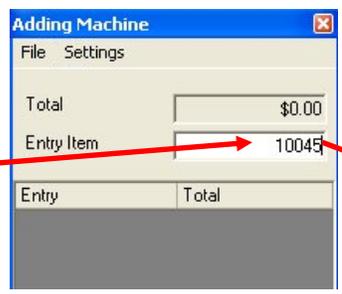## Adding Machine Tape Placement

Enter Check amounts here
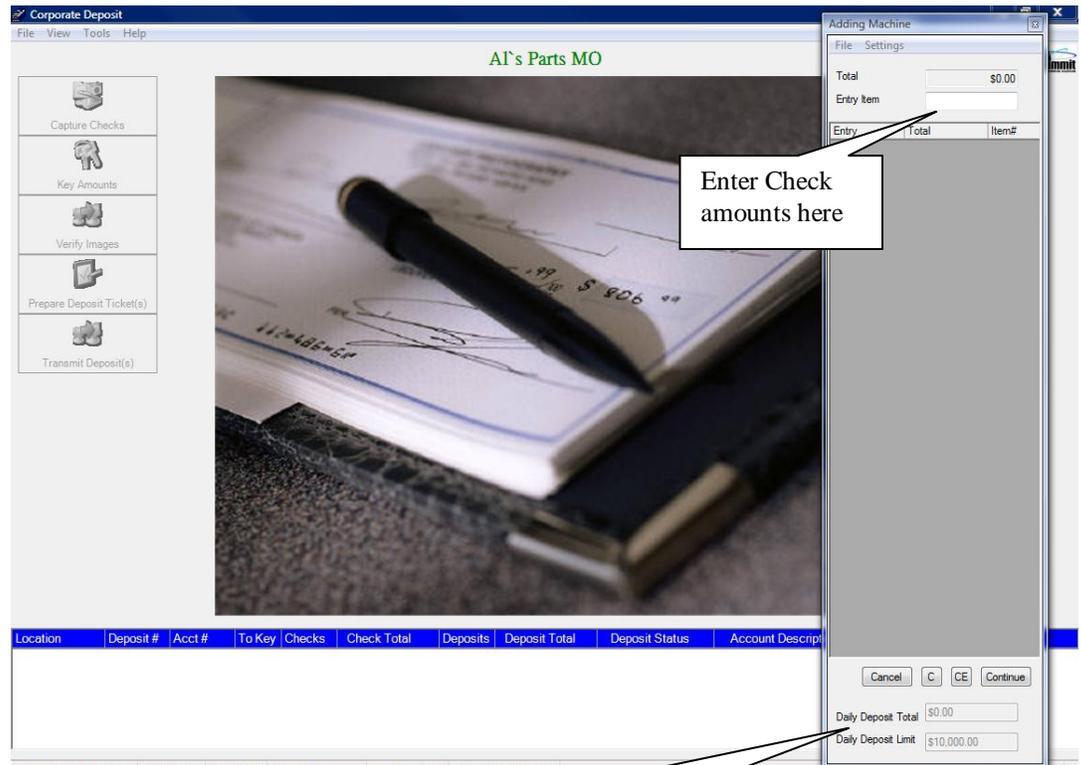
You can turn the decimal point on or off by using the File | Use Decimal Setting.

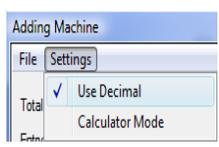The Adding Machine Tape cannot be moved or resized.

To enter amounts **not using** the decimal, ensure that the Decimal option is not checked.
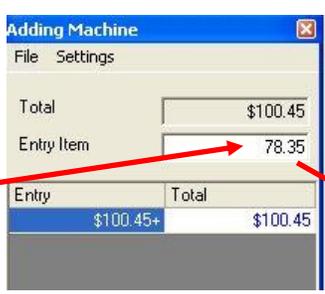
Just type the digits

and hit Enter

To enter amounts **using** the decimal, select the Use Decimal option in the Settings Menu – check it.

Enter the number with a Decimal Point

and hit Enter

Entering Check Amounts into the Adding Machine Tape Interface

Keying an amount in the Entry field and pressing the Enter key enters the amount into the Entry area and causes the amount to be added to the previous total in the listing. You cannot continue without at least one dollar amount in the listing.

Reversing an Error

If you make a mistake you can 1) re-enter the mistaken number and then hit the minus key to subtract that amount, or, 2) right-click the amount that should not be present and select Reverse Entry. Then continue entering the rest of the deposit dollar amounts one at a time, hitting Enter after each.

Finishing

When all the check amounts have been entered, click the Continue button. This will begin the process of displaying the capture screen and starting the scanner. While keying the check amounts, keep the order of the checks the same as they are entered. This will aid in later activities if an error in keying in the amounts was made.

**(Step 1 – D)** Enter all your checks and then click the Continue button.

Place Checks in Scanner Correctly

Depending upon the scanner being used, the checks must be positioned in the input hopper so the written front of the check faces the front scanning sensor. This will differ for different scanners. The following shows how the checks should be placed in the certified scanners that can be used with Web Merchant.
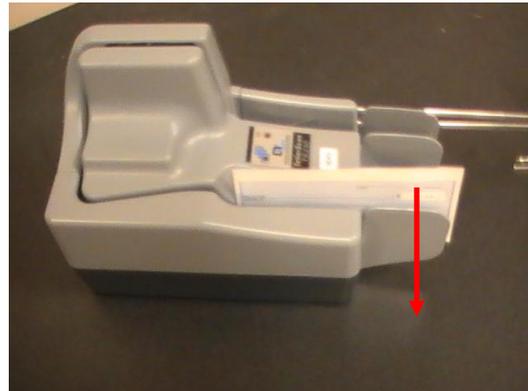
Unisys UEC 7000i – The check's written front faces up

Unisys MyVisionX or Panini – The check's written front faces away from the center of the scanner
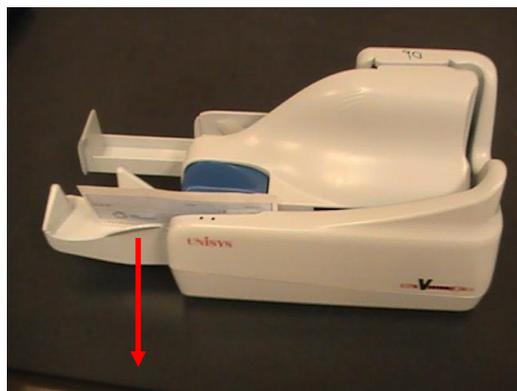
Digital Check TS-230 or 215 – The check's written front faces away from the middle of the scanner in the (**NOTE**): input hopper on the left of the scanner (the reverse of most other scanners)

MagTek Excella – The check's written front faces away from the middle of the scanner, again in the left side input slot (similar to the above)

Unisys CX-30 – The check's written front faces away from the middle of the scanner
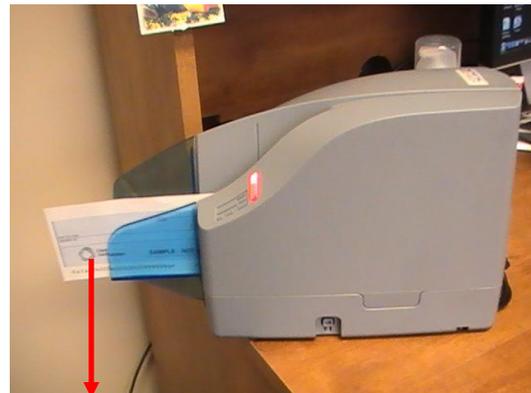
Canon CR-55 – The check's written front faces out away from the middle of the scanner

Unisys SmartSource – The check's written front faces out away from the middle of the scanner

Develop a system or procedure that fits your area. Be careful to keep the checks in the same order as you feed them through the scanner. Place the checks close to the scanner so they can be fed through easily. Have an output box or area for those scanned. If they are kept in order it will be easier to rescan them if necessary

(Step 1 – E) – Feed your checks through the scanner.

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The Image Capture Screen

Clicking Continue causes the Capture screen to display.

Click Save & Exit when done

MICR information will be displayed here for each item imaged.

If this number is not zero, then the user will need to fix images in the next step.

The title will match the type of scanner you are using.

Each captured image will display in this area as scanning continues.

(Step 1-F) - When all checks have been scanned, click the Save and Exit icon at the top left on the screen.

Based on how well the checks were recognized during capture by the Inline IQA process, you might need to repair some images at this point ('Number of Images Failing IQA' is not zero). For this see Appendix B.

Step 2 – Keying Amounts

The Main Interface After Capture

The Main Screen interface will redisplay with the next icon down, the Key Amounts icon, now available/ enabled.

Choosing Key Amounts

(Step 2-A) - Click the Key Amounts icon.

The Key Amounts Interface

The Key Amounts Interface displaying any items that need numeric field entries to be fixed will appear.

This screen will allow you to enter any numbers that were not scanned /recognized adequately.

(Step 2-B) – Correct any highlighted fields.

The topmost highlight (blue) is the active field where what you enter will be placed. Fields with errors are highlighted in red. You will need to enter numbers (using the numeric keypad) to repair (enter or replace) the incorrect entry in that field. Hit the Enter key after typing in the number and it will replace what was in that field. If what you typed in was accepted, it will move to the next field that needs changing.

Once all fields are fixed, the resulting amount of the scanned items s(the Credit Total field in blue) should match the amount you entered in the Adding Machine Tape (the Adding Machine Total field in white). If they do not match, you will have to modify one or the other so they balance. The next process will help if these two amounts (the Adding Machine Total and the Credit Total fields) do not balance.

Items Keyed and Balanced

Click Here to display the Adding Machine listing

Click Here When In Balance

These two amounts must match.

If the above indicated fields are not in balance, click the Adding Machine Tape icon at the top to display it.
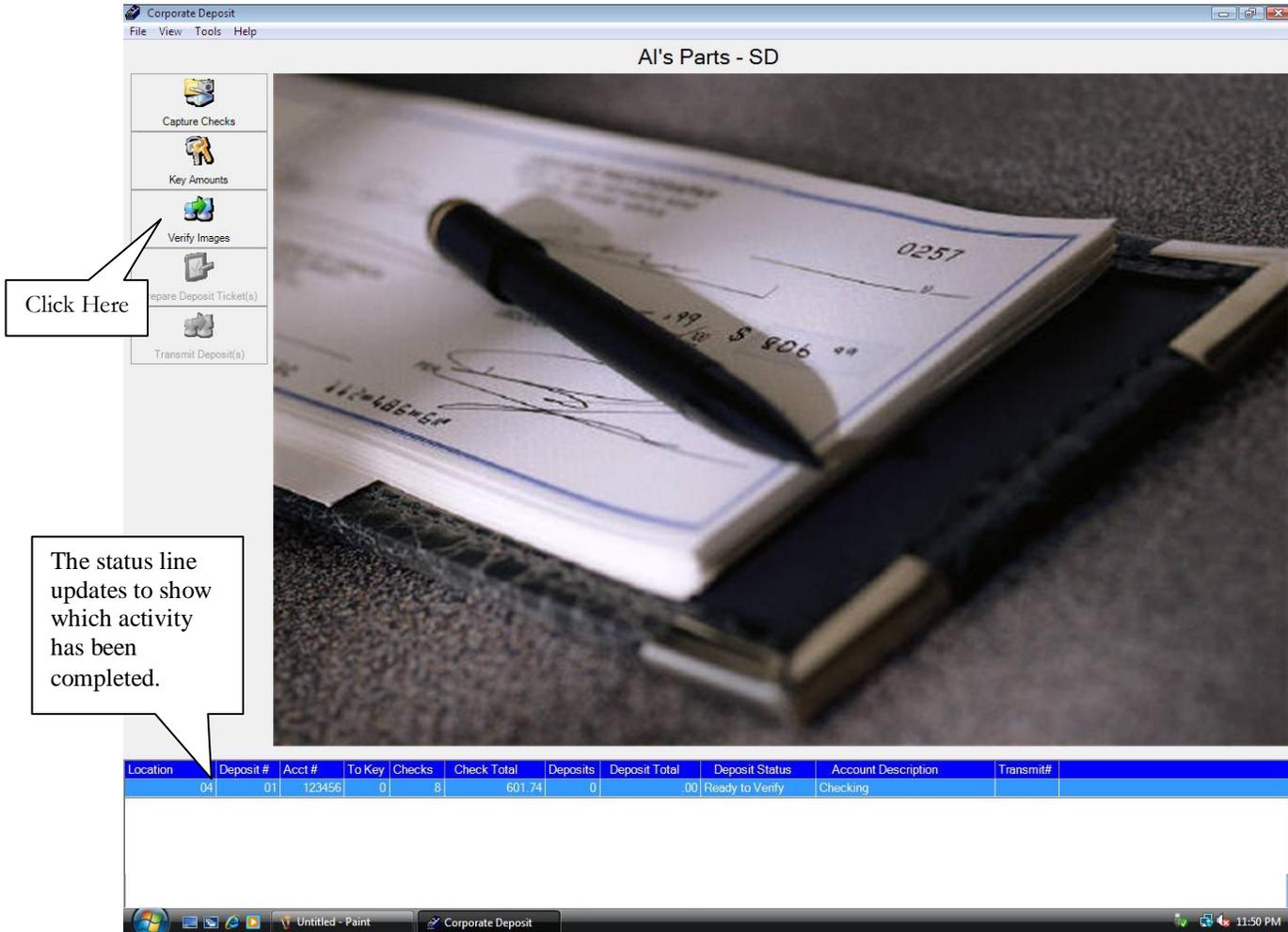
Then figure out why you are off and fix it by changing the entry either in the Adding Machine tape list or the amount of the check that was scanned or entered incorrectly. If you entered each amount from each check and scanned them in order, you can click the Compare button on the Adding Machine Interface to compare the items in the list with the numbers in the Adding Machine Listing. Unmatched items will be highlighted. This will help you decide how to fix the difference(s).

(Step 2-C) – Click Save and Exit

When the two above indicated fields balance, click the Save and Exit icon in the upper left portion of the interface.

Step 3 - Choosing *Verify Images*

This will return you to the Main Interface with the next icon now available.

The next thing is to verify that all images are in the batch and accounted for.

(Step 3-A) - Click the Verify Images icon.

Normally there will be no problems with the verification of images. If there is see Appendix B.

The Run is Verified – All Images are Present

This causes the software to electronically run tests against the images. If there are missing images, you will need to rescan those images.
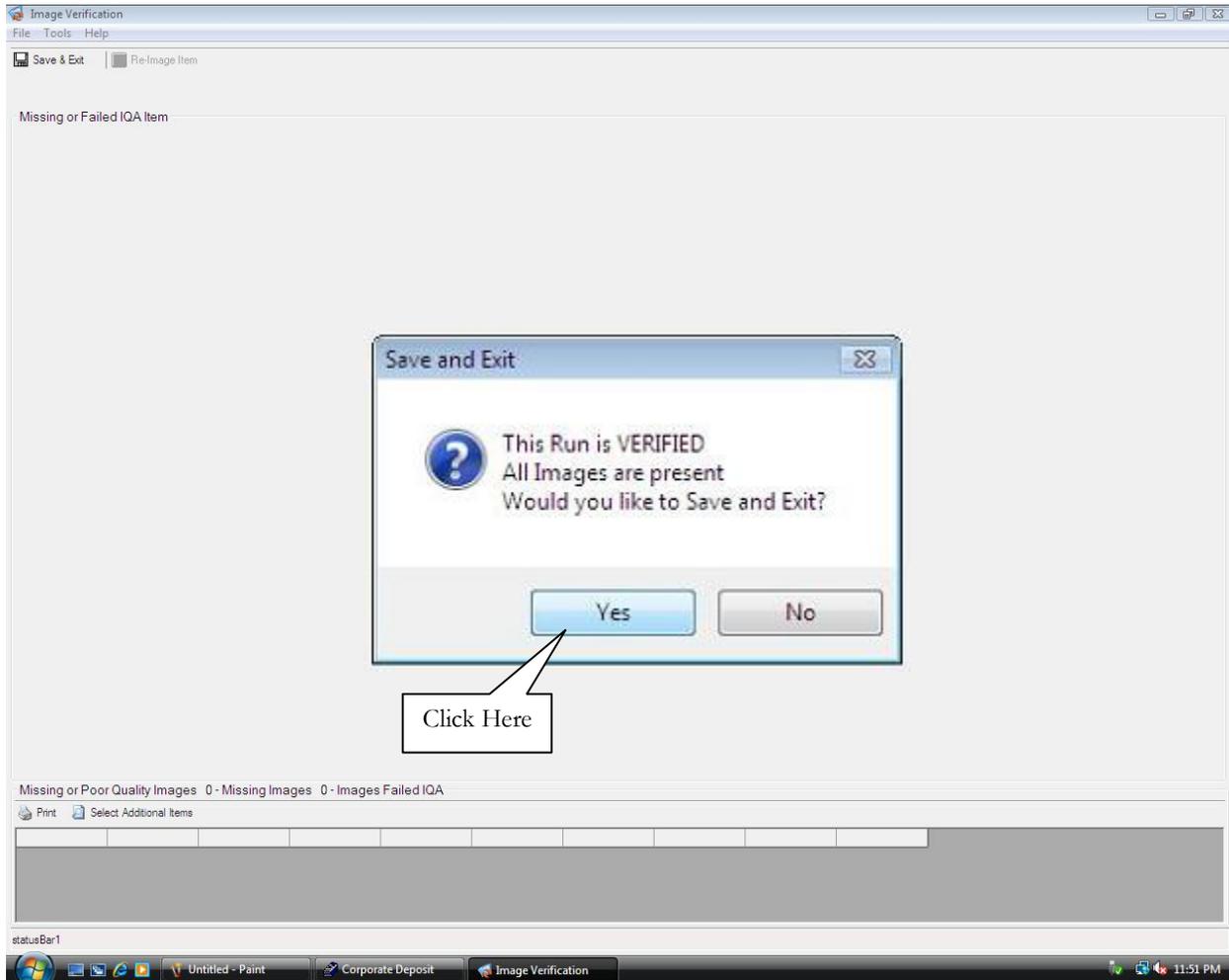
(Step 3-B) -Once the images are verified, click the Yes button.

Step 4 - Choosing Prepare Deposit Ticket

The Main Interface will redisplay with the next icon, Prepare Deposit Ticket, now available.

You are now ready to have the software prepare an Electronic Deposit Ticket for you. You will not have to fill one out manually. More than one will be prepared if you have split the deposit among two or more accounts. To split a deposit, see Appendix D. This step will also check for duplicate items.
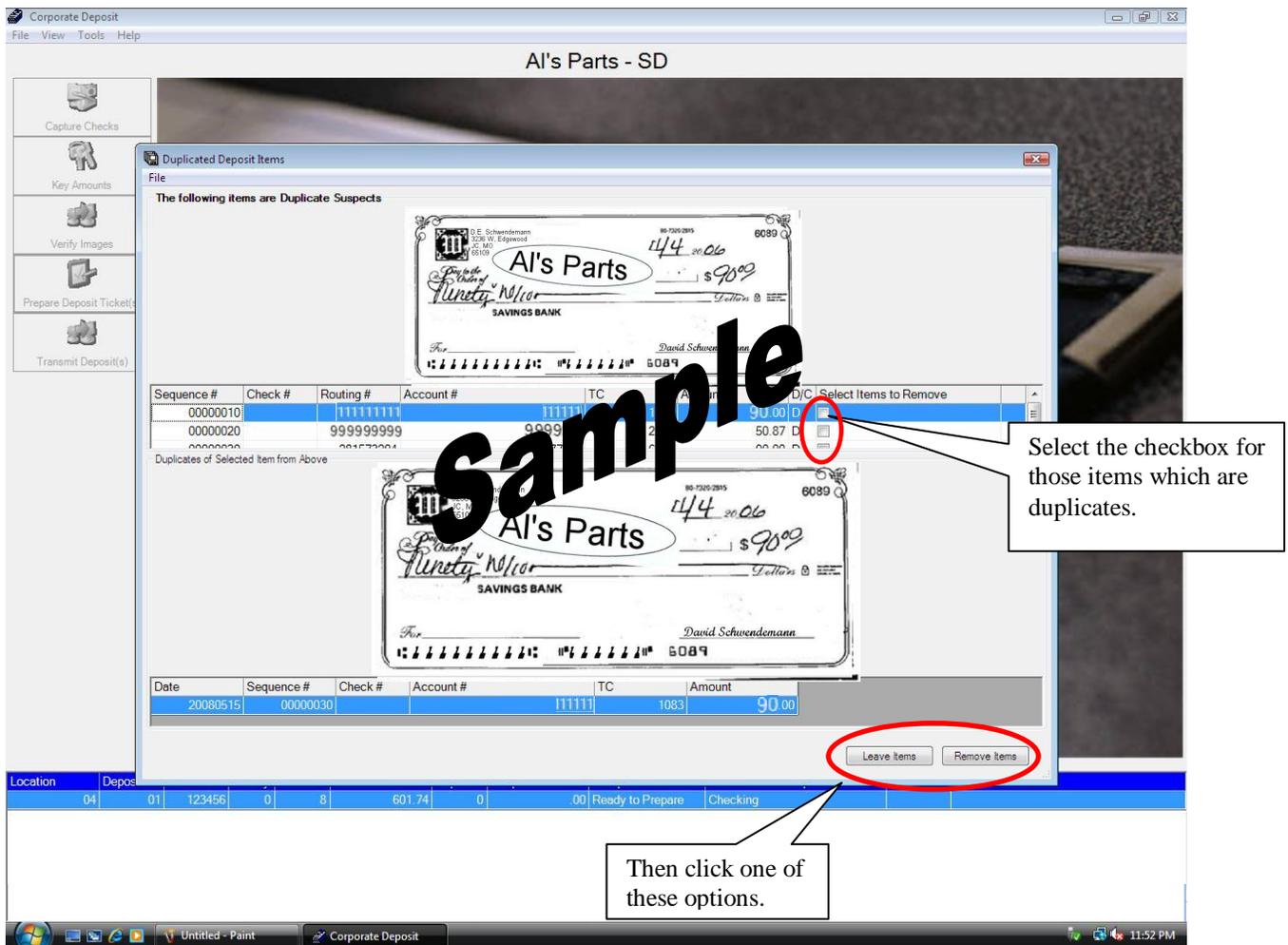
(Step 4-A) - Click the Prepare Deposit Ticket(s) icon.

The prompt will tell you it is processing, and then will go away. The Main Menu screen will continue to display. The Deposit ticket has now been created. It can be viewed by selecting the Key Amounts button.

Duplicate Item Checker Displaying Suspected Duplicates

This step will also check for suspected duplicate items.

If MICR data is the same for two items, then they will be displayed here. This is so you won't mistakenly deposit the same items twice.

(Step 4-B) - If you notice that the items are indeed different, then click the box that is labeled **Leave Items**.
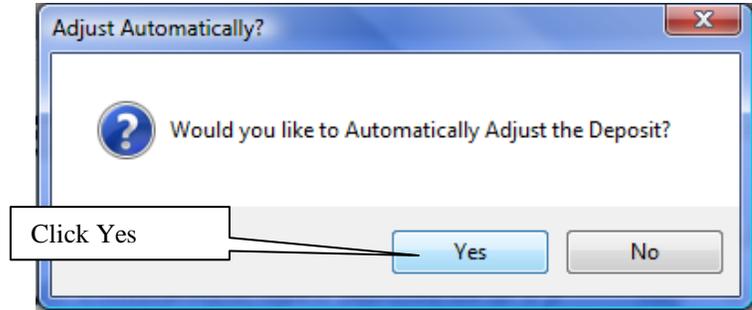
If an item is duplicated, then check the checkbox of the upper item and click the **Remove Item** button at the bottom. The following will display.

(Step 4-C) - Click Yes
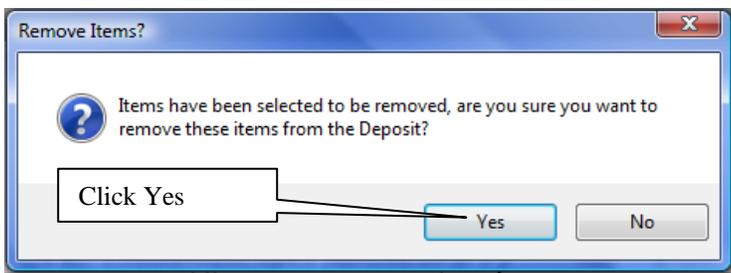
The following will then display.

**(Step 4-D)** Click Yes

The deposit will be adjusted.

You will be returned to the Main Menu, unless there is more than one suspected duplicate item. In that case, you will need to remove or leave each additional item found. When all have been determined, the Main Menu will redisplay.

The Deposit Ticket is created – which can be viewed by selecting the Key Amounts button. It will be the first item in the listing if Credits are listed first (the default).

Step 5 - Selecting Transmit Deposit(s)

The Transmit icon has now become available. All Runs / Batches with a deposit status of Ready to Transmit can be electronically sent to the bank for deposit. A detailed deposit report will be generated after these files are transmitted.
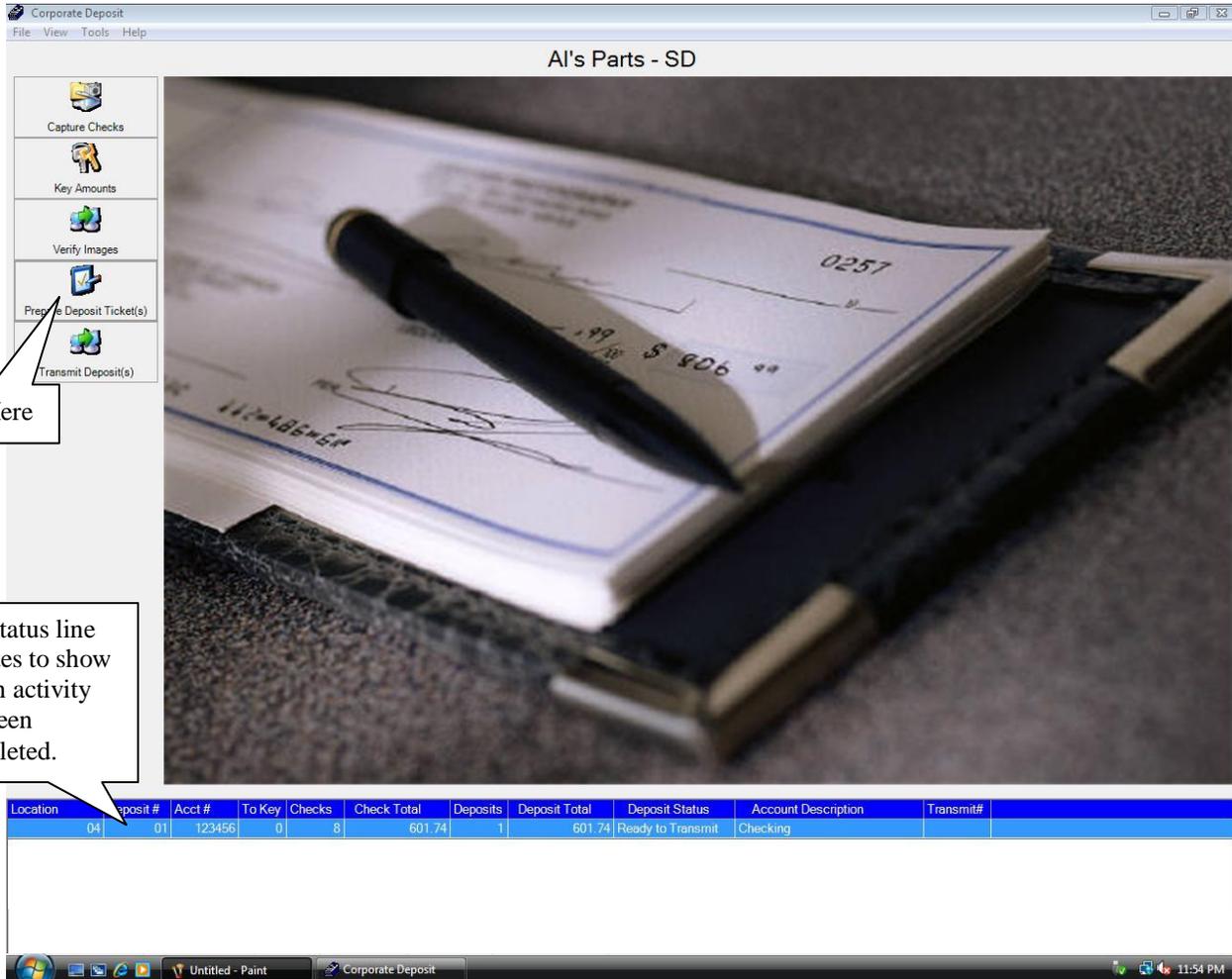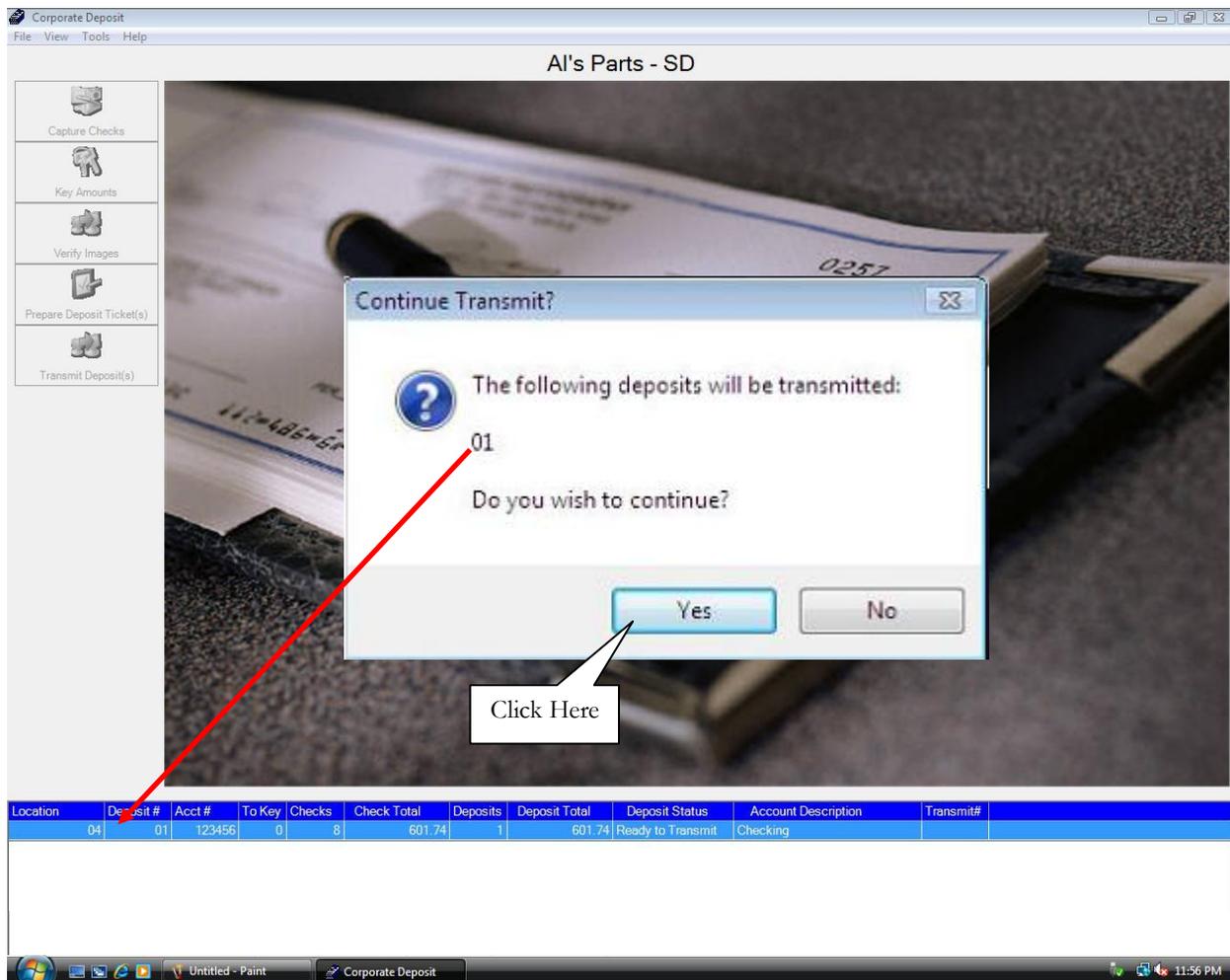

(Step 5-A) - Click the Transmit Deposit(s) icon.

This will begin the process that will ask you to confirm a particular deposit, display a record of what will be deposited, and then transmit the deposit.

Notification of Which Deposits Will Be Transmitted

You will be notified of which items will be transmitted.

(Step 5-B) - Click Yes to continue. Click No to cancel the deposit transmission..

Duplicate Trace Numbers Encountered

If you are transmitting the same items more than once, duplicate Trace Numbers will be encountered, and you will be notified.
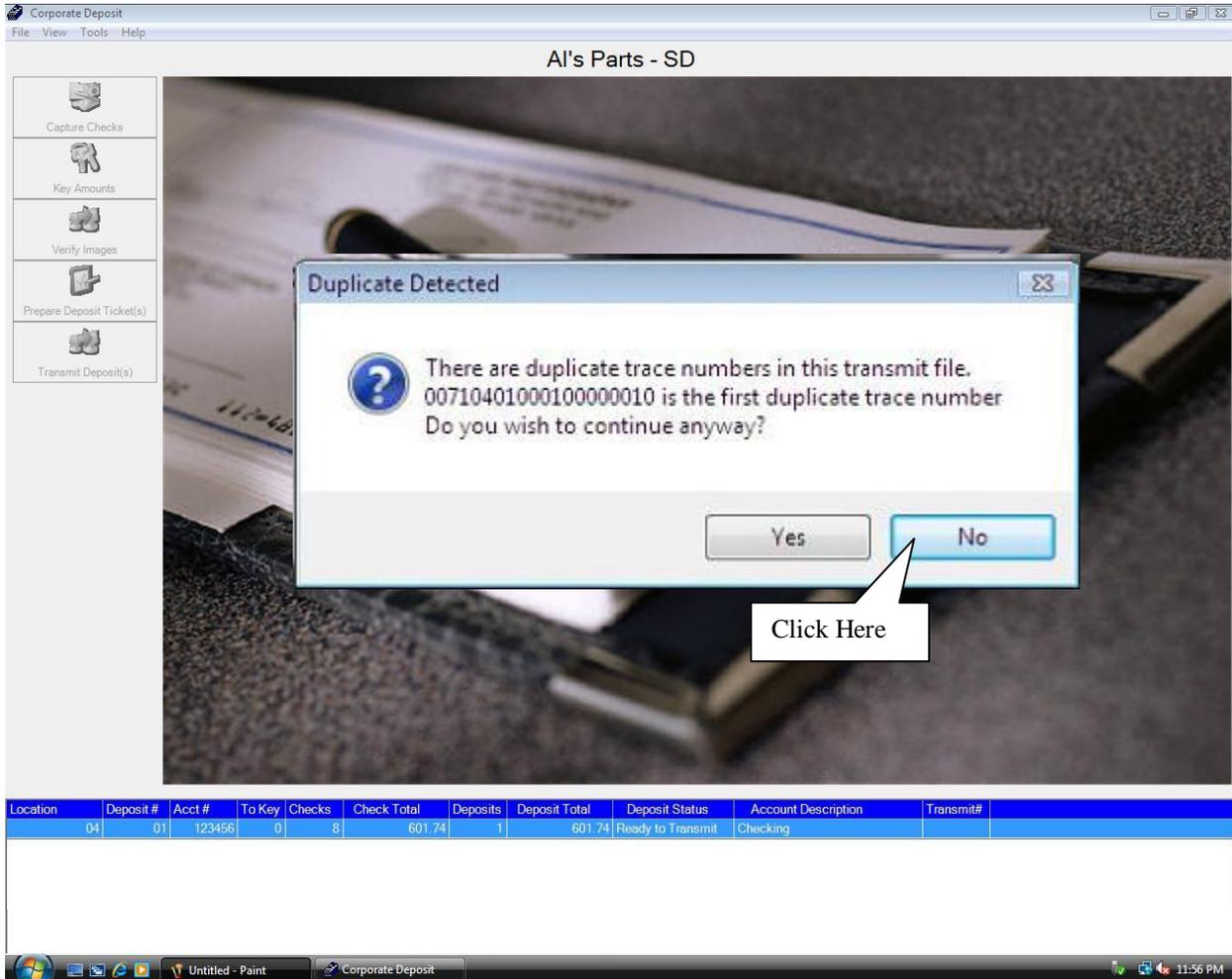
If this notice is displayed, you probably want to say No and not transmit. Find out what is going on by examining the items and comparing them against previous deposits. Then transmit only those items that have not yet been transmitted.

Transmit Deposit Report Display

When you select Yes to transmit, a report is generated and displayed.

This report gives the details of the items and the totals. Check it to ensure that it is accurate.

(Step 5-C) - Then click the **Save & Transmit** icon in the upper left corner of the report.

Location	Deposit #	Acct #	To Key	Checks	Check Total	Deposits	Deposit Total	Deposit Status	Account Description	Transmit#
04	01	123456	0	8	601.74	1	601.74	Transmitted	Checking	

This will cause the deposit to be transmitted and you will be returned to the Main Menu.

Congratulations, you have completed a Remote Deposit transaction from the comfort of your office and deposited your funds electronically in your bank account.

The application can now be exited by clicking either the X in the upper right corner or clicking the File | Exit option.

Appendix A – Document Changes

Date	Change(s)
05-07-09	Document updated and Appendices added.
5-12-09	Edited Appendix B. Added Appendix D
5-29-09	Modified Format
12-08-09	CSI edits

Appendix B - IQA Activities

IQA Problems

Image Quality Assurance (Analysis) problems deal with checks going through the scanner crooked resulting in skewed images, as well as images that do not scan well such as really light or really dark checks. If these are encountered, the internal IQA processing might need to be manually augmented by the merchant. Normally, the in-line IQA process is transparent to the user, except when the counter representing images that failed IQA in the Capture screen is not zero. However, if the image failed the in-line IQA process, the image will be displayed in the IQA Only Verification interface after the user selects 'Save and Exit' on the Capture screen. The tools used to fix the image are listed along the left side.

IQA Interface
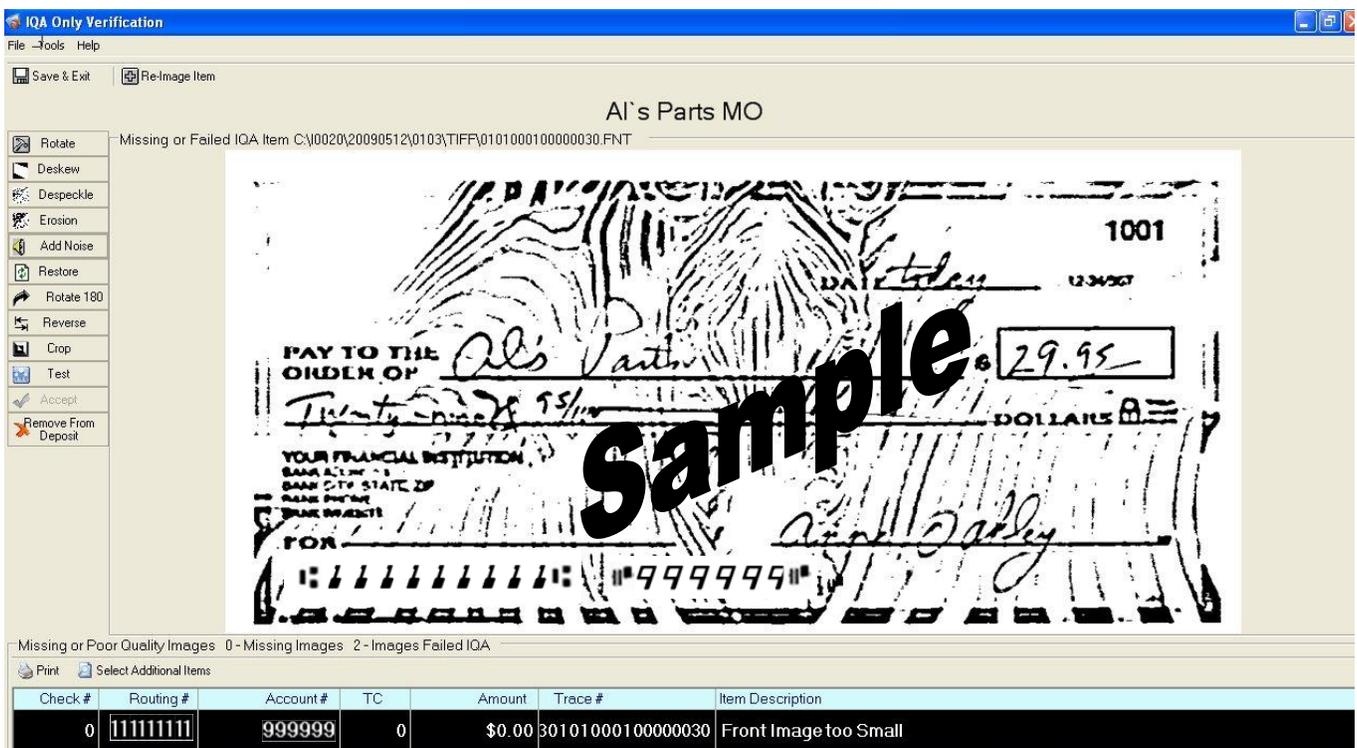
The check image will display in the middle of the screen with a highlight on the line at the bottom of the screen that represents the MICR information on the item. The reason for the image failing IQA is also given. In this case the check is too light. In order to 'fix' an item that is too light, the user will click the Add Noise image tool button on the left side of the screen.

Adding 'noise' will darken the image so it falls in the parameters set by the IQA standards. It will then be an acceptable image. The image will then be reassessed (the tests will be re-run) and the results will be displayed.

After selecting the Add Noise option, as shown below, the image now passes the IQA tests. If the image is readable, the user can click the Yes button on the prompt to accept the image. If the

image is not readable, the user should reimage the item by using the Re-image Item icon located next to the Save & Exit icon. It is the responsibility of the user to only accept readable images. .
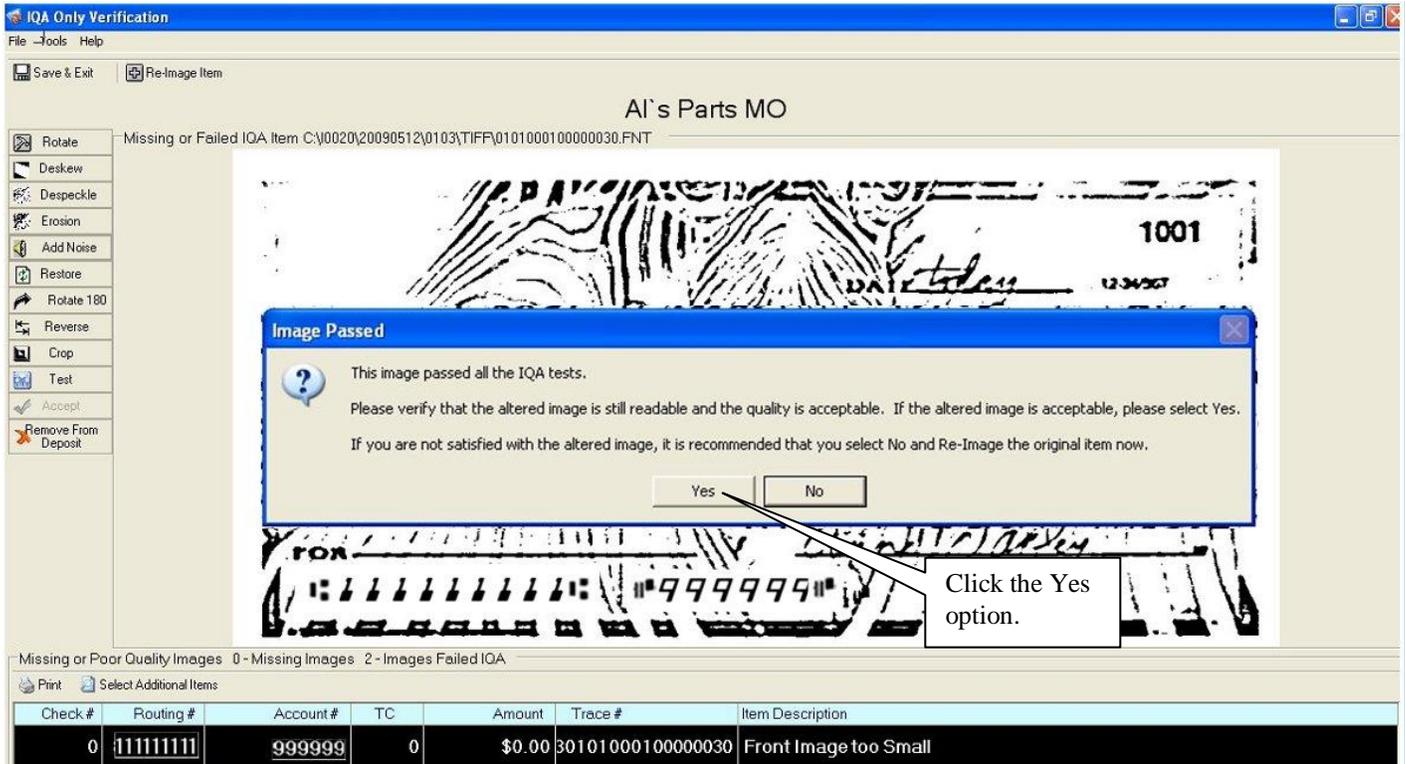
If there are any other images that failed the in-line IQA process, they will be displayed in the same manner. The merchant will need to fix them depending upon what is wrong with them.

Items such as the one below will need to be Deskewed to pass the IQA tests.
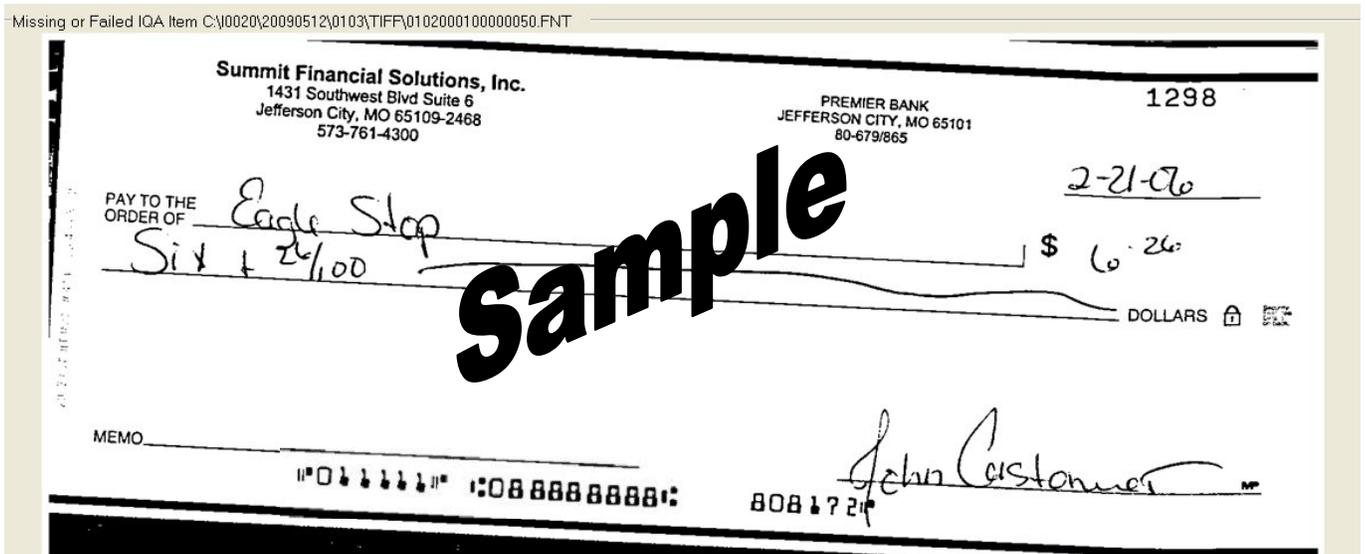
The following chart lists the tools and when it should be used.

IQA TOOL CHART

Rotate	This will allow the user to rotate the image through a user-defined angle either clockwise or counter clockwise multiple times as necessary.
Deskew	Rotates the item so the horizontal lines are parallel with the horizon.
Despeckle	This removes a certain amount of black dots to reduce the darkness.
Erosion	This removes a lot of darkness from dark items.
Add Noise	This adds darkness to light items.
Restore	This will undo all of the other tools and display the original image.
Rotate 180	This will rotate the image 180 degrees – turn it upside down or rightside up.
Reverse	This will reverse the back and front images in the archive (Saves them)
Crop	This is used to draw a rectangle enclosing a part of the image and removing anything outside the rectangle.
Test	This will cause the image to be retested with the IQA tests.
Accept	This will cause the current image to become a part of the batch as if it passed all the IQA tests (even if it didn't). Sometimes this button is grayed out and not available.
Remove From Deposit	This will allow the user to remove this image from the batch of scanned items. The user must manually remove the amount from the Adding Machine Tape in the Key and Repair procedure.

The item may also be reimaged if necessary by using the Re-Image Item tool button.
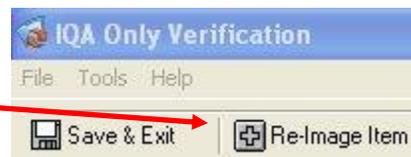
Verification Problems

When an item is imaged that has IQA problems, it will display in the Image Verification window below during the Image Verification phase of the Merchant process. The tools to use to fix the image are listed along the left side. They are used exactly as indicated above in the chart.. They are activated by clicking on the appropriate icon. This causes that action to be applied to the displayed image.
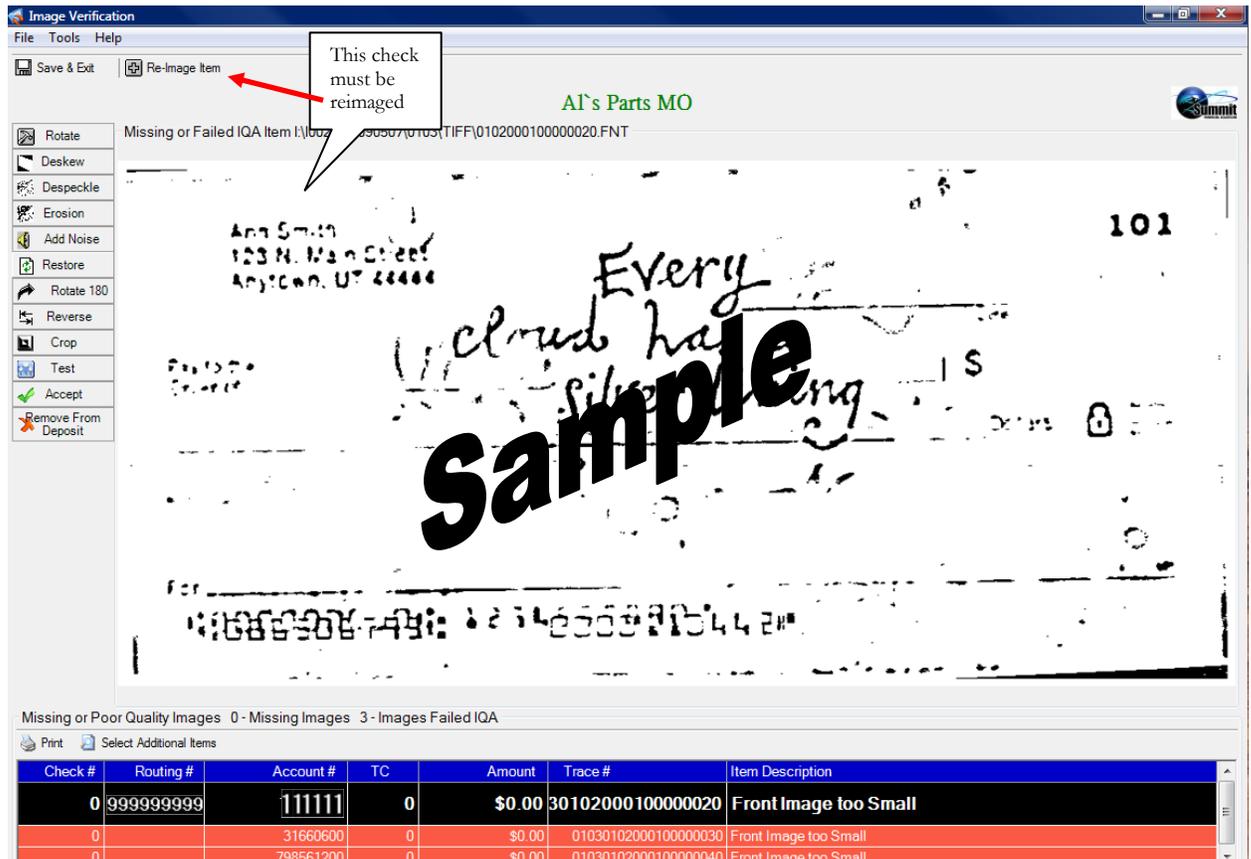
When all IQA problem items have been fixed (or re-imaged successfully) and verified, the following will display. Click Yes to complete the verification procedure.
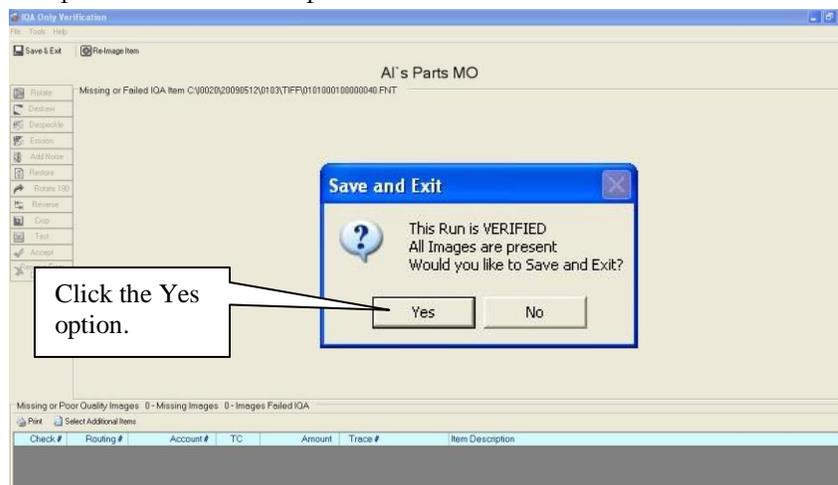
Appendix C – Adding Users

To add users, use the View | Manage Users option.

This will link you to the following site.
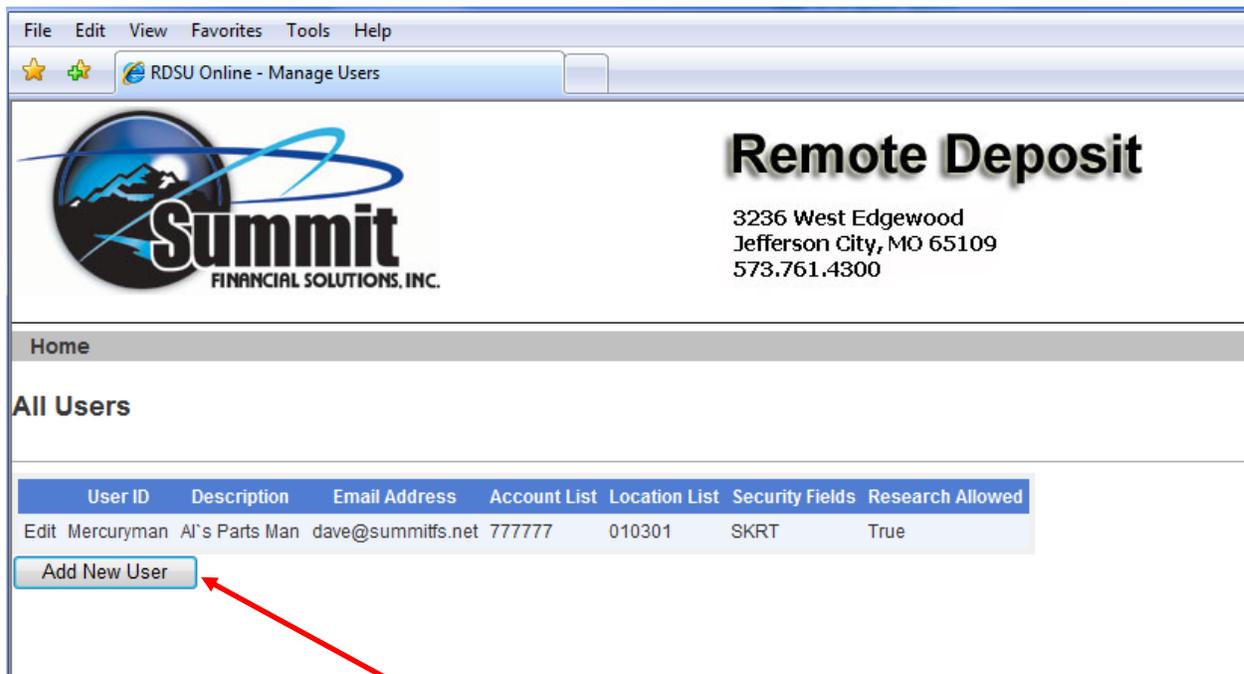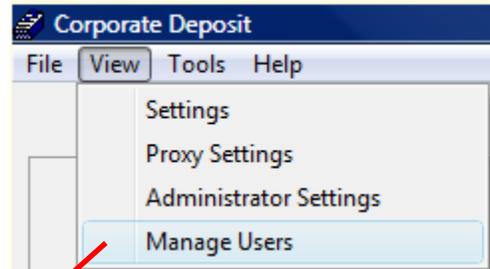
To Add Users, click the Add New Users button.

The users that you add will use the same accounts and locations that have already been setup. The fields that need to be completed are shown below.

There are two ways to add a user.

1) Complete the following field entries and click the Save button at the bottom of the screen.

OR…

2) Use the checkbox that will use your choices as defaults.

One of the easiest ways to add a user is to enter the User Name, Description, and email address, and then click the 'Use Default Password and allow user to finish setup' checkbox option. This is illustrated below. Notice that the fields that do not have to be completed are filled in automatically with the previously chosen entries as defaults and are grayed out. They cannot be changed while the above checkbox is checked. The only things that can be changed are the Manage locations and Manage Accounts lists.

Complete the desired fields and click the Save button to complete the new user's settings. When this is done, the user will be returned to the All Users screen with the new user displayed in the list as below.

All Users Screen
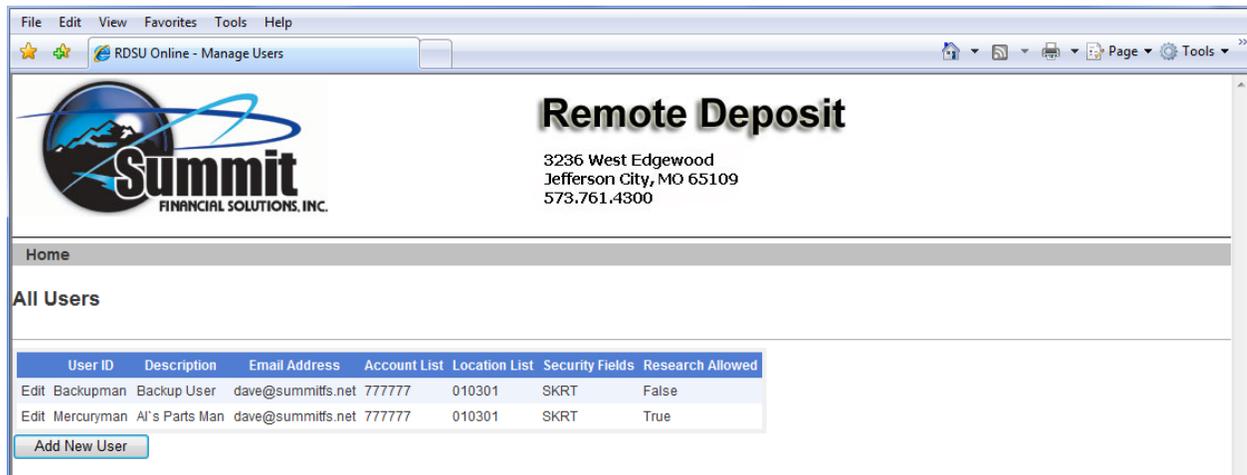
 To return to the Remote Deposit application, simply close the internet screen by clicking the X in the upper right corner. The Web Merchant application will then be visible (it was behind).

It is ready for use.
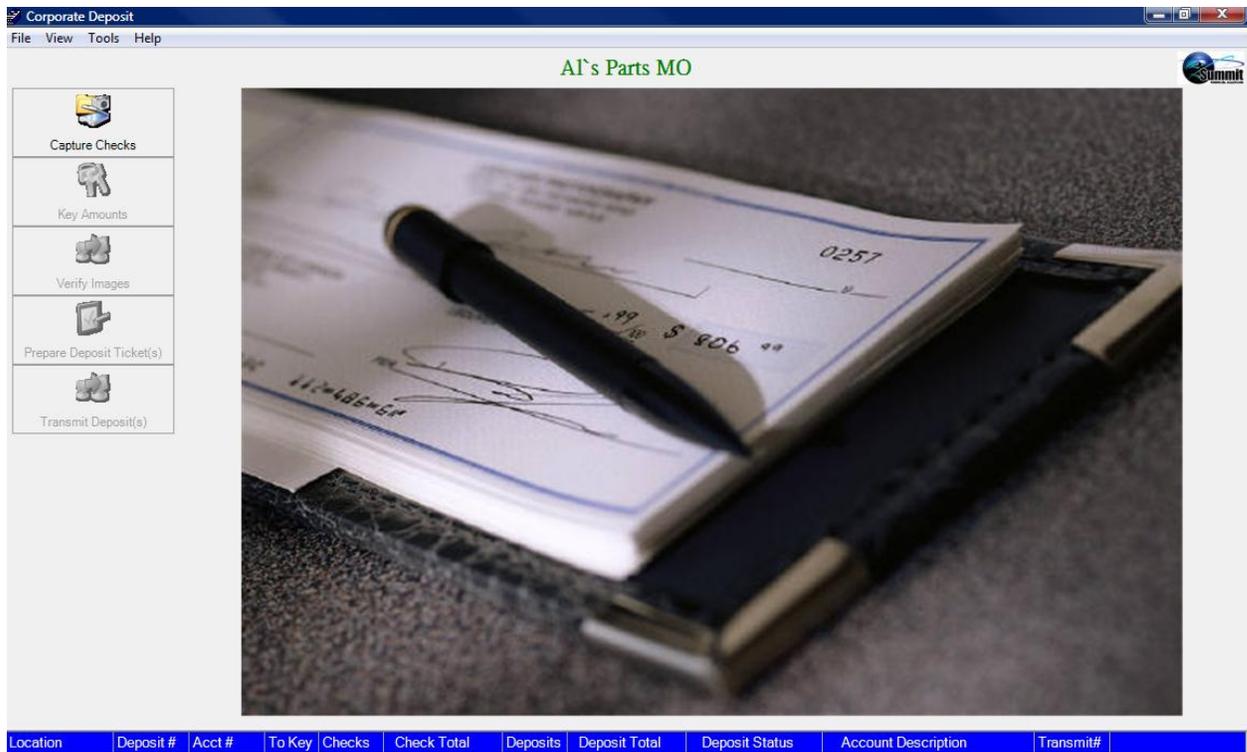
Appendix D – Splitting Deposits

It is possible to split a captured deposit among several accounts that have previously been associated with the user by the bank during setup. Splitting a deposit is done using the Key Amounts option. This can be done during Keying Amounts (the recommended method), or after generating the Deposit ticket for the Run/Batch. If you return to Key Amounts after you have already completed creating a deposit slip, and then split the deposit, you must re-Verify Images and Prepare another Deposit Ticket.

Once checks have been captured and the user has chosen Key Amounts, the user will right-click anywhere in the grid at the bottom of the screen that displays line item information for each check.

Right-click anywhere in the grid and choose Split Deposit Into Multiple Accounts
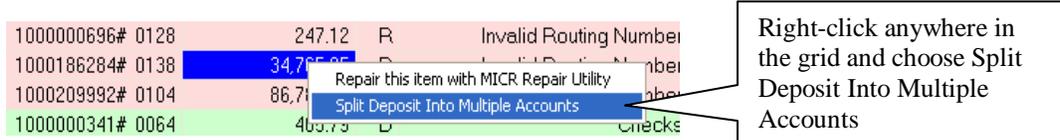
Select 'Split Deposit Into Multiple Accounts'. The movable Split Deposit dialog box will display. The first account into which the user is able to deposit is shown. This is not necessarily the account that was selected at the beginning of the scan. You only need to choose which other account(s), other than the one being scanned in to, you wish to deposit into. You will also select the amount to be placed in each selected account. You do not need to do anything to the current account. It will be adjusted automatically.

Drop down the list box and select one of the accounts that have been associated with your login.

Drop down the chevron and select account.
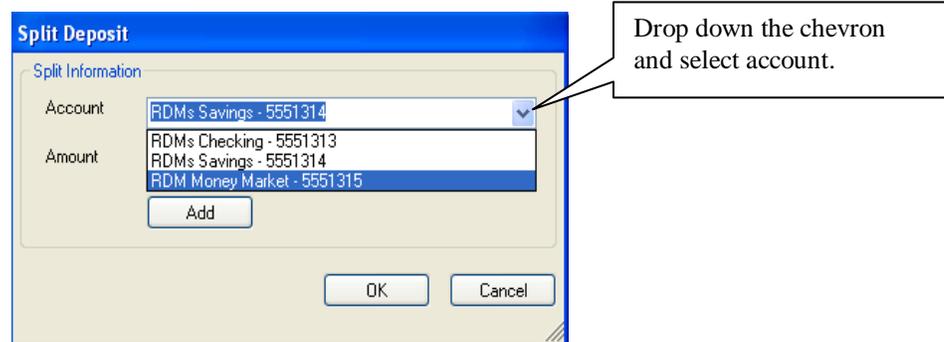
Then enter the dollar amount to deposit in that account. The amount requires a decimal point.

1) Enter the amount. Be sure to use a decimal point to separate the dollars and cents.
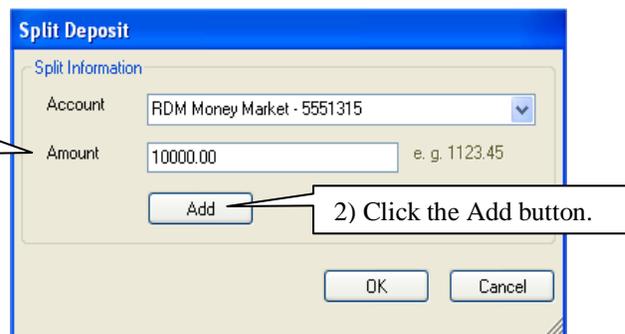
2) Click the Add button.

Click the Add button. This will create the split and display a new line item in the grid for each account into which you will be depositing money.

Repeat these steps for each account into which you wish to deposit part of the current deposit total. When finished splitting the deposit, click the OK button
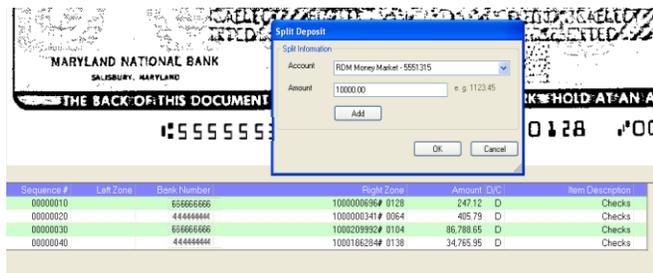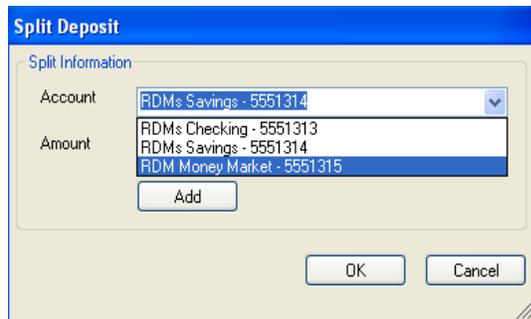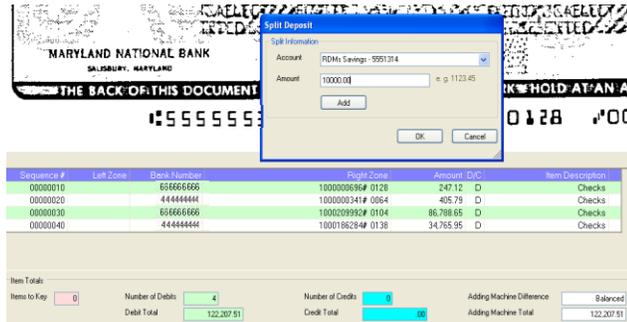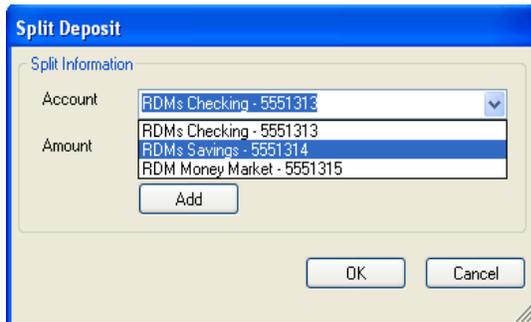
When finished repairing and splitting, click the Save and Exit icon. This will return you to the Remote Deposit Main Menu.

You will then be ready to Verify Images.

After verification of images is completed, click the Prepare Deposit Ticket icon.

When Deposit Ticket Preparation has completed, click on the Key Amounts icon again to go back to see the Deposit Tickets for the batch, and for the individual accounts into which you deposited the split monies.

As you click on each of the lines with an Item Description of Merchant's Deposit, the Electronic Deposit Ticket for that deposit will display above the grid.

The Electronic Deposit Ticket for the entire deposit will always be the first in the grid at the top.

The first entry is the deposit ticket for the scanned items.

Excluded items.

As you click on each succeeding Merchant's Deposit item, it will display showing the amount and the account into which it will be deposited.

Accounts and Amounts that will be affected

Click Save and Exit.

When transmitting, the Report Viewer will display the specifics of the final deposit.

The account column indicates which account(s) will be affected.

These amounts show by how much each account will change.

These are the scanned images.