

Web Deposit Installation Fast. Accurate. Empowering.

CONTENTS

3
4
8
10
15
16
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 antivirus 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.

- 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.

😵 User Account Control Setti	ngs 🛛 🕞 🗙
Choose wh User Account [Tell me more Always no	nen to be notified about changes to your computer Control helps prevent potentially harmful programs from making changes to your computer. about User Account Control settings
- [-	Never notify me when:
	 Programs try to install software or make changes to my computer I make changes to Windows settings
 Never noti	 Not recommended. Choose this only if you need to use programs that are not certified for Windows 7 because they do not support User Account Control.
	Cancel

Internet Browser Settings

The Remote Deposit Capture deployment site is <u>https://bmodepositedge.com.</u> 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*

Temporary Internet Files and History Settings	X
Temporary Internet Files Internet Explorer stores copies of webpages, images, and media for faster viewing later.	
Check for newer versions of stored pages: Every time I visit the webpage Every time I start Internet Explorer Automatically Never	
Disk space to use (8 - 1024MB): (Recommended: 50 - 250MB) Current location: C:\Documents and Settings\43941\Local Settings\Temporary Internet Files\	
Move folder View objects View files	
History Specify how many days Internet Explorer should save the list of websites you have visited. Days to keep pages in history: 20 🛖	
OK Cancel	

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	
You can add and remove websites from this zone. All websites in this zone will use the zone's security settings.	
Add this website to the zone:	
https://bmodepositedge.com	
Websites:	
*.affairexpressdirect.com Remove *.aonhewitt.com *.authoria.com *.blitzdocs.net *	
Require server verification (https:) for all sites in this zone	
Close	

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 - Trusted Sites Zone 🛛 🗙
Settings
ActiveX controls and plug-ins Allow previously unused ActiveX controls to run without prom Disable Enable Allow Scriptlets Disable Enable Enable Prompt Automatic prompting for ActiveX controls Disable Enable Prompt Automatic prompting for ActiveX controls Disable Enable Disable Enable Disable Disable Disable Disable Enable Disable Disable
Enable Display video and animation on a webpage that does not use Takes effect after you restart Internet Explorer
Reset custom settings Reset to: Medium (default) Reset
OK Cancel

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

BMO Birris Bank Remote Deposit Capture • Presented by DepositEdge*
32-BIT PC - SCANNER DRIVER INSTALLATION
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



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.

🙀 Teller Scan Driver - Install	Shield Wizard 🔀
	Welcome to the InstallShield Wizard for Teller Scan Driver
	The InstallShield(R) Wizard will install Teller Scan Driver on your computer. To continue, click Next.
	WARNING: This program is protected by copyright law and international treaties.
	< <u>B</u> ack <u>N</u> ext > Cancel

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 <u>https://bmodepositedge.com</u>
- 2 Select DepositEdge: Web Deposit.

BMO Harris Bank Remote Deposit Capture • Presented by <i>DepositEdge</i> *
SMART DEPOSIT: 32-BIT PC DEPLOYMENT
Smart Deposit: Pre-Req Utility - 32-bit PC
Scanner Driver Install Packages - 32-bit PC
DepositEdge Smart Deposit - 32-bit PC
SMART DEPOSIT: 64-BIT PC DEPLOYMENT
Smart Deposit: Pre-Req Utility - 64-bit PC
Scanner Driver Install Packages - 64-bit
DepositEdge Smart Deposit - 64-bit PC

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.

DepositEdge®	
Please enter your user name and click "Login" User ID:	Care to enroll? If you haven't yet enrolled, you can <u>enroll in Multi-Factor</u> <u>Authentication today</u> .
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.

Dej	positEdge®
	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.
	Begin Setup Sign Off

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.

DepositEdge [®]	
Set Up Secure Authentication	
Here's a list of pictures. Click a picture to select it and return to the setup process.	
Category: Travel	
<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.	

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.

Depo	sitEdge®
	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 dick "Continue setup."
	User ID: D001/NicholeThusiusS
	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.
	Continue Setup
	Want to use a different picture? Select one of the pictures shown below.
	🏂 🔹 褖 💥 💝 🗱

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.

DepositEdge	®	
Set Up	Secure Authentication	
Step 2 d	Step 2 of 3 - Set up confirmation questions	
Select your questions, These que individual is When aske	r 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 s trying to access financial information online. d, you must correctly answer these questions to sign on.	
Question: Answer:	Please select a question Please select a question What is the first name of your first niece/nephew? What is your oldest sibling's middle name? In what state was your mother born? (spell out state)	
Question: Answer:	What is your father's middle name? In what year did you graduate from High School? (YYYY) In what town was your spouse born? (town name only) In what state was your father born? (spell out state)	
Question:	Please select a question	
Answer:		
Question: Answer:	Please select a question	

Secure Authentication Screen 4

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

Depo	sitEdge®
	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 DepositEdge. 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 DepositEdge.
	On a registered computer, you are not asked to answer questions when you sign on - making it faster to access DepositEdge. 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 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.
	Continue Setup

Secure Authentication Screen 5

16 A confirmation of the Secure Authentication settings appears. Enter initial *Password*.

17 Click Submit.

Secure Authentication has not yet been set up. Ple information, confirm your password, and then click "Submit click "Change" for the setup information you want to chang	ase verify your setu " To make change .e.
Picture and personal phrase	<u>Chan</u>
Mexico	
Confirmation questions	Chan
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)	8
What is your father's first name?	Paul
What is your Zodiac sign?	Taurus
Personal computer registration	Chan
Register this computer. We will save a cookie to this con a registered location for accessing DepositEdge .	nputer identifying it
Confirm password	
To protect your personal information, we ask you to re-en- password before setup is complete.	ter your
Password:	

Secure Authentication Password Confirmation Screen

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

Deposit	Edge®
Change Password	
	This is a new account and the password must be set. New Password: Confirm New Password: Change Password Change Password
	© 2007 Advanced Financial Solutions

Change Password Screen

DepositEdge®						Help Logout 1newuser - 1newu Test Merchant 000
	Change Pa	ssword Ad	dminis	tration Reg	gistratio	n Deposits History Report
Default						
Create Deposit 😧	My Open Deposit	sits in Histo	VIV			
Deposit Control Total: \$0.00 Exclude from item conversion:	My Recent Depos	its	,			_
Deposit ID	CaptureDate	Username	ltems	Location	Amount	 DepositId
Location Select Location	<u>9/25/2008 12:00:3</u> Pt	1 newuser	2	Test Merchan 0001	t \$100.00	d0f21437-cc65-4508-b8a2- 48e4f9671269
T ayment Date	9/25/2008 9:29:26 At	1 1 newuser	8	Test Merchan 0001	^t \$27,398.39	85db5494-a79f-4840-8359- 88eaaf92d25c
Proceed	9/25/2008 8:44:11 AI	1 1 newuser	8	Test Merchan 0001	^t \$92,398.39	c284527a-6109-4b31-b29b- 494131736b27
	9/25/2008 8:20:40 At	1 1 newuser	8	Test Merchan 0001	^t \$27,398.39	834d0dfd-1c63-4ef6-ae01- 3b05485b9c97
	9/25/2008 7:49:33 At	1 1 newuser	8	Test Merchan 0001	^t \$92,398.39	137e9609-2ec2-417d-bf11- c97d247ba8a4
	<u>9/12/2008 12:01:1</u> Pt	1 newuser	· 9	Test Merchan 0001	^t \$25,608.40	acc7f275-1569-470c-a0bb- a5d99e3344a0
	<u>9/11/2008 10:07:3</u> At	1 newuser	2	Test Merchan 0001	\$2,532.15	f2115245-12e9-4d40-8530- 8b87407dea92
	9/4/2008 10:28:57 At	1 1 newuser	4	Test Merchan 0001	t \$9,707.65	81c0333a-ab2a-43bb-aa0e- 46ee6a8e9081
				Tanthéanahan	•	604070E0 b140 4100 -464 본
	© 2008 Advanced Financial Soluti	ns				

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

Remote Deposit Capture Web Deposit Home Page

Client Registration

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

DepositEdge	9	
Client Registration	Change Password Administration Registration	Deposits History Reports
Register Client 🕜		
	Machine Description: A021809 Locations: Model Merchant-M&I Bank 098 💌	
	Scanners: Teller Scan 210 💌 Register	

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	 Register Client Modify Users (Reset Password, Unlock, Enable/Disable, and Change E-mail Address)
Reviewer	 For all users' deposits and all accounts View Reports View History View / Run Queries
Approver	 For all users' deposits View Pending Deposits Approve Deposits Reject Deposits Note: The Approver cannot see any of the Depositor deposits, as these are already approved.
Depositor	 For own deposits only Finish Deposits View History, including Transmitted Deposits View Reports Run/View Queries Mark Items (any items)
Operator	 For own deposits only 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: <u>https://bmoharris.com/rdc</u>, call 1-866-867-2173.

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