FIS® DirectLink Merchant User's Guide

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v.26.1

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What's New

This document is regularly updated in support of software enhancements and resolved issues. This section highlights what's new in this version.

For a detailed list of what changed in previous versions of this document, see Previous Revisions.

For detailed information about the software changes in each release, you can view the Image Solutions Release Notes.

April 7, 2026

The following table describes the changes to this document for this date.

Areas Impacted	Software Updates/Impacted Topics
All areas.	Branding and template updates (color, font, alignment changes, and so on). May also include editorial and other updates in conjunction with content reviews and documentation process enhancements.

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Getting Started with FIS DirectLink Merchant

What Is FIS DirectLink Merchant?

DirectLink Merchant is a software solution that is used to remotely capture and manage deposits. It includes server components, features for merchants who capture deposits, and features for the institutions who manage the merchant accounts.

- A **deposit** is a transaction involving the transfer of funds into an account managed by a financial institution. Within DirectLink Merchant, deposits are created by scanning checks (and their associated coupons, if applicable) and validating the deposit amount and account information for those captured items. There are two types of deposits that differ for purposes of check posting speed and volume:
  - **Merchant Deposit** - For commercial use, typically large businesses that process a high volume of checks.
  - **Consumer Deposit** - For consumer use as a non-business channel.

  Deposits may also be created by importing ICL (Image Cashletter) files. Depending on how a site is set up, merchant users may import the files and finish the deposits themselves. Or files may be imported automatically and merchant users then finish those deposits.
- An **account** is an arrangement providing for financial services between a financial institution and a merchant. Within DirectLink Merchant, accounts are identified by the type of account (such as Canadian or United States account), account number, and the type of deposits made to the account. Depending on how a merchant is configured, accounts could include checks only accounts (which support only checks), coupon accounts (which support checks and coupons), or lockbox accounts (which support checks and other items used for remittance processing).

Merchant users with the appropriate permissions can:

- Convert paper-based check deposits—and their associated OCR readable retail (check-sized) coupons if applicable—to an electronic format for immediate and secure delivery to your preconfigured accounts.
- Import ICL files to create deposits, and finish deposits that were created by automatically importing ICL files.
- Run reports about the deposits that have been made with DirectLink Merchant. For example, you can run a report listing the transactions that were made on a certain date, a report showing images of deposit checks, and so on.
- Research previous deposits by defining search criteria, with the option to save searches that you use often.
- Approve and reject deposits that have been flagged for review.
- View and change your user settings, such as your email address and password.

Merchant users with administrative access can also add new users and configure user profiles for them, such as defining the locations and accounts the user can access.

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Language Support

The DirectLink Merchant software supports multiple user interface languages, such as US English, Canadian English, and Canadian French. Depending on the language preference configured for a user the pages and the various user interface elements of the software are displayed in the respective language accordingly.

However, the language for the Login page is always the language configured in your browser settings.

For example, if the browser language is US English and Canadian French is the preferred language configured for a user by your site, then the Login page is displayed in US English and once the user has logged in to the system, all the pages, labels, options, messages, alerts, reports, etc. are displayed in Canadian French. US English is the default language for all users, if no language preference is configured.

Regardless of a user's configured language preference, the system generates the user and deposit level email notifications in Canadian French and US/Canadian English. All pertinent details within these emails, such as the subject line, body text, and any other relevant information, are presented in the respective Canadian French and US/Canadian English formats accordingly, wherever it is relevant and appropriate currency formats are applied to the amount values. The email subject is displayed in both Canadian French and US/Canadian English language separated by "|" symbol.

What Is DLM Plus?

The DLM Plus feature enables users to capture items and submit deposits for remote completion without reviewing and balancing the deposit. This feature reduces the need to re-train users that infrequently capture deposits and increases the accuracy of deposits, since trained specialists complete deposits for users.

The DLM Plus feature must be enabled on a per-account bases, and once it has been enabled:

- A user captures each item in the deposit and then selects the **Submit** button. The **Correct Items** and **Balance Deposit** tabs are disabled.
- The deposit is sent to a specialist and its status on the **Open** tab in DirectLink Merchant is changed to **Keying and Balancing**.
- The specialist corrects and balances the deposit and submits it back to the institution.
- The deposit is placed in the appropriate queue, such as the review or approval queue, as designated by the institution’s workflow.

Your institution might not offer the DLM Plus service.

Accessing the System

When you open the DirectLink Merchant Login page for the very first time, then a cookie banner is displayed on the screen letting you know about the cookie policy which is in compliance with the GDPR standards and FIS Data Protection Policy. You can select the **Cookie Policy** link to open the Cookie Policy page and view more details. You can select Cookies Settings icon on the bottom left corner to view more details. The Cookies Settings icon appears only for the Login and Home page, but you can still select the **user icon on the navigation bar** > **Cookies Settings** option from any page to view the settings.

DirectLink Merchant uses MFA (Multi-Factor Authentication) to provide additional security for those logging on to the system. Multi-Factor Authentication requires users to pass through multiple security gates to successfully log on.

Depending on how your site is configured, you may only be required to set up security questions and password (knowledge factors) and a passphrase (verification factor). Or you may be required to provide a phone number

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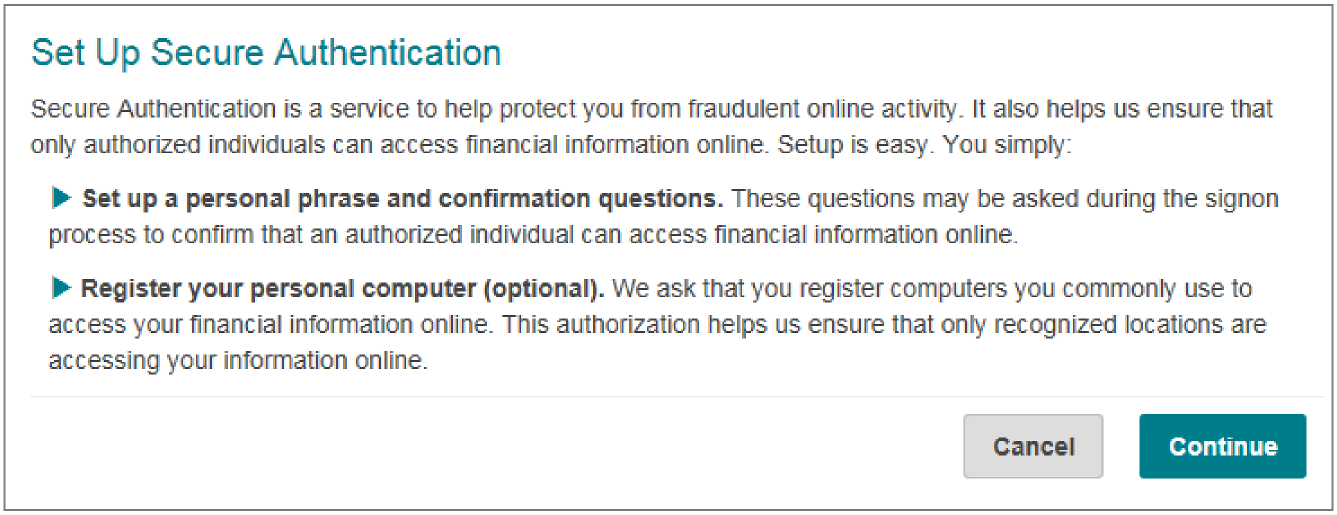
(possession factor) that can be used to receive an access code sent via SMS, or an automated call where you can submit an access code.

Note that some institutions implement the application so that users authenticate elsewhere, such as with FIS Business Online Banking, and use a single sign-on to gain access. In those instances, you wouldn't see the logon options described here.

Example of Logon Process

When you first attempt to log on to DirectLink Merchant, you are presented with a page that explains the secure authentication setup.



Select **Continue** to advance to the page where you set up your personal phrase and challenge questions.

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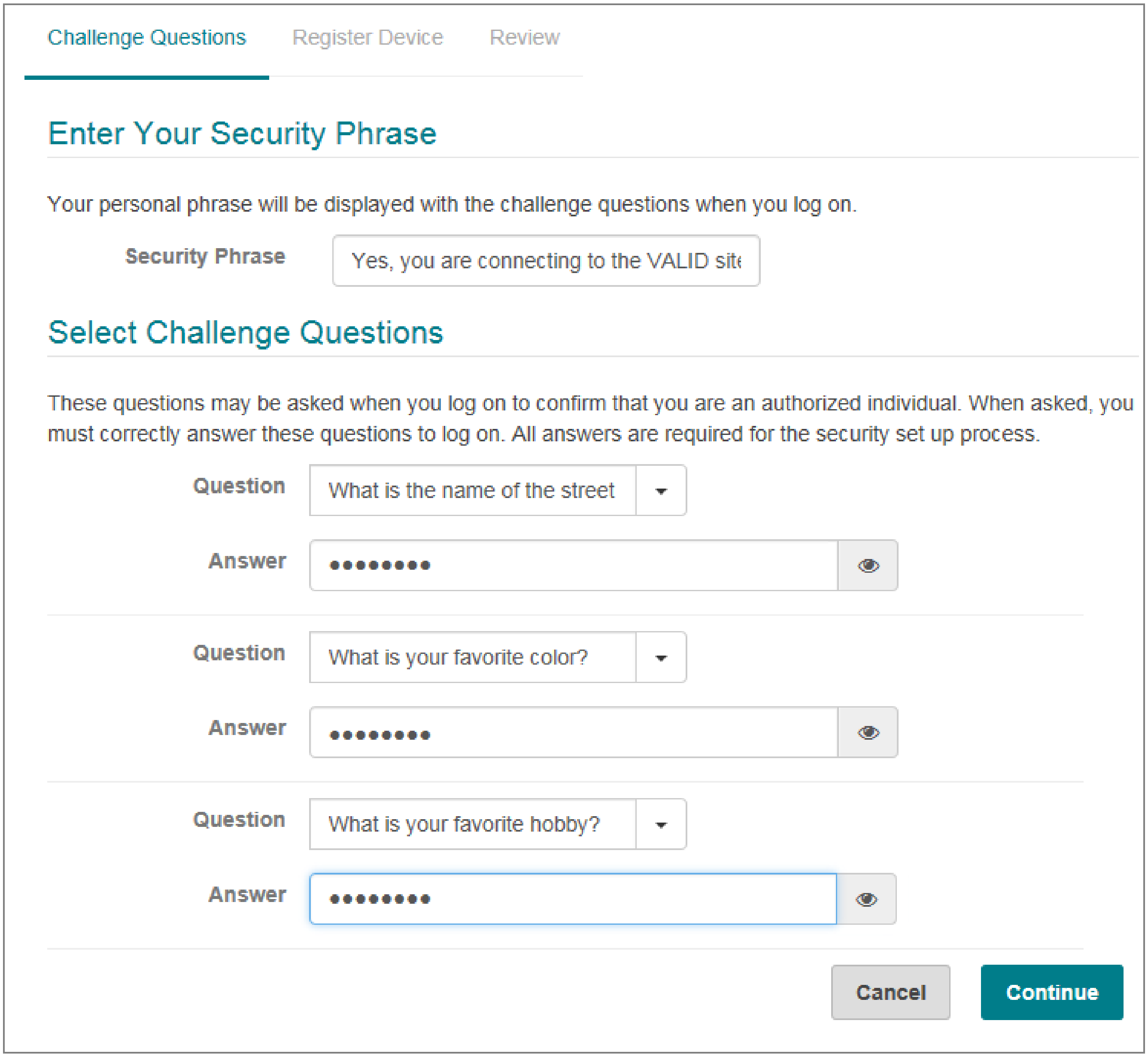

Note: To improve security, the system hides the answers you enter. Select the eye icon to view the characters to verify your answers before saving them.

You can select from the list of available questions, or you can choose to make up your own questions. For each of the three questions you configure, you also provide an answer.

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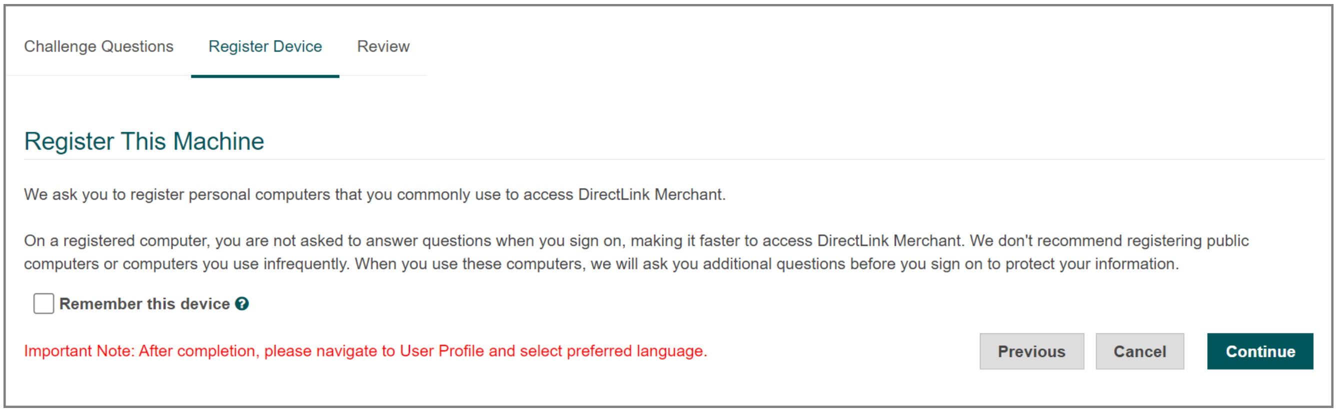
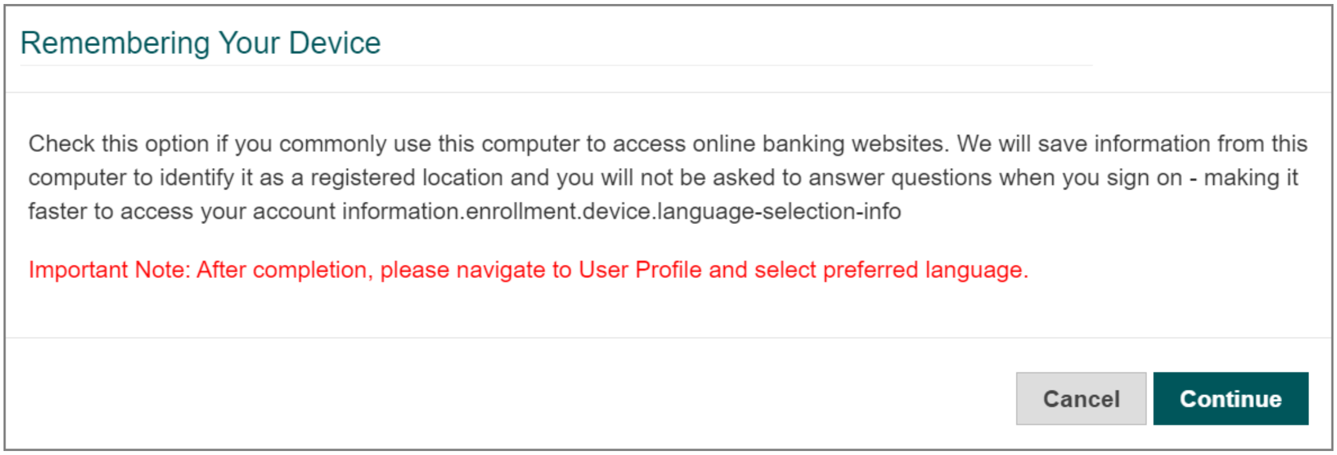
After you provide the security phrase and set your challenge questions and responses, you can select **Continue** to advance to the Register Device page.



If you want the system to remember this device, so that you do not need to answer the security questions when you log on from this device, then you can select **Remember this device** and select **Continue**.

The system prompts you to confirm that you want to remember the device, and after you do so, you move on to the Review page.



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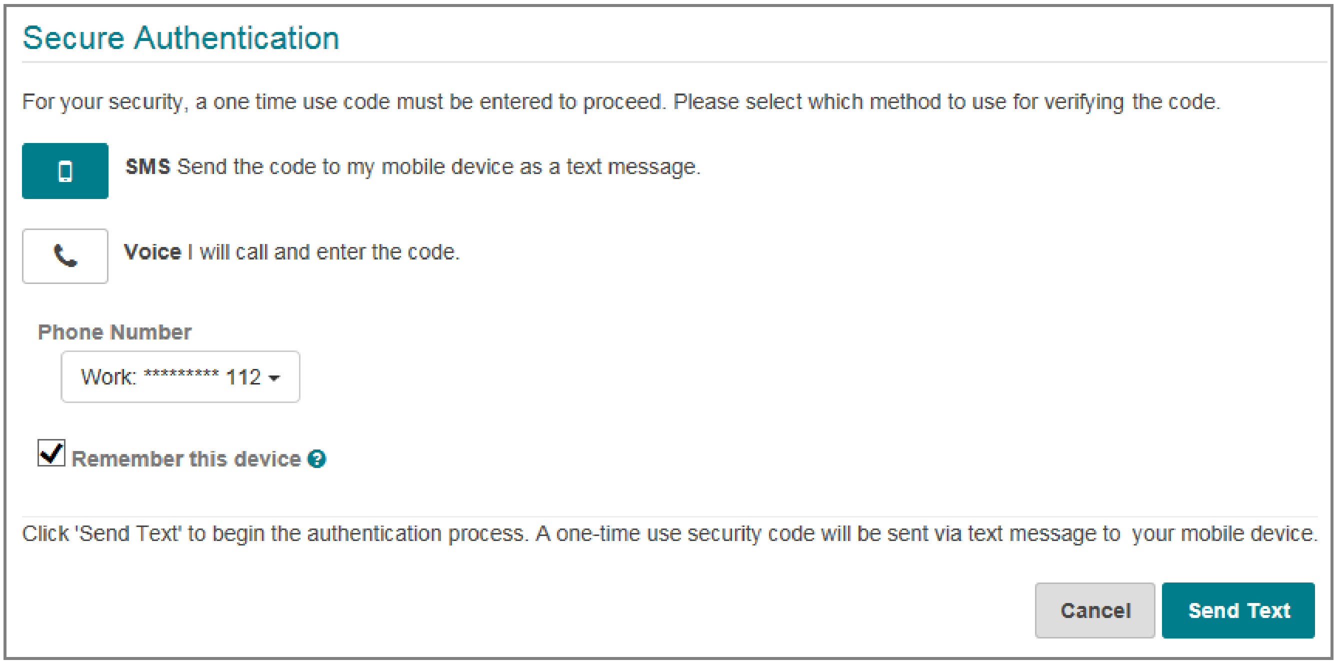
Review your selections and enter your password again to confirm. If your site has also set up additional identity verification, then you will be prompted with a page that enables you to select how you want to enter a system provided access code:



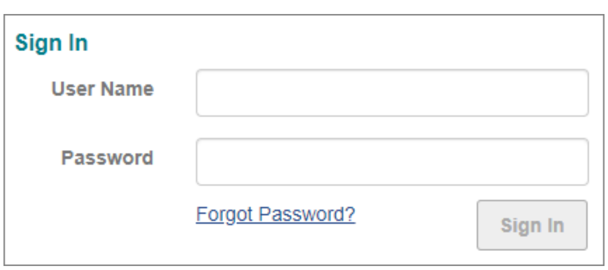
- If you select **SMS**, and select **Send Text**, then the system sends a text message with an access code to the phone number associated with your user profile. You are then prompted to enter that code to log on to the system.
- If you select **Voice** and select **Place Call**, then the system calls the phone number associated with your profile and displays an access code on the page. After you answer the call and provide a vocal cue, such as saying hello, the system prompts you to enter the provided access code into your phone to log on to the system.

You can select **Remember this device** to prevent the system from prompting you for the access code each time you log on, or deselect the checkbox to proceed with the identity verification process each time you log on.

Logon Process for Returning Users

When you log on to FIS DirectLink Merchant any time following your first successful logon and having elected to remember your device, you are presented with the Sign In page. Announcements intended for all users are displayed above the Sign In header on this page.

You can log on by entering your user name and password in the corresponding fields and selecting **Sign In**.



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Reset the Password

Use this procedure to reset or change your password on the Forgot Password page. This procedure can only be used if your site is not using Single Sign-On (SSO) or if your user profile is enabled.

Once you initiate this process, you will be required to change the password. For example, if you select the **Forgot Password** link, but then remember your password and successfully log into the system, then you will still be presented with the Change Password page.

Procedure

1. From the Sign In page, select the **Forgot Password** link to access the Forgot Password page.
2. For **User Name**, enter the ID used to log into the system.
3. Select **Submit**.

   The system displays the message, *Password request submitted successfully*.
4. Select **OK**.

   The system displays the Sign In page and sends you an email notification. The notification is sent to the email address in your user profile.

   Note: In case of a disabled user, the email notification lets the user know that he/she should contact the financial institution administrator to reset the password.
5. Locate the email and select the link (or copy and paste the URL into the address bar on the browser).

   You should be redirected to the Security Question page.

   The link in the email expires after the period established by your institution.
6. Enter the appropriate answer to the security question.
7. Select **Continue**.

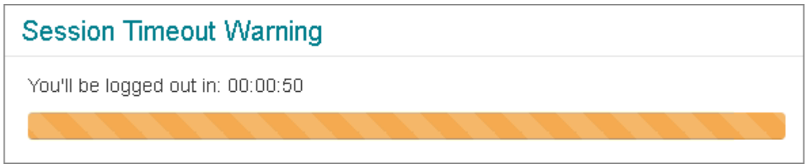
   The system displays the Reset Password page
8. For **New Password**, enter the appropriate password.
9. For **Confirm Password**, re-enter the same password.
10. Select **Submit**.

Results

The system displays a confirmation message and sends a confirmation message to your email address.

Logging Off the System

For security reasons, the system automatically logs you out if you remain idle for an extended period of time. However, if you provide input showing you are still active when prompted (such as moving your mouse on a workstation), then the system does not log you out.



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You can also log out manually by selecting the user icon () from the nav bar and selecting **Log Out**. Once logged out, you are redirected to the Sign-in page.

If your site is using Single Sign-On (SSO) to access the DirectLink Merchant system, a message will be displayed after you log out, confirming that the logout was successful.

Working With the Home Page

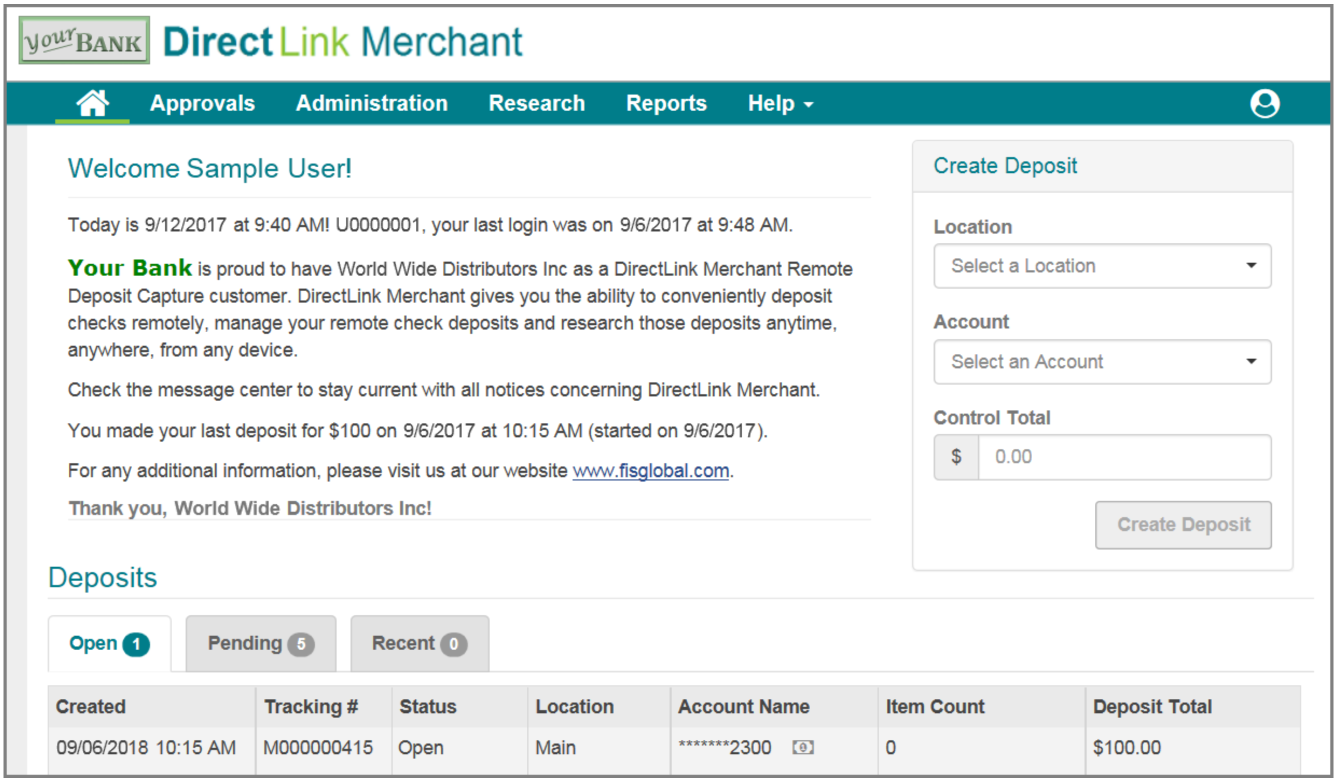
When you first log on to DirectLink Merchant, you are brought to the Home page. The Home page provides quick access to all the DirectLink Merchant features and includes important information, such as the last time you logged on and the last time you made a deposit. It also includes lists of open, pending, and recent deposits.

Any user alerts, such as deposits pending approval, open existing deposits, rejected existing deposits, or password expiration, are displayed between the navigation bar (nav bar) and welcome message. You can select an alert to be redirected to the related page.

Alerts for deposits which are open for 60 days are also displayed at the start of the day 60. The user must take appropriate action on such deposits. If the user does not take any action by end of day 60, the deposit gets deleted from the system.

Announcements intended for only merchant users are displayed between any alerts (or if there are no alerts, the nav bar) and the welcome message.

Note that institutions can choose to theme the application, so logos and colors may be different than what is shown in this example and other examples in this guide.



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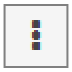
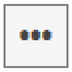
- From the nav bar you can use the icon to return to the Home page and the icon to access your user settings. The various menu options in the nav bar vary based on the roles that have been assigned to you.
- In the Create Deposit section you can provide values and select the **Create Deposit** button to start the deposit creation process, which opens a new page.
- From the **Open Deposits** list, you view deposits that have not yet been completed, or deposits that have been rejected and need to be corrected or removed. For sites that import ICL (Image Cashletter) files automatically, the **Status** column also indicates whether files are still importing or are ready to finish. You can also select a deposit to continue working with it, such as to capture additional items, or to finish processing an ICL deposit. The icons in the **Account Name** column indicates whether an account is a United States check only account, Canadian account, or a coupon account.
- From the **Pending Deposits** list, you view pending deposits that have not yet been approved or rejected. You can also select a deposit from the list, and select the **View Deposit** menu item to learn more about the deposit and the items included within it.
- From the **Recent Deposits** list, you can view the 20 most recently completed deposits. You can also select a deposit to view it in on the Research page.

User Interface Elements

Most of the UI (User Interface) elements used within DirectLink Merchant should be familiar to users who have worked with other software applications. These include things like drop-down lists, buttons, checkboxes, and text fields. DirectLink Merchant also uses the following icons to provide access to additional features:

Icon	Description
	This icon opens a menu of additional actions you can take. For example, when configuring phone numbers for your user profile, you can select this icon to show you actions you can take, like **Add** (to add a new number) or **Remove** (to remove one).
	This icon opens up a window with a list of items you can select from. For example, when administrators assign roles to users, they can select this icon to open a window that enables them to select the roles to assign.
	This icon shows hidden characters. For example, when typing the answers to your challenge questions, the system hides the characters to prevent others from seeing what you are typing. If you are in a secure location where other people cannot see your device, then you can select this icon to see the characters you enter.

Users can also use the `tab`, `space bar`, `enter`, `pg up`, and `pg down` keys to navigate the software without using the mouse.

Note: If you are working with the **Safari** web browser and want to use the keyboard keys to navigate the software, then from the menu bar on top select **Safari** > **Preferences** > **Advanced** > **Press tab to highlight each item on a web page**.

Updating Your User Profile

Your User Profile settings enable you to set your display name, email address, timezone, date format, time format, and language to display the user interface elements; change your password; add and manage phone numbers; and reorder your locations and accounts.

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CAUTION:

For security reasons, DirectLink Merchant requires that you change your password at regular intervals. It is also recommended that the system passwords are a minimum length of 10 characters and must include a mixture of the following:

- Uppercase (A-Z) characters.
- Lowercase (a-z) characters.
- Numbers (0-9)
- Special characters (@, !, #, and so on)

The password requirement to include uppercase, lowercase, numeric, and special characters is based on the password complexity configured for your site. Contact your system administrator for more information.

Note that depending on how your site is configured, additional restrictions may apply. For example, uppercase may be mandatory for the password; you may have to set up the password length within a predefined range, such as minimum 12 to maximum 18 characters or you may have to set it to a fixed length, such as 12 characters; you may not be able to set your username as your password and repeat numeric or alphabetic characters with the same case consecutively in your password (such as 11, 22, AA, bb, and so on). However, best practices for password creation recommend that you avoid repeating characters and do not use your username as a password, regardless of your site's requirements.

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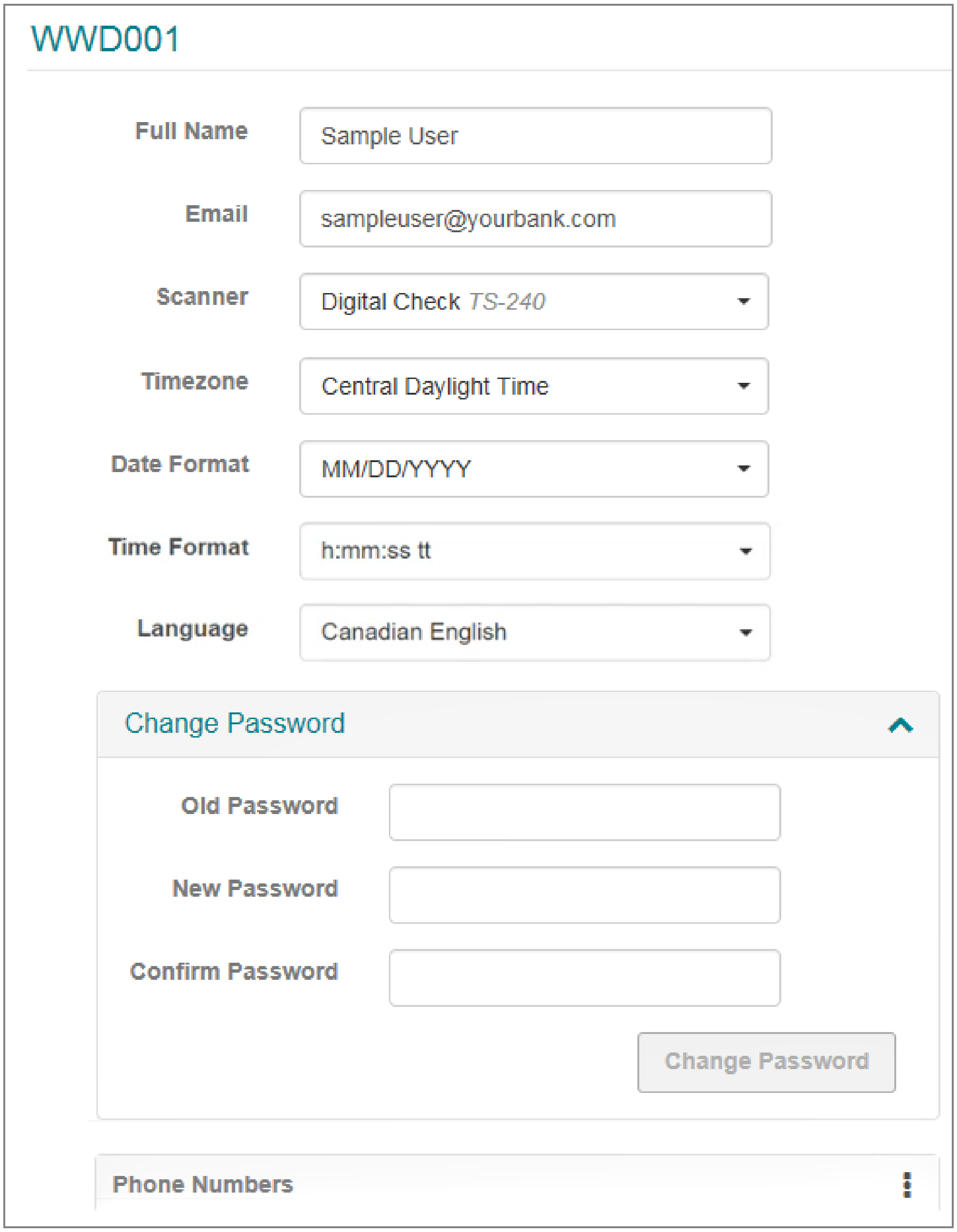
To access your user profile, select the user icon ( ) from the nav bar and select **User Profile**.



Below the entry fields, the system lists the following sections:

- **Locations** - The location where you are accessing DirectLink Merchant. For example, this could be **Main** for your main office location, **North** for your North Street location, and so on.
- **Accounts** - The accounts where you can deposit the checks you scan with DirectLink Merchant. Depending on how your profile is set up, this could be a Canadian account, United States account, single account or multiple accounts. For security reasons, account numbers can be masked so that only the last four digits are shown.

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Locations and accounts are configured by your system administrator when your profile is created. You can change the order of how the locations and accounts appear in the list, but you cannot add new ones. Consult with your administrator if you need access to a location or account that is not associated with your profile.

Change Your User Profile Settings

Use this procedure to change your user profile settings. Note that certain profile elements, such as the list of scanners that you have access to, are assigned by your administrator and cannot be changed. You can only change your password once every 24 hours.

Procedure

1. From the nav bar, select the user icon ( ) and then select **User Profile**.
2. If you want to change your full name, then for **Full Name**, enter a new value.
3. If you want to change your email address, then for **Email**, enter a new value.

   Note that your email address is used to send emails for password resets, so it is important to verify what you entered is correct.
4. If you want to select a different default scanner for your profile, then for **Scanner**, select a value.

   Note that if you have access to only one scanner, then you cannot change this value. Also note that this field only determines what scanner is used for your default scanner. If you have access to multiple scanners, then you can still select a different scanner before capturing checks.
5. If you want to change the timezone for your location and your date/time format settings, then do the following:
   a. For **Timezone**, select the appropriate timezone.

      For example, if you were located on the east coast of the United States and were observing Daylight Saving Time, then you would choose **Eastern Daylight Time**.
   b. For **Date Format**, select the appropriate date format.

      For example, if you select **MM/DD/YYYY** (two digit month, two digit day, four digit year), then the system would format February 1, 2025 as 02/01/2025.
   c. For **Time Format**, select the appropriate time format.

      H represents hours in a 24 hour format. (For example, 5:00pm is 17). **h** represents hours in a 12 hour format and is typically paired with **tt**, (AM or PM). **mm** represents minutes.

      These settings determine how dates and times are displayed in DirectLink Merchant. For example, when you search for deposits, you can specify a **Start Date**. When you view search results, you can see the date and time when a deposit is submitted. When you log on to the system, you are shown the last date and time you logged on. These dates and times are all formatted according to these settings. Note however, that these settings do not affect virtual deposit tickets or emails sent by the system.
6. If you want to change the user interface language for the user, then for **Language**, select either **Canadian French**, or **Canadian English**, or **US English**.

   The updated language is implemented when you save the profile changes and the user interface elements are translated accordingly.
7. If you want to change your password, then do the following:
   a. Select the down arrow ( ) to expand the **Change Password** section.

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b. For **Old Password**, enter the password you currently use for logging on to the system.

c. For **New Password**, enter your new password, keeping in mind the recommendations about using uppercase characters, lowercase characters, numbers, and special characters.

d. For **Confirm Password**, re-enter the new password.

Note that when you change your password, the system sends you an email notifying you that the change was made.

8. If you want to add a phone number, then do the following:

a. In the **Phone Numbers** section, select the menu icon (⋮) and select **Add** to show the fields for adding a phone number.

b. For **Name**, enter a description for this number.

For example, you could enter `Office` for your office phone, or `Mobile` for your cell phone.

c. For **Country Code**, select the country for the phone number.

For example, you could select **United States**. The system uses this value to apply the correct country code when making calls for user authentication purposes.

d. For **Phone Number**, enter the phone number with area code, omitting spaces. You can include dashes or omit them. For example:

```
888-418-6824
```

or

```
8884186824
```

e. If your phone number has an extension, then for **Ext**, enter that value.

f. Select the add icon (+) to add the number to the list.

9. If you want to remove a phone number, then do the following:

a. Under the **Phone Numbers** section, select the phone number you want to remove.

b. Select the menu icon (⋮) and select **Remove**.

10. If you want to change the order of the locations or accounts that have been assigned to you, then select the down arrow (⌄) to expand the appropriate section and do one of the following:

- Select the list number field for the item you want to change, and drag the item up or down in the list to change its position.

  For example, if you have access to four accounts, and you want to make the last one in the list show up as the first one, then you would select the field with the number 4, hold down with your mouse, and drag the list item to the first location in the list. The system then assigns that list item a number 1, with the other accounts reordered as appropriate.

- Select the list number field for an item, and enter a new number value for that item.

  For example, if you have access to three locations, and you want to make the first item in your list the last item in your list, then you would select the field for the first location and change the value from `1` to `3`.

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Note that you would typically reorder lists to make the account or location you use most often appear as the first value in the list. That way it's easier to select that account or location when capturing checks or running reports.

- If you want to register one location as primary location and view only the primary location during the deposit capture process, then update the sort order with "`P`" character (uppercase or lowercase) to designate the location as primary. If the primary location is not configured for you, then all locations are displayed during the deposit capture process. You must select the correct location from the list before capturing the deposit.

  Note: If non-numeric value or values other than "`P`" character (uppercase or lowercase) is specified for the sort order, then an error message is displayed.

11. When finished, select **Save**.

Working With the Help Menu

The **Help** menu is used to download software and access the documentation for DirectLink Merchant. It also provides the **About** option, which enables you to view the version of the software and the copyright statement. If an institution has enabled and licensed the feature, then the **Help** menu also provides a **Support Chat** option that enables merchant customers to establish a chat window with a support representative.

Downloading Software

The **Help** menu provides you with the ability to download the FIS WebScan client, installment packages, and drivers for any scanners that you have been granted access to. WebScan is a software solution that is used by web clients to interface with USB-based scanners.

To download the WebScan client, select the **Help** menu and select **Retrieve WebScan**. (Note that this is a configurable menu option, so the text at your site may differ. Consult with your system administrator for more information.) Depending on the browser you use to access DirectLink Merchant, you may be prompted with different options for saving and running the file. Running the file installs the software on your client workstation. For more information, see the WebScan Guide.

Depending on how your site is configured, you may or may not have access to installation packages. To access the installment packages, select **Help** menu and select **Install Assistant – Windows 10 Only** sub-menu option. This option provides you streamlined access to installation packages specifically designed for various regional entities and languages (such as, Canadian French, Canadian English, and United States English). However, the name of the sub-menu option may vary for your site. For additional information, please consult with your FIS implementations or customer support representative.

You may also be able to download scanner drivers. To do so, select the **Help** menu, select **Download Scanner Drivers**, and then select the driver you want to download. You can select drivers that you have access to; drivers you cannot access are disabled (grayed out). Depending on the browser you use to access DirectLink Merchant, the system may prompt you with options for opening or saving the file, or the system may automatically download the file to the default download location.

Accessing Documentation

The **Help** menu also provides access to documentation for DirectLink Merchant. To view the FIS DirectLink Merchant User's Guide, select the **Help** menu and select **User's Guide**. (Note that the text for the menu option

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is configurable, so what you see at your site may differ.) Consult with your system administrator for more information. Depending on the browser you use to access the system, the document may open in a new window.

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2

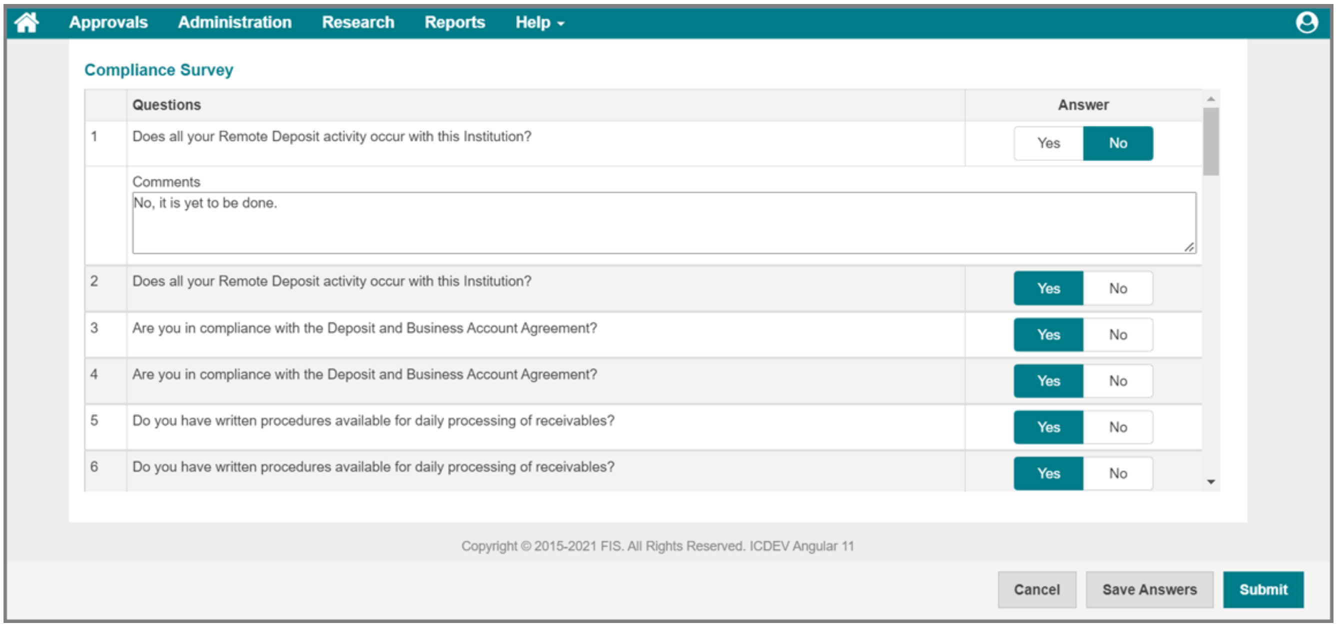
Working with Compliance Survey

About the Compliance Survey

If your institution has configured the compliance survey for the associated merchants, then an alert notification will appear on the DirectLink Merchant home page. The alert informs the user about the pending survey for 30 days, if the survey has not been completed. Users with the appropriate permissions can complete the survey from the Compliance Survey page. The questions of the compliance survey are designed to accept the response as **Yes** or **No**. It is mandatory to submit justification for any of the questions in the survey, if the response is set to **No**.

Depending on the settings configured for your site, if the survey is not completed by the merchant within the specified time-frame, then merchant users may or may not be restricted from creating deposits. When the deposits are blocked for a merchant user for not completing the compliance survey, then options to create deposit on the **Create Deposit** pane are kept hidden and a message ("`Please complete the required Compliance Survey to create new deposit`") is displayed.

To access the Compliance Survey page, select the icon at the right side corner of the nav bar and then select the **Compliance Survey** option from the list. (You can also access the page by selecting the alert on the Home page that indicates there is a pending survey to complete.)



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The compliance survey page is organized as follows:

- The upper section of the page shows all the questions of the compliance survey. You can answer each question with a **Yes** or **No** response. If the answer is set to **No** for any of the questions, then it means that you do not comply with the policy and a valid explanation is required.
- The lower section of the page provides you an option to save the answers, if you want to submit the responses later. The changes to this page are only saved if the **Save Answers** option is used before exiting the page. You can use the **Submit** option, if the survey is finally complete from your side and no further changes are expected.

Complete the Compliance Survey

Use this procedure to complete the compliance survey.

Procedure

1. From the nav bar, select the user icon () and then select **Compliance Survey**.
2. If you want to change the response to any of the questions, then select **No** as a response for the same.

   By default the response is set to **Yes** for all questions.

   A valid explanation is required for all the questions for which the response is set to **No**.
3. If you want to save the changes done so far, then select **Save Answers** option from the lower section of the page.

   All such changes will be lost if not saved before exiting the compliance survey page.
4. When finished, select **Submit**.

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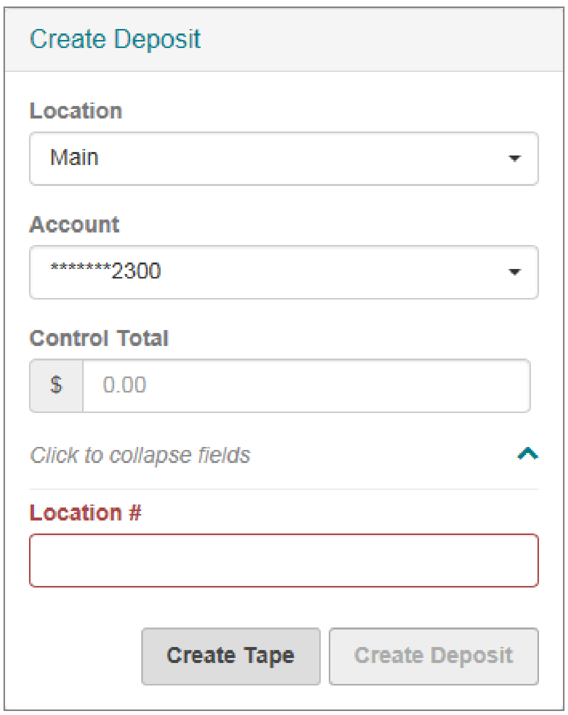
3

Working with Deposits

About Creating Deposits

Creating deposits with DirectLink Merchant is a multi-step process that involves providing the deposit information on the Home page, and capturing the images that make up that deposit or importing an ICL (Image Cashletter) file with the images and items in the deposit.



The deposit information includes the location where the deposit is being made from, the account (Canadian or United States) the deposit is being made to, the amount of the deposit, and any deposit custom fields. Custom fields vary by merchant and account, and may be optional or required. Fields highlighted in red are required fields. For more information about what to provide in a custom field, contact your system administrator.

Note: When the options to create a deposit on the **Create Deposit** pane are hidden and the message "`Please complete the required Compliance Survey to create new deposit`" is shown, deposits cannot be created due to an incomplete compliance survey. The survey must be completed in order to proceed with deposit submissions.

Deposits can include a single check, where the deposit amount is the amount of that one check; or deposits can include multiple checks, where the deposit amount is the total of several individual checks; or you may have to capture a valid physical deposit ticket before capturing any other check items that make up a deposit. Depending on how your site is configured, deposits may also include coupons, such as the payment coupons

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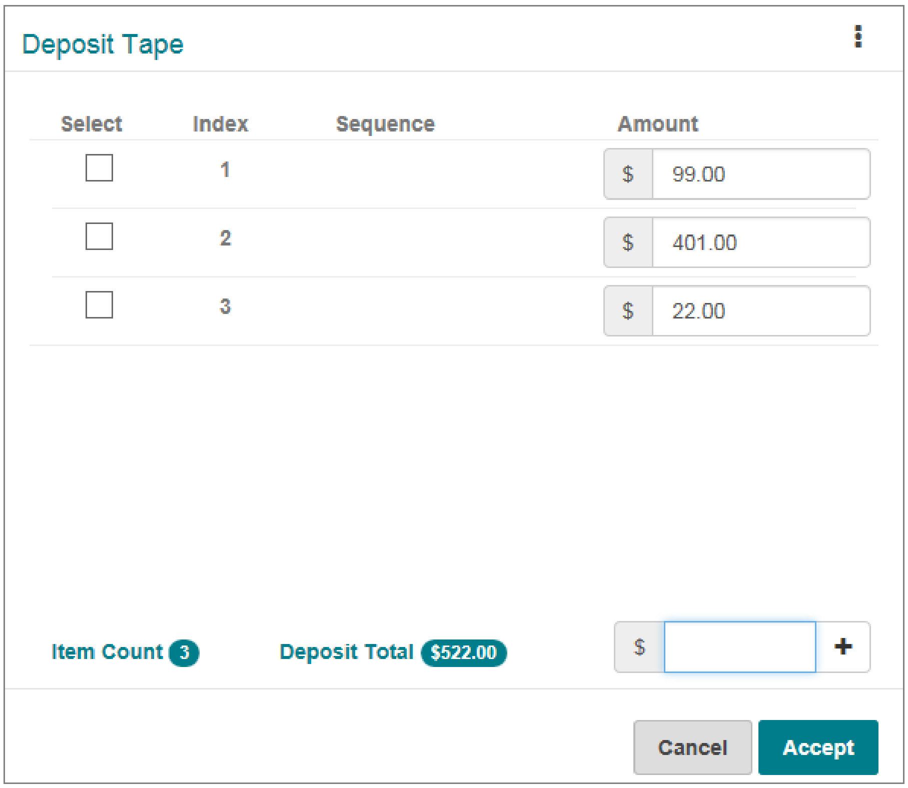
that would accompany checks. Coupon capture supports one coupon to one check, many coupons to one check, one coupon to many checks, and many coupons to many checks. Multiple coupon to check transactions can also be captured for the same deposit. When finished providing values, select **Create Deposit** to create the deposit.

Note: Make sure that all endorsements on captured items meet site requirements. Depending on how settings are configured for your site, deposits that lack endorsements; contain bad endorsements; or have restrictive endorsements that do not meet requirements, may or may not be sent for review (merchant review, FI review, or both).

Your site may also be configured to use the Deposit Tape feature, and this feature may be optional or required. This is a list of item amounts used for control total calculation and deposit verification purposes. When you create a deposit tape, you identify the values for each of the items you are about to capture; and the system calculates the total for you and populates the **Deposit Total** field with that value.

You can enter a value at the bottom right corner of the Deposit Tape window and press `Enter` on your keyboard, or press the + key on your keyboard, or select the icon to add it to the list of items.



Note: If you do not type a period and press `Enter` on your keyboard (or select the icon), then the system assumes a two decimal place dollar amount. For example, if you type 1199 and press `Enter`, then the system lists a value of $11.99. However, if you type 1199 and press the + key on your keyboard, then the system lists the value as $1199.00

Depending on the type of language preference your site has configured for you, the system displays the amount in Canadian currency format or in US currency format.

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If the language preference is set to Canadian English or US English, then the dollar sign is displayed in front of the amount, a comma is used as grouping character, and dot is used as decimal amount separator. For example, the amount for an item of one thousand two hundred twenty dollar and forty five cents is displayed as $1,220.45.

If the language preference is set to Canadian French, then the dollar sign is displayed after the amount with space between them, a space is used as grouping character, and comma is used as decimal amount separator. For example, the amount for an item of one thousand two hundred twenty dollar and forty five cents is displayed as 1 220,45 $.

You can then capture the items for the deposit, ensuring that each one matches what you entered for the tape. Or you can import an ICL file with the items in the deposit. The deposit tape feature can also let you know whether the deposit would exceed any limits configured at your site (such as whether the deposit would exceed the amount allowed for a single deposit), before you capture the images that would make up the deposit.

After one or more items are captured or imported, the deposit goes through a correction step to address issues with the images and provide values for any check custom fields or coupon custom fields; a balance step to ensure the total dollar amount of the checks matches the deposit amount, and to ensure that the total dollar amount of checks matches their associated coupons; an account selection step that enables you to split the deposit amount between multiple accounts; and a review step where you confirm the deposit is ready to be processed. If the deposit is about to exceed any of the specified limit during these steps, then the user is notified of the same and can further request for the limit override. You will receive email notifications, if the request is approved by the FI user. You can proceed with the deposit only when the limit override request has been approved. These emails include deposit details, account information, amount, item count, and current configured hard amount limits (Daily amount, Deposit amount, Item amount, Multi-Day limits, and so on). Depending on the language preferences, you will receive emails in either US English or Canadian French language.

If you exit any of the steps of the deposit creation workflow before completing the deposit, then the system saves the deposit in its current state. You can then pick up where you left off by accessing the deposit from the **Open Deposits** list on the Home page. Also note that correction and balance steps may be skipped depending on the deposit. For example, these items are skipped if:

- There are no issues with the checks or coupons that need to be addressed.
- There are no check custom fields or coupon custom fields that have been defined for the account.
- You are capturing checks for remittance (lockbox) processing. Remittance is a sum of money sent by a consumer, typically by mail, as payment for goods or services. For example, a customer may mail a check to a utility company as payment for a monthly bill. DirectLink Merchant enables merchant users to capture the checks associated with a remittance payment and associate them with the proper lockbox account. Additional remittance processing is done by your service provider.

  Note that lockbox accounts are separate from check or coupon accounts, and a merchant is typically configured to use either check/coupon accounts or lock box accounts.

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Capturing or Importing Items

Depending on the user roles that have been assigned to you, you may be able to create deposits in the following ways:

- You can capture images using a scanner.
- You can capture images using a mobile device.
- You can import an ICL (Image Cashletter) file. An **ICL** file is a structured file that contains one or more check images along with their associated data, and that can be imported into DirectLink Merchant to create a deposit.

You may also be able to work with open deposits by selecting them from the **Open** tab on the Home page.

Capturing Items

When you capture the items that make up a deposit, you create electronic images of those paper checks. This can be done using the camera on your mobile device or a preconfigured scanner. The system automatically opens the Capture Items page when you create a deposit from the Home page, or when you select a deposit from the Open Deposits list.

- If you’re using DirectLink Merchant on a workstation with a scanner, then the Capture Items page provides you with a **Capture** button that starts the scanning process.
- If you’re using DirectLink Merchant from a mobile device, then the Capture Items page provides you with buttons for using the device’s camera to take pictures of the front and back of the item.

When you finish capturing items, you move on to the next stage of the process (which could involve correcting the images and providing values for check custom fields, making sure the deposit balances, selecting accounts for split deposit, or reviewing the deposit).

Depending on how your site is configured, you might have to capture a valid physical deposit ticket first before capturing any other items. The physical deposit ticket is considered as a credit item and the virtual deposit ticket is not generated for such deposits. In such cases, the system only considers the first captured item as the physical deposit ticket and a notification is also displayed for the users to let them know that the first captured item must be physical deposit ticket. If the physical deposit ticket is not captured correctly and you want to remove it, then the complete deposit is deleted from the system including all the other items and you have to capture the complete deposit again.

Capture Process Using a Scanner

When using DirectLink Merchant from a workstation that is attached to a scanner, the Capture Item pages provides you with options for connecting to the scanner, and icons for working with captured items. You can select **Capture** to start capturing the checks, coupons, or physical deposit ticket that make up the deposit. Captured items are added to the items list.

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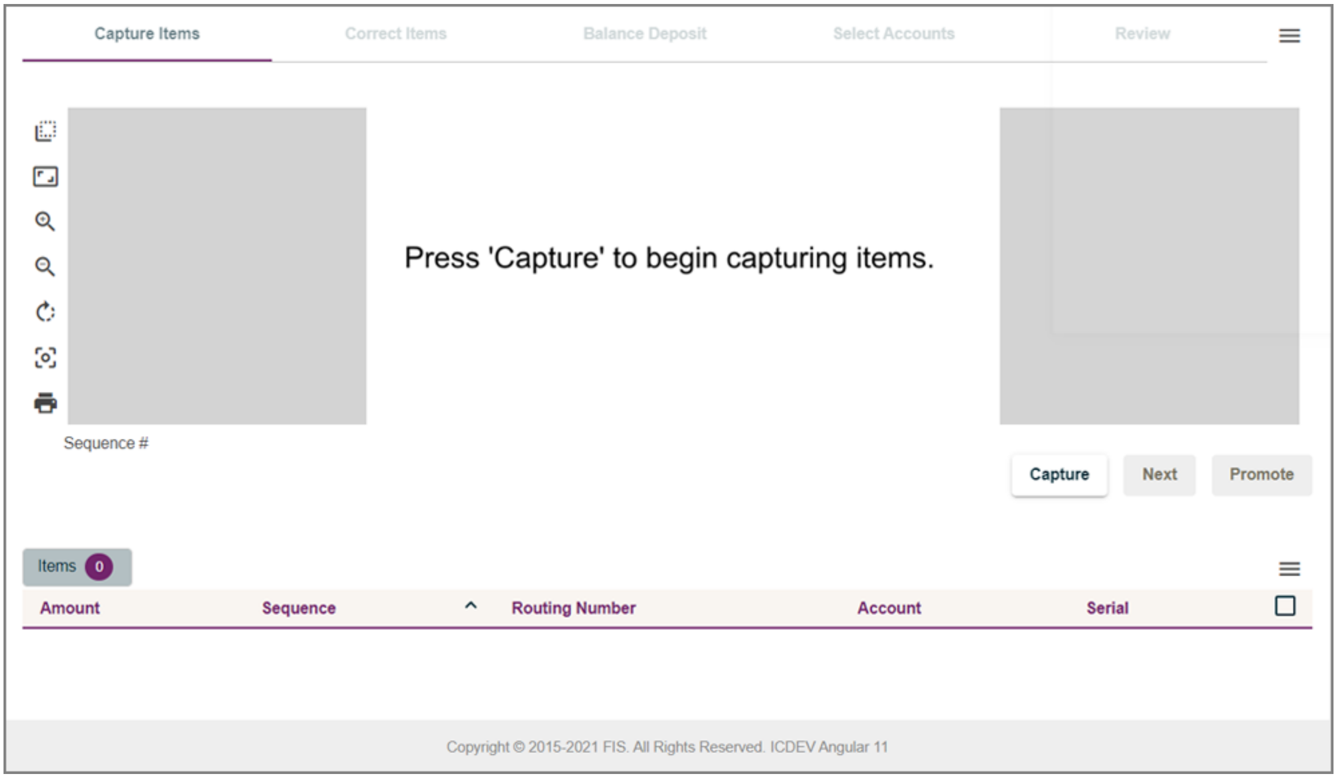
The following is an example of Capture Items page before capturing items.



Selecting the **Capture** button on the Capture Items page connects to the scanner and opens a Capture Items window that enables you to view the interactions between the scanner and the software. This includes messages like the following:

- **Initializing device**
- **Device is ready to capture**
- **Scanning**
- **Capturing Item #*X*** (... where *X* represents the sequence number of one of the items in the batch of checks you are scanning. For example, if this was the second item being scanned, then the message would read, **Capturing Item #2**.)
- **Processing item*X*of*Y*** (where *X* represents the sequence number of one of the items in the batch of checks you are scanning, and *Y* represents the total number of checks that have been scanned.
- Any error messages (like **Jam** or **Double Feed)**

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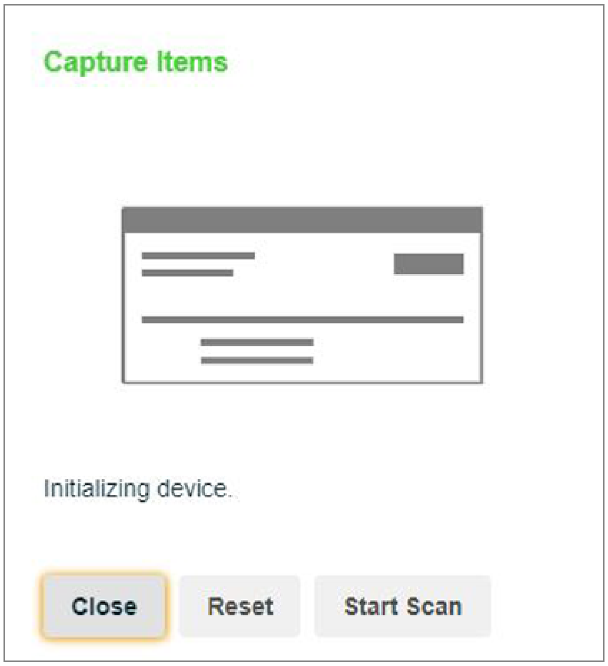

Various options on the Capture Items window are as follows:

- **Start Scan** - If you select **Start Scan**, then the system starts the capturing and processing of the items. If you select **Stop Scan**, then the system stops the scanning of items but finishes uploading and processing all the items which already have been captured. Select **Start Scan** to capture again.
- **Reset** - If you select **Reset**, then the system resets the device whenever any error occurs such as **Jam** or **Double Feed**.
- **Close** - If you select **Close**, then the system completes capturing and closes the window.

After the scanner captures the images, the Capture Items page is updated with those items.

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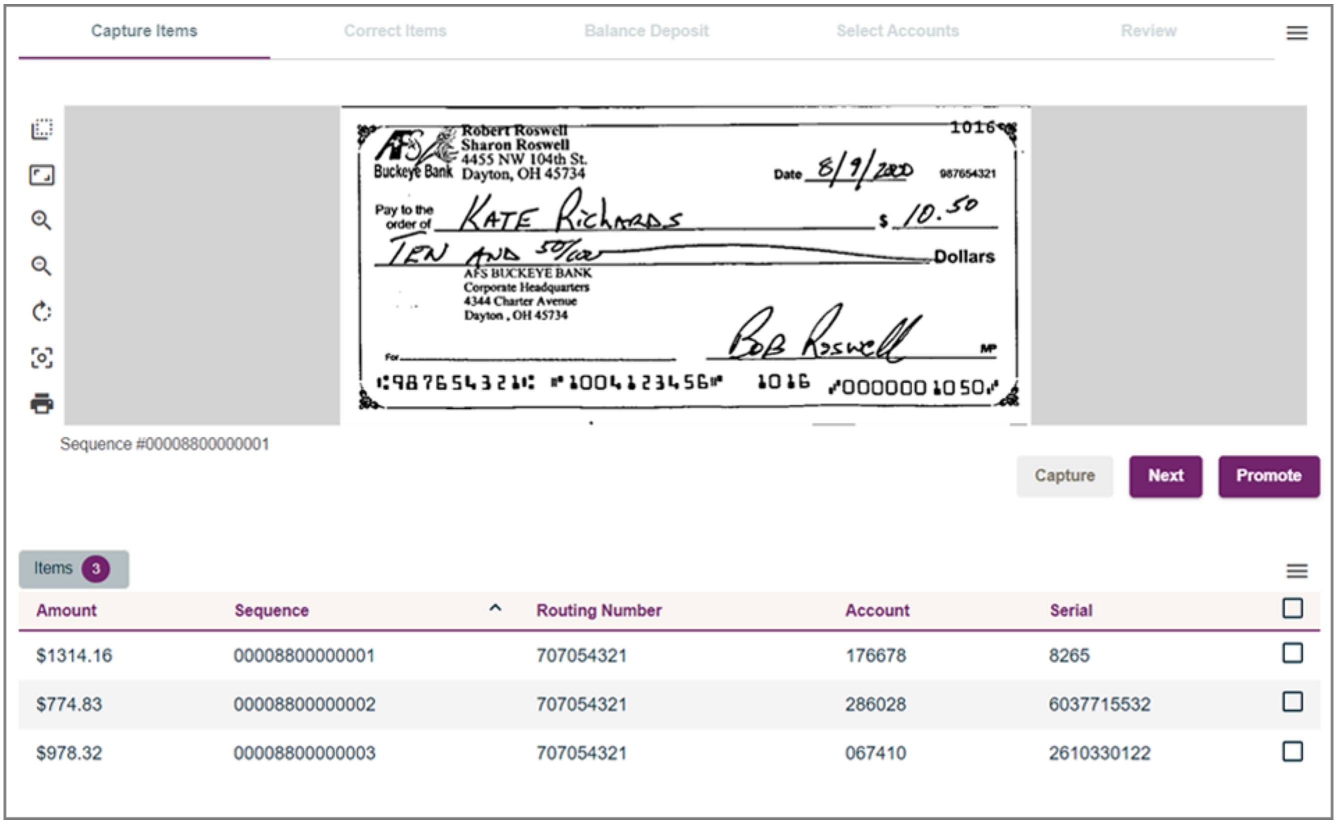
The following is an example of Captured Check.



- You can select the ≡ icon on the top right corner of the page to access a list of menu options that enables you to remove a deposit and all its captured items, and request for the limit override if the items or the amount of the deposit are going to exceed the specified limits.
- If your site uses the deposit tape feature, and the deposit has a deposit tape, then you can select the ≡ icon on the top right corner of the **Items** list to access a menu option that enables you to view it.

The **Items** list shows all the items that have been captured so far, and is available from most of the subsequent pages for depositing items. From this list you can:

- Select the checkbox for an item and then select the appropriate menu option to remove it.
- View an item by selecting it from the list. The upper pane updates with the selected image.
- Sort the results by column. Select a column heading once to sort in ascending order (0-9, a-Z). Select a column heading again to sort in descending order (Z-a, 9-0).

  You can also hold down the `Shift` key and select multiple column headers to sort the list in the order of the selected columns. For example, the system sorts by your first selected column first, then your second selected column next, and so on.

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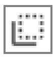
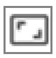
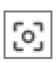
- To do so, select the first column you want to sort by; and then hold down the `Shift` key and select the next column. The system assigns a number **1** to the first column along with the sort arrow, and assigns a number **2** to the second column.
- If you hold down the `Shift` key and select a numbered column again, then it toggles between ascending and descending order for that column.
- If you release the `Shift` key and select a column, then it clears the numbered sort order.

The Capture Items page also includes icons that enable you to change the view of the check you are working with. These icons are also available when viewing images on other pages.

Icon	Description
	Toggles between the sides of an image. Most checks have two sides (the front of the check and the back of the check).
	Stretches the image to fit into the dimensions of the item viewer.
	Zooms in on the image (increasing the size to make it easier to see). If you're viewing an item on a desktop workstation with a mouse, then you may also be able to use your mouse wheel to zoom in on the image.
	Zooms out on the image (reducing the size to see more of the image at once). If you're viewing an item on a desktop workstation with a mouse, then you may also be able to use your mouse wheel to zoom out on the image.
	Rotates the image clockwise by 90 degrees (one quarter turn).
	Reverts the image to its original size and rotation.
	Opens a window that enables you to print the image. Options depend on the browser you are using and the printers that are configured for your workstation and site.

When you are finished capturing items, complete one of the following actions, as available:

- Select **Next** to move on to the next part of the process.
- Select **Promote** to submit the deposit for final review and completion by another user. In this case, the system generates an email to the appropriate merchant users that a deposit requires completion.
- Select **Submit** to complete the capture process. The deposit will be completed by a specialist and submitted back to your financial institution for approval.

Capture a Canadian Item With US Currency

Depending on how the merchant settings are configured by your site, you may or may not be allowed to deposit Canadian checks with US currency (Trancode-45) in Canadian accounts. It is recommended to deposit such checks in United States accounts.

While capturing a deposit on a desktop, based on your configured settings, if you are not permitted to deposit Canadian checks with US currency in Canadian accounts and you attempt it, then a critical MICR error exception message is displayed at the Correct Items page. You must remove the check to proceed further or capture the check in a United States account to successfully submit the deposit.

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Note: It is not allowed to deposit Canadian checks with US currency (TC-45) in Canadian accounts using mobile web or capture API.

Capture Process Using a Mobile Device

When using DirectLink Merchant from a mobile device, the Capture Items page includes options that enable you to take photos of each of the individual checks or remit items that make up the deposit. In case of coupon accounts and lockbox X9 accounts **Check** is selected by default for **Item Type**, if auto selection of item type is not configured for the merchant by your site. You need to select the **Item Type** accordingly from the drop-down list before capturing the items. Select the appropriate coupon definition from the **Item Type** drop-down list to capture a remit item or select **Check** from the **Item Type** drop-down list to capture a check.

Note: Depending on how settings are configured for your site, if the captured images are not with in the configured size limit, then you may or may not be able to capture those items and "`One or more of the uploaded images exceed the allowed size limit`" message is displayed. You must capture items within the allowed size limit.

Depending on how the merchant is configured, the system might automatically selects the **Item Type** during a mobile coupon capture. If configured so, the system selects the first coupon definition as the item type. Once the first item is added, the item type is automatically changed to check. The process repeats itself until you have added all the items.

Note: If no coupon definition is assigned to a Lockbox X9 account, then the **Item Type** drop-down is not available on the screen.

For coupon and lockbox X9 accounts, the message displayed below the **Item Type** drop-down varies depending on the **Coupon Capture** settings for the merchant. If the **Auto Select Item Type (Mobile Only)** checkbox is selected for the merchant **Coupon Capture** settings, then the following messages are displayed:

- For **Remit**, the system displays:

  `If no remit for check, select 'check' for item type. **If you have remittance, take front and back photo of remit to proceed, even if the 2nd image is blank.**`

- For **Check**, the system displays:

  `If check has a remit and it has not been scanned, change item type to Remit and capture remit prior to check. Please note order is remit then check.`

The following section shows an example of capturing an item with an iPad. The camera interface may differ based on the device and operating system being used.

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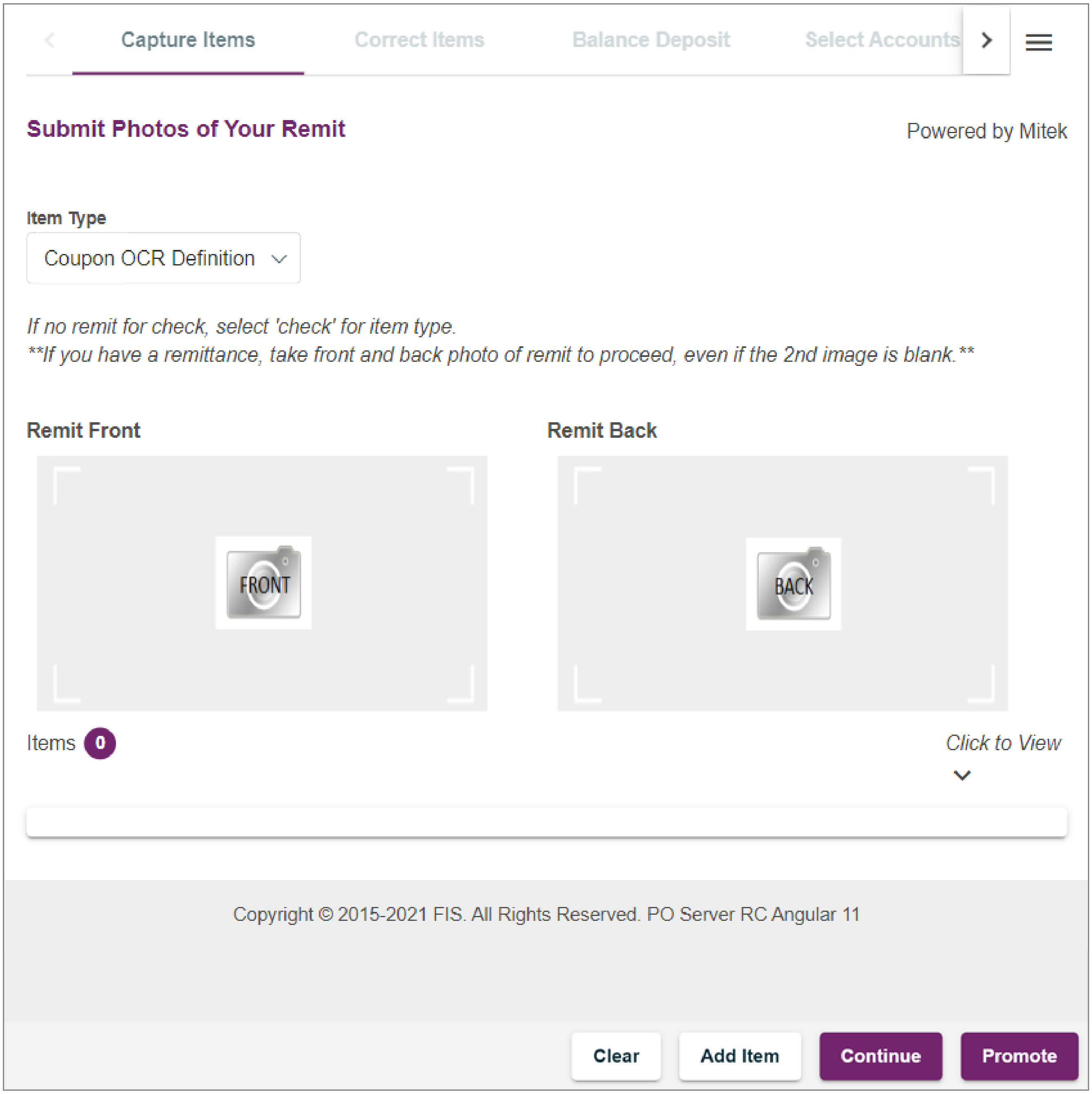
The following is an example of the Capture Items page before capturing a remit.



It is required to capture both front and back photo of the remit to add an item. However, a virtual template might be added as a back photo, if the same has been configured for the merchant.

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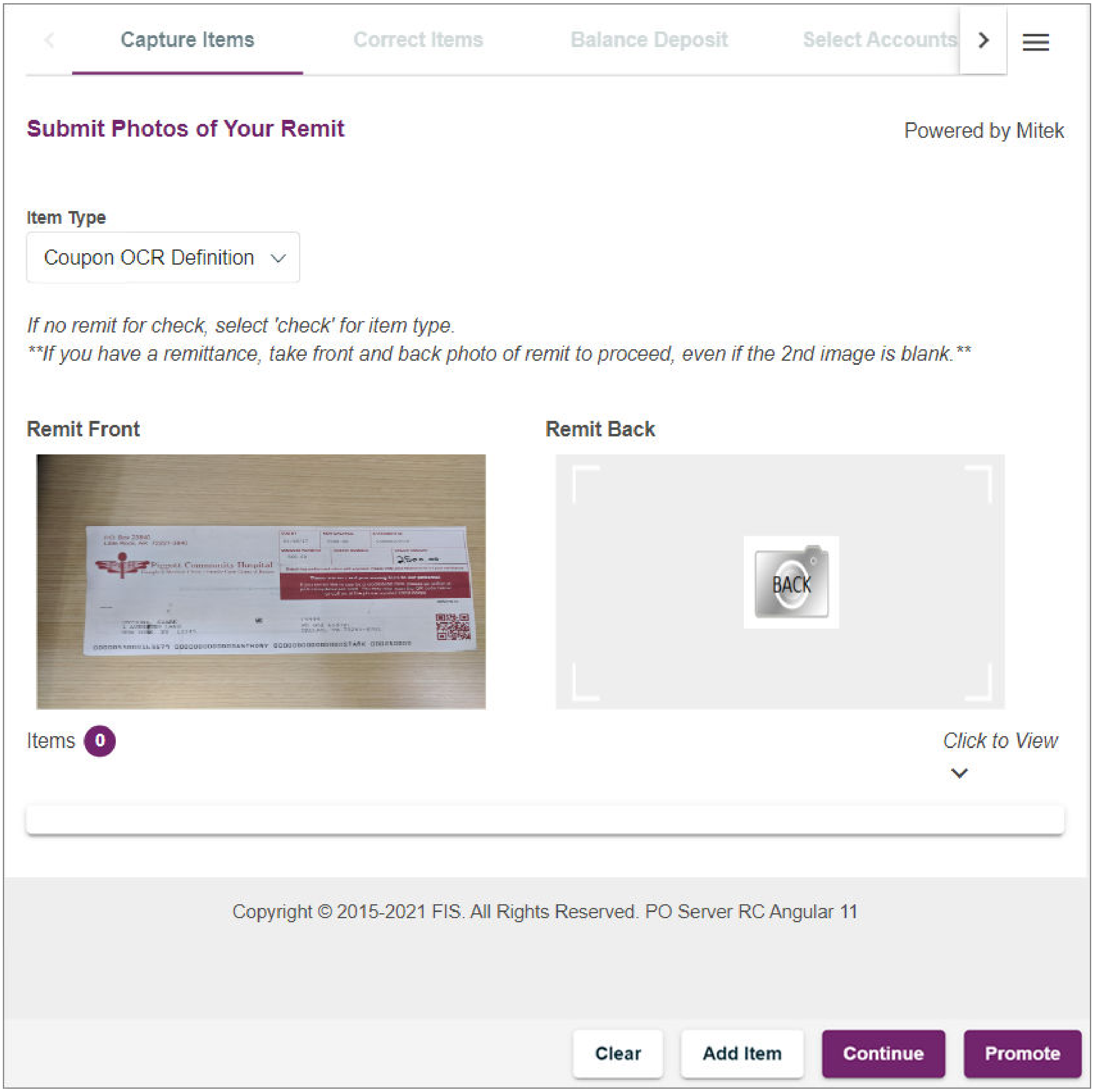
The following is an example of the Capture Items page after capturing a remit.



Make sure that the appropriate coupon is selected from the **Item Type** drop-down list. Change it to **Check** if you want to capture images of a check.

If the **Auto Select Item Type (Mobile Only)** checkbox is not selected for the merchant **Coupon Capture** settings, then the following messages are displayed:

- For **Check**, the system displays:

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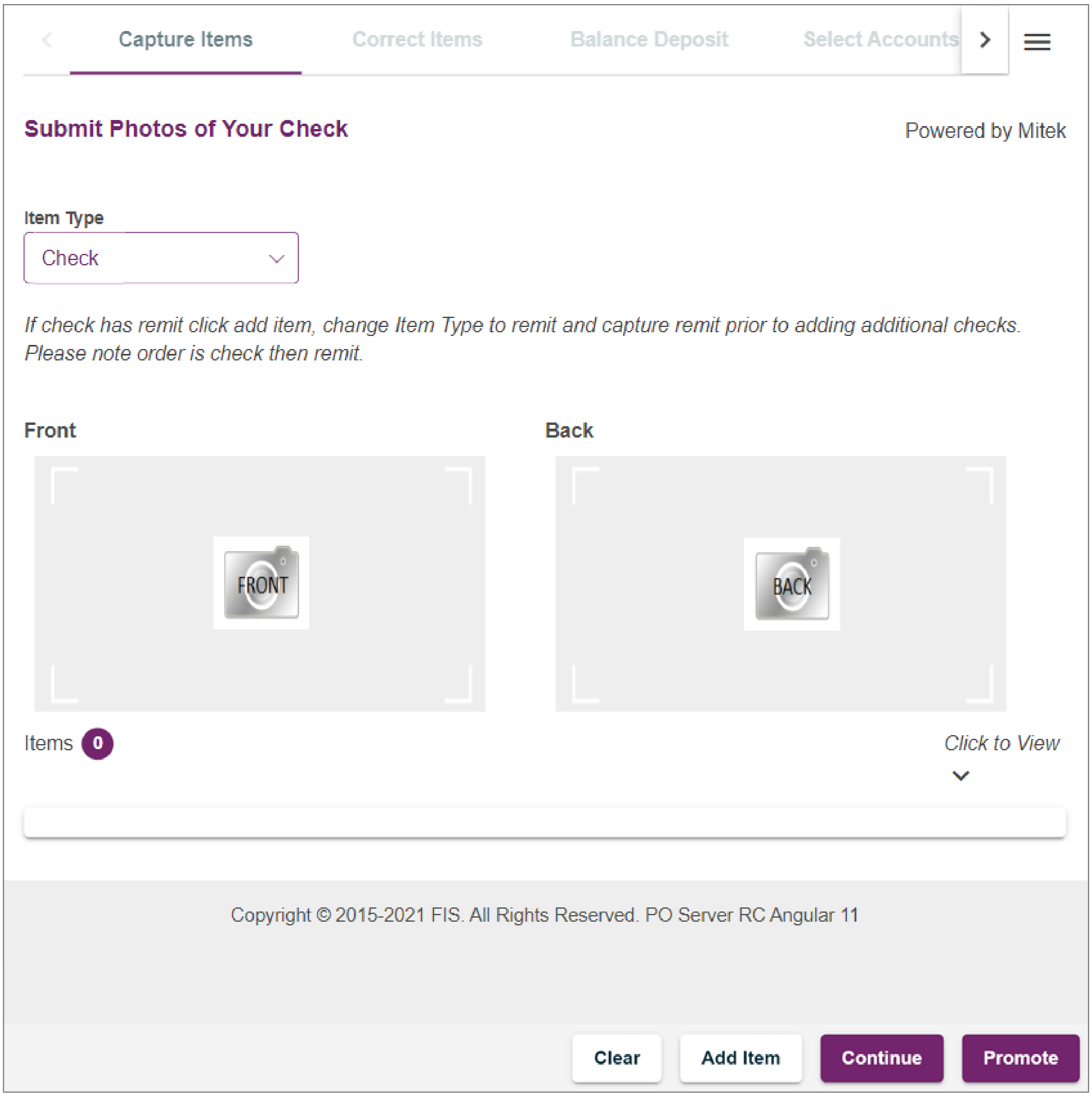
```
If check has remit click add item, change Item Type to remit and capture remit
prior to adding additional checks. Please note order is check then remit.
```

- For **Remit**, the system displays:

```
If no remit for check, select "check" for item type. If check has more than one
page of remits continue to "add items" and select "remit". Once remit capture is
complete you may add the next check.
```

The following is an example of the Capture Items page before capturing a check.



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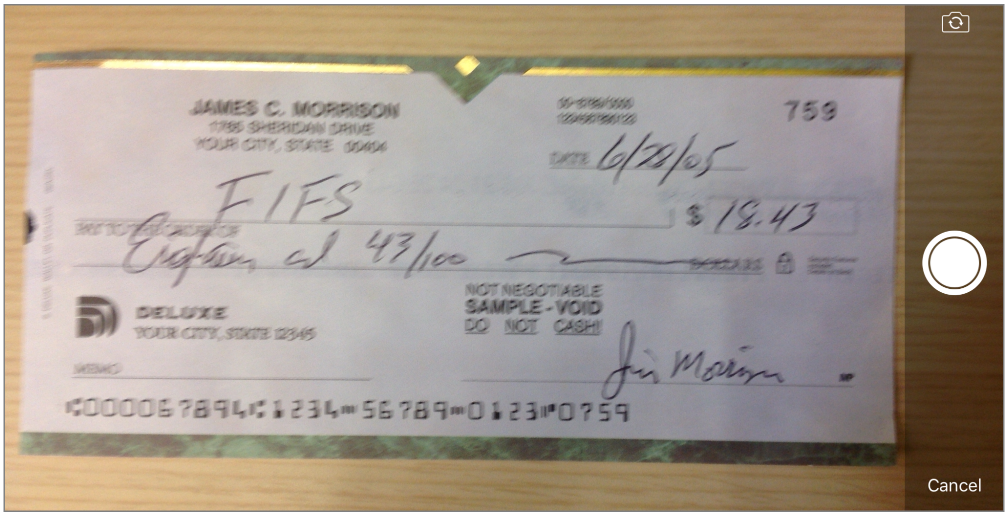
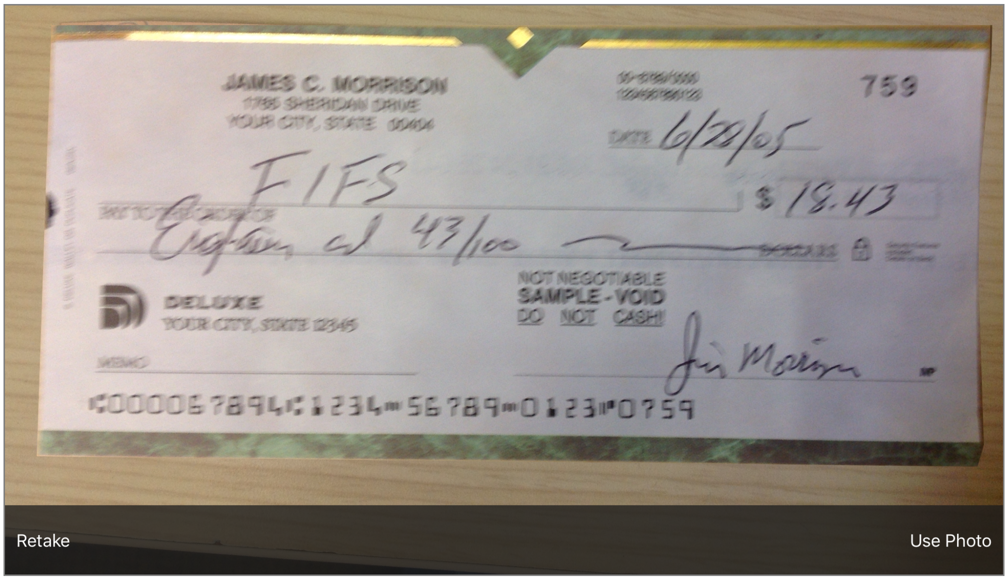
The following is an example of capturing a check.



After you take the photo, the system prompts you to confirm you want to use that image. You can choose to use the photo, or retake the image by selecting the links at the bottom of the window.



If you select **Use Photo**, then the Capture Items page is updated with the captured image. You can then take the photo of the back of the item as well.

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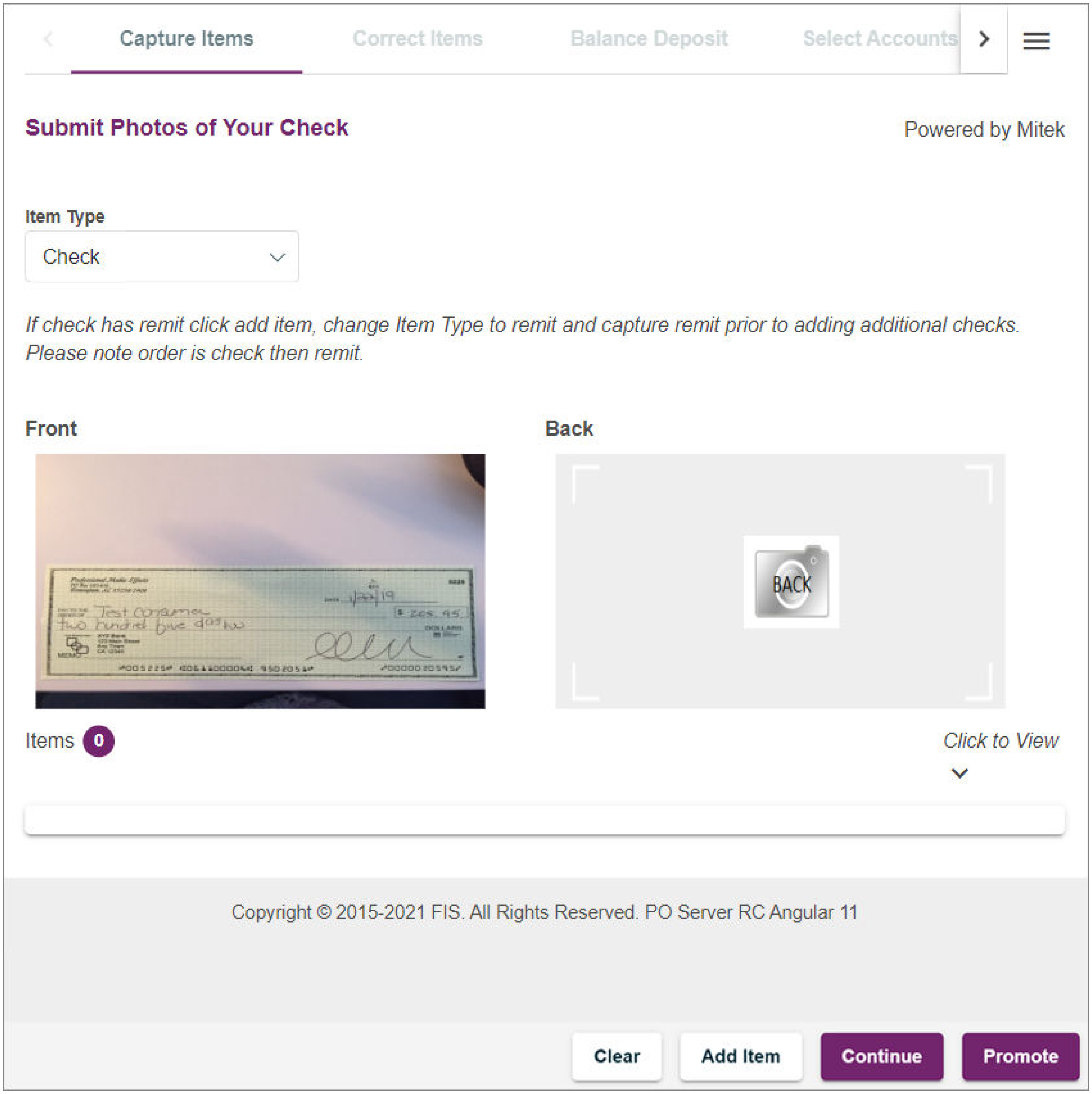
The following is an example of the Capture Items page when you take the front photo of the check.



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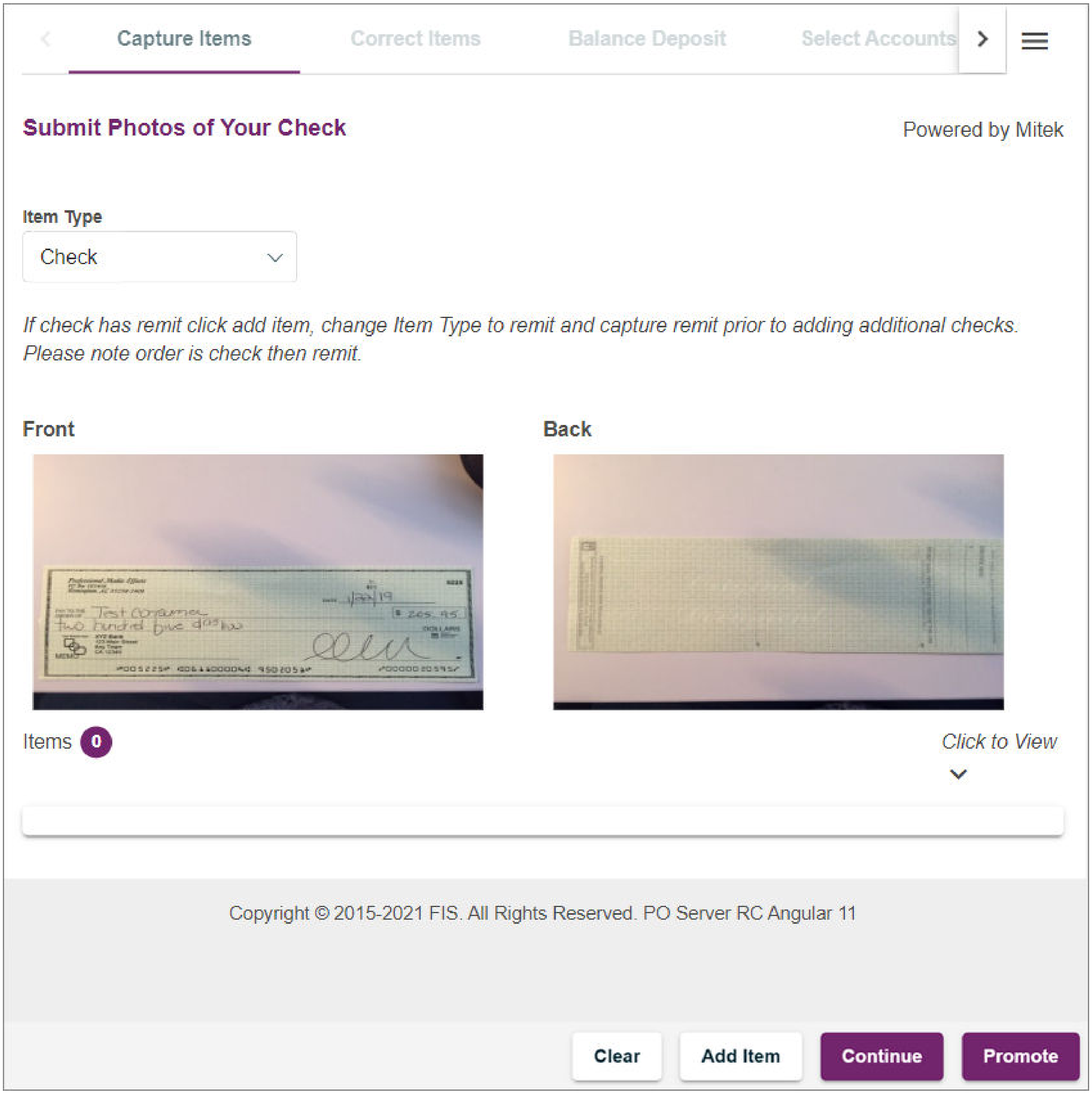
The following is an example of the Capture Items page when you take the back photo of the check.



Once you have captured items, you have multiple options:

- You can select **Clear** to remove all the content for the current item, such as removing both the **Front** and **Back** images.
- You can select **Add Item** if you need to add additional items to this deposit. This submits the current item for analysis, and if the item is complete, then you are returned to this page to add any additional items.
- If this is the last item for the deposit, then complete one of the following actions, as available:

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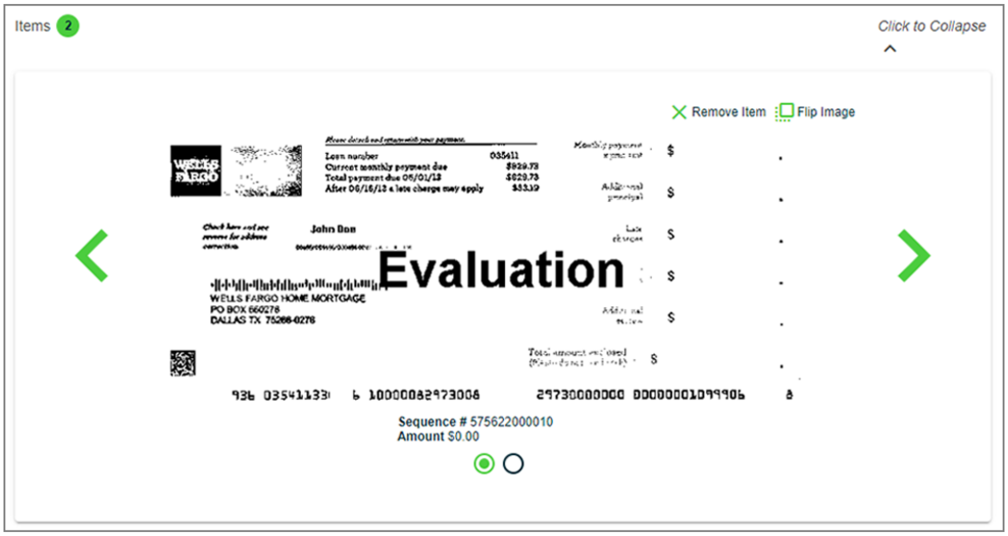
- Select **Continue** to move on to the next part of the process and submit the current item for analysis. If it is complete, then depending on the item's status, you are transitioned to the Correct Items, Balance Deposit or Review Deposit page.
- Select **Promote** to submit the deposit for final review and completion by another user. In this case, the system generates an email to the appropriate merchant users that a deposit requires completion.
- Select **Submit** to complete the capture process. The deposit will be completed by a specialist and submitted back to your financial institution for approval.



Importing Items

If you have the appropriate user roles, then you can import an ICL file into the system to create a deposit. Note the following:

- You must create the deposit (and its associated deposit tape if necessary) on the Home page before you can import the ICL file.
- You can import only one ICL file per deposit.
- When you import an ICL file, all the images and items for the deposit are imported from the selected file. You cannot capture additional items for the deposit using a scanner or mobile device.

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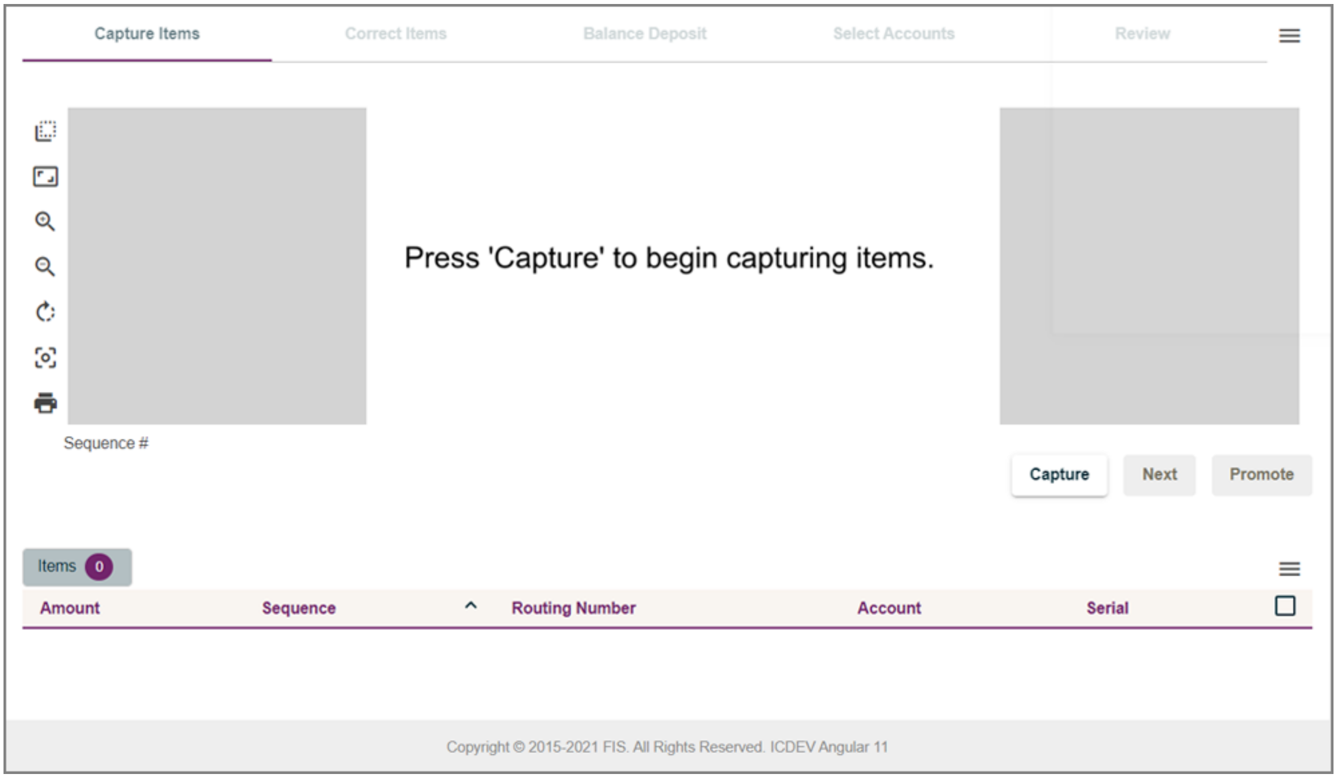
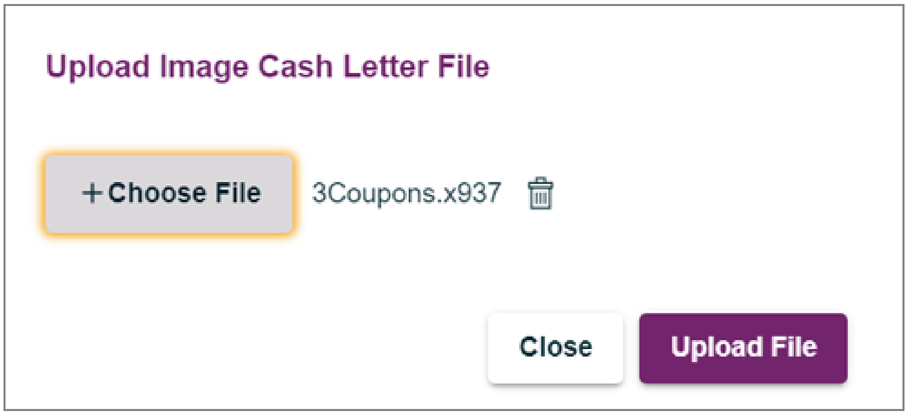
You import ICL files from the Capture Items page. To do so, you select the ≡ icon on the top right corner of the page and select **Upload Image Cashletter** to open a window that enables you to browse for a file.



On the Upload Image Cash Letter File window, select **Choose File** to browse for the file, and when you've confirmed the correct file is selected, select **Upload File**.



The system imports the content of the file one item at a time, providing a status on the window as it does so. When complete, you are returned to the Capture Items page where all the items in the deposit are listed in the **Items** list. You can view the image for an item by selecting the line for that item. If the number of items are exceeding the specified limits, then an error message is displayed on the screen notifying the user of the same. You can further request for the limit override and can proceed with the deposit once the limit override request has been approved.

Note that the **Capture** button is disabled if you import an ICL file, as you cannot capture any additional items for the deposit. ICL deposits contain only the items in the ICL file.

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When finished, you can select **Next** to move on to the next part of the process.

Working With Open Deposits

As noted in the previous chapter, the **Open** tab of the Home page shows all the deposits that are currently open. This could include:

- Deposits you haven't submitted, such as those that you are still capturing items for or still correcting.
- Deposits that were rejected and need to be corrected or removed.
- Deposits that were promoted by other users for completion. These deposits only appear if you have been assigned the **Complete Open Deposits** privilege.

  These deposits have been created by one user and submitted so that another user can complete it. For example, a user might visit customers at their homes to collect payments. This user can capture images of the checks and promote the deposit. A clerk or bookkeeper at your main office then completes it.

  Once a deposit has been promoted, the DirectLink Merchant system sends an email to all users who can complete deposits. You or another user who received this email should log into the system, correct and balance the promoted deposit, and then select **Submit**.
- ICL deposits that were automatically imported and have a status of **Import Complete**.

  These deposits are available only if the feature is enabled at your site, and only if you have the appropriate user role to finish ICL deposits. Note that if you open an ICL deposit that was automatically imported, then you take ownership of that deposit, and it is associated with your user name. Also note that there may be instances where someone has taken ownership of an ICL deposit, and the open deposits list hasn't refreshed yet to reflect that. In these cases, attempting to open an ICL deposit that is now assigned to someone else will provide you with a message indicating that the deposit is no longer available.
- Deposits to DLM Plus accounts that are being completed by a specialist. These deposits have a status of **Keying and Balancing**, and when the deposit has been completed, the specialist submits it to the institution.

Refer to the previous sections of this chapter (Capture Process Using a Scanner and Capture Process Using a Mobile Device) to continue capturing items for open deposits. And refer to the Correcting Items, Balancing Deposits, Selecting Accounts, and Reviewing Deposits to complete the other steps in the process, so that you can submit the deposits and finish them.

Correcting Items

The Correct Items page enables you to correct problems with physical deposit ticket, checks, or to enter values for check custom fields and coupon custom fields. Note that if there are no issues to correct and no check or coupon custom fields configured, or if you're working with a deposit for a lockbox account, then this step will be skipped.

Correcting Exceptions

Depending on how your site has been configured, DirectLink Merchant could perform several verification and validation functions for scanned and captured images. This could include:

- Detecting duplicates, and identifying errors with MICR code information. Depending upon your institution's preference, you might be able to submit deposits with invalid or missing MICR code information.
- Recognizing amounts.

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- Testing image quality, such as skew, minimum and maximum height and length, contrast, and so on.
- For sites that capture coupons along with checks, identifying errors with OCR line information.

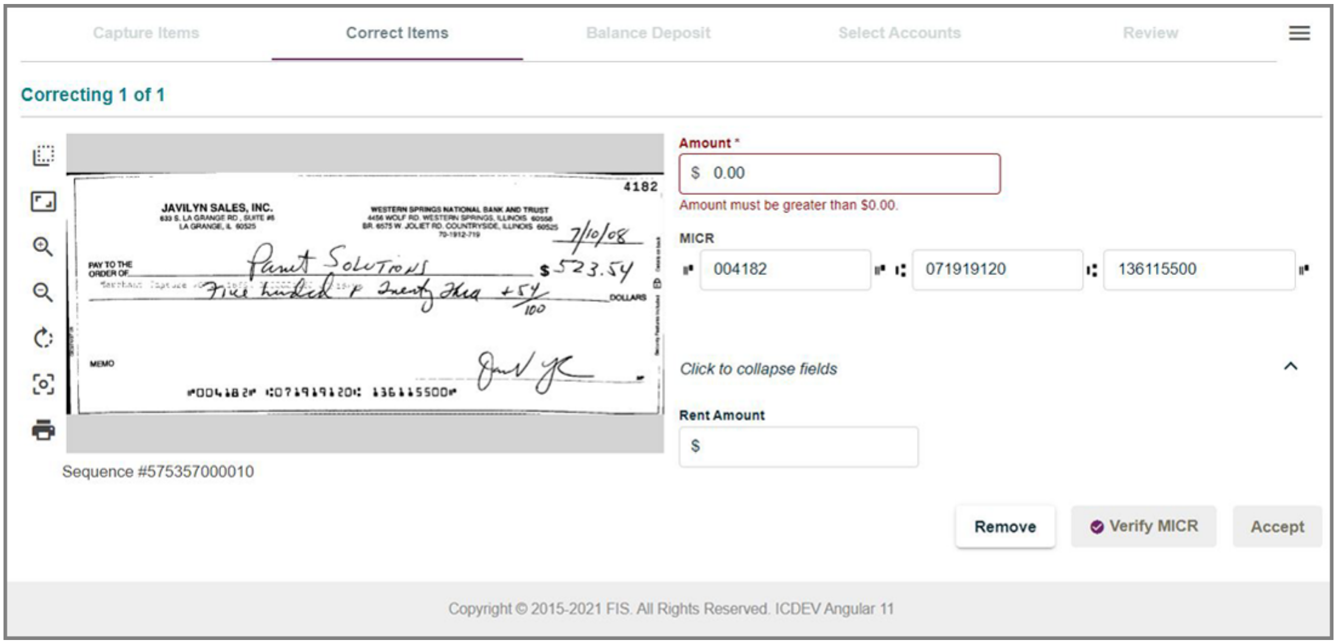
If problems are found, then the system prompts you to resolve them. For example, you may need to provide a value for a missing check amount, or provide missing MICR information of a physical deposit ticket, resolve an issue with duplicate checks, select a coupon item type if there were errors resolving an OCR line, request for limit override if the deposit is exceeding the limits and so on.

When you finish making the necessary adjustments, you can select **Accept** to move on to the Balance Deposit page. Or if you have the appropriate user roles and the system is configured to allow it, then you can select **Accept** to accept items with errors that cannot be corrected. (For example, you could accept an item flagged as a duplicate, or an item that had failed its image quality threshold.)

Note that the issues you may experience will vary based on your site's configuration. Also note that your user rights may prevent you from editing items. For example, you may not be able to edit MICR code fields if the data was unreadable or incorrect. For these cases, you typically resolve issues by removing images and rescanning them.

Example: Missing Check Amount

In this example, the dollar amount for the check was incorrect. You can resolve the issue by specifying a value in the **Amount** field that is greater than $0.00.



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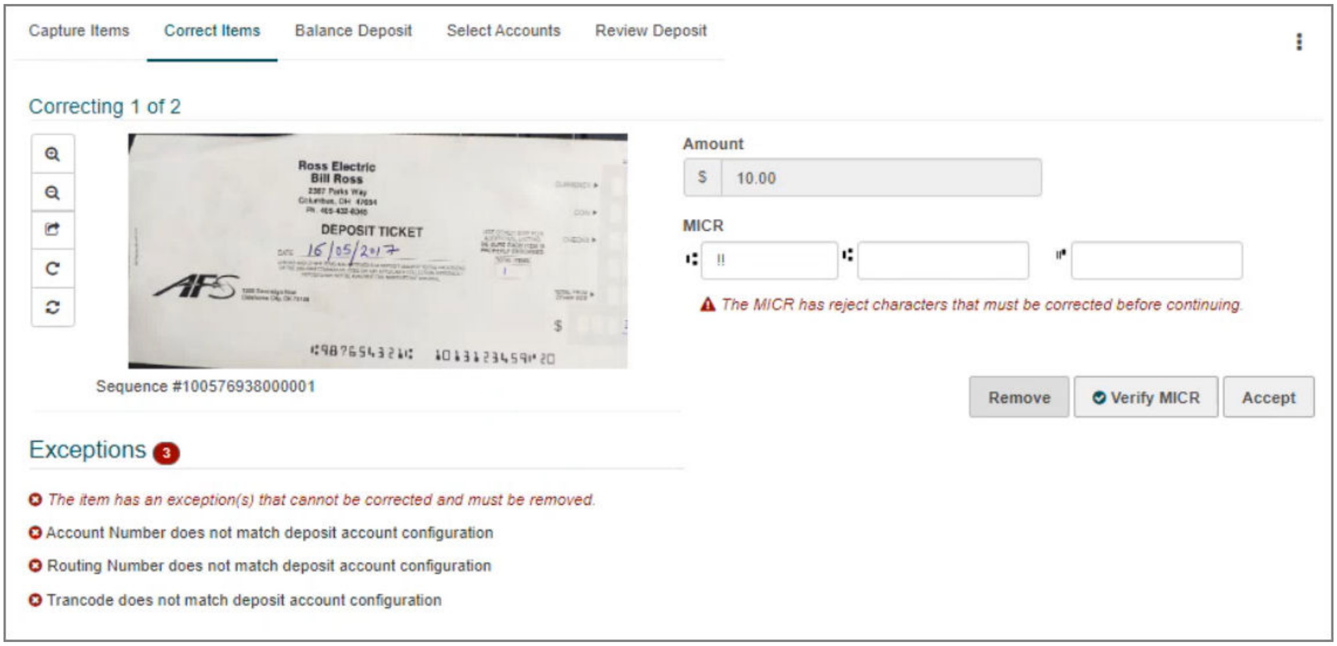
Example: Missing MICR Information

In this example, the MICR information is not available for the captured physical deposit ticket. You can resolve the issue by specifying correct values for Routing Number, Account Number, and Trancode for the merchant account. Select **Verify MICR** to validate the information.



In any case, if the information does not match with the specified MICR information for the user account, then exceptions are displayed accordingly. Based on the privileges assigned to yourself, you must correct the items or remove the items to proceed further.

Example: Duplicate Checks

In this example, the system determined that one of the checks was already scanned and matched an existing check. When working with duplicate checks, the system provides you with an option to view the existing image. You can select the down arrow next to the Duplicate Item section and verify if the item is duplicated. In case of the duplicate item, you can resolve the error condition by removing that check from the deposit as indicated. To do so, you can either select **Remove**, if you want to remove a single item, or you can select the ≡ icon on the

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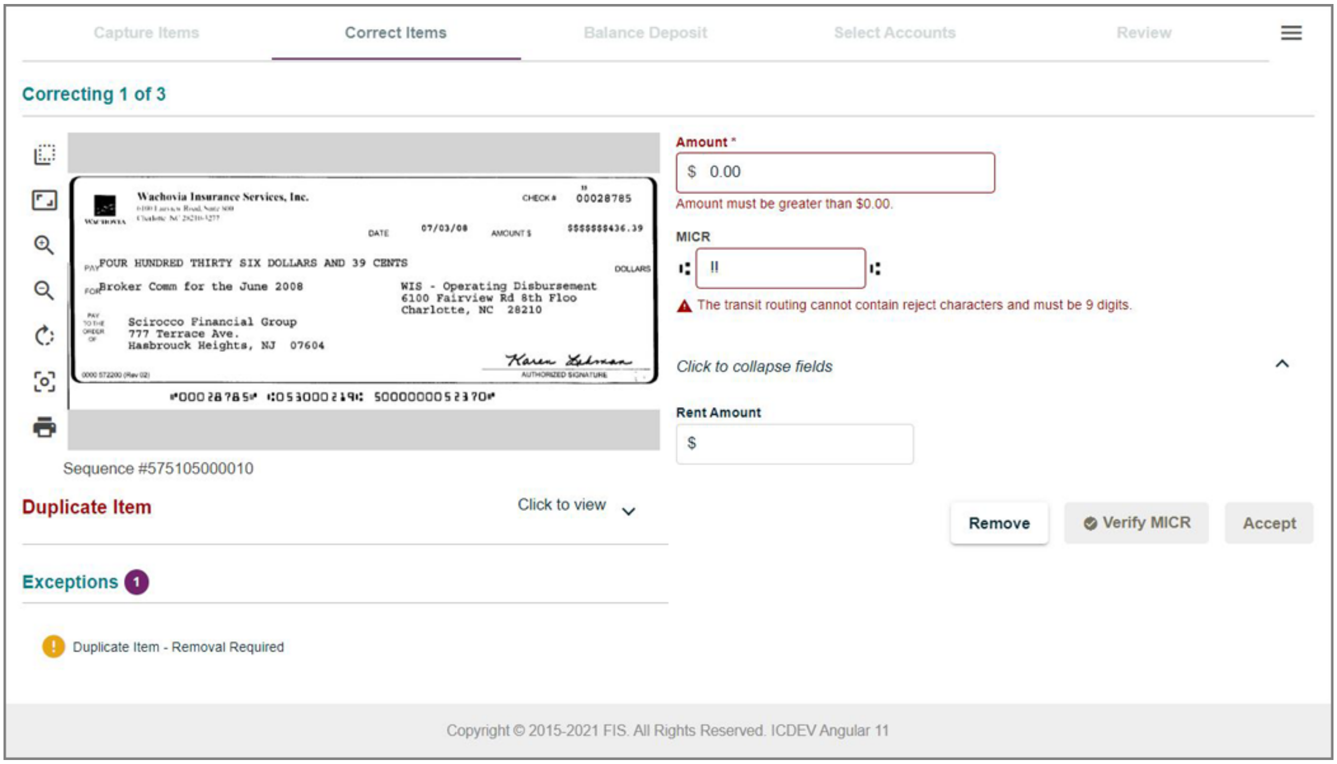
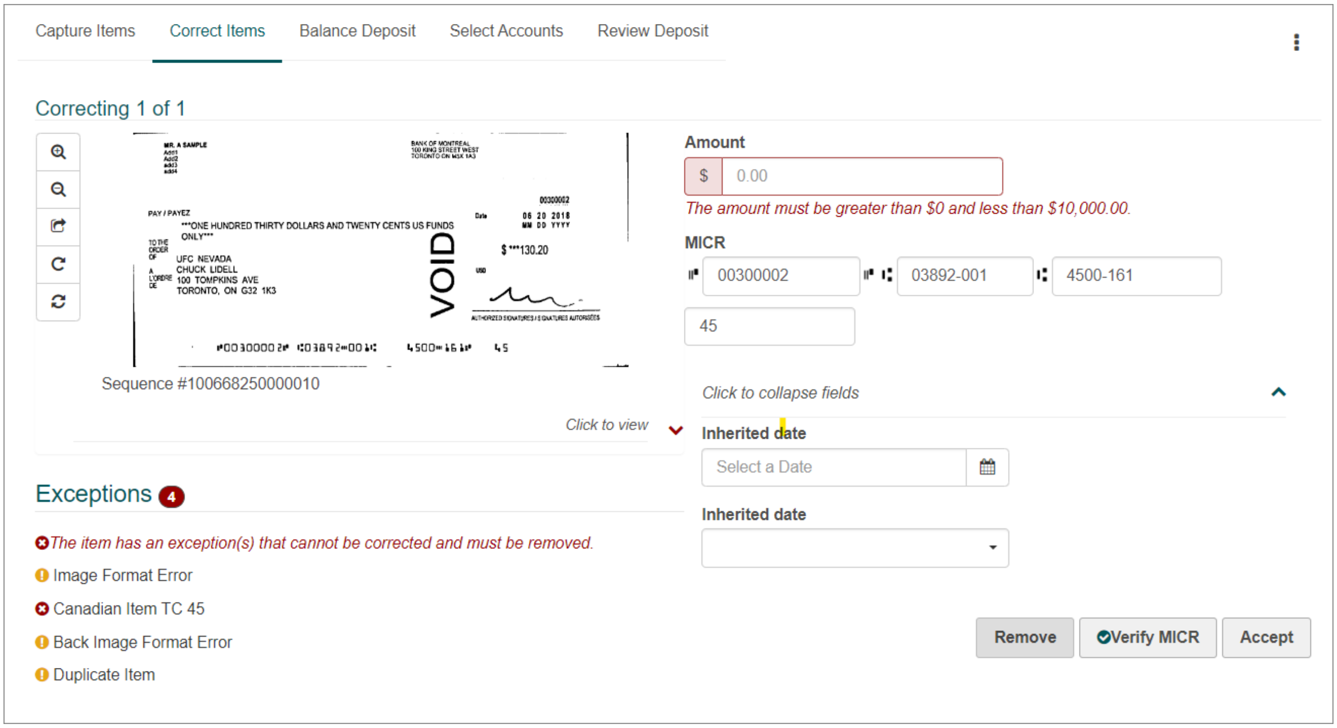
top right corner of the page to access a list of menu options that enables you to remove a deposit and all its captured items.



Example: Canadian Item TC 45 Critical MICR error

In this example, the system determined that the Canadian check with processing code "45" is not allowed in a Canadian account. **Canadian Item TC 45** critical MICR error is displayed at the correct Items page. In such cases, the user must capture the check in a United States account.

Depending on the critical MICR error settings configured for a merchant, the system may or may not allow the user to deposit a Canadian check with processing code "45" in a Canadian account.



Entering Values for Custom Fields

Depending on how your site is configured, you may be expected to enter additional data or select from predefined data when capturing checks and coupons for an account.

- Check custom fields are associated with checks, and you provide values for the fields after capturing a check. Note that check custom fields can be configured to use Intelligent Keying, in which checks captured with a routing number and account number that has been captured before will auto-populate custom fields with the previous value entered into the field. For example, an apartment management company would typically receive payments from the same person every month, so intelligent keying can be used to pre-fill the unit number, once it has been entered the first time.
- Coupon custom fields are associated with coupons. In most instances, systems are configured to read the values for custom fields from the OCR line on the coupon, so you should only have to verify the values, or correct them if there was an error.

Custom fields may be optional, required, read-only, or hidden and vary by account and merchant. For example, you may be required to enter the invoice number associated with a check or coupon; or if you work for an apartment management company, then you may need to provide the unit number associated with a tenant payment; or you may be able to only view the default value set by your site and are not allowed to make any changes to it; or your site may have configured a custom field but kept it hidden from you. You access the Correct Items page by selecting the **Next** on the Capture Items page.

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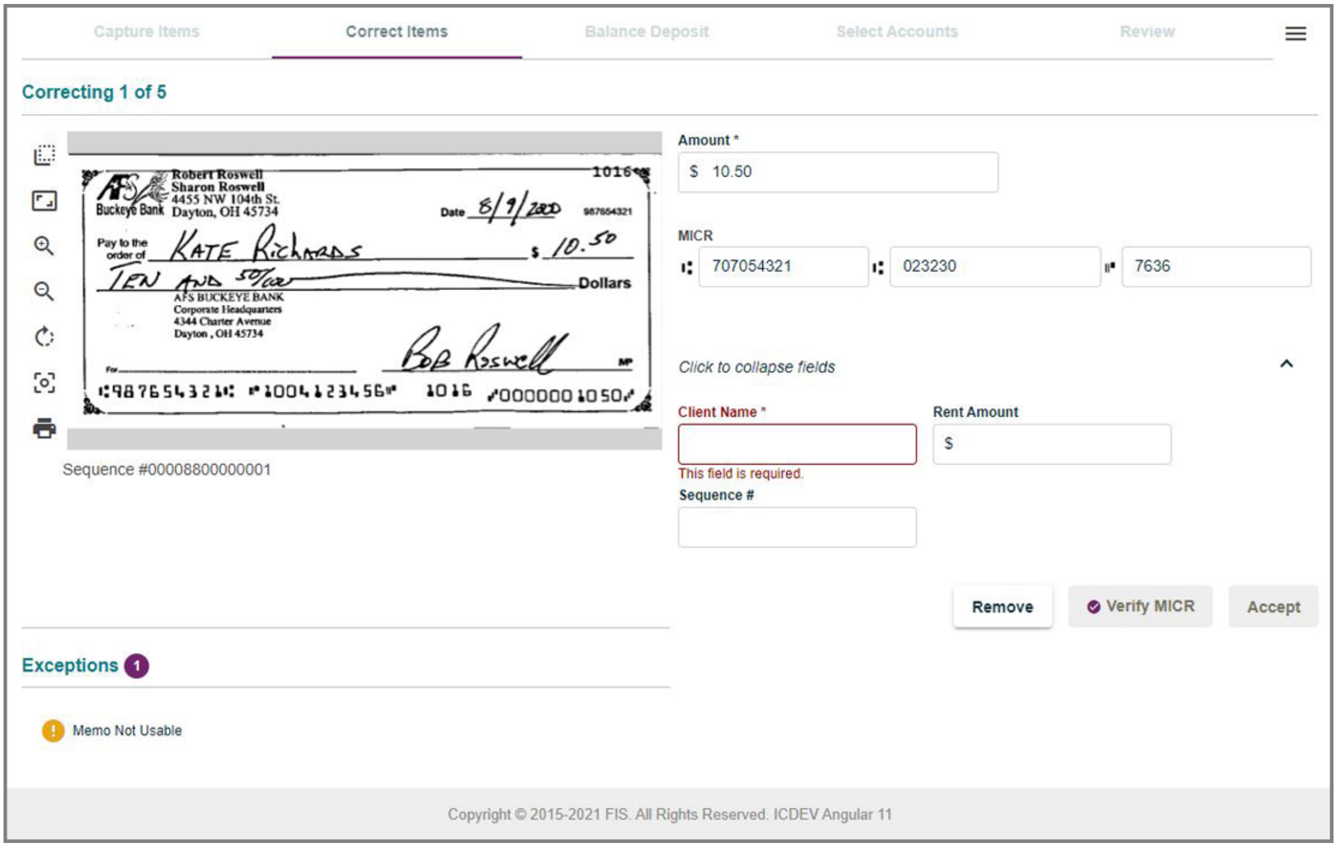
Example: Check Custom Fields

In this example, check custom fields have been configured for **Client Name**, **Rent Amount**, and **Sequence #**.



Fields highlighted in red are required fields. For more information about what to provide in a custom field, contact your system administrator.

Balancing Deposits

When you balance deposits, you ensure the total amount of the checks you scanned matches the total amount you entered for the deposits. For example, if the total amount of the deposit is $2712.20, then the total amount of the items in the deposit must equal $2712.20.

If your site uses coupons, then you also ensure that the total amount of the checks scanned for a coupon matches the balance of the coupon.

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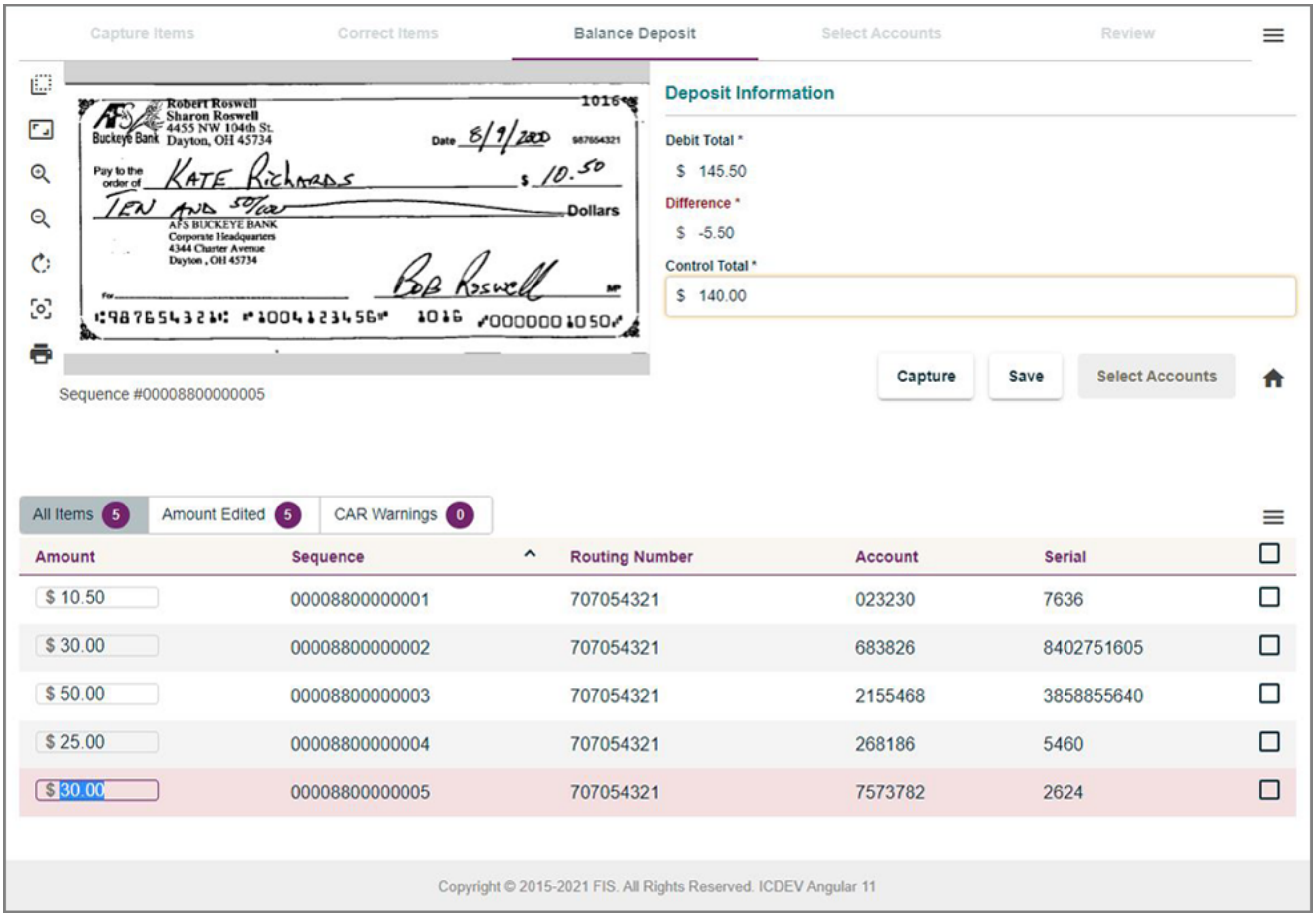
In most instances where the amounts are balanced (or if you're working with a deposit to a lockbox account), automatically advances you to the select accounts step. But for instances where corrections are necessary, the Balance Deposits page enables you to make changes.



- The total number of items in the deposit are shown in the **All Items** tab (In this example, only five items make up the deposit.)
- You can edit check values in the **Amount** coulmn for instances where the value shown does not match the amount of the check.
- You can select an item from the list and then select the ≡ icon on the top right corner of the listed items to access a list of menu options that enables you to remove the item; edit the item (which returns you to Correct Items page), move it, or insert a coupon. You can also refresh items in the list with the menu options.
- You can adjust the total amount of the deposit in the **Control Total** field, or correct issues with checks or coupons to have the system automatically fix the total. Note that if the deposit has a deposit tape, then you can modify the control total only by updating the deposit tape.
- You can select **Capture** to return to the Capture Items page to capture more items, or select **Save** to save your changes, and move on to the review step. Note that the button location varies depending on the width of your browser display.

In addition to the viewer that shows you the selected check or coupon, the Balancing page includes several elements to help you correct balancing issues. This includes the Item List, the Item List tabs, and the Item List menu.

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Using the Item List Tabs

The Balancing page includes the **All Items** tab (which lists all the items in the deposit), and several additional tabs that enable you to filter the list of items.

This makes it easier to identify and address certain issues.

- **Amount Edited** shows items where the amount was edited.

  For example, you entered a value for an amount instead of the system extracting the value. When items are not balancing, it's an easy way to see amounts that you edited, so that you can see if you accidentally entered an incorrect value.

- **CAR Warnings** enables you to look at items where the system extracted an amount successfully, but where the item may have barely passed the threshold for character recognition, so the value extracted may not be correct.

- **Out of Balance** is used at sites that capture coupons, and it enables you to see the instances where the check and coupon combinations are not equal. Balance totals are shown at the bottom of the list for the coupon and checks in a selected grouping.

  For example, let's say that this tab shows two groupings of coupons and checks. In the first grouping, there is one check and one coupon. In the second grouping, there are two checks and one coupon. You review the balance totals and realize that one of the checks in the second grouping belongs with the first grouping.

  You can then move the check to the correct grouping, so that you can clear up the two out of balance conditions.

- **Unreconciled** is used at sites that create deposit tapes for deposits, and it enables you to see mismatches between the items captured and the items listed in the deposit tape.

  For example, if you captured an item that did not have a match on the deposit tape, then that item would be listed on this tab. This might happen if you entered the incorrect amount on the deposit tape, or if you captured an additional item that you weren't planning on capturing with this deposit. You can then edit the deposit tape or edit the item to correct the issue.

Using the Item List Menu Options

The Item List menu enables you to work with the items on the Balancing page to correct issues.

Menu Option	Description
Edit Item	Returns you to the Correct Items page to edit values for an item.
Remove Item	Enables you to remove an item from the list.

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Menu Option	Description
Move Item	For sites that capture coupons and for deposits that include coupons, enables you to move an item to another location in the list of items. This option is typically used when resolving issues where checks are associated with the wrong coupon. Note that each item in the list has a sequence number, which is typically 10 numbers apart from the preceding item. When you move an item, it is given the next sequence number in the location where you moved it. For example, if you move an item after 441000005, then it will be given a new sequence number of 441000006. However, you cannot move an item to a location between two items that have consecutive sequence numbers. For example, you cannot move another item between items with sequence numbers 441000005 and 441000006. You would have to move the item after 441000006.
Insert Coupon	For sites that capture coupons, for deposits that include coupons, and for instances where you don't have a coupon to associate with one or more checks, this option enables you to insert a coupon using your site's preconfigured virtual template. You can then edit the values for the coupon as needed to ensure the coupon and its associated checks balance. Note that when you insert a coupon, the system assigns it the next sequence number in the location where it is inserted. So you cannot insert a coupon between list items that have two consecutive sequence numbers.
Deposit Tape	For sites that have enabled deposit tape, and for deposits that include a deposit tape, this option enables you to view the deposit tape for this deposit. It also enables you to reconcile the tape items with the captured items, or edit the deposit tape as needed. For more information, see the next section. Note that if a deposit tape has been created for a deposit, then you must use the deposit tape to edit the control total.

Balancing With a Deposit Tape

If you are working with a deposit that has a deposit tape associated with it, then you can select the **Deposit Tape** menu option to open the Deposit Tape window. From this window you can see the deposit tape items and

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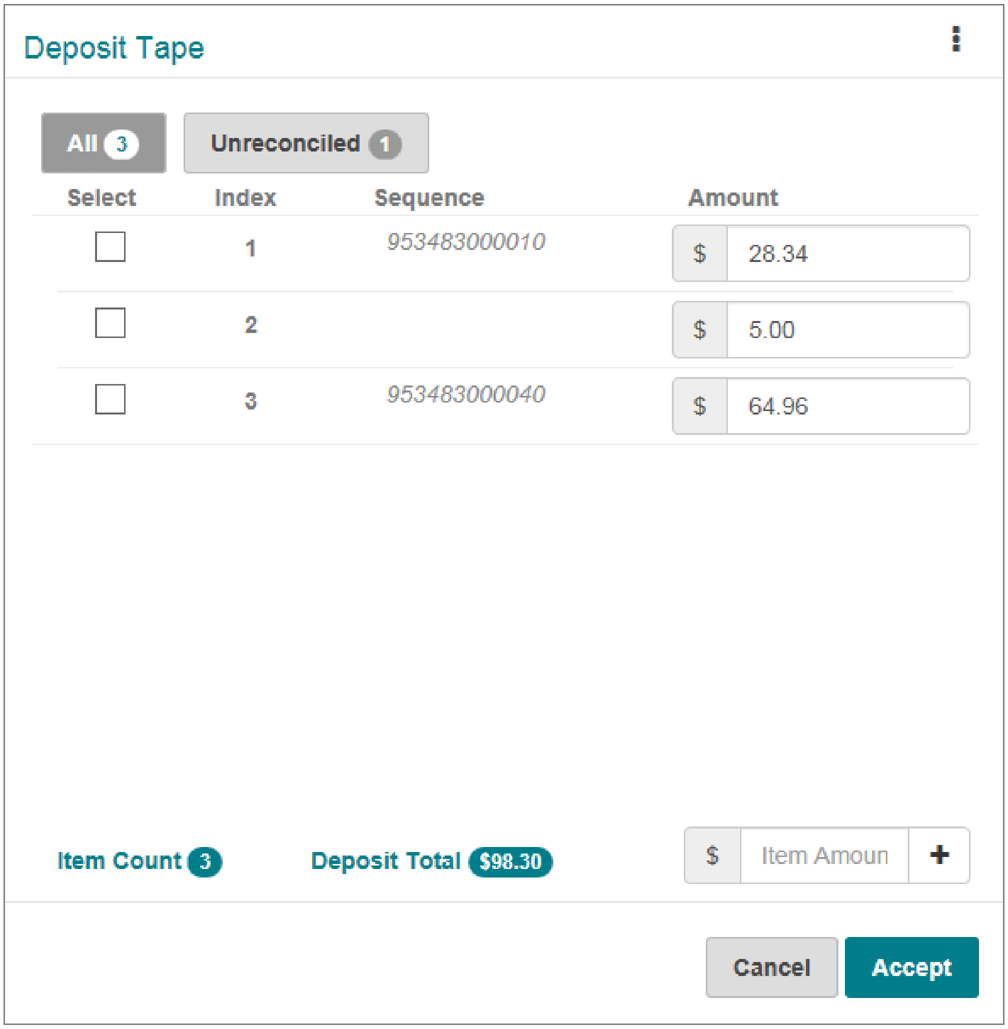
the captured items that the system has matched (the sequence number is shown for the item). You can also see the unreconciled items by selecting the **Unreconciled** tab.



The Deposit Tape window is organized as follows:

- The **All** tab lists all the items of the deposit tape. You can select the items from the list, or you can select the icon on the top right corner of the window to access a list of menu options that enables you to select all items, or deselect all items, or remove the selected items.
- The **Unreconciled** tab lists only those items that the system couldn't match to an item in the deposit.
- If you want to edit the amount for an item, then you can type the value in the **Amount** field. For example, you could type the correct amount value for an unreconciled transaction, so that it matches the captured item amount.
- If you need to add another deposit tape item, then you can type the amount at the bottom right corner and select the icon to add it to the list. The system calculates the total amount of all items and populates the **Deposit Total** field with that value. When finished, select **Accept** to save your changes and close the window.

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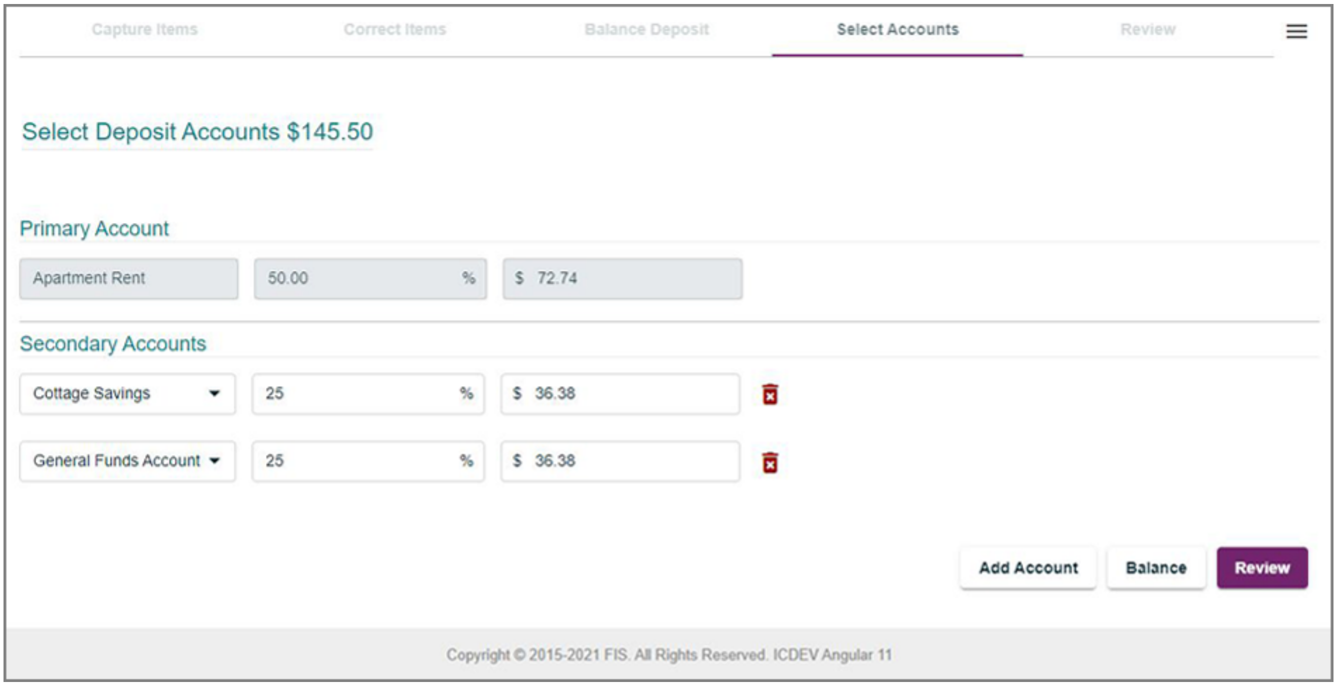
Selecting Accounts

The Select Accounts page enables you to split a deposit between multiple accounts. When multi-account deposits are submitted, a merchant capture deposit ticket is generated for each account involved in the deposit. Note that if you want the whole amount to deposit into your primary account, then you can select **Review** to skip this step. Also note that in order to complete this step, the primary account values must be greater than zero (**0**).



You can add additional secondary accounts to the Select Accounts page by selecting the **Add Account** button and selecting the appropriate account from the drop-down list. If you want to remove a secondary account from the deposit, then select the delete icon next to the account. The primary and secondary account information is included in all deposit email notifications (such as New Deposit, Deposit Submitted Pending, FI Deposit Pending, Deposit Approved, and Deposit Rejected) for multi-account deposits. Note that you can only add the number of accounts that you have associated with your merchant. Once you have added all of your accounts, the **Add Account** button becomes disabled.

Note: For a Canadian currency account, only Canadian currency accounts are listed as **Secondary Accounts** on the Select Accounts page. Similarly, if the deposit is captured for a US currency account, then only US currency accounts are listed as **Secondary Accounts** on the Select Accounts page.

You can not split the deposit into multiple accounts for a deposit with physical deposit ticket. For more information, please contact your FIS customer support representative.

Note: Depending on how settings are configured for your site, account level amount limits will apply to the secondary accounts while splitting the deposit into multiple accounts. Error messages will be displayed for such accounts, if the amount is not within the configured amount limits.

You can select how much of the deposit you want to allot for each account by entering values in the percentage (**%**) field or dollar amount (**$**) field associated with the secondary account. When you type values into a field, the other field automatically updates with a corresponding value. The primary account values also update to reflect the remainder of your deposit less your secondary account values.

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For example, if you were making a deposit of $1,000.00, and you wanted to deposit 25 percent into a secondary account and the rest into the primary, then you would type `25` into the percent (**%**) field, and the primary account would automatically update to **75%**. The dollar amount (**$**) fields would then update to **$250.00** for the secondary account and **$750.00** for the primary account.

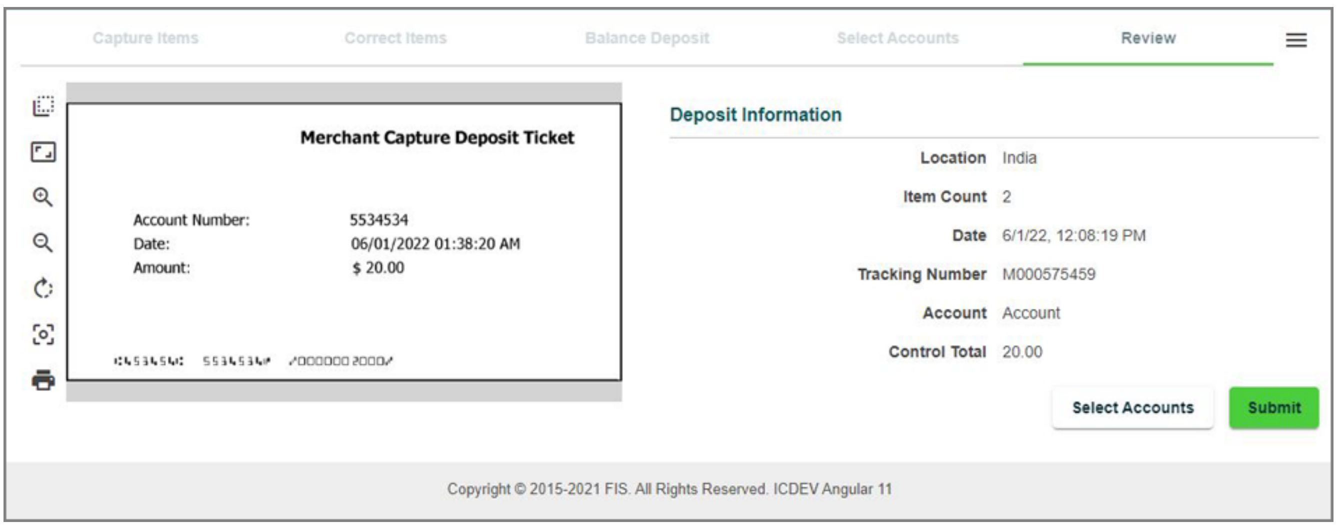
Note that if you are depositing into multiple secondary accounts and you type a value into one of the fields, then only the values of the primary account update in response. Any values that you have input for a secondary account are unaffected. Also note that you must type values in the dollar amount (**$**) fields with a decimal (**.**) to obtain the correct result. For example, if you wanted a value of $20, then you would type `20.00`.

If corrections are required, then you can select **Balance** to return to the Balance Deposit page. Or if you are ready to continue, then you can select **Review** to advance to the Review Deposit page.

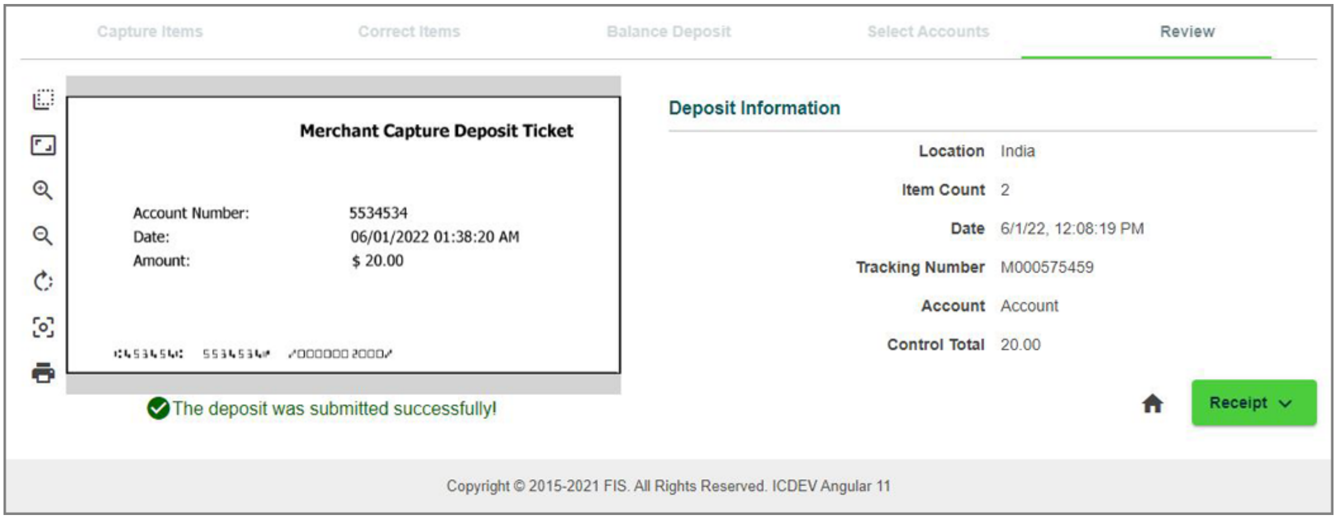
Reviewing Deposits

When you review a deposit, you look over the deposit ticket that the system creates for you, or you look over the physical deposit ticket that you have captured, provide any comments (if the deposit was previously rejected), and select **Submit** to submit the deposit. Optionally, if the deposit was previously rejected, then you can select the **Balance** button to return to the Balance Deposits page. Or if you have the multi-account deposit privilege, then you can select the **Select Accounts** button to return to the Select Accounts page. If the amount of the deposit is about to exceed any of the specified limit, then the user is notified of the same and can select the ≡ icon on the top right corner of the page and request for the limit override. This option appears for all steps of the deposit process. You can proceed with the deposit once the limit override request has been approved.

To access the Review Deposits page, you can select **Review** from the Balance Deposits page; or if there are no issues to correct or no balancing to be done, then the system advances to the Review Deposit page when you select **Next** from the Capture Items page.

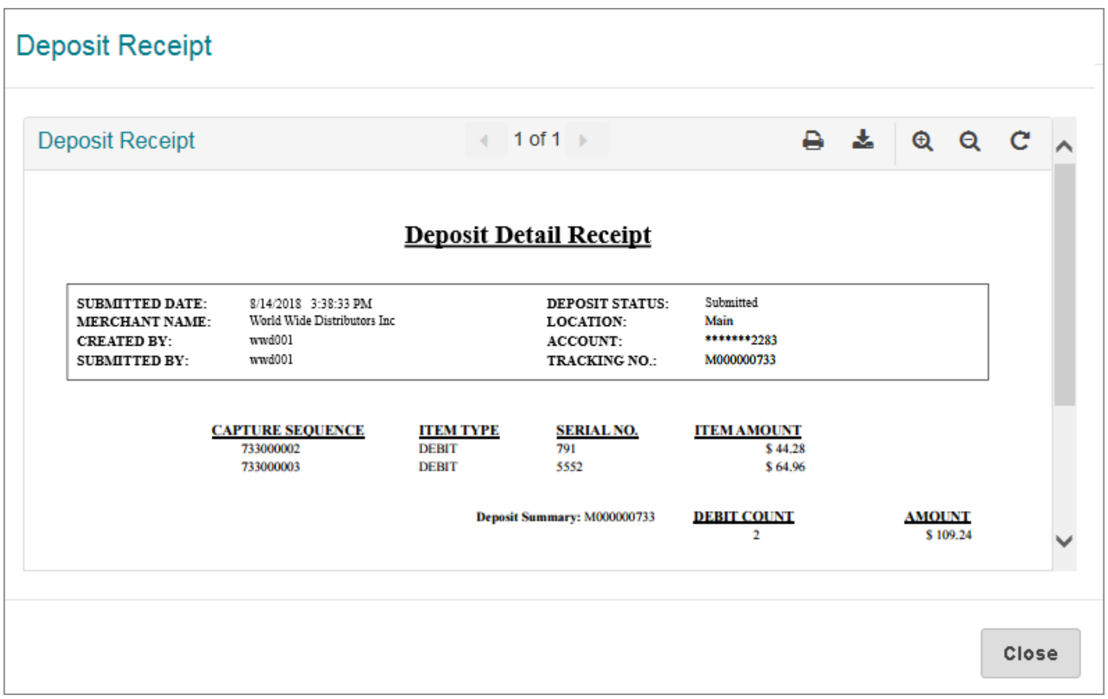


After you select **Submit**, the system updates the page with a message confirming the deposit, or confirming that the deposit was submitted for review successfully. The page is also updated with options that enables you to return to the Home page and to print a receipt for the deposit. If the deposit was flagged for review, then you can also print the image reports (1x3 Front Only, 1x3 Front + Back, and Front Only).



If the deposit is being made to a single deposit account, then the **Receipt** drop-down lists both **Deposit Detail** and **Receipt Detail** report for you to print. If the deposit has been split into multiple accounts, then you can print only the **Deposit Detail** report and the option to print **Receipt Detail** report will not be available here.

However, you can generate both reports (**Deposit Detail** and **Receipt Detail**) from the Reports page. See The List of Reports You Can Run for more details.



When finished, select **Close** to close the window, and return to the page with your submitted deposit.

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4

Working with Reports

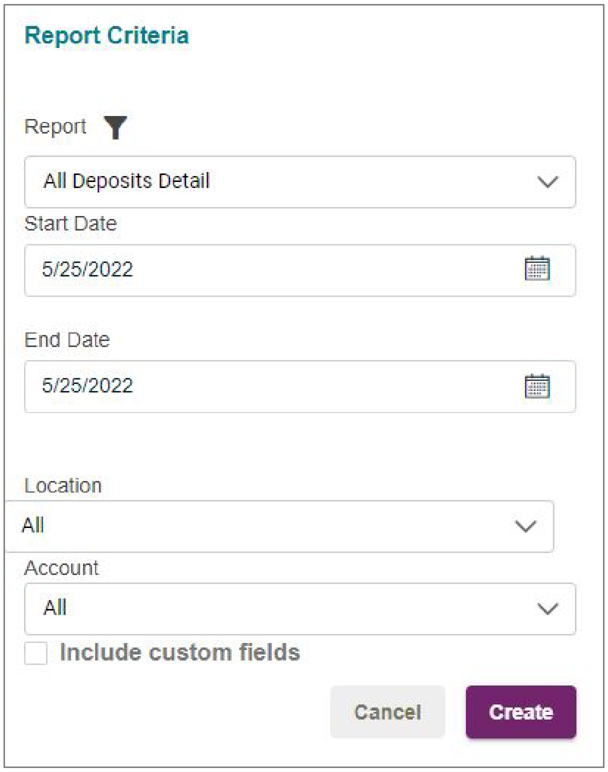
About Running Reports

The Reports page provides you with the ability to run reports about the deposits made through DirectLink Merchant.

To access the Reports page, select **Reports** > **Create Reports** from the nav bar.

The left side of the page provides you with the fields for generating a report. You select the type of report you want with the report filter icon (such as **All**, or Institution, or Merchant), pick the report you want to generate, provide the search criteria, and select **Create**.

The system generates the report as a PDF file and displays it in the right pane.



There are options for downloading the file, printing the file, zooming in, zooming out, and moving through the pages. Depending on the browser being used to access the system, the pane is arranged differently. Note that in some browsers you use icons to move through the pages, and in other browsers you use the scroll bar.

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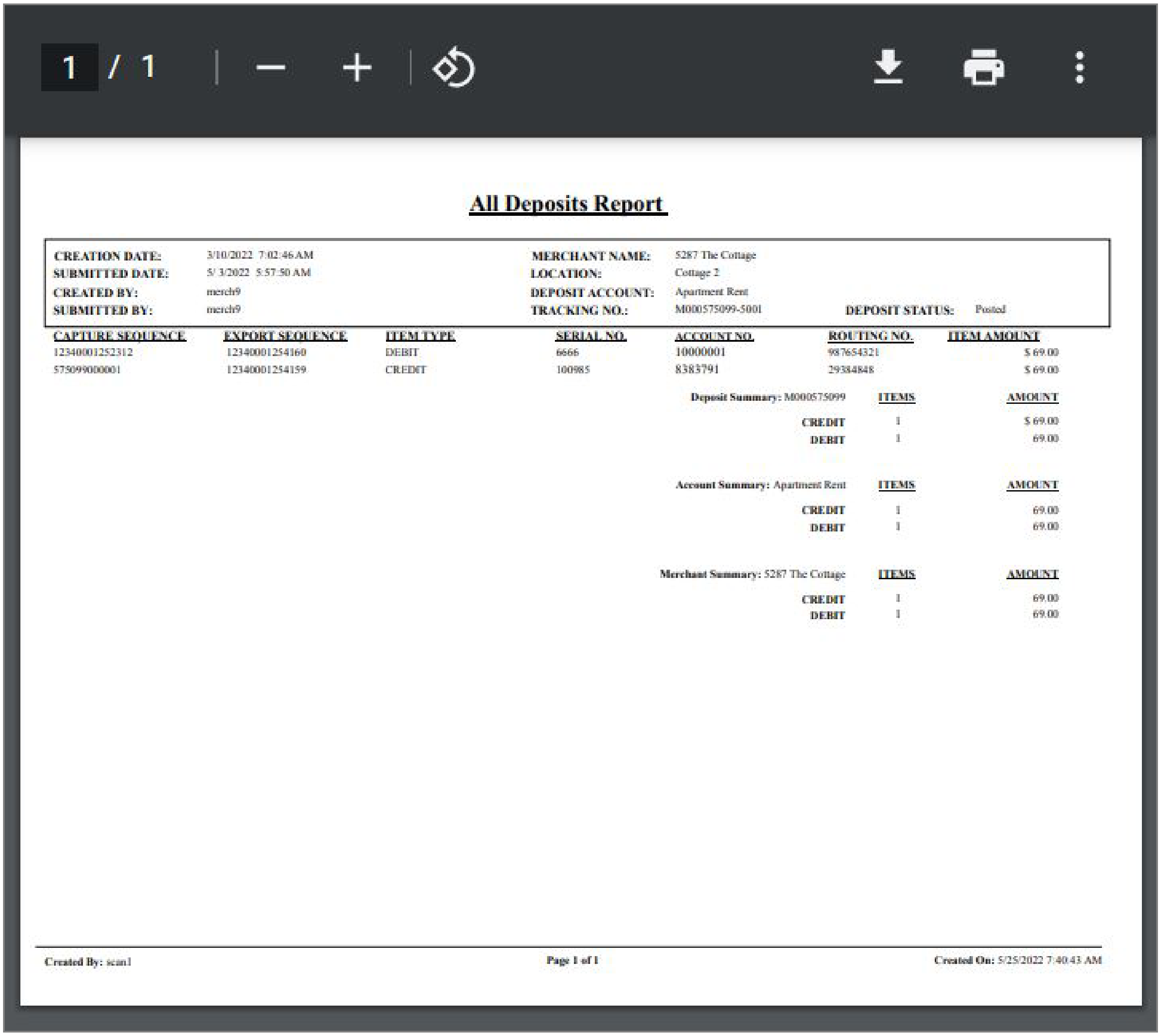
If you have selected the wrong report or the wrong date, then you can select **Cancel** to stop the report generation process. If the report is taking too long to generate, then you are prompted with a message to retrieve the report in the **Download Reports** page.

The following is an example of **Deposit Detail Report**. You can select the icons in the header to navigate through the pages of the report, download and print the report, zoom in and out, and rotate pages.



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If working with a different browser, then you may see the following view instead. You can still select the icons in the header to download and print the report; but you scroll through the pages using your scroll bar, and you zoom in and out on the report by selecting the overlay icons that appear when you hover over the report.

The List of Reports You Can Run

You can run the following reports about the deposits made at your site using DirectLink Merchant.

Content varies by report, but all reports include the creation date and your user name for later reference. Note that report content will vary based on the roles that have been assigned to you.

Results may include only the deposits you made, or results may include all the deposits made for the locations and accounts that have been assigned to you.

Also note that if the report criteria includes locations and accounts, then selecting **All** for locations and accounts only returns data for all the locations and accounts you can access (and the associated deposits you can access for those locations and accounts).

Merchant Deposit Reports

Report Name	Description
All Deposits Detail Report	Provides a list of all the deposits made during the specified range, for the specified locations and accounts. Includes the individual checks, item amounts, serial numbers, account numbers, routing numbers, and so on. Custom Fields can also be included on this report. Note that this report does not include deposits for lockbox accounts.
Deposit Detail	Provides the details of a selected deposit. Includes capture sequence, export sequence, item type (such as **COUPON**, **CREDIT**, and **DEBIT**), serial number, account number, routing number, item amount, total debit count, and total deposit amount. Custom Fields can also be included on this report. Note that items rejected during a deposit review have an item type of **DEBIT(REJECT)**.
Deposit Summary	Provides a summary of the deposits made during the specified range. Includes the received time, deposit tracking number, location, deposit status, person who scanned the deposit (captured by), person who submitted the deposits (submitted by), primary account, and the counts. Custom Fields can also be included on this report. Note that this report does not include deposits for lockbox accounts.

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Report Name	Description
Deposit Summary by Location	Provides a summary of the deposits made during the specified range for a single account or all accounts, grouped by location. Includes the timestamp of the deposit, deposit tracking number, deposit status, person who scanned the deposit (captured by), person who submitted the deposits (submitted by), deposit count, debit count, and the total deposit amount. Custom Fields can also be included on this report. Note that this report does not include deposits for lockbox accounts.
Image Report	Provides the details and images for a selected deposit (on a selected date). The image report can be run three different ways: • **1x3 Front Only** provides the images for the deposit ticket and only the front images of the checks that make up the deposit at a larger size, where each image is centered in a single column on the page. Custom Fields can be included on this report. • **Front + Back** provides the front and back images of checks that make up the deposit, side by side in two columns on the page. • **Front Only** provides only the front images the checks that make up the deposit, side by side in two columns on the page. • **1x1 Front + Back** provides the front and back images of the deposit item on a single page. It first displays the images (front and back) of the deposit ticket, followed by the images (front and back) of the checks included in the deposit. All three variations of the Image Report also include the date the deposit was submitted, the account, the status, the location, and the deposit total. These reports can include deposits in pending status.
Location Summary	Provides a detailed summary of all deposits and debits made during the specified range, for the specified locations and accounts, grouped and summarized by location. Includes the location name, deposit counts, debit counts, and deposit totals. Note that this report does not include deposits for lockbox accounts.
Pending and Rejected Deposits Summary	Provides a detailed summary of all the deposits in a pending state, and all the deposits in a rejected state, grouped by and summarized by location. Includes the tracking number, received time, depositor, person who scanned the deposit (created by), person who submitted the deposits (submitted by), total debits, and total deposits. The rejected deposits also include any review comments.
Receipt Detail	Provides detailed information about a specific deposit made on a specific date. Includes the date, deposit status, location, account number, tracking number, person who captured the deposit, person who submitted the deposit, item type (such as **COUPON**, **CREDIT**, and **DEBIT**), serial number, item number, and so on. Custom Fields can also be included on this report. Note that items rejected during a deposit review have an item type of **DEBIT(REJECT)**. Also note that this is the same report that is available on the Deposit Completed page. This report can include deposits in pending status.

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Report Name	Description
User Summary	Provides summary information about deposits made by users during a specified time frame, for the specified locations and accounts, grouped and summarized by user. Includes deposit counts, debit counts, and deposit totals by user. Note that this report does not include deposits for lockbox accounts.

Run a Report

Use this procedure to run deposit reports for DirectLink Merchant.

Note that available search criteria varies by report.

Procedure

1. Select **Reports** > **Create Reports** to access the Reports page.
2. For **Report**, select the report you want to run.

   You can also enter the report keywords to apply the contextual filter and search for reports. If you want to filter the list of available reports, then select the filter icon to view **All** reports, only **Merchant** reports, or only **Institution** reports.

   The page updates with the fields for the selected report. For a detailed description of the available reports, see the The List of Reports You Can Run section.
3. Provide values for the report search criteria as appropriate for that report:
   - **Start Date:** The starting date for the range of dates you want to search; or a single search date. You can enter a date manually in *MM/DD/YYYY* format or pick the date from a calendar. By default, the current date is filled in for you.
   - **End Date:** The ending date for the range of dates you want to search. You can enter a date manually in *MM/DD/YYYY* format or pick the date from a calendar. By default, the current date is filled in for you.
   - **Location:** The location used for the deposit. Select a location, or select **All** to include all available locations. Available locations are determined by your site administrator.
   - **Account:** The account used for the deposit. Select an account, or select **All** to include all available accounts. Available accounts are determined by your site administrator.
   - **Tracking Number:** The tracking number provided when the deposit was submitted. Select a date first, and then you can select the tracking number.
4. Select **Include Custom Fields**, if the system should include the values selected for each Custom Field associated with each deposit/item on the report.

   This option is only available for the **All Deposit Detail**, **Deposit Detail**, **Deposit Summary**, **Deposit Summary by Location**, **Image Report (1x3 Front Only)**, and **Receipt Detail Reports**.
5. Select **Create Report**.

Download Reports

Use this procedure to download deposit reports for DirectLink Merchant that are taking to long to generate.

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Note that the reports show in the **Pending** tab until it is finished and then moved to the **Complete** tab. Once completed, the reports can be selected and downloaded. Reports remain available in the system for 3 days and deleted after that.

Procedure

1. Select **Reports** > **Download Reports** to access the Download Reports page.
2. Select the report you want to download from the list on the **Complete** tab.
3. Select **Download** to download the report. Select **Refresh** to refresh the list of generated reports.

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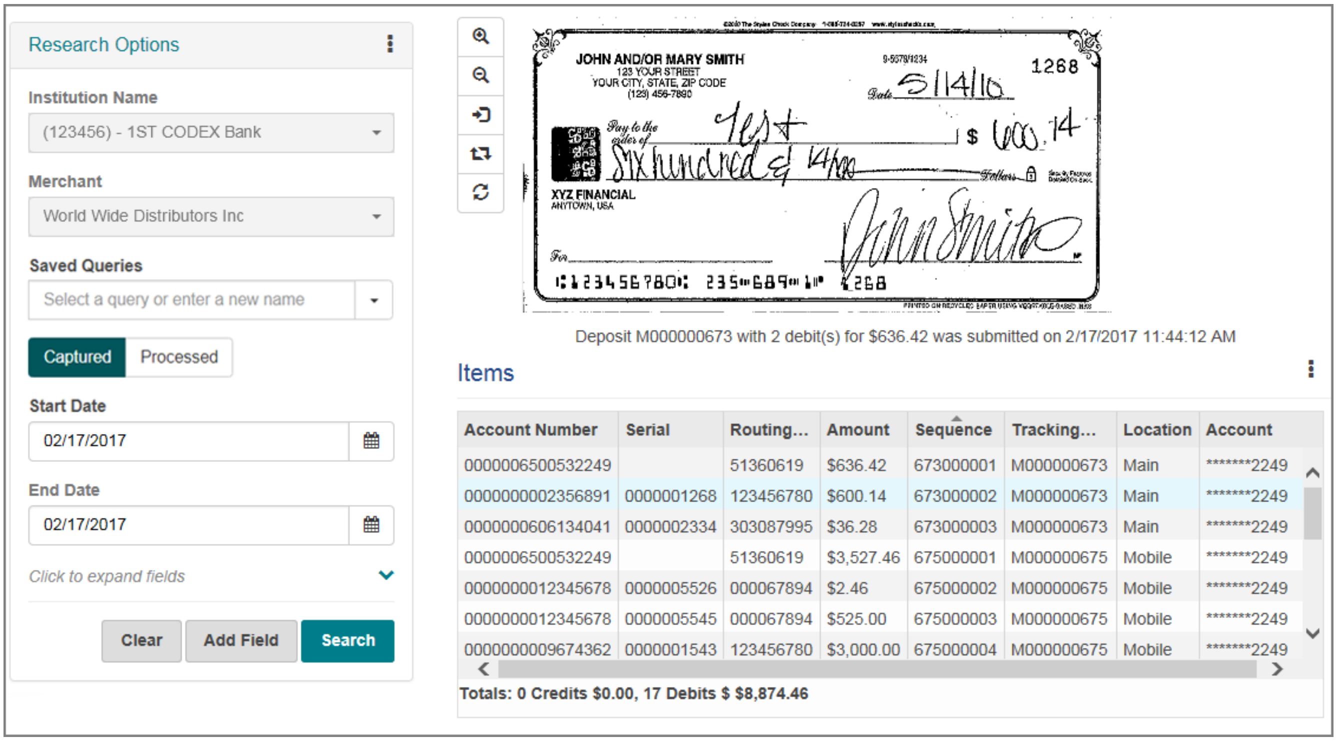
Researching Deposits

About Researching Deposits

The Research page enables you to search for previously made deposits, using search criteria you define or saved queries.

A saved query is a named set of search criteria you saved for yourself or that was saved at the merchant level so all of your merchant's users can access it.

To access the Research page, select **Research** from the nav bar.



- The left pane provides you with fields for searching, options for configuring how content is exported, and the menu options for managing saved queries.
- The lower right pane provides a list of items that match your search criteria and options for working with those results.
- The upper right pane shows you the image for items you select from the list.

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Search for Deposits

Use this procedure to search for deposits on the Research page. When you search for deposits, you specify values for search criteria or select a saved query. The system returns the matching results, enabling you to work with them as described in the next section.

Note that you can only limit your search results by locations and accounts you can access. Also note that you can only view results for the locations and accounts you can access.

Procedure

1. Select **Research** to access the Research page.
2. If you want to search using a previously saved query, then for **Saved Queries**, select the query.
3. If you want to search for deposits based on when they are first captured in the system and still in processing, select **Processed**. If you want to search for deposits based on when they have been successfully processed in the system, select **Captured**.

   By default, **Captured** is selected for you.
4. For **Start Date**, enter the start of the date range you want to search, or select the calendar icon to open a window that enables you to pick a date from the calendar.

   By default, the current date is filled in for you.
5. For **End Date**, enter the end of the date range you want to search, or select the calendar icon to open a window that enables you to pick a date from the calendar.

   By default, the current date is filled in for you.
6. If you want to search without making changes to the query, then skip to step 11. Otherwise, continue with the steps of this procedure, replacing the existing values as appropriate.
7. If you want to limit your search further, then select the down arrow to show additional search fields.
   - If you want to include custom fields in your search results, then select **Include Custom Fields**.

     Note that searching for custom field values uses additional system resources, and may impact retrieval times. FIS recommends using this option only when necessary and deselecting the checkbox for all searches where it is not needed.
   - If you want to limit your search by location, then for **Location**, select a value.
   - If you want to limit your search by account, then for **Account**, select a value.
8. If you want to limit your search results by an additional field, then select **Add Field** to add a new line of search fields, and do the following:

   a. For the drop-down list, select the field you want to limit the list by.

   For example, if you wanted to limit the list by the source of the deposit (Mobile Web, Mobile App, or Desktop), then you could select **Deposit Source**.

   b. For **Operator**, select the operator you want to use for the query line.

   Choices include **=** (equal to), **<** (less than), **>** (greater than), **>=** (greater than or equal to), **<=** (less than or equal to), and **<>** (not equal to). Note that certain fields, like **Tracking Number** and **User**, only support the **=** (equal to) operator.

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c. For **Value**, enter the value for this query line.

   For example, you could configure a line to be Tracking Number **= M000000001**. Or if you selected **Item Source** as the field, then you could configure a line to be **Source = Scanner**, **Source=Mobile**, or **Source=Cashletter**.

d. Repeat this step as needed until all the appropriate query lines have been added.

9. If you need to remove a query line, then select the **X** button to the right of the line.

10. If you want to configure export options, then select the down arrow to the right of the **Export Options** heading and provide the appropriate values. For more information, see the Working With Export Options section.

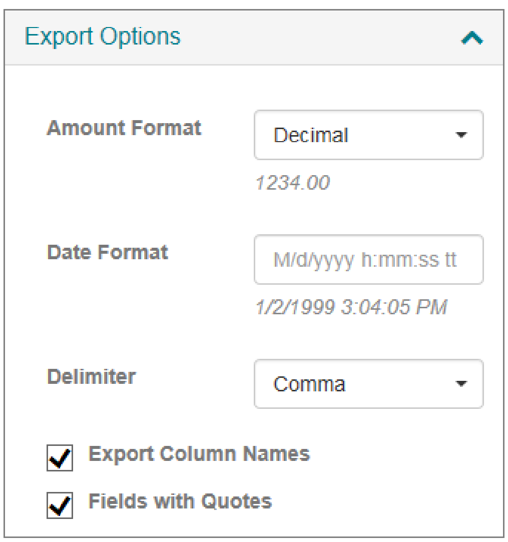
11. If you made a mistake and need to start over, then select **Clear** to reset the search query to the default. Otherwise, select **Search**.

Results

The system searches for items matching your criteria and updates the list in the right pane as appropriate.

Working With Export Options

When you work with search results, you have the option of exporting search results. The left pane of the Research page provides you with **Export Options** that are used to format exported results. You can configure how amounts and dates are formated, which delimiter is used to separate columns, whether to include column names, and whether to wrap field values with quotes.



This table provides more information about the options you can set. Note that these options do not apply to how data is formatted in the grid; they apply only to how exported data is formatted. Also note that if you configure these options and save your query, then these choices are saved as part of that query.

Field	Description
Amount Format	Specifies the format for exported amounts. Options include: **10 digit** (0000123400), **Comma** (1234,00), **Decimal** (1234.00), **Dollar** ($1,234.00), **Numeric** (1,234.00) and **Whole number** (123400). An example of how the text would be formatted based on your input is shown below the fields.

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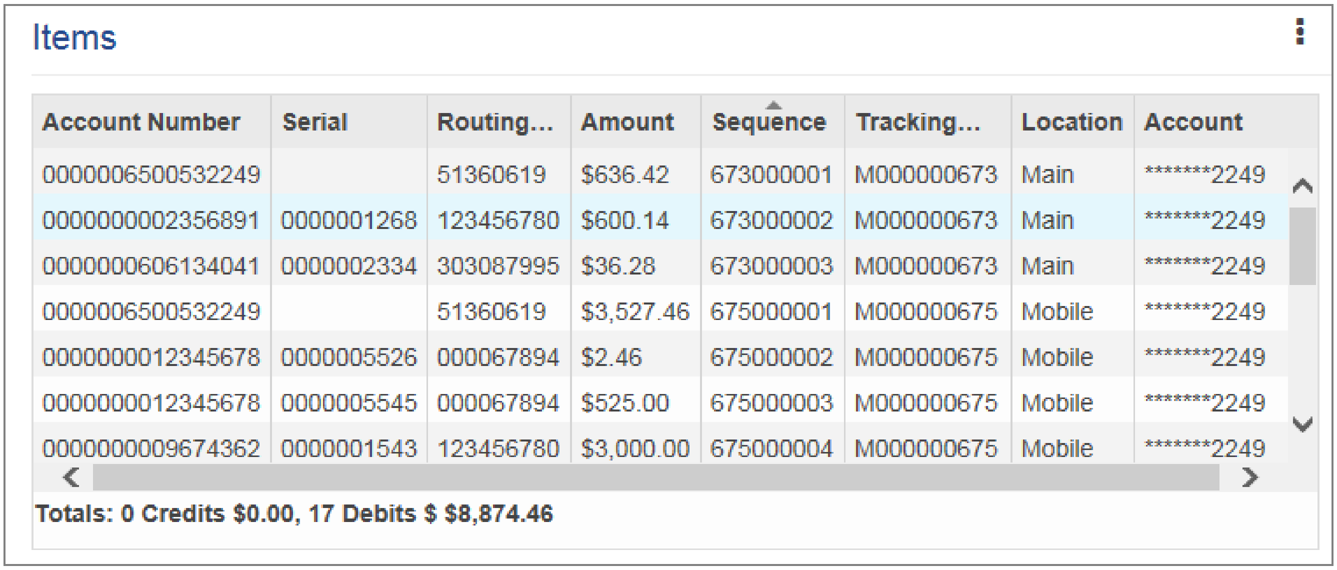
Field	Description
Date Format	Specifies the format for exported dates. Enter how you want to format the date using standard date and time format strings. For example, you could enter: `M/d/yyyy hh:mm:ss tt` ... where *M* = month, *d* = day, *yyyy* = year, *hh* = hour (12 hour notation), *mm* = minutes, *ss* = seconds, and *tt* = AM or PM. You can also use common dividers between the variables. For example, the slash (`/`) is often used between date components, and the colon (`:`) is often used between time components. DirectLink Merchant supports all standard date format strings, not just what is listed above. For example, for day, you could use: • *d*, the day without a leading zero, such as 9. • *dd*, the day with the leading zero, such as 09. • *ddd*, the abbreviated name of the day of the week, such as Mon. • *dddd*, the full name of the day of the week, such as Monday. Or you could use *HH* for the hour using a 24 hour clock; *MMMM* for the full name of the month; and so on. An example of how the date would be formatted based on your input is shown below the fields.
Delimiter	The delimiter character to use between the exported values. You can select one of the common delimiters, such as **Comma** (,), **SemiColon** (;), **Tab**, or **Space**. Or you can select **Custom** and enter a value in the provided field, such as a pipe character (|).
Export Column Names	Whether you want the first line of the exported file to include the column headers, such as **Sequence**, **Account Number**, **Serial**, and so on. • When selected, you can include the column names. • When deselected, you can exclude the column names.
Fields with Quotes	Whether to enclose the values of fields in quotes. This must be used for instances where field values may contain the character used as a delimiter. For example, if you have amounts formatted as **Comma** and you choose **Comma** as the delimiter. • When selected, it encloses the values in quotes. "123456789","001234567890","","98765432","3000,00" • When deselected, it omits quotes. (Only used if there's no chance of delimiter characters being present in the field values.) 123456789|001234567890||98765432|3000,00

Working With Search Results

When you complete a search, the system provides you with a list of results that match the search. For example, if you search for all deposits made on a particular day, then the system returns a list of the deposits matching that date.



Items

Account Number	Serial	Routing...	Amount	Sequence	Tracking...	Location	Account
0000006500532249		51360619	$636.42	673000001	M000000673	Main	*******2249
0000000002356891	0000001268	123456780	$600.14	673000002	M000000673	Main	*******2249
0000000606134041	0000002334	303087995	$36.28	673000003	M000000673	Main	*******2249
0000006500532249		51360619	$3,527.46	675000001	M000000675	Mobile	*******2249
0000000012345678	0000005526	000067894	$2.46	675000002	M000000675	Mobile	*******2249
0000000012345678	0000005545	000067894	$525.00	675000003	M000000675	Mobile	*******2249
0000000009674362	0000001543	123456780	$3,000.00	675000004	M000000675	Mobile	*******2249

Totals: 0 Credits $0.00, 17 Debits $ $8,874.46

From this list, you can:

- View an item by selecting it. The upper pane updates with the selected image.
- Sort the results by column. Select a column heading once to sort in ascending order (0-9, a-Z). Select a column heading again to sort in descending order (Z-a, 9-0).

  You can also hold down the `Shift` key and select multiple column headers to sort the list in the order of the selected columns. For example, the system sorts by your first selected column first, then your second selected column next, and so on.

  - To do so, select the first column you want to sort by; and then hold down the `Shift` key and select the next column. The system assigns the number **1** to the first column along with the sort arrow, the number **2** to the second column, and so on.
  - If you hold down the `Shift` key and select a numbered column again, then it toggles between ascending and descending order for that column.
  - If you release the `Shift` key and select a column, then it clears the numbered sort order.

  Note: When queries are saved, the row and column order are also saved as part of the query. Therefore when you run a saved query, the system updates the row and column order to match what was configured when the query was saved.

- Reorder columns by selecting a column heading and dragging it left or right.

You can also select the menu icon ( ) to access additional features. This includes:

- **Select Columns** - Select this option to open a window that enables you to select the columns you want to include in the display. This includes the standard fields, like Account Number and **Amount**, as well as any

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deposit custom fields or check custom fields that have been configured for your site. When finished, you can select **Done** to return to the list of items.

Note: There are limitations to the numbers of columns you can select to display on the search results grid. If the system does not allow you to include the number of columns you have selected, then deselect few and try with less numbers of columns.

- **Export Results** - Select this option to export the results as a CSV (Comma Separated Values) file.
  - Note that results are exported as shown in the items list. So if you've reordered columns, selected only a subset of columns, and sorted by a column, then the exported results will be formatted with those selections.
  - Also note that the field data for the results is formatted based on how you've configured your **Export Options**, as described in Working With Export Options section.

  When saved, exported results are typically stored in your browser's default download location with the name of the saved query (if using one), or **Data Export.csv**. However, depending on your browser, you may be able to choose the location to save the files by selecting the drop-down list to the right of the **Save** button and selecting **Save As**.
- **Print Selected Item** - Select an item from the list and select this option to print the Item Detail report for the item.
- **Print Deposit** - Select an item from the list and select this option to print the Deposit Detail report for the selected deposit.
- **Print Deposit and Images** - Select an item from the list and select this option to print the Deposit Image report (1x3 Front Only) for that item.
- **Deposit Tape** - Select an item from the list and select this option to view the deposit tape for that item's deposit. Note that this option is available only if a deposit tape has been created for the deposit.
- **View Deposit** - Select this option to view the list of items that make up the selected item's deposit. When finished, if you want to return to the list of items, you can select **Back to Items**.

Managing Saved Queries

If you have been assigned the appropriate user roles, then you can manage saved queries. This includes:

- Adding, updating, and removing queries for yourself.
- Adding, updating, and removing queries for your site.

You can also use the search criteria defined in existing queries to create new ones. Note that saved queries do not include values for the date range fields. New values for date fields must be provided when searches are run.

Save a New Query

Use this procedure to save a new query on the Research page.

Procedure

1. Select **Research** to access the Research page.
2. For **Saved Queries**, select a value to update the page with that query's search criteria.
3. For **Saved Queries**, enter the name for the new saved query.

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4. Provide search criteria, as described in Search for Deposits; and configure export options, as described in Working With Export Options.
5. Select the **Research Options** menu icon (⋮), and select one of the following:
   - **Save**, to save the query for yourself. The query will appear as a saved query for you, but will not be available for other users.
   - **Save to Merchant**, to save the query for your site. All users who can access the Research page will be able to work with the query.

Results

The system displays a message that the query was saved successfully.

Copy a Query

Use this procedure to create a new query, using the criteria from an existing query. This is typically done when copying a query to make a small change to the criteria, or when trying to save an existing query with a different search type (for example, using a merchant query, making small changes, and saving the query as one only you can access).

Procedure

1. Select **Research** to access the Research page.
2. For **Saved Queries**, select a value to update the page with that query's search criteria.
3. For **Saved Queries**, replace the name of the original saved query with the name for the new saved query.

   You can select the **X** to clear the field and enter the new name, or manually select the existing text to replace it.
4. Update the search criteria and export options for the new query as appropriate, using Search for Deposits and Working With Export Options as a guideline.
5. Select the **Research Options** menu icon (⋮), and select one of the following:
   - **Save**, to save the query for yourself. The query will appear as a saved query for you, but will not be available for other users.
   - **Save to Merchant**, to save the query for your site. All users who can access the Research page will be able to work with the query.

Results

The system displays a message that the query was saved successfully.

Modify an Existing Query

Use this procedure to modify an existing query on the Research page.

Procedure

1. Select **Research** to access the Research page.
2. For Saved Queries, select a value to update the page with that query's search criteria.
3. Update the search criteria and export options as appropriate, using Search for Deposits and Working With Export Options as a guideline.

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4. Select the **Research Options** menu icon (⋮), and do one of the following:
   - If this was a user query, then select **Save.**
   - If this was a merchant level query for your site, then select **Save to Merchant**.

   Note that you cannot change the query type when making updates. If you want to save an existing query as a new query type, then you must change the query name as described in the previous procedure.
5. When prompted to confirm, select **OK**.

Results

The system displays a message that the query was saved successfully.

Remove a Query

Use this procedure to remove a query on the Research page.

Procedure

1. Select **Research** to access the Research page.
2. For Saved Queries, select the query you want to remove.
3. Select the **Research Options** menu icon (⋮), and select the appropriate option:
   - **Remove**, if you want to remove a query that was only accessible to you.
   - **Remove from Merchant**, if you want to remove a query that was created for your site.

   Note that the remove options available to you depend on the type of query you are trying to remove.
4. When prompted to confirm, select **OK**.

Results

The system displays a message that the query was successfully removed.

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Working with Deposit Review

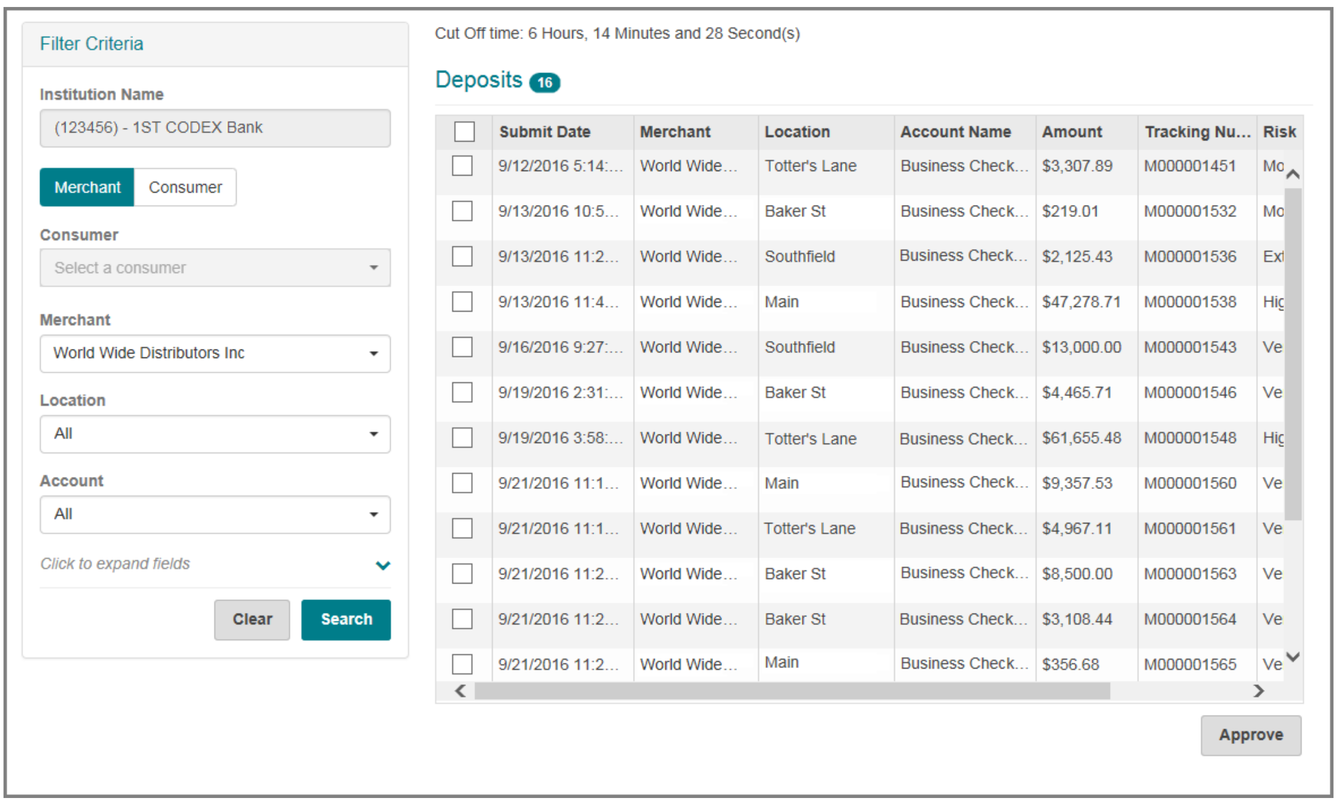
About Reviewing Deposits

If your institution has configured the review settings for deposits, then the pending deposits that meet the established criteria will be available for review from the Approvals page.

Users with the appropriate permissions can search for specific deposits, review the items in the deposits, review the reasons for the pending status, and approve or reject deposits.

- **Approved deposits** are processed as expected.
- **Rejected deposits** are sent back to the user who submitted the deposit as an open deposit that needs to be resolved or deleted.

To access the Approvals page, select **Approvals** from the nav bar . (You can also access the page by selecting the alert on the Home page that indicates there are pending deposits to review.)



- The left pane provides you with the standard and advanced fields for filtering your search results.
- The right pane provides a list of items that match your criteria and options for working with those results.

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There is also a timer that lets you know how many hours, minutes, and seconds are left in the current processing day for making deposits.

Note that there are separate privileges for reviewing merchant deposits and reviewing consumer deposits. Depending on your permissions, you may see only merchant deposits or only consumer deposits.

Filter the List of Deposits to Review

When you access the Approvals page, the system shows all the pending deposits for all merchants, locations, and accounts with the list ordered by oldest deposits first and the newest deposits last. If you want to filter that list to work with a subset of deposits, then you specify values for filter criteria. The system limits the list to only the matching results, enabling you to work with them.

Note that you can also use the **Status** field to show deposits that you have already approved or rejected. Approved deposits are identified with a green check mark icon (). Rejected deposits are identified by a red x icon ().

Procedure

1. Select **Approvals** to access the Approvals page.
2. If you want to limit your search by the merchant that made the deposit, then for **Merchant**, select a value. Or keep the default of **All** to include all merchants in the results list.

   The **Merchant** drop-down populates the list with only few merchants at a time. Once you scroll down to the last merchant on that list, the list gets populated with few more merchants along with the ones already in the list. You can repeat this process to populate as many merchants in the list.

   When selecting values for drop-down lists, you can enter one or more characters into the search field for that list to limit the list of values to only those that contain the characters you specify. This makes it easier to find specific values to select when working with long lists of values.
3. If you want to limit your search by location, then for **Location**, select a value. Or keep the default of **All** to include all locations in the results list.
4. If you want to limit your search by account, then for **Account**, select a value. Or keep the default of **All** to include all accounts in the results list.
5. If you want to limit your results further, then select the down arrow to show additional fields.
   a. For **Status**, select whether to show **Approved**, **Rejected**, or **All** deposits. Or keep the default value of **Pending** to show only the deposits that need to be reviewed.
   b. For **Start Date**, enter the start of the date range to filter by; or select the calendar icon to open a window that enables you to pick a date from a calendar.
   c. For **End Date**, enter the end of the date range to filter by; or select the calendar icon to open a window that enables you to pick a date from a calendar.
   d. If you want to limit the results by the tracking number of the deposit, then for **Tracking No**, enter a value.
   e. If you want to limit the list by the user who made the deposit, then for **Depositor**, enter a value.
   f. If you want to limit the list based on the amount of a deposit, then select an operator and for **Amount**, enter a value. For example, you could specify the following:

      ```
      > 1000.00
      ```

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Operator choices include **=** (equal to), **<** (less than), **>** (greater than), **>=** (greater than or equal to), **<=** (less than or equal to), and **<>** (not equal to).

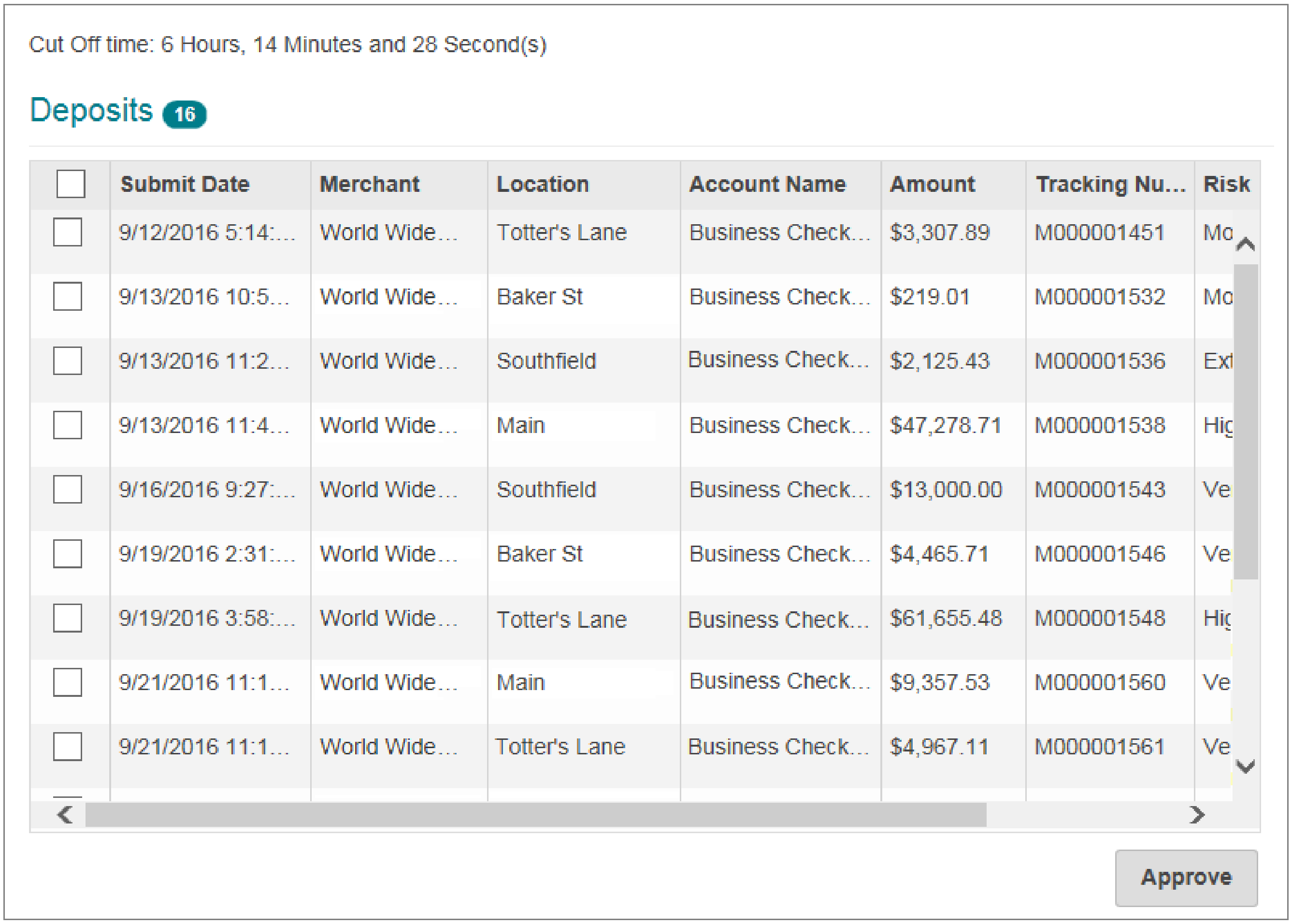
6. When finished, select **Search** to filter the list by your specified criteria, or **Clear** to clear the values you entered so that you can provide different criteria.

Results

The system updates the list to include only the deposits that match your specified criteria. You can then work with the results.

Reviewing Pending Deposits

The **Deposits** list shows deposits that match your criteria (or all pending deposits if you did not provide criteria). The list is ordered by the **Submit Date** column in ascending order (0-9), with the oldest deposits at the top. Checked out deposits (deposits other users are working on) are identified by a lock icon that replaces the checkbox.



Submit Date	Merchant	Location	Account Name	Amount	Tracking Nu...	Risk
9/12/2016 5:14:...	World Wide...	Totter's Lane	Business Check...	$3,307.89	M000001451	Mo
9/13/2016 10:5...	World Wide...	Baker St	Business Check...	$219.01	M000001532	Mo
9/13/2016 11:2...	World Wide...	Southfield	Business Check...	$2,125.43	M000001536	Ext
9/13/2016 11:4...	World Wide...	Main	Business Check...	$47,278.71	M000001538	Hig
9/16/2016 9:27:...	World Wide...	Southfield	Business Check...	$13,000.00	M000001543	Ve
9/19/2016 2:31:...	World Wide...	Baker St	Business Check...	$4,465.71	M000001546	Ve
9/19/2016 3:58:...	World Wide...	Totter's Lane	Business Check...	$61,655.48	M000001548	Hig
9/21/2016 11:1...	World Wide...	Main	Business Check...	$9,357.53	M000001560	Ve
9/21/2016 11:1...	World Wide...	Totter's Lane	Business Check...	$4,967.11	M000001561	Ve

From this list, you can:

- View a deposit by selecting it from the list. The system opens the *Deposit Details* page, where you can interact with the deposit.

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Note that when you are viewing a deposit, the deposit is locked to other users. They can view the deposit, but cannot work with it unless they have the appropriate permissions to override the lock. This is typically only done for scenarios where a person working with a deposit has been forced to leave their desk temporarily, and there is a need to expedite the process of approving a deposit before the day's window for posting deposits has closed.

- Approve multiple deposits at once by selecting the checkbox for each of the appropriate deposit lines and selecting the **Approve** button.

  Note that you will not be able to approve out of balance deposits. You must correct the items prior to approval.

- Sort the results by column. Select a column heading once to sort in ascending order (0-9, a-Z). Select a column heading again to sort in descending order (Z-a, 9-0).

  You can also hold down the `Shift` key and select multiple column headers to sort the list in the order of the selected columns. For example, the system sorts by your first selected column first, then your second selected column next, and so on.

  - To do so, select the first column you want to sort by; and then hold down the `Shift` key and select the next column. The system assigns the number **1** to the first column along with the sort arrow, the number **2** to the second column, and so on.
  - If you hold down the `Shift` key and select a numbered column again, then it toggles between ascending and descending order for that column.
  - If you release the `Shift` key and select a column, then it clears the numbered sort order.

- Reorder columns by selecting a column heading and dragging it left or right.

Note that changes to sort order and column order are retained for your current session only. When you log on to the system again, the default layout for sort order and column order is shown.

Approve Multiple Pending Deposits at Once

DirectLink Merchant enables you to approve multiple deposits at once from the Approvals page. Note that this effectively skips the review process, as you do not review the items or reasons for a deposit not being processed. This is typically done when there is a need to process multiple deposits quickly for a low risk situation.

Also note that when you approve multiple deposits at once, only the balanced deposits are approved and the comment you provide is applied to all approved deposits. If you want to apply individual comments to deposits, you should review and approve deposits individually (as described in the next section), not in bulk.

Procedure

1. Select **Approvals** to access the Approvals page.
2. If appropriate, filter the list of deposits to include only those that you want to work with.
3. Select each of the deposits you want to approve and select **OK**.
4. When prompted, provide a comment that will be applied to all the approved deposits you have selected and select **OK**.

   Out of balance deposits are not approved and remain in the pending state. You must correct out of balance deposits individually and approve.

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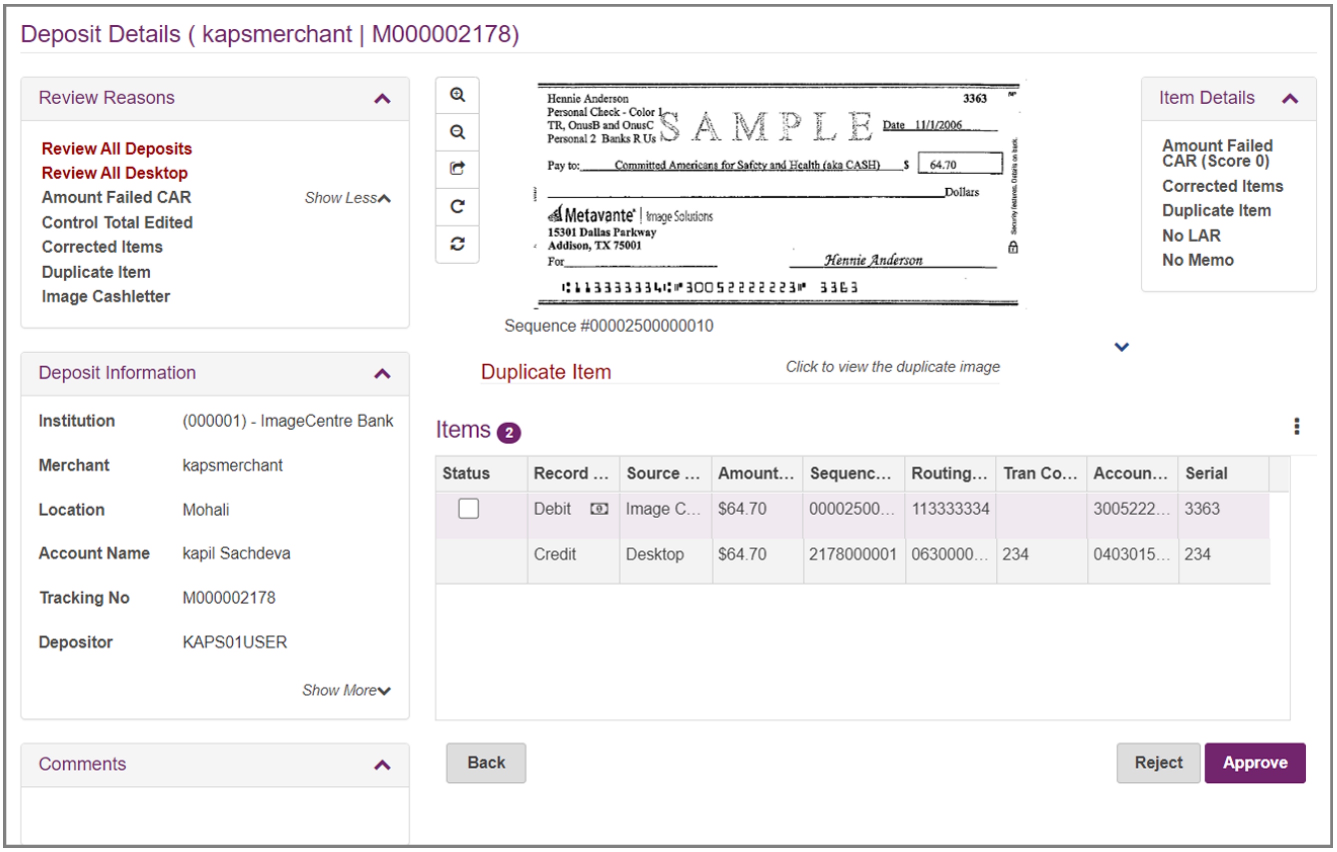
Working With a Pending Deposit

When you select a deposit to work with, the system shows the **Deposit Details** page.



Reviewing Deposit Information

The left pane of the **Deposit Details** page includes several sections that provide information about the deposit.

- **Review Reasons** enables you to see the reasons that a deposit was flagged for review. This includes deposit-level reasons and reasons that apply to one or more items within the deposit. Red items are those that meet the review criteria configured for your site. For example, if the system is configured to review all items for new accounts, then **New Account** would be shown in red.

  You can also select **Show All** to show the other possible review conditions for a deposit that were not configured for your site. For example, if the deposit contained a duplicate item, and your site was not configured to flag deposits for review if they contain duplicate items, then **Duplicate Item** would be shown in gray.

- **Deposit Information** shows you information about the deposit, such as the merchant, location, account, tracking number, and depositor. These fields are typically used for filtering the list of deposits.

  You can also select **Show More** to see other information, such as status, source (desktop or mobile), when the deposit was submitted, and deposit limits.

- **Comments** shows you any comments that have been saved for the deposit. For example, if you reject an item in a deposit, then the system prompts you to provide a comment, which can be seen in this section after the deposit is approved. Or if you reject a deposit, and the user who submitted it makes a correction, makes a comment, and resubmits it; then you would see those comments here.

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If you need more room for viewing the information in a particular section, then you can select the arrow icon ( ) in the title bar of the other sections to minimize them temporarily. Select the icon again to expand the section when needed.

Selecting Items in Deposits

The **Items** list in the lower right pane of the **Deposit Details** page includes all the items that make up the deposit. This includes the credit (deposit ticket) and the debits (checks). Items with failed review conditions are identified by a status icon ( ). From this list you can:

- View the images and details for an item by selecting it from the list.
- Approve or reject a deposit by selecting the **Approve** or **Reject** button.
- Sort the results by column. Select a column heading once to sort in ascending order (0-9, a-Z). Select a column heading again to sort in descending order (Z-a, 9-0).

  You can also hold down the `Shift` key and select multiple column headers to sort the list in the order of the selected columns. For example, the system sorts by your first selected column first, then your second selected column next, and so on.

  - To do so, select the first column you want to sort by; and then hold down the `Shift` key and select the next column. The system assigns the number **1** to the first column along with the sort arrow, the number **2** to the second column, and so on.
  - If you hold down the `Shift` key and select a numbered column again, then it toggles between ascending and descending order for that column.
  - If you release the `Shift` key and select a column, then it clears the numbered sort order.
- Reorder columns by selecting a column heading and dragging it left or right.
- Return to the list of pending deposits by selecting the **Back** button.

You can also select the menu icon ( ) to access additional features. This includes:

- **Show Error Items** - Select this option to show only error items.
- **Show All Items** - Select this option after having selected one of the other menu options to return to the list of all items.

Note that changes to sort order and column order are retained for your current session only. When you log on to the system again, the default layout for sort order and column order is shown.

Viewing Images and Details for an Item

When you select an item from the **Items** list, the system updates the upper right pane with the image for that item, along with the **Item Details** section.

- Conditions listed in red are those that meet the review criteria configured for items for your site. For example, if your system is configured to review items that exceed the soft amount limit, and the item exceeded that amount by fifty dollars, then you would see the following in red text: **Amt Limit Exceeded by $50.00**.
- Additional error conditions are listed below in gray text. This could include failure conditions (such as image quality test condition failures), or this could include review conditions that are not enabled. For example, if an item exceeded the item count soft limit, but your site is not configured to flag a deposit for review if the item soft count was exceeded, then you would see a message indicating that the item exceeded the soft count limit.

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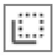
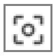
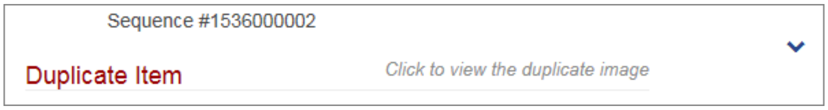
Note that when multi-account deposits are submitted, a merchant capture deposit ticket is generated for each account involved in the deposit

The upper right pane also provides a toolbar that enables you to change the view of the item you are working with.

Icon	Description
	Zooms in on the image.
	Zooms out from the image.
	Toggles between the front side of the check and the back side of the check.
	Rotates the check 90 degrees clockwise.
	Resets the check to the original display.

If viewing a duplicate item in the upper pane, then the system also provides the following section below the image of the check (and above the **Items** list):



You can select the arrow to view the original image and compare whether the items are indeed duplicates or not. Select the arrow again to hide it.

Approve or Reject a Deposit

Use this procedure to approve or reject a deposit on the Approvals page.

Procedure

1. Select **Approvals** to access the Approvals page.
2. Filter the list of deposits to find the deposit you want to work with, or scroll down through the list.
3. Select a deposit to lock that deposit and update the page with the Deposit Details, including the list of items that make up the deposit.

   Items with error conditions are indicated by the error icon ().
4. Review the content in the **Review Reasons**, **Deposit Information**, and **Comments** sections as appropriate.
5. Select any items that have error conditions, and review the **Item Details** to determine whether the deposit should be rejected or approved.

   For example, if the deposit or item exceeds the soft limit by $5, then you might approve it; whereas if the deposit or item exceeds the limit by $5,000, then you might reject it.
6. If the deposit items are out of balance, then do the following:
   a. Select the menu icon () on the top right corner of the Items grid, and select the **Update Item** option to open the Update Item window.

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b. For **Enter New Amount** option, provide the correct amount value.

c. Select **Save**.

Note that you must have the appropriate privileges assigned to make changes to the item amount.

7. When finished reviewing the information, select **Approve** or **Reject**.

   Note that you will not be able to approve out of balance deposits. If you attempt to approve an out of balance deposit, then a warning message is displayed, indicating that the items are out of balance and must be corrected prior to approval. You must correct the items prior to approval.

8. When prompted, provide a comment about the deposit and select **OK**.

Results

The system processes the change to the deposit and sends an email notification as appropriate. For example, if you reject a deposit, then the system includes the reasons for the rejection, so that the user who submitted it can make corrections or submit a new deposit instead.

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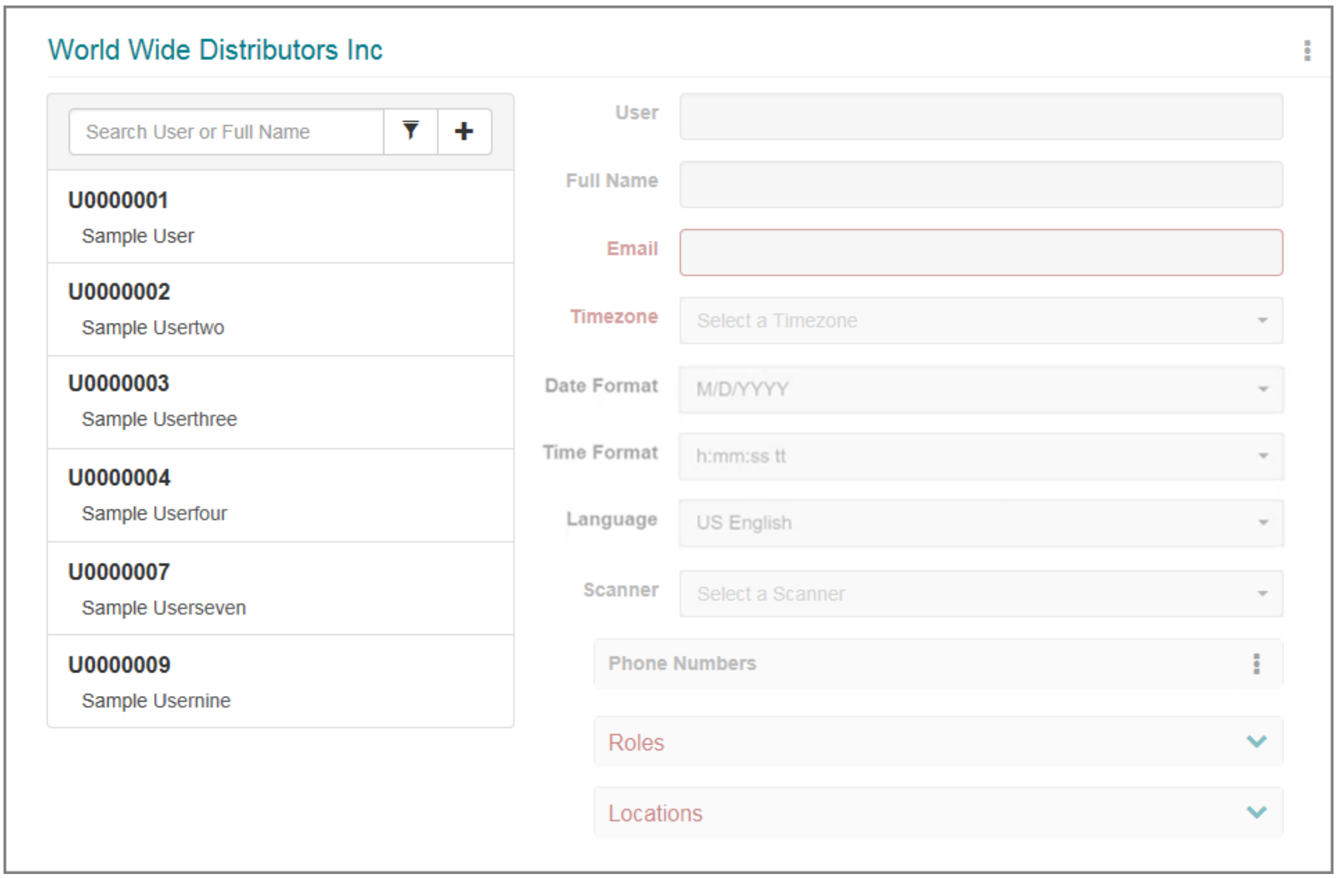
7

User Administration

About User Administration

The User Administration page enables you to add new users, edit existing users, or remove users. To access the page, select **Administration** from the nav bar.



On this page:

- The left pane shows the list of users and provides options for filtering the list.
- The right pane shows the user profile fields. When you open the page, the fields are blank and unavailable.

  If you add a new user, the fields become editable. If you select an existing user to work with, then the fields are updated with the values for that user.

User profiles include the email address used for sending password reset emails and deposit notifications; the user interface language preference for the users; the roles that grant access to DirectLink Merchant features;

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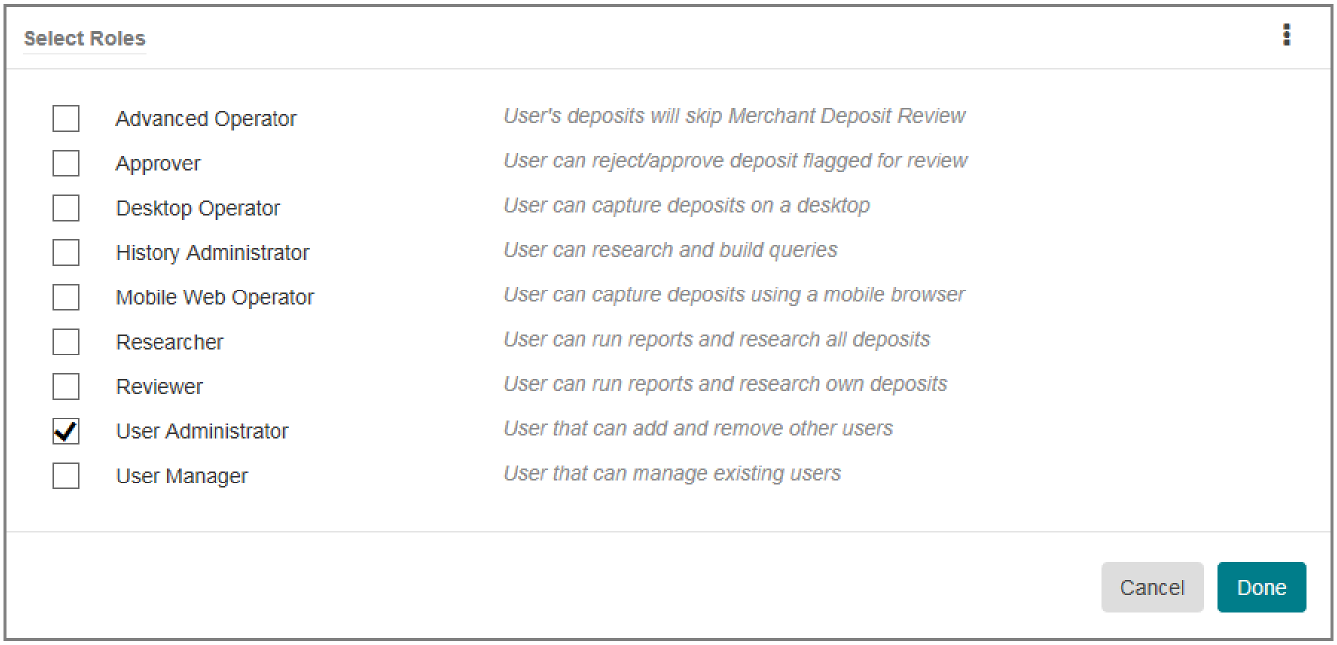
and the locations and accounts the user can access for making deposits, running reports, and doing research. In addition, the user profile must include at least one phone number, which used for advanced MFA (Multi-Factor Authentication).

User Roles

Roles are defined by your system administrator and may vary. The following is an example of the **Select Roles** window, with common roles that might be defined based on job function. Consult with your system administrator for more information.



Add a New User

Use this procedure to add a new user on the User Administration page.

If you have the appropriate user rights, then you can add new users to the system by selecting the add icon (+) in the left pane.

You provide values for the user name, full name, and email address. You also add one or more phone numbers, assign a default scanner, and assign one or more roles, locations, and accounts.

Note that you can only assign the locations and accounts that have been assigned to you.

Procedure

1. Select **Administration** to access the User Administration page.

2. In the left pane, select the add icon (+) to update the right pane with the options for adding a new user.

3. For **User**, enter the logon ID for the user.

This is what the user will use in combination with a password to log on to the system.

4. For **Full Name**, enter the full name for the user.

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5. For **Email**, enter the email address for the user.

   This email address is used for password resets and other system emails, so it is important to verify what you entered is correct.

6. Configure the timezone and date/time format settings for the user:

   a. For **Timezone**, select the appropriate timezone for the user's location.

      For example, if you were located on the east coast of the United States and were observing Daylight Saving Time, then you would choose **Eastern Daylight Time**.

   b. For **Date Format**, select the appropriate date format.

      For example, if you select **MM/DD/YYYY** (two digit month, two digit day, four digit year), then the system would format February 1, 2025 as 02/01/2025.

   c. For **Time Format**, select the appropriate time format.

      H represents hours in a 24 hour format. (For example, 5:00pm is 17). **h** represents hours in a 12 hour format and is typically paired with **tt**, (AM or PM). **mm** represents minutes.

   These settings determine how dates and times are displayed in DirectLink Merchant. For example, when users search for deposits, they can specify a **Start Date**. When users view search results, they can see the date and time when a deposit is submitted. When users log on to the system, they are shown the last date and time they logged on. These dates and times are all formatted according to these settings. Note however that these settings do not affect virtual deposit tickets or emails sent by the system. Also note that users can change these settings in their user profile as necessary.

7. If you want to change the user interface language for the user, then for **Language**, select either **Canadian French**, or **Canadian English**, or **US English**.

   When the user login to the system, the user interface elements are translated accordingly. If no change is made to this option, then the system selects **US English** by default.

8. For **Scanner**, select a default scanner for the user.

   If you select a network scanner, such as **mI:Deal**, then the system updates the page with the **Scanner Host** field. You must also provide an IP address or hostname value for the network scanner in this field.

9. If you want to add a phone number, then do the following:

   a. In the **Phone Numbers** section, select the menu icon (⋮) and select **Add** to show the fields for adding a phone number.

   b. For **Name**, enter a description for this number.

      For example, you could enter `Office` for the user's office phone, or `Mobile` for the user's cell phone.

   c. For **Country Code**, select the country for the phone number.

      For example, you could select **United States**. The system uses this value to apply the correct country code when making calls for user authentication purposes.

   d. For **Phone Number**, enter the phone number with area code, omitting spaces. You can include dashes or omit them. For example:

      `888-418-6824`

      or

      `8884186824`

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e. If the phone number has an extension, then for **Ext**, enter that value.

f. Select the add icon (+) to add the number to the list.

The phone number is required.

10. Assign the roles to the user profile:

    a. Select the more icon (...) for the **Roles** section to open the **Select Roles** window.

    b. Select the roles you want to assign to the user.

       You can also select the menu icon (⋮) and then select **Select All** to assign all the roles.

    c. Select **Done** to save your selections and close the window.

11. Add the locations to the user profile:

    a. Select the more icon (...) for the **Locations** section to open the **Select Locations** window.

    b. Select the locations you want to assign to the user.

       You can also select the menu icon (⋮) and then select **Select All** to assign all the locations.

    c. Select **Done** to save your selections and close the window.

12. Add the accounts to the user profile:

    a. Select the more icon (...) for the **Accounts** section to open the **Select Accounts** window.

    b. Select the accounts you want to assign to the user.

       You can also select the menu icon (⋮) and then select **Select All** to assign all the accounts.

    c. Select **Done** to save your selections and close the window.

13. If you want to change the order of the locations or accounts, then do one of the following:

    - Select the list number field for the item you want to change, and drag the item up or down in the list to change its position.

      For example, if you have assigned four accounts, and you want to make the last one in the list show up as the first one, then you would select the field with the number **4**, hold down with your mouse, and drag the list item to the first position in the list. The system then assigns that list item a number **1**, with the other accounts reordered as appropriate.

    - Select the list number field for an item, and enter a new number value for that item.

      For example, if you have assigned access to three locations, and you want to make the first item in your list the last item in your list, then you would select the field for the first position and change the value from **1** to `3`.

      Note however, that users can manage the order of locations and accounts for themselves when working with their user profiles, so this step is optional.

    - If you want to register one location as primary location and view only the primary location during the deposit capture process, then update the sort order with "`P`" character (uppercase or lowercase) to designate the location as primary. If the primary location is not configured for you, then all locations are displayed during the deposit capture process. You must select the correct location from the list before capturing the deposit.

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Note: If non-numeric value or values other than "`P`" character (uppercase or lowercase) is specified for the sort order, then an error message is displayed.

14. When finished, select **Save**.

Working With Existing Users

Once users have been added to the system, you can work with them in the following ways:

- You can edit user profiles to update user information, user interface language for the user, or assign different roles, locations, or accounts.

  Note that you cannot change the user name for a profile once that profile has been saved. If you need to change a user name, then you must delete the existing profile and create a new one with the new name.
- You can disable users, or make disabled or locked users active again.
- You can reset user passwords, for instances where users have forgotten their password.

  When you reset a user's password, the system sends an email notification with a link to the self-service password reset page. This notification is sent to the email address in that user's profile.
- You can reset user security questions, for instances where users have forgotten the answers to their security questions and can no longer log on to the system.

  When you reset a user's security questions, the system sends an email to the email address in that user's profile.
- You can remove users.

Note that the features you can access depend on the roles that have been assigned to you. You may only be able to add and remove users, or to disable users, reset users, and reset their passwords and security questions.

Selecting Users to Work With

By default, when you access the Administration page, the system lists all the users for your merchant.

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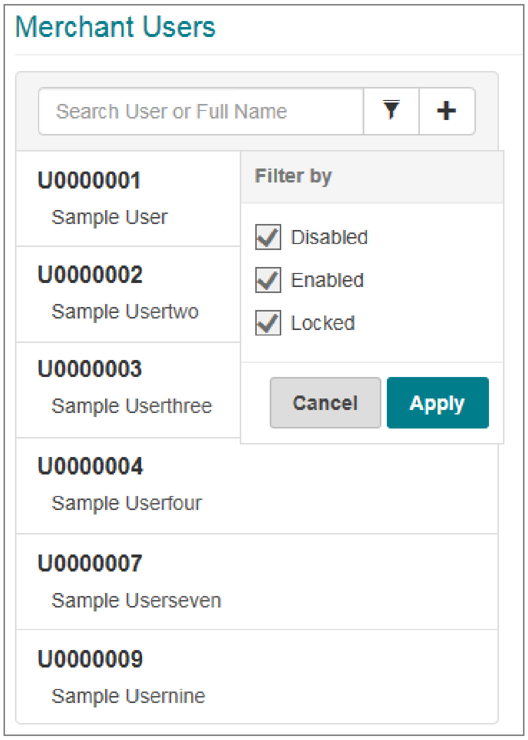
You can use the search field and filter icon to more easily find a specific user.



Enter the user name or the full name into the search field to limit the list to items containing that string of characters. As soon as you start entering a value, the list updates based on what you entered.

Select the filter icon to open a window that enables you to show disabled users, enabled users, and locked users. Administrators often use these options to quickly locate disabled or locked users, so that they can reset them.

Edit a User

Use this procedure to edit a user on the User Administration page.

Procedure

1. Select **Administration** to access the User Administration page.
2. From the list of users, select the user you want to work with.
   You can use the search field or filter button to find a specific user, as described in the previous section.
3. If you want to change user's full name, then for **Full Name**, enter a new value.
4. If you want to change the user's email address, then for **Email**, enter a new value.
   Note that the email address is used to send emails for password resets, so it is important to verify what you entered is correct.
5. If you want to change the timezone and date/time format settings for the user, then do the following:
   a. For **Timezone**, select the appropriate timezone for the user's location.
      For example, if you were located on the east coast of the United States and were observing Daylight Saving Time, then you would choose **Eastern Daylight Time**.

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b. For **Date Format**, select the appropriate date format.

For example, if you select **MM/DD/YYYY** (two digit month, two digit day, four digit year), then the system would format February 1, 2025 as 02/01/2025.

c. For **Time Format**, select the appropriate time format.

H represents hours in a 24 hour format. (For example, 5:00pm is 17). **h** represents hours in a 12 hour format and is typically paired with **tt**, (AM or PM). **mm** represents minutes.

These settings determine how dates and times are displayed in DirectLink Merchant. For example, when users search for deposits, they can specify a **Start Date**. When users view search results, they can see the date and time when a deposit is submitted. When users log on to the system, they are shown the last date and time they logged on. These dates and times are all formatted according to these settings. Note however that these settings do not affect virtual deposit tickets or emails sent by the system. Also note that users can change these settings in their user profile as necessary.

6. If you want to update the user interface language for the user, then for **Language**, select either **Canadian French**, or **Canadian English**, or **US English**.

When the user login to the system for the next time, the user interface elements are translated accordingly.

7. If you want to change the default scanner assigned to the user, then for **Scanner**, select a new value.

If you select a network scanner, such as **ml:Deal**, the system updates the page with the **Scanner Host** field, then you must also provide an IP address or hostname value for the network scanner in this field.

8. If you want to add a phone number, then do the following:

a. In the **Phone Numbers** section, select the menu icon (⋮) and select **Add** to show the fields for adding a phone number.

b. For **Name**, enter a description for this number.

For example, you could enter `Office` for the user's office phone, or `Mobile` for the user's cell phone.

c. For **Country Code**, select the country for the phone number.

For example, you could select **United States**. The system uses this value to apply the correct country code when making calls for user authentication purposes.

d. For **Phone Number**, enter the phone number with area code, omitting spaces. You can include dashes or omit them. For example:

`888-418-6824`

or

`8884186824`

e. If the phone number has an extension, then for **Ext**, enter that value.

f. Select the add icon (+) to add the number to the list.

The phone number is required.

9. If you want to remove a phone number, then do the following:

a. Under the **Phone Numbers** section, select the phone number you want to remove.

b. Select the menu icon (⋮) and select **Remove**.

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10. If you want to change the roles that are assigned to the user, then do the following:
    a. Select the more icon (…) for the **Roles** section to open the **Select Roles** window.
    b. Select or unselect the roles you want to assign to the user.

       You can also select the menu icon (⋮) and then select **Select All** all the roles or select **Unselect All** to unselect all of them.
    c. Select **Done** to save your selections and close the window.
11. If you want to change the locations that are assigned to the user, then do the following:
    a. Select the more icon (…) for the **Locations** section to open the **Select Locations** window.
    b. Select or unselect the locations you want to assign to the user.

       You can also select the menu icon (⋮) and then select **Select All** all the locations or select **Unselect All** to unselect all of them.
    c. Select **Done** to save your selections and close the window.
12. If you want to change the accounts that are assigned to the user, then do the following:
    a. Select the more icon (…) for the **Accounts** section to open the **Select Accounts** window.
    b. Select or unselect the accounts you want to assign to the user.

       You can also select the menu icon (⋮) and then select **Select All** all the accounts or select **Unselect All** to unselect all of them.
    c. Select **Done** to save your selections and close the window.
13. If you want to change the order of the locations or accounts, then do one of the following:
    - Select the list number field for the item you want to change, and drag the item up or down in the list to change its position.

      For example, if you have assigned four accounts, and you want to make the last one in the list show up as the first one, then you would select the field with the number **4**, hold down with your mouse, and drag the list item to the first position in the list. The system then assigns that list item a number **1**, with the other accounts reordered as appropriate.
    - Select in the list number field for an item, and enter a new number value for that item.

      For example, if you have assigned access to three locations, and you want to make the first item in your list the last item in your list, then you would select the field for the first position and change the value from **1** to `3`.

      Note, however, that users can manage the order of locations and accounts for themselves when working with their user profiles, so this step may not be necessary.
    - If you want to register one location as primary location and view only the primary location during the deposit capture process, then update the sort order with "`P`" character (uppercase or lowercase) to designate the location as primary. If the primary location is not configured for you, then all locations are displayed during the deposit capture process. You must select the correct location from the list before capturing the deposit.

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Note: If non-numeric value or values other than "P" character (uppercase or lowercase) is specified for the sort order, then an error message is displayed.

14. When finished making updates, select **Save**.

Copy a User

Use this procedure to copy a user on the User Administration page.

Procedure

1. Select **Administration** to access the User Administration page.
2. From the list of users, select the user you want to work with.

   You can use the search field or filter button to find a specific user, as described on Selecting Users to Work With section.
3. Select the menu icon (⋮) for the user profile, and select **Copy User** to create a new user with the same roles, privileges, accounts, locations, etc.
4. For **User**, enter the logon ID for the user.

   This is what the user will use in combination with a password to log on to the system.
5. For **Full Name**, enter the full name for the user.
6. For **Email**, enter the email address for the user.

   This email address is used for password resets and other system emails, so it is important to verify what you entered is correct.
7. You must enter at least one phone number. It is a mandatory field and you cannot create a user if no phone number is provided. Do the following to add a phone number:

   a. In the **Phone Numbers** section, select the menu icon (⋮) and select **Add** to show the fields for adding a phone number.

   b. For **Name**, enter a description for this number.

      For example, you could enter `Office` for the user's office phone, or `Mobile` for the user's cell phone.

   c. For **Country Code**, select the country for the phone number.

      For example, you could select **United States**. The system uses this value to apply the correct country code when making calls for user authentication purposes.

   d. For **Phone Number**, enter the phone number with area code, omitting spaces. You can include dashes or omit them. For example:

      `888-418-6824`

      or

      `8884186824`

   e. If the phone number has an extension, then for **Ext**, enter that value.

   f. Select the add icon (+) to add the number to the list.

   The phone number is required.
8. When finished, select **Save**.

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Disable a User

Use this procedure to disable a user on the User Administration page.

Procedure

1. Select **Administration** to access the User Administration page.
2. From the list of users, select the user you want to work with.

   You can use the search field or filter button to find a specific user, as described on Selecting Users to Work With section.
3. Select the menu icon (⋮) for the user profile, and select **Disable User**.

Results

The system displays a message that the user’s status was changed successfully, and the icon to the right of the user name changes to reflect the disabled status.

Make a Disabled or Locked User Active Again

Use this procedure to make a disabled or locked user active again on the User Administration page.

Procedure

1. Select **Administration** to access the User Administration page.
2. From the list of users, select the user you want to work with.

   You can use the search field or filter button to find a specific user, as described on Selecting Users to Work With section.
3. Select the menu icon (⋮) for the user profile, and do one of the following:
   - If the user was disabled, then select **Enable User**.
   - If the user was locked, then select **Unlock User**.

Results

The system displays a message that the user’s status was changed successfully, and the icon to the right of the user name changes to reflect the active status.

Reset a User’s Password

Use this procedure to reset a user's password on the User Administration page.

This process can only be used if the site that the user is associated with is not using Single Sign-On (SSO) or if the user is enabled.

Once you initiate this process, the user will be required to change the password, even if the user remembers the current password and successfully logs in using it.

Procedure

1. Select **Administration** to access the User Administration page.
2. From the list of users, select the user you want to work with.

   You can use the search field or filter button to find a specific user, as described on Selecting Users to Work With section.

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3. Select the menu icon (⋮) for the user profile, and select **Reset Password**.
4. When prompted to confirm, select **OK**.

   The system displays a message that the user's password has been changed successfully and sends an email notification to the user. The notification is sent to the email address in the user's profile.

   Your institution can customize the template used for the email notification.

   At this point, the user should complete the following steps:
5. Locate the email and select the link (or copy and paste the URL into the address bar of the browser). The user should be redirected to the Security Question page.

   The link in the email expires after the period established by your institution.
6. Enter the appropriate answer to the security question.
7. Select **Continue** to display the Reset Password page.
8. For **New Password**, enter the appropriate password.
9. For **Confirm Password**, re-enter the same password.
10. Select **Submit**.

Results

The system displays a confirmation message and sends a confirmation to the user's email address.

Reset a User's Security Questions

Use this procedure to reset a user's security questions on the User Administration page.

Procedure

1. Select **Administration** to access the User Administration page.
2. From the list of users, select the user you want to work with.

   You can use the search field or filter button to find a specific user, as described on Selecting Users to Work With section.
3. Select the menu icon (⋮) for the user profile, and select **Reset Questions**.

Results

The system resets the user's security questions, and it sends an email notification to the user indicating the security questions have been reset.

Delete a User

Use this procedure to delete a user on the User Administration page.

Procedure

1. Select **Administration** to access the User Administration page.
2. From the list of users, select the user you want to work with.

   You can use the search field or filter button to find a specific user, as described on Selecting Users to Work With section.

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3. Select the menu icon (⋮) for the user profile, and select **Delete User**.
4. When prompted to confirm, select **OK**.

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A

Requirements

Supported Operating Systems

- Android™ 10 or newer
- Apple® iOS 15.3 or newer
- Apple macOS® 12 Monterey or newer
- Microsoft® Windows® 10
- Microsoft® Windows® 11

Supported Browsers

- Google Chrome™
- Microsoft Edge
- Mozilla Firefox
- Apple Safari® (except on Windows)

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B

Additional Resources

Technical Support

This topic lists the point of contact to have technical support.

To obtain support, contact your institution.

Compliance Information

This topic briefs about the compliance standards that DLM adheres to.

DirectLink Merchant is compliant with Web Content Accessibility Guidelines (WCAG) 2.1. These Guidelines provide a single shared standard for web content accessibility for people with disabilities. Web "content" generally refers to the information in a web page or web application, including natural information such as text, images, and sounds and code or markup that defines structure, presentation, etc.

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Previous Revisions

This document is regularly updated in support of software enhancements and resolved issues. This section logs the history of previous changes.

For information about what's new in this most current version of this document, see What's New.

For detailed information about the software changes in each release, you can view the Image Solutions Release Notes.

February 6, 2026

The following table describes the changes to this document for this date.

Areas Impacted	Software Updates/Impacted Topics
All areas	Annual release update to 26.1. May also include editorial and other updates in conjunction with content reviews and documentation process enhancements.

January 6, 2026

The following table describes the changes to this document for this date.

Areas Impacted	Software Updates/Impacted Topics
Getting Started	Updated the text to indicate that merchant users will now receive alerts for deposits which are open for 60 days. Working With the Home Page
Working with Deposits	Updated the text to indicate that messages for account level amount limits will be displayed for secondary accounts also while splitting the deposit amount into multiple accounts. Selecting Accounts

November 5, 2025

The following table describes the changes to this document for this date.

Areas Impacted	Software Updates/Impacted Topics
Working with Deposits	Updated the text to indicate that merchant users will now receive emails once the limit override is requested. About Creating Deposits

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October 8, 2025

The following table describes the changes to this document for this date.

Areas Impacted	Software Updates/Impacted Topics
Working with Compliance Survey	Updated the text to indicate that merchant users could be restricted from creating deposits if the compliance survey is not completed within the specified time-frame, although restrictions may not apply if not configured for your site. About the Compliance Survey
Working with Deposits	• A note is included to indicate that all endorsements on captured items must meet site requirements, so deposit review is not required. About Creating Deposits • Updated the text to indicate that depending on how settings are configured for your site, you may or may not be able to capture items above the configure file size limit. Capture Process Using a Mobile Device

July 1, 2025

The following table describes the changes to this document for this date.

Areas Impacted	Software Updates/Impacted Topics
Getting Started	• A new sub-menu option is added under the **Help** menu option. This option provides streamlined access to installation packages specifically designed for various regional entities and languages (such as, Canadian French, Canadian English, and United States English). Downloading Software • Provided the ability to register a primary location for the user. Change Your User Profile Settings
User Administration	Provided the ability to register a primary location for the user. Change Your User Profile Settings Add a New User Edit a User

April 29, 2025

The following table describes the changes to this document for this date.

Areas Impacted	Software Updates/Impacted Topics
Requirements	Support for Microsoft® Windows® 8.1 has been removed. Supported Operating Systems

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April 1, 2025

The following table describes the changes to this document for this date.

Areas Impacted	Software Updates/Impacted Topics
Working with Deposits	The **Receipt** drop-down lists both **Deposit Detail** and **Receipt Detail** report for you to print, if the deposit is being made to a single deposit account. Reviewing Deposits

March 4, 2025

The following table describes the changes to this document for this date.

Areas Impacted	Software Updates/Impacted Topics
Working with Reports	The following reports are updated: • The **Image Report** has been updated to include new **1x1 Front + Back** variation. • **All Deposits Detail** report name is updated to **All Deposits Detail Report**. The List of Reports You Can Run

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Glossary

Account

An arrangement providing for financial services between a financial institution and a merchant. Accounts are identified by a unique account number and the types of deposits made to the account. Depending on how a merchant is configured, accounts could include checks only accounts (which support only checks), coupon accounts (which support checks and coupons), or lockbox accounts (which support checks or other items used for remittance processing).

Account Number

Number used to represent a unique account at a financial institution.

Check

A dated, signed, and written (or printed) instrument containing an unconditional order that directs a financial institution to pay a specified sum of money to a payee. The money is drawn from an account managed by that institution, such as with a customer’s checking account; and the signer is the account holder, or another authorized agent for the account, such as a cosigner or an individual with power of attorney.

Check Custom Field

Custom field that is associated with a check, and that merchant users provide values for after capturing a check. *See also Custom Field*, *Coupon Custom Field*, *and Deposit Custom Field*.

Consumer Deposit

A type of deposit that is typically made by a non-business consumer, which is posted by the institution in a consumer grouping.

Coupon

A printed document that is returned with a payment (such as a check) and that provides information about the invoice, bill, or debt the payment is satisfying. This typically includes customer name, account information, amount due, due date, and so on.

Coupon Custom Field

Custom field that is associated with a coupon, and that merchant users provide values for after capturing a coupon. *See also Custom Field, Check Custom Field, and Deposit Custom Field*.

Custom Field

Data entry field that is defined for a merchant based on their business needs. For example, merchants who primarily deposit payments associated with invoices, may need fields for invoice number, invoice amount, and payment date. Custom fields are associated with merchant accounts, and merchant users provide values for custom fields while creating deposits, and capturing checks and coupons. *See also Check Custom Field, Coupon Custom Field, and Deposit Custom Field*.

Deposit

A transaction involving the transfer of funds into an account managed by a financial institution. Within DirectLink Merchant, deposits are created by scanning checks (and their associated coupons, if applicable) and validating the deposit amount and account information for those captured items.

Deposit Custom Field

Custom field that is associated with a deposit, and that merchant users provide values for as part of creating a deposit. *See also Custom Field*, *Check Custom Field*, *and Coupon Custom Field*.

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Deposit Reports

Reports about the deposits made with DirectLink Merchant that can be run by merchant users with the appropriate user roles. This includes summary reports of deposits, locations, and users; image reports; receipt details; and so on.

Deposit Tape

A list of the item amounts that make up a deposit, manually entered by a merchant user when creating the deposit. A deposit tape is used to calculate the control total for the deposit, to verify that a deposit won't exceed any limitations before items are captured for the deposit, and to verify that each of the listed items is captured and the total balance of the captured items matches the total balance of the deposit tape. Depending on how a site is configured, the deposit tape feature may be optional, required, or unavailable.

DLM Plus

A feature that enables specialists to correct, balance and complete deposits for Merchant users. When this feature has been enabled for a Merchant account, a Merchant user can submit a deposit immediately after capturing all items related to it (skipping the correction and balancing phases). The specialists completes the deposit and submits it to the institution.

Duplicate Detection

Feature that identifies when a scanned or captured item already exists in the system. Institutions can enable duplicate detection when setting up their merchants, so that users can identify and correct issues during the deposit review process. Institutions and can also prevent merchants from storing items that have been identified as duplicates.

DirectLink Merchant

A software solution from FIS that is used to remotely capture and manage deposits. It includes server components, features for merchants who capture deposits, and features for the institutions who manage the merchant accounts.

ICL

(Image Cashletter). A structured file that contains one or more check images along with their associated data, and that can be imported into DirectLink Merchant to create a deposit.

Institution

The financial institution that provides access to DirectLink Merchant to their merchant customers, for the purpose of remotely capturing checks and making deposits to the accounts held at the institution by those merchants.

Intelligent Keying

A feature that associates values entered for a check custom field with a routing number and account number pairing, so that those values are automatically populated the next time a user captures a check from that pairing. For example, if intelligent keying is enabled for a **Unit Number** custom field used by an apartment management company, the first time a user captures a payment for Unit 201 and enters the value, the system associates **201** with the routing number and account number from the check. The next time the user captures a check with that routing number and account number pairing, the system automatically populates the custom field with the value **201**, so the user doesn't need to enter it again.

Location

Method for classifying the business locations where merchants use DirectLink Merchant to remotely scan deposits into their accounts at a financial institution. For example, if a merchant has several storefronts, each of those storefronts could be a separate location. Locations are assigned on a user-by-user basis, so that users can only capture deposits for the locations that they have been assigned.

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Lockbox Account

Merchant account with an institution that is used for remittance processing of payments received from the merchant's clients.

Login Announcement

A message that is displayed to all users associated with an institution on the Sign In page and can be formatted by type, start date, end date, and HTML5-compatible content.

Merchant

The customer of a financial institution that is using DirectLink Merchant to remotely scan deposits into one or more accounts they hold at that financial institution.

Merchant Dashboard Announcement

A message that is displayed to only merchant users on their Home page after logging on and can be formatted by type, start date, end date, and HTML5-compatible content.

Merchant Deposit

A type of deposit that is typically made by a commercial customer, which is posted by the institution in a merchant grouping.

MFA

(Multi-Factor Authentication). A security method that provides multiple security gates that a user must pass through in order to log on to the system. For DirectLink Merchant, MFA includes multiple knowledge factors in the form of a user password and user-defined security questions. It also includes a verification factor in the form of a user-defined phrase that is displayed when a user attempts to log on. For sites that use advanced MFA, a possession factor is also required in the form of a voice phone where users submit an access code upon receiving a call from the system, or an SMS device (such as a cell phone), where users can receive an access code to submit in order to log on to the system.

MICR Code

(Magnetic Ink Character Recognition) Code. A character-recognition technology primarily used by the financial services industry to manage the processing and clearing of checks and other documents. Located at the bottom of checks and other vouchers, the MICR line contains information about the document, such as its type, routing number, account number, check number, and so on.

Multi-Account Deposit

A transaction involving the transfer of funds into multiple accounts managed by a financial institution. After a deposit is scanned into FIS DirectLink Merchant, it can be split between the accounts associated with the institution based on percentage or dollar amount.

Open Deposit

A deposit that was created on the DirectLink Merchant Home Page, but has not yet been successfully submitted. This is typically due to not all of the items being captured yet, or because of errors that need to be resolved. Open deposits are listed in the Open list on the Home page, so that merchant users can easily find them and complete them.

Pending Deposit

Deposit that meets the review criteria established for a merchant and thus must be reviewed and approved to be processed. This could be a merchant level review or an institution level review. Users with the appropriate permissions can work with pending deposits on the Approvals page.

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Promoted Deposit

A deposit that has been opened by one merchant user and is ready to be completed by another merchant user, such as a clerk or bookkeeper.

Rejected Deposit

Deposit that was rejected during the review and approval process. Rejected deposits are listed in the Open Deposits list with an R status. Users can then open the deposit to make the necessary corrections (such as to remove an item in the deposit), or to remove the deposit.

Remittance

A sum of money sent by a consumer, typically by mail, as payment for goods or services. For example, a customer may mail a check to a utility company as payment for a monthly bill. DirectLink Merchant enables merchant users to capture the checks associated with a remittance payment and associate them with the proper lockbox account. Additional remittance processing is done by other software, such as ImageCentre or a third-party solution.

Routing Transit Number

A nine-digit code that identifies the financial institution on which a payment, such as a negotiable instrument (check, promissory note, and so on) or electronic transfer, is drawn.

Saved Query

A named set of search criteria that is used on the DirectLink Merchant Research Page to search for previously made deposits. Saved queries can include those users save for themselves (and thus only those users can access), or those saved at the merchant level, so that all of the merchant’s users can access them.

Security Questions

Questions and responses that users define as part of setting up their user profiles, and which are used by DirectLink Merchant to verify the correct person is logging on to the system. For example, a user could select a question about their favorite hobby and provide the answer. Then when the user attempts to log on to the system from an unrecognized workstation, the user is prompted with the question and required to provide the correct response.

Skew

The rotation of a scanned or captured image such that horizontal lines are not horizontal and vertical lines are not vertical. When images have excessive skew, character recognition may not process correctly, and portions of the image may be cropped.

Tracking Number

System defined number that is assigned to a deposit and that identifies the deposit for future retrieval. All the items that make up a deposit are assigned the same tracking number.

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