

Web Deposit Installation

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CONTENTS

Getting Started	3
Client PC Installation	4
Scanner Driver Installation	8
Web Deposit Installation	10
Client Registration	15
Deposit Approval User Roles	16
Support	17

INSTALLATION

Getting Started

Before using Remote Deposit Capture: Web Deposit, the administrator must have already received the valid login credentials (i.e., *User Name* and *Password*) that were sent via secure email from the Bank. If these credentials have not yet been received, please contact 1-866-867-2173.

Hardware Requirements

Remote Deposit Capture: Web Deposit, must be installed on a workstation, which meets the following minimum requirements:

- Pentium IV 2 GHz processor (recommend 3.0 GHz due to processing required for CAR/LAR. ***Intel Celeron and AMD Sempron processors are not compatible with the Remote Deposit Capture system.***)
- 1.5 GB RAM
- 20 GB hard drive
- Network card
- Broadband Internet access
- USB 2.0
- 1024 x 768 screen resolution
- Compatible Check scanner

Note: Prior to the installation of Remote Deposit Capture, please scan the workstation with anti-virus software and ensure all patches are installed.

Scanner Requirements

Remote Deposit Capture is compatible with the scanners outlined within the Scanner Options document provided to you by the bank. You must purchase and receive your scanner prior to completing your installation.

Note: Remote Deposit Capture requires Local PC Administrator Rights to uninstall and install the new scanner drivers.

Client Software Requirements

The minimum recommended configuration of client software is as follows.

- Windows XP (32 bit), Service Pack 2 or Service Pack 3
- Windows Vista (32 and 64 bit) Service Pack 1 supported
- Windows 7 (32 bit and 64 bit)
- Internet Explorer 6, 7, 8, 9

CLIENT PC INSTALLATION

Before installing the processing components, the administrator must have the appropriate scanner (see scanner list in Scanner Requirements section on page 3) connected and powered on prior to program installation.

Please install the scanner driver software prior to logging into Remote Deposit Capture.

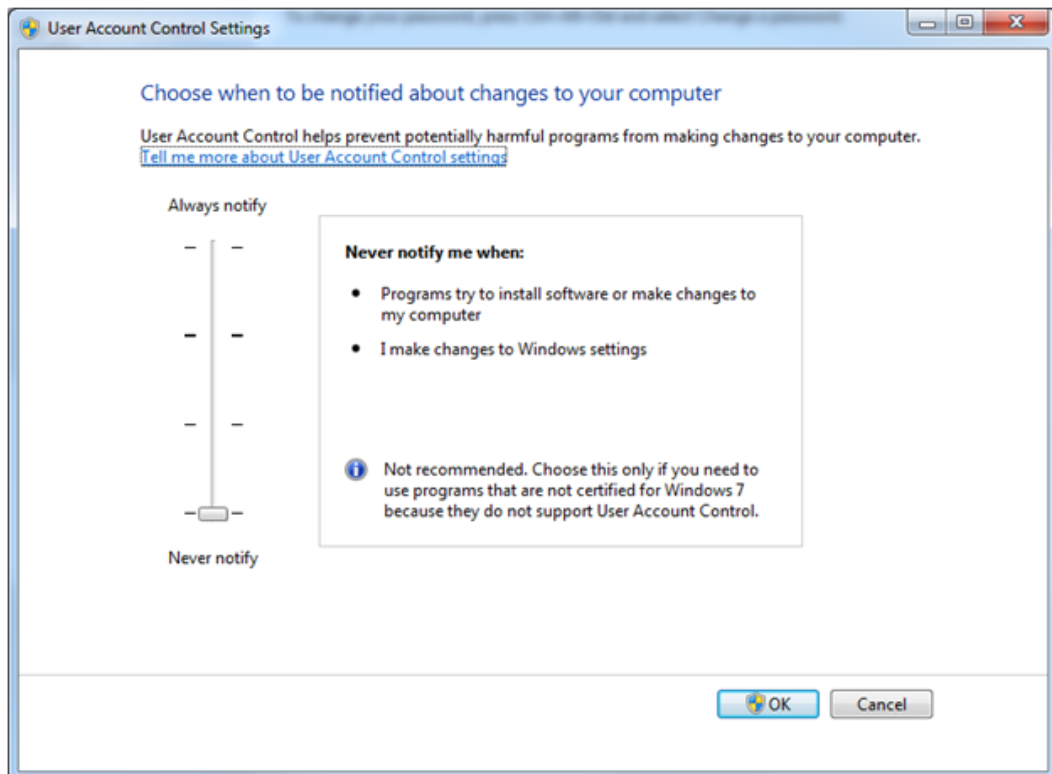
Note: This process must be performed while logged into Windows as a local Administrator.

**Pre-Installation Steps for Windows*

Companies have to first change User Account Control Settings from any current settings to Never notify to successfully install scanner drivers with no issues.

Note: User Account Control settings can be return to its original settings once driver's installation is completed. User Account Control Helps prevent potentially harmful programs from making changes to your computer. We do not recommend leaving UAC set to never notify.

- 1 Click **Start**, and then click **Control Panel**.
- 2 In the Control Panel window, click **User Accounts**.
- 3 In the User Accounts window, click **User Accounts**.
- 4 In the User Accounts tasks window, click **Change User Account settings**.
- 5 Drag the scale to the Never Notify Setting, and then click **OK**.
- 6 Make sure all programs and files are closed, and then click **Restart Now** to apply the change right away.
- 7 Move on to Scanner Installation Steps below.
- 8 Once scanner driver installation is complete, follow the steps above to change back to its original setting.



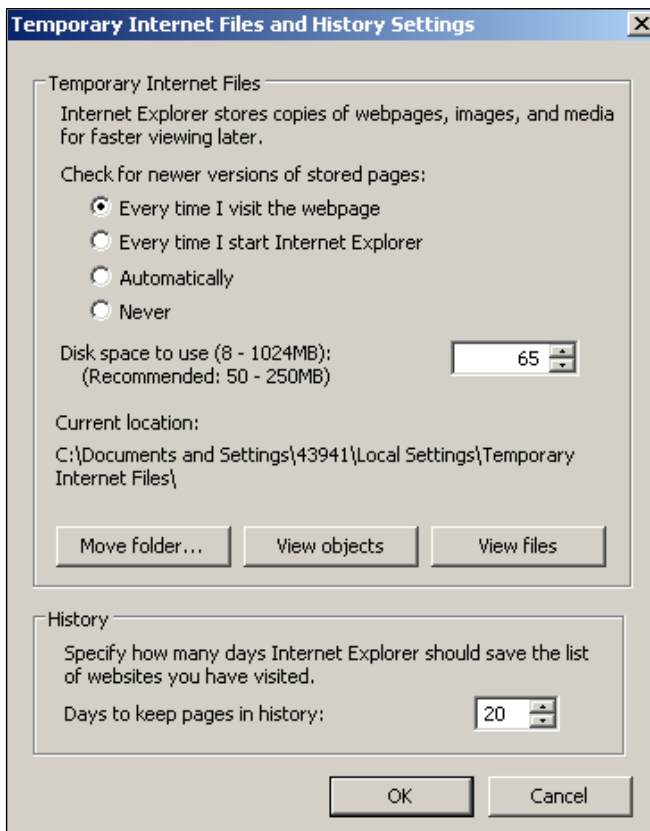
Internet Browser Settings

The Remote Deposit Capture deployment site is <https://bmodepositedge.com>. From here, a company can download scanner drivers, as well as install Remote Deposit Capture. Based on a company's security settings, the deployment site may need to be added as a trusted web site. Please follow the instructions below to confirm your internet browser's settings are correct.

Note: Each Remote Deposit Capture Web user will need to verify the Trusted Sites and Internet Browser Settings under their Windows user session prior to their first use of Remote Deposit Capture Web Deposit.

Adjusting Browser History

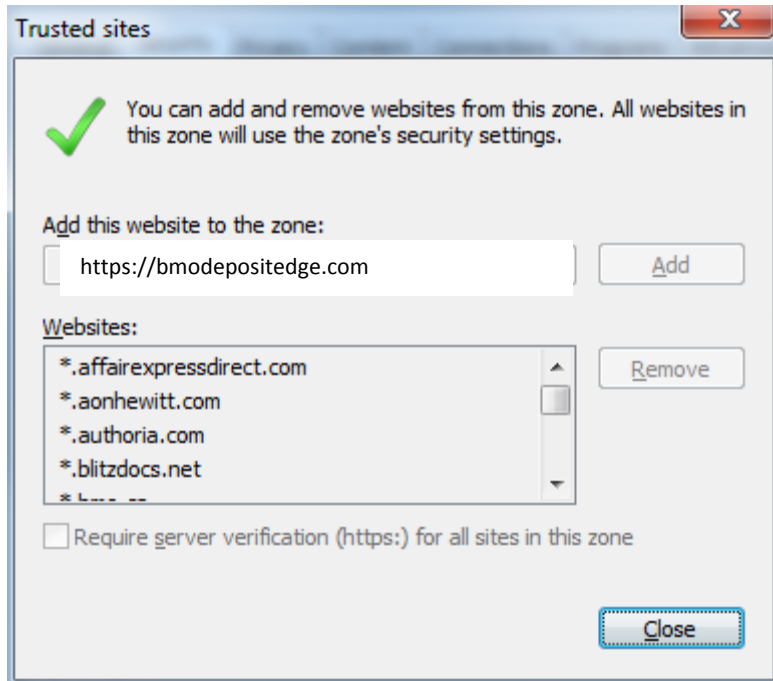
- 1 Launch Internet Explorer
- 2 Click **Tools**
- 3 Select **Internet Options**
- 4 Click **General Tab**
- 5 Select **Browsing History > Settings**
- 6 Make sure **Check for newer versions of stored pages** is set to *Every visit to the page*



Settings

Adding an External Web Server to Trusted Sites

- 1 Launch Internet Explorer
- 2 Click **Tools**
- 3 Select **Internet Options**
- 4 Click **Security Tab**
- 5 Select **Trusted Sites**
- 6 Click **Sites**.

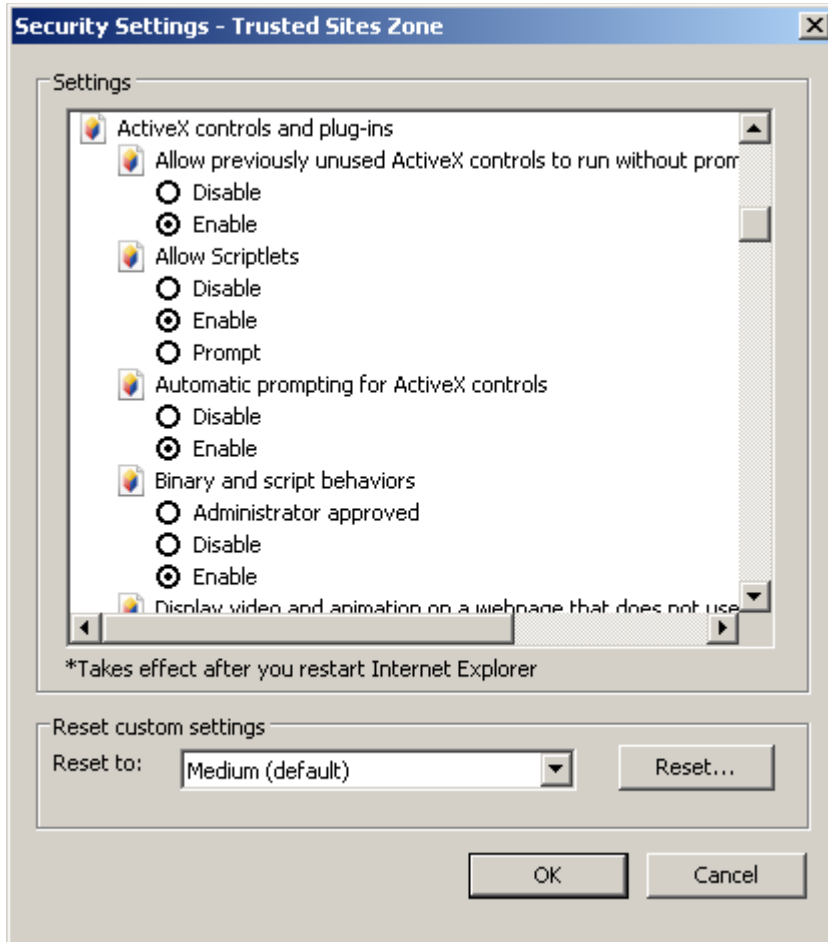


Trusted Sites

- 7 Enter <https://bmodepositedge.com>
- 8 Select **Add**
- 9 Click **OK**

Updating Trusted Sites Custom Level for Remote Deposit Capture Web Deposit use of ActiveX

- 1 Launch Internet Explorer
- 2 Click **Tools**
- 3 Select **Internet Options**
- 4 Click **Security Tab**
- 5 Click **Custom Level**



Security Settings

- 6 Scroll down to review/update the following settings:
 - Enable** Download signed ActiveX controls
 - Enable** Run ActiveX controls and plug-ins
 - Enable** Script ActiveX controls marked as safe for scripting
 - Enable** Access data across domains
 - Enable** Display mixed content
- 7 Click **OK** when review/update is complete.

Note: Internet Explorer is the only Internet browser compatible with the Remote Deposit Capture software.

SCANNER DRIVER INSTALLATION

Please install the scanner driver software prior to logging into Remote Deposit Capture.

Note: This process must be performed while logged into Windows as a local Administrator.

****Pre-Installation Steps for Windows Vista Only***

Companies who have the Windows Vista operating system will need to first disable User Account Control to avoid receiving an Error 1721 message and to successfully install scanner drivers.

Note: Turning off User Account Control reduces the security of your computer and may expose you to increased risk from malicious software. We do not recommend leaving UAC disabled.

- 1 Click **Start**, and then click **Control Panel**.
- 2 In the Control Panel window click **User Accounts**.
- 3 In the User Accounts window, click **User Accounts**.
- 4 In the User Accounts tasks window, click **Turn User Account Control on or off**.
- 5 If User Account Control is currently configured in Admin Approval Mode, the User Account Control message appears. Click **Continue**.
- 6 Clear the *Use User Account Control to help protect your computer* check box, and then click **OK**.
- 7 Make sure all programs and files are closed, and then click **Restart Now** to apply the change right away.
- 8 Move on to Scanner Installation Steps below.
- 9 Once scanner driver installation is complete, follow the steps above to re-enable User Account Control on your PC.

Scanner Installation Steps

- 1 Launch the deployment site, <https://bmodepositedge.com>
- 2 Select **Scanner Driver Installation**.



Remote Deposit Capture Deployment Menu

3 Select scanner

The screenshot shows a blue header with the BMO Harris Bank logo and the text "Remote Deposit Capture • Presented by DepositEdge®". Below the header, the title "32-BIT PC - SCANNER DRIVER INSTALLATION" is displayed in white. A list of scanner models is shown in a table with alternating light and dark grey rows:

32bit-Digital Check CX30 and TellerScan 2xx
32bit-Digital Check SB Series
32bit-Panini VisionX SingleFeed and X series
32bit-Epson TM-S1000
32bit-Flatbed Scanner-Twain 1.9
32bit-Canon CR-180
32bit-Canon CR-190
32bit-UEC7000 RDM

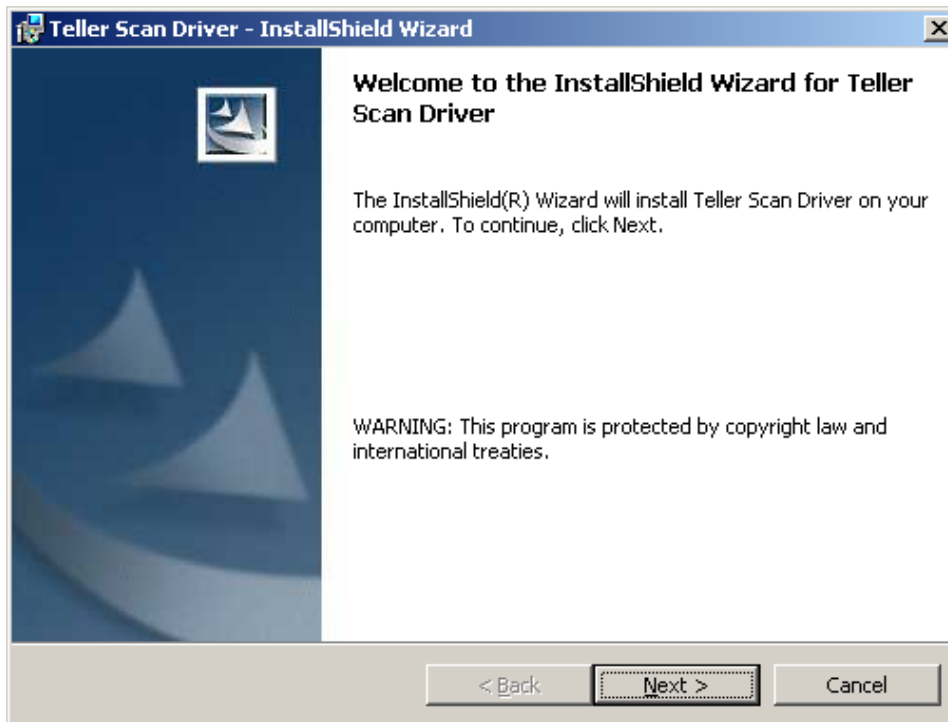
The screenshot shows a blue header with the BMO Harris Bank logo and the text "Remote Deposit Capture • Presented by DepositEdge®". Below the header, the title "64-BIT PC - SCANNER DRIVER INSTALLATION" is displayed in white. A list of scanner models is shown in a table with alternating light and dark grey rows:

64bit-Digital Check SB Series
64bit-Digital Check CX30 and TellerScan 2xx
64bit-Panini VisionX SingleFeed and X series
64bit-Epson TM-S1000
64bit-Canon CR-190

Scanner Download Selection

- 4 The File Download window opens. Click **Save**.
- 5 Choose a download location for the driver (WinZip file) and click **Save**.
- 6 Extract the contents of the downloaded WinZip file.
- 7 Launch the *Setup.exe* file and follow the instructions to complete installation.

Note: TellerScan series is used as an example only for User Guide purposes.

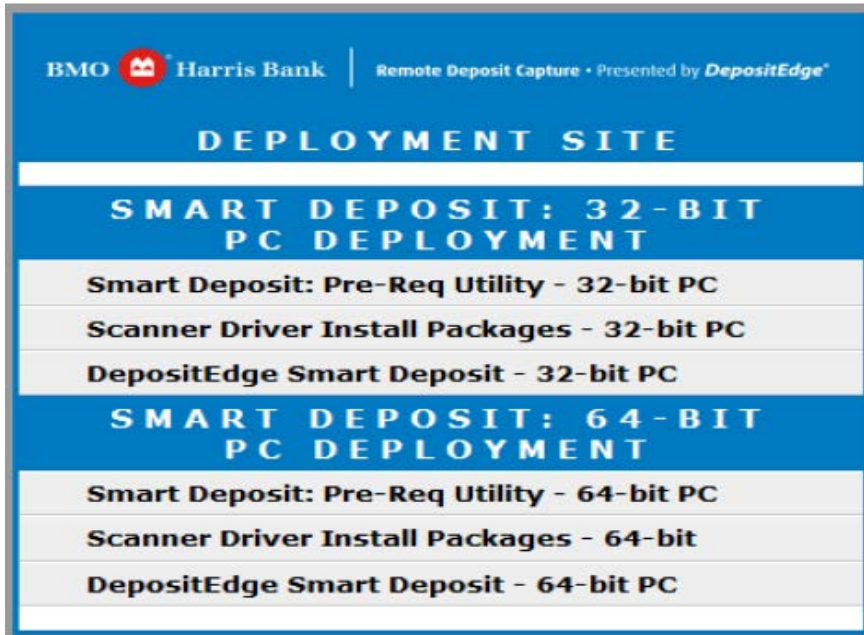


Scanner Installation

- 8 When installation is complete, click **Finish**.
- 9 Plug the USB cable back into the check scanner, and then turn the scanner on.
- 10 After the scanner has been recognized by Windows, proceed to the Remote Deposit Capture: Web Deposit Installation section.

REMOTE DEPOSIT CAPTURE: WEB DEPOSIT INSTALLATION

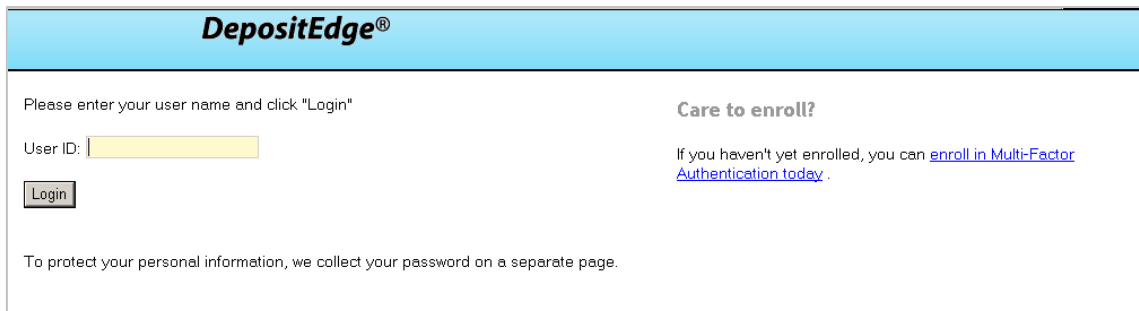
- 1 Re-launch the Internet browser if needed and go back to the deployment site by entering <https://bmodepositedge.com>
- 2 Select **DepositEdge: Web Deposit**.



Remote Deposit Capture Deployment Site Page

Note: For future logins, save the Remote Deposit Capture Deployment web address to your Favorites folder.

- 3 The *Login* screen appears. Enter your *User ID*.
- 4 Click **Login**.



Remote Deposit Capture Web Deposit Login Screen

Secure Authentication

Secure Authentication is a service that helps to protect Remote Deposit Capture users from fraudulent online activity. It also helps the Bank ensure that only authorized individuals can access financial information online.

Setup is easy. Simply:

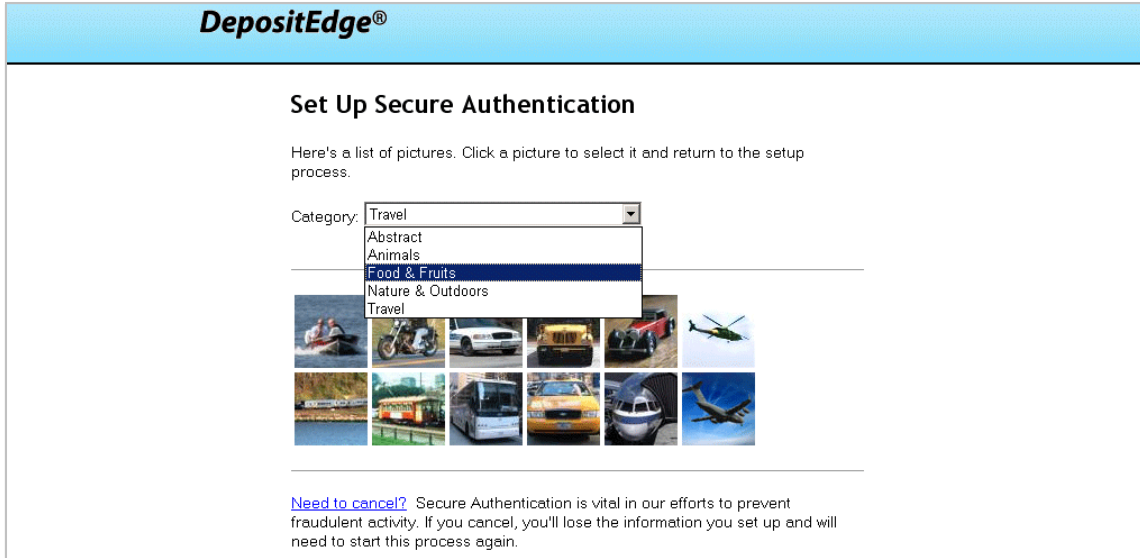
- Set up a picture and personal phrase.** These visual cues are displayed when a user signs on and provide assurance that it is safe to enter information.
- Set up confirmation questions.** These questions may be asked during the Login process to confirm that an authorized individual can access financial information online.
- Register the personal computer (optional).** Register computers commonly used to access financial information online. This authorization helps the Bank ensure that only recognized locations are accessing your company's information online.

5 The *Set Up Secure Authentication* window opens. Click **Begin Setup**.



Secure Authentication Screen

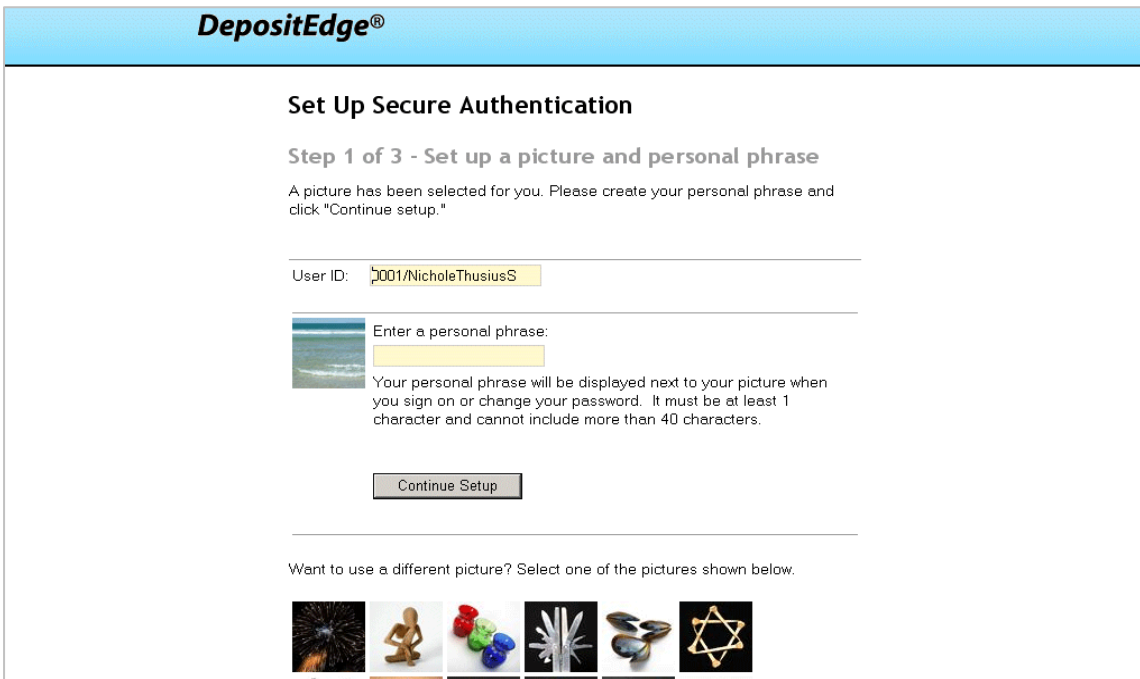
- 6 A list of pictures displays. Choose from the images presented or use the *Category* drop-down menu to select a different image.
- 7 Click on an image to select it.



Secure Authentication Screen 2

- 8 Enter a personal phrase between 1 and 40 characters.
- 9 Click **Continue Setup**.

Note: The personal phrase and picture will be displayed each time you login or change your password. This image and message combination is unique to you and provides assurance that it is safe to enter information.



Secure Authentication Screen 3

- 10 Use the *Question* drop-down menu to select a confirmation question.
- 11 Provide an answer to the question in the *Answer* field.
- 12 Repeat for remaining three questions and answers.
- 13 Click **Continue Setup**.

Secure Authentication Screen 4

- 14 Register the personal computer by selecting **Register this computer**.
- 15 Click **Continue Setup**.


Secure Authentication Screen 5

- 16 A confirmation of the Secure Authentication settings appears. Enter initial *Password*.
- 17 Click **Submit**.

Set Up Secure Authentication

Secure Authentication has not yet been set up. Please verify your setup information, confirm your password, and then click "Submit." To make changes, click "Change" for the setup information you want to change.

Picture and personal phrase [Change](#)



Mexico

Confirmation questions [Change](#)

In what state was your mother born? (spell out state)	Illinois
What's your shoe size? (just the number e.g. 6 or 10.5)	6
What is your father's first name?	Paul
What is your Zodiac sign?	Taurus

Personal computer registration [Change](#)

Register this computer. We will save a cookie to this computer identifying it as a registered location for accessing DepositEdge .

Confirm password

To protect your personal information, we ask you to re-enter your password before setup is complete.

Password:

Secure Authentication Password Confirmation Screen

- 18 *Change Password* page appears. Enter and confirm *New Password*.
- 19 Click **Change Password**.

DepositEdge®

Change Password

This is a new account and the password must be set.

New Password:

Confirm New Password:

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Change Password Screen

20 The *Remote Deposit Capture: Web Deposit* home page appears.

CaptureDate	Username	Items	Location	Amount	DepositId
9/25/2008 12:00:38 PM	1newuser	2	Test Merchant 0001	\$100.00	d0121437-cc65-4509-b9a2-48e4f9671269
9/25/2008 9:29:26 AM	1newuser	8	Test Merchant 0001	\$27,398.39	85db5494-a79f-4840-8359-88eaa92d25c
9/25/2008 8:44:11 AM	1newuser	8	Test Merchant 0001	\$92,398.39	c284527a-6109-4b31-b29b-494131736b27
9/25/2008 9:20:40 AM	1newuser	8	Test Merchant 0001	\$27,398.39	834d0dfd-1c63-4ef6-ae01-3b05485b9c97
9/25/2008 7:49:33 AM	1newuser	8	Test Merchant 0001	\$92,398.39	137e9609-2ec2-417d-bf11-c97d247ba8e4
9/12/2008 12:01:11 PM	1newuser	9	Test Merchant 0001	\$25,608.40	acc7f275-1509-470c-a0bb-a5d99e3344a0
9/11/2008 10:07:32 AM	1newuser	2	Test Merchant 0001	\$2,532.15	f2115245-12e9-4440-8530-8b97407dea92
9/4/2008 10:28:57 AM	1newuser	4	Test Merchant 0001	\$9,707.65	81c0333a-ab2a-43bb-aa0e-46e68e9081

Remote Deposit Capture Web Deposit Home Page

Client Registration

Use this tab to register the scanner to the local PC.

Client Registration

To register the scanner, perform the following:

- 1 *Machine Description* (i.e., computer name) is normally filled by Windows, if not, please enter it manually.
- 2 Select your location from the drop-down menu of available *Locations*

3. Select your specific scanner model from the drop-down menu of available *Scanners*
4. Click **Register** to complete the process.
- 5 Click on Logout in the upper right hand corner to end your session and then you may close the Remote Deposit Capture Web Deposit window.
- 6 If you are configured with Deposit Review and Approval, please refer to the instructions below regarding establishing users.

Deposit Approval User Roles

When the Deposit Approval functionality is enabled by the Bank, an additional user role is available called Approver. The remaining roles are also modified to fit this new workflow. The following table summarizes the privileges available if Deposit Approval is enabled.

Role	Functionality
Supervisor	<ul style="list-style-type: none"> ◆ Register Client ◆ Modify Users (Reset Password, Unlock, Enable/Disable, and Change E-mail Address)
Reviewer	For all users' deposits and all accounts <ul style="list-style-type: none"> ◆ View Reports ◆ View History ◆ View / Run Queries
Approver	For all users' deposits <ul style="list-style-type: none"> ◆ View Pending Deposits ◆ Approve Deposits ◆ Reject Deposits <i>Note: The Approver cannot see any of the Depositor deposits, as these are already approved.</i>
Depositor	For own deposits only <ul style="list-style-type: none"> ◆ Finish Deposits ◆ View History, including Transmitted Deposits ◆ View Reports ◆ Run/View Queries ◆ Mark Items (any items)
Operator	For own deposits only <ul style="list-style-type: none"> ◆ Create, Capture, Correct, Balance ◆ View Open Deposits ◆ View Recent Deposits ◆ Submit Deposits for Approval

Prior to submitting your first deposit, you are required to assign the appropriate access for the Depositor/Operator and the Approver. Failure to assign this access could create issues with your deposits.

When creating or editing a user: The Depositor role requires the operator role also be assigned. If the Depositor role is checked without the Operator role the following error message is generated when you click the Save button:

Roles:

MerchantSupervisor

MerchantDepositor

MerchantReviewer

MerchantOperator

MerchantApprover (Web Client Only)

You must select the Operator role in order to select the Depositor role because Deposit Approval is enabled. Please enable the Operator role or disable the Depositor role in order to save this configuration.

Please enable the Operator role or disable the Depositor role in order to save this configuration. Click the **OK** button.

The Approver role is present only when the Deposit Approval workflow is enabled. Users with the Approver role can approve or reject pending deposits created by all users; however, if the user also has the Operator role they cannot approve or reject deposits they created themselves. If the user also has the Depositor role, they can submit their own deposits (it will not require approval).

To summarize:

If the user is assigned the Operator, Depositor, AND Approver roles:

- The user's own deposits are finalized in the Review phase of the deposit.
- The user may access, approve or reject other users' deposits from the Deposit Approval page.
- If the user is assigned the Operator AND Approver roles, but NOT the Depositor role: the user's own deposits are submitted for approval in the Review phase of the deposit.
- The user may not see or access his/her own deposit(s) from the Deposit Approval page. A different user with the Approver role must examine and accept/reject the user's deposits.
- The user may access and approve/reject other user's deposits from the Deposit Approval page.

SUPPORT

For product questions or technical support please visit:

<https://bmoharris.com/rdc>, call 1-866-867-2173.

Thank you for choosing Remote Deposit Capture. We look forward to working with you.