FIS DirectLink Merchant

User's Guide

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www.fisglobal.com

If you have any comments about this document, please send them to the IPSW Documentation Group at the following address or send e-mail to VAIAD.infodev@fisglobal.com

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FIS DirectLink Merchant is a software solution that is used to remotely capture and manage deposits. This manual is intended for the merchants who make deposits to their accounts using FIS DirectLink Merchant.

Assumptions

This manual assumes the following:

◆ You know how to use a web browser, like Internet Explorer.

◆ You know how to work with common user interface elements for software, such as text entry fields, drop-down lists, clickable icons, check boxes, and so on.

Note that FIS DirectLink Merchant was designed to work on multiple devices, such as desktop workstations, tablets, and other mobile devices. The images in this guide are examples of using the software on a desktop workstation; but the location of page elements may differ based on the device you are using. Also note that if you are working on a device that does not use a mouse, touch the appropriate place on the screen when directed in these instructions to click or select an item.

How to Use This Manual

This manual contains three kinds of information:

◆ **Overview** chapters explain what the product as a whole does. Such chapters cover critical concepts that are a prerequisite to information in the rest of the manual.

◆ **Procedural** chapters give step-by-step instructions for performing specific tasks with the product. Within these chapters, procedures are identified by a distinctive arrow and heading style, which is also used in the table of contents. For example:

   ▶ **Display the System Administration Menu**

◆ **Appendixes** provide reference information about system configuration and related topics.

Text Conventions

This manual uses fonts and typefaces to connect what you read in this book to what you see on the screen or what you need to type into the system. In particular:

◆ A sans serif font is used for text that is displayed on viewports, windows, or dialog boxes (the Close and OK buttons, the File menu) and for file names (/Etc/Hosts, C:\Windows\Win.ini) that appear within the text of paragraphs.

◆ A `monospaced font` is used for listing the contents of files and certain programming terms.

◆ A **`bold monospaced font`** identifies actual characters you should type. For example,

… type **`exit`** at the DOS prompt …

means you should type the characters **`e`**, **`x`**, **`i`**, and **`t`**.

◆ *Italic* identifies a variable that you should replace with the actual text or value appropriate for your system. For example,

… the file *D:\Directory\Filename* …

means you should replace *D:*, *Directory*, and *Filename* with the actual drive and full pathname of the file in question. For example,

… the file C:\Windows\Win.ini …

Technical Support

FIS customers with a maintenance plan can contact FIS Technical Support in two ways:

◆ Call 1-888-41-Touch (86824)

◆ Visit https://clientsupport.fisglobal.com and open a ticket.

If your company does not have a current maintenance contract, you will be billed at an hourly rate for use of these services.

Chapter 1

FIS

Getting Started With FIS DirectLink Merchant

This chapter provides an overview of FIS DirectLink Merchant and includes the following sections:

◆ *What Is FIS DirectLink Merchant?*

◆ *Accessing the System*

◆ *Working With the Home Page*

◆ *User Interface Elements*

◆ *Updating Your User Profile*

◆ *Where to Go From Here*

Note that the features you can access in FIS DirectLink Merchant depend on the roles that have been assigned to you. For more information, consult with your system administrator.

What Is FIS DirectLink Merchant?

FIS 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.

For merchant users, FIS DirectLink Merchant enables you to:

◆ Convert paper-based check deposits to an electronic format for immediate and secure delivery to your preconfigured accounts.

◆ Run reports about the deposits that have been made with FIS 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.

◆ View and change your user settings, such as your email address and password.

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

Accessing the System

FIS 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 (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 FIS DirectLink Merchant, you are presented with a page that explains the secure authentication setup.

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

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.

After you provide the security phrase, and set your challenge questions and responses, you can click 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, you can select the Remember this device check box and click 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.

Review your selections and enter your password again to confirm. If your site has also set up additional identity verification, 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 click Send Text, 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 click Place Call, 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 the Remember this device check box to prevent the system from prompting you for the access code each time you log on, or clear the check box to proceed with the identity verification process each time you log on.

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), the system does not log you out.

You can also log out manually by clicking the gear icon ( ) in the menu bar and selecting Log Out.

Working With the Home Page

When you first log on to FIS DirectLink Merchant, you are brought to the Home Page. The Home Page provides quick access to all the FIS 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/recent deposits.

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.

You can click here to return to the home page.

Menu options vary based on the roles that have been assigned to you.

You can access your user settings by clicking here.

You can use these tabs to view and work with your open and recent deposits.

You can provide values and click this 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. You can also select a deposit to continue working with it, such as to capture additional items.

◆ From the Recent Deposits list, you can view deposits that were completed recently. 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 FIS DirectLink Merchant should be familiar to users who have worked with other software applications. These include things like drop-down lists, buttons, check boxes, and text fields.

FIS DirectLink Merchant also uses the following two icons to provide access to additional features:

Icon	Description
⋮	This icon opens a menu of additional actions you can take. For example, when configuring the phone numbers for your user profile, you can click this icon to show you actions you can take like Add (to add a new phone number) or Remove (to remove a phone number).
•••	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 click this icon to open a window that enables them to select the roles to assign.

Updating Your User Profile

Your User Profile settings enable you to set your display name and email address, change your password, add and manage phone numbers, and reorder your locations and accounts.

CAUTION

For security reasons, FIS DirectLink Merchant requires that you change your password at regular intervals. The system also requires that passwords exceed eight characters and include a mixture of:

◆ *Uppercase (A-Z) and lowercase (a-z) characters.*

◆ *Numbers (0-9)*

◆ *Special characters (@, !, #, and so on)*

To access your user profile, click the gear icon (⚙) in the menu bar and select User Profile.

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

◆ Locations - The location where you are accessing FIS 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 FIS DirectLink Merchant. Depending on how your profile is set up, this could be a single account or multiple accounts. For security reasons, account numbers can be masked so that only the last four digits are shown.

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.

1. If you haven't already done so, click the gear icon (⚙) in the menu bar and select User Profile.

2. If you want to change your full name, type a new value in the Full Name field.

3. If you want to change your email address, type a new value in the Email field.

   Note that your email address is used to send emails for password resets, so it is important to verify what you typed is correct.

4. If you want to select a different default scanner for your profile, select a new value from the Scanner drop-down list.

   Note that the scanners you can access are determined by how your institution configuration. If you have access to only one scanner, 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, you can still select a different scanner before capturing checks.

5. If you want to change your password do the following:

   a. In the Old Password field, type the password you currently use for logging on to the system.

   b. In the New Password field, type your new password, keeping in mind the recommendations about using uppercase characters, lowercase characters, numbers, and special characters.

   c. In the Confirm Password field, retype the new password.

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

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

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

   b. In the Name field, type a description for this number.

   For example, you could type **Office** for your office phone, or **Mobile** for your cell phone.

    c. From the Country Code drop-down list, 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. In the Phone Number field, type 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, type that value in the Ext field.

    f. Click the add icon (**+**) to add the number to the list.

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

    a. Under Phone Numbers section, select the check box for the phone number you want to remove.

    b. Click the menu icon (⋮) and select Remove.

8. If you want to change the order of the locations or accounts that have been assigned to you, do one of the following:

- Click in 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, you would click in 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.

- Click in the list number field for an item, and type 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, you would click in the field for the first location and change the value from **1** to **3**.

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.

9. When finished, click Save.

Where to Go From Here

For more information about working with FIS DirectLink Merchant, reference the different chapters of this guide.

User Features	
◆ Working With Deposits	(see page 19)
◆ Working With Reports	(see page 33)
◆ Researching Deposits	(see page 39)
Administrator Features	
◆ User Administration	(see page 49)

Following the chapters there is a glossary containing all the standard terms used to describe FIS DirectLink Merchant and its components (see page 59). There is also a list of the screen captures used in the guide (see page 63).

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Working With Deposits

This chapter covers working with deposits and includes the following sections:

◆ *About Deposits*

◆ *Capturing Items*

◆ *Correcting Items*

◆ *Balancing Deposits*

◆ *Reviewing Deposits*

Note that you must have the appropriate user roles to be able to capture checks to make deposits. Also note that you can only capture items for the locations and accounts you can access.

About Deposits

Creating deposits with FIS DirectLink Merchant is a multi-step process that involves providing the deposit information (location, account number, and deposit amount) on the Home Page, and then capturing the images that make up that deposit.

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. After one or more checks are captured, the deposit goes through a correction step to address issues with the images, a balance step to ensure the total dollar amount of the checks matches the deposit amount, and a review step where you confirm the deposit is ready to be processed.

If you exit any of the steps of the deposit creation workflow before completing the deposit, 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 if there are no issues with the checks that need to be addressed.

See the following pages for more information about each of the steps in the deposit creation process.

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 click a deposit from the Open Deposits list.

◆ If you're using FIS DirectLink Merchant on a workstation with a scanner, the Capture Items page provides you with a Capture button that starts the scanning process.

◆ If you're using FIS DirectLink Merchant from a mobile device, 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, making sure the deposit balances, or reviewing the deposit).

Capture Process Using a Scanner

When using FIS 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.

Example of Capture Items Page Before Capturing Items
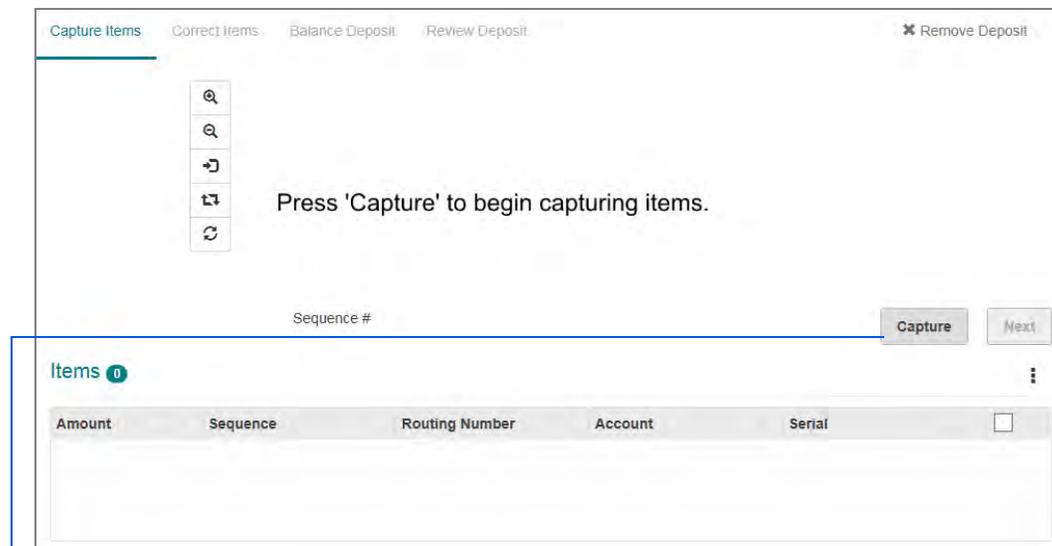
Click the Capture button to start capturing the checks that make up the deposit. Captured checks are added to the items list below.

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

◆ Initializing

◆ Ready

◆ 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 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)
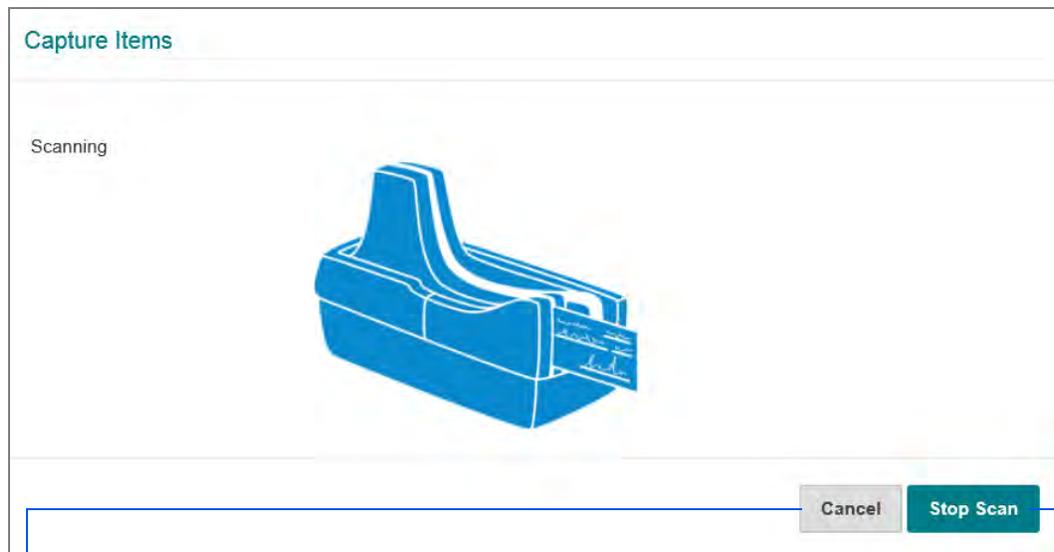
If you click Cancel, the system cancels capturing and stops where it is in the process. It won't upload any pending items, but will finish processing what it has already captured.

If you click Stop Scan, the system finishes uploading and processing all the items, then exits to the capture page.

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

Example of Captured Check

You can click here to remove a deposit and all its captured items. This option appears for all steps of the deposit process.

You can select items from the list and click here to access a menu item that enables you to remove those items.

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 check box for an item and click 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. Click a column heading once to sort in ascending order (0-9, a-Z). Click a column heading again to sort in descending order (Z-a, 9-0).

You can also hold down the Shift key and click 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, click the first column you want to sort by; and then hold down the Shift key and click 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 click a numbered column again, it toggles between ascending and descending order for that column.

- If you release the Shift key and click a column, 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
🔍	Zooms in on the image.
🔍	Zooms out on the image.
➡	Toggles between the front side of the check and the back side of the check.

Icon	Description
↻	Rotates the check 90 degrees clockwise.
↻	Resets the check to the original display.

When you are finished capturing items, you can click Next to move on to the next part of the process.

Capture Process Using a Mobile Device

When using FIS DirectLink Merchant from a mobile device, the Capture Items page includes options that enable you to take photos of each of the individual checks that make up the deposit.

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

Example of Capture Items Page Before Capturing a Check
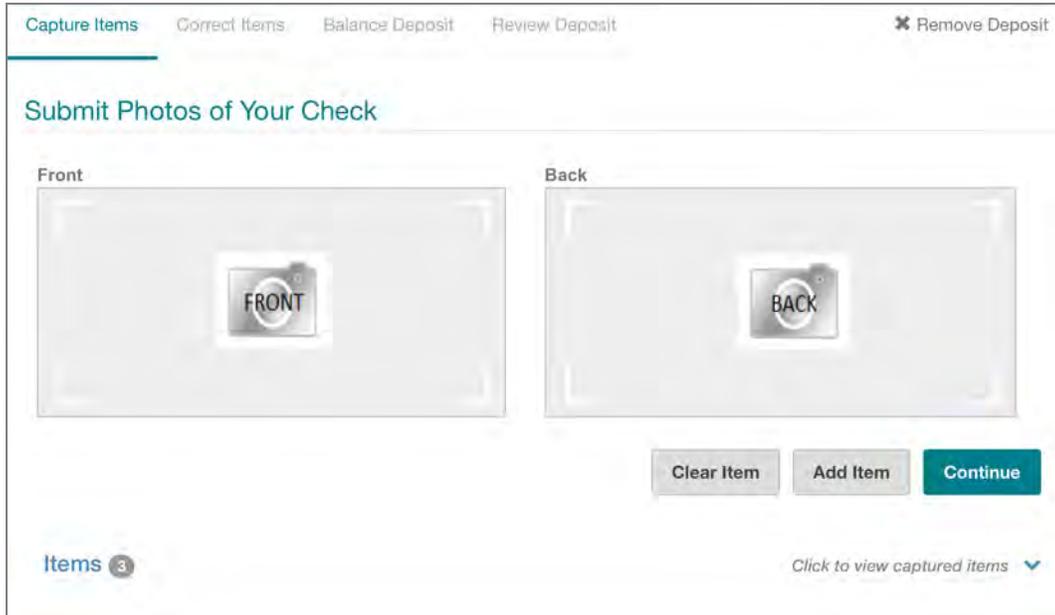
When you click the Front icon, it opens a menu option that enables you to take a photo of the front of the item. Likewise, when you click the Back icon, you can take a photo of the back of the item.

Example of Capturing a Check:
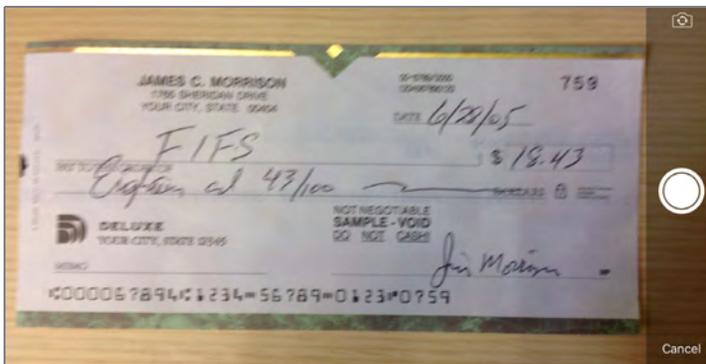
After you take the photo, the system prompts you to confirm you want to use that image.
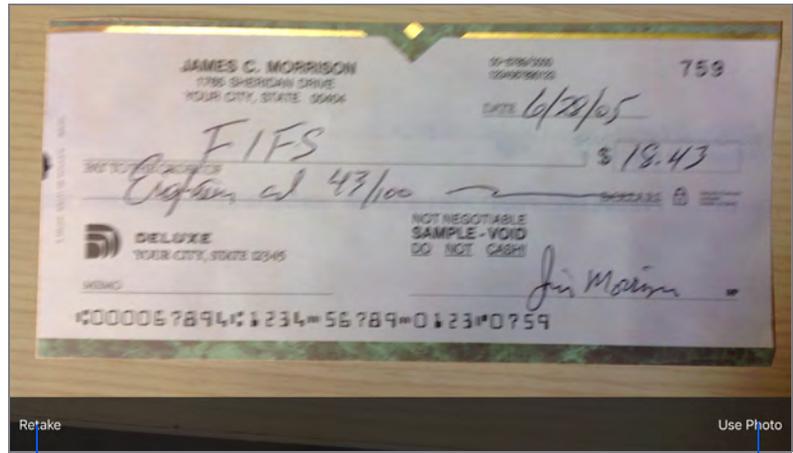
You can choose to use the photo, or retake the image by clicking the links in at the bottom of the window.

When you choose to use the photo, the Capture Items page is updated with the captured image. You can then take the photo of the back of the item as well.

Example of Capture Items Page When You Take the Front Photo
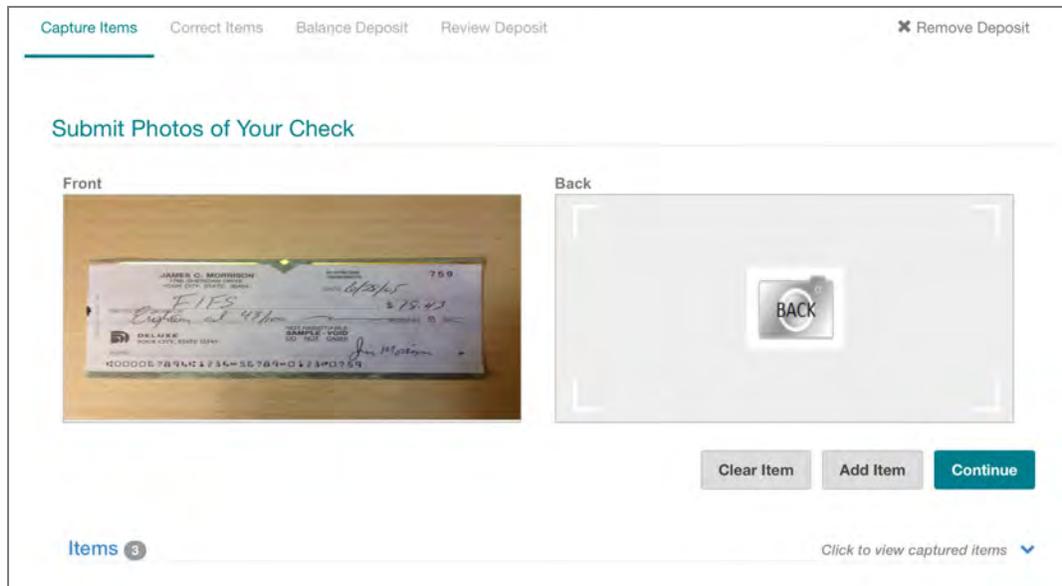
Example of Capture Items Page When You Take the Back Photo
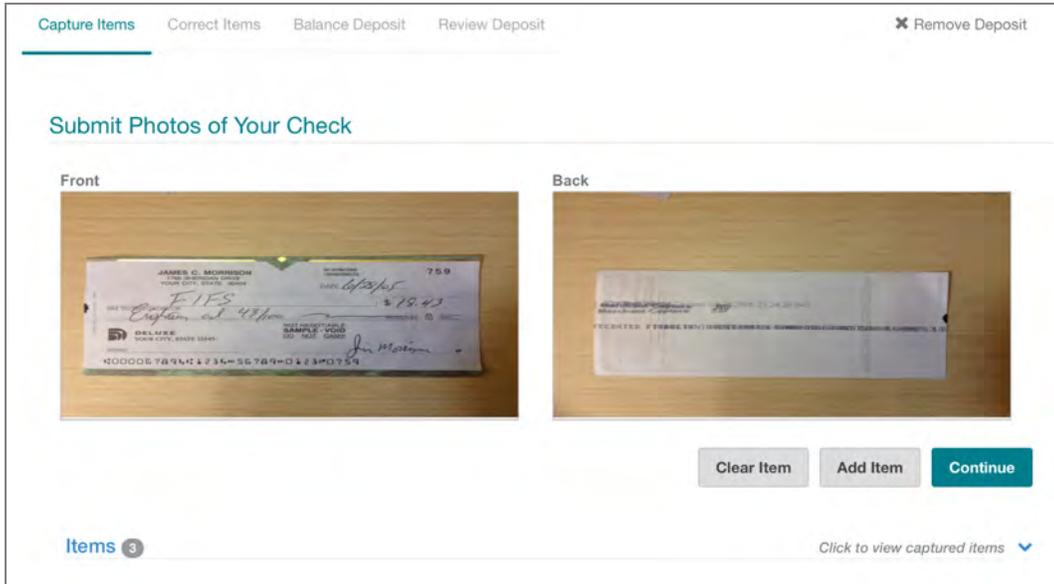
Once you have captured items, you have multiple options:

◆ You can click Clear Item to remove all the content for the current item, such as removing both the Front and Back images.

◆ You can click 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, you are returned to this page to add any additional items.

◆ If this is the last item for the deposit, you can click Continue to submit the current item for analysis, and if it is complete, you are transitioned to the Correct Items page (or the Balance Page, or Review Page depending on the item's status).

Note that you can also click the down arrow (∨) to view the previously captured items for this deposit.

You can click here to show or hide the other captured items.

You can use these arrows to move through the list of other items.
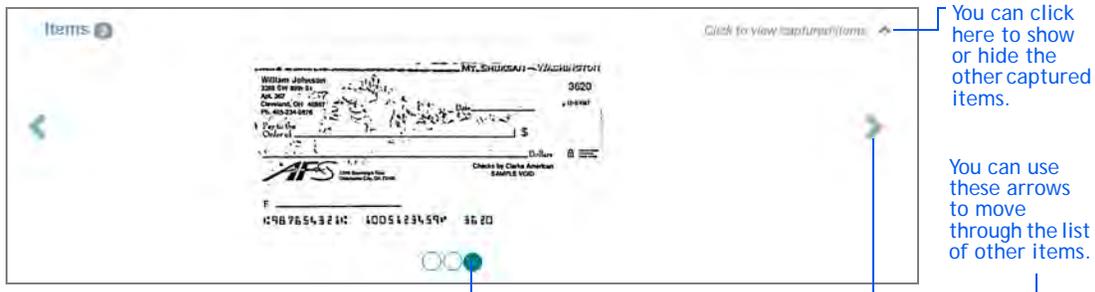
Correcting Items

The Correct Items page enables you to correct problems with scanned checks. You access this page by clicking the Next button from the Capture Items page. Depending on how your site has been configured, FIS 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.

◆ Recognizing amounts.

◆ Testing image quality, such as skew, minimum and maximum height and length, contrast, and so on.

If problems are found, the system prompts you to resolve them. When you finish making the necessary adjustments, you can click 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, you can click 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.)

The following sections show examples of common corrections you might need to make. 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 an amount that is greater than $0.00.

Example: Duplicate Checks

In this example, the system determined one of the checks that was scanned matched an existing check. You can resolve the error condition by removing that check from the deposit as indicated.

When working with duplicate checks, the system provides you with an option to view the existing image.

If you want to remove a deposit, you can do so by clicking here. This removes the deposit and all its captured checks.If you want to remove a single item, click the Remove button.

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.

In most instances where the amounts are balanced, FIS DirectLink Merchant automatically advances you to the review step. But for instances where corrections are necessary, the Balance Deposits page enables you to make changes.

You can click here to return to the Capture Items page and capture more checks.

You can adjust the total amount of the deposit here.

You can edit check values here for instances where the value shown does not match the amount of the check.

You can select an item from the list and click here to access the menu that enables you to remove it; or you can edit the item, which returns you to Correct Items page

The total number of items in the deposit is shown here. (In this example, only two items are shown out of the eight that make up the deposit.)

Reviewing Deposits

When you review a deposit, you look over the deposit ticket that the system creates for you, provide any necessary comments, and click Submit to submit the deposit. Optionally, if there's something amiss, you can click the Balance button to return to the Balance Deposits page.

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

After reviewing the deposit for accuracy, you can type any comments and click here to submit it. Recent deposits show up in the Recent list on the Home page.

After you click Submit, the system updates the page with a message confirming the deposit. The page is also updated with new buttons that enable you to return to the Home page or print a receipt for the deposit.
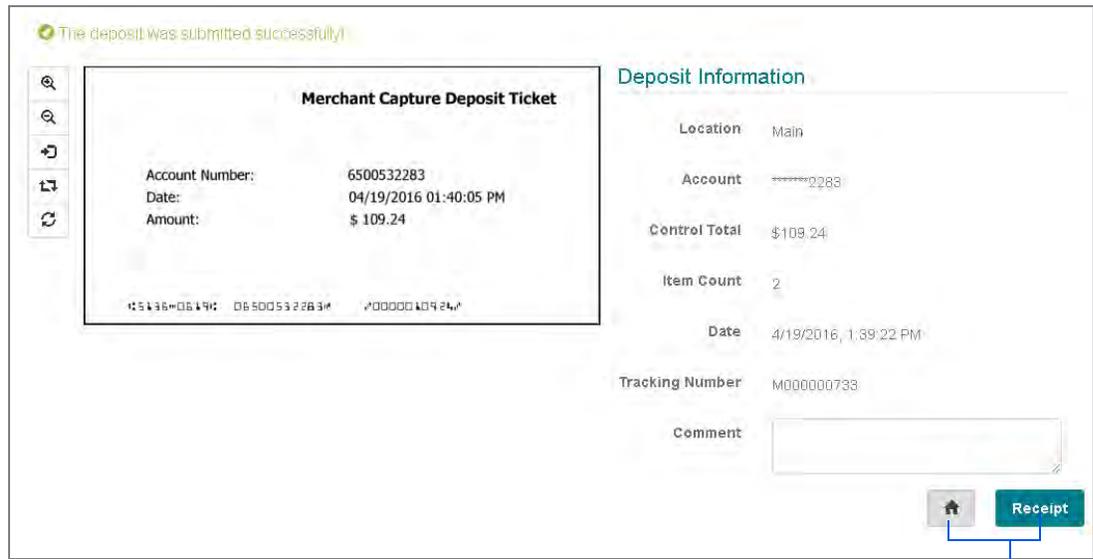
Click these buttons to return home, or to show the receipt.

The receipt is the same Receipt Detail report that you can print from the Reports page.
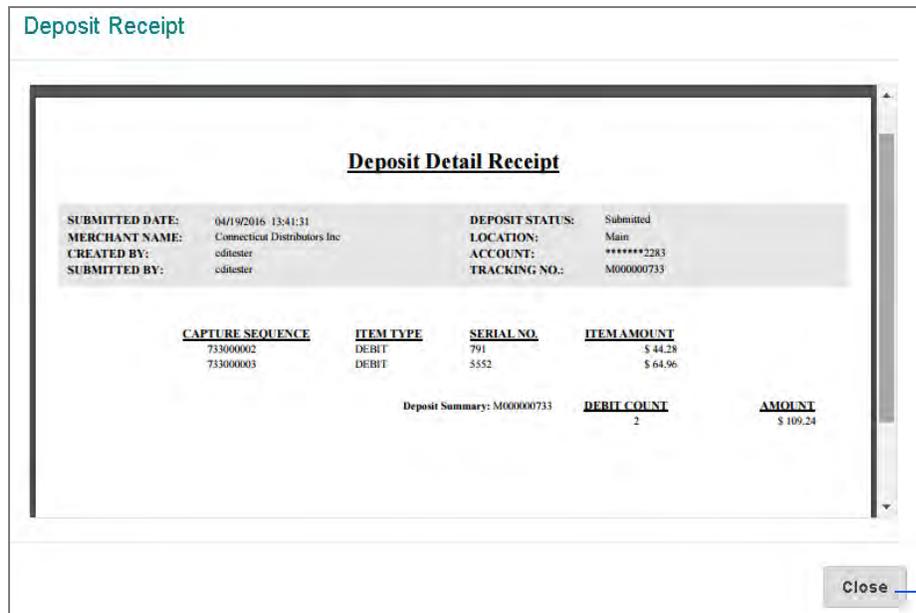
When finished, click here to close the window, and return to the page with your submitted deposit.

This page is intentionally left blank.

Working With Reports

This chapter covers generating reports and includes the following sections:

◆ *About Running Reports*

◆ *The List of Reports You Can Run*

◆ *Run a Deposit Report*

Note that you must have the appropriate user role to generate reports.

About Running Reports

The Reports page provides you with the ability to run reports about the deposits made through FIS DirectLink Merchant. To access the Reports page, click the Reports menu item.

The left side of the page provides you with the fields for generating a report. You pick the report you want to generate, provide the search criteria, and click Create Report. The system generates the report and prompts you to open it or save it to your file system.

Files are generated as PDF files; and when saved, these files are typically stored in your browser's default location for downloads with a unique name. However, depending on which browser you are using, you may be able to choose the location to save the files by clicking the drop-down list to the right of the Save button and selecting Save As.

If the report is taking too long to generate, or you selected the wrong report or the wrong date, you can click Cancel to stop the report generation process.

Example of All Deposits Report

All Deposit's Report

CREATION DATE:	01/05/2016 11:04:37		**MERCHANT NAME:**	World Wide Distributors Inc	
SUBMITTED DATE:	01/05/2016 11:08:34		**LOCATION:**	Main	
CREATED BY:	U0000001		**ACCOUNT:**	*******2300	
SUBMITTED BY:	U0000001		**TRACKING NO.:**	M000000400-5001	**DEPOSIT STATUS:** Completed

CAPTURE SEQUENCE	EXPORT SEQUENCE	ITEM TYPE	SERIAL NO.	ACCOUNT NO.	ROUTING NO.	ITEM AMOUNT
400000001	12340001237960	CREDIT	0	6500532300	51360619	$ 3,000.00
400000002	12340001237961	DEBIT	1543	9674362	123456780	$ 3,000.00

	Deposit Summary: M000000400	ITEMS	AMOUNT
	CREDIT	1	$ 3,000.00
	DEBIT	1	$ 3,000.00

CREATION DATE:	01/05/2016 11:34:00		**MERCHANT NAME:**	World Wide Distributors Inc	
SUBMITTED DATE:	01/05/2016 11:36:30		**LOCATION:**	Main	
CREATED BY:	U0000001		**ACCOUNT:**	*******2300	
SUBMITTED BY:	U0000001		**TRACKING NO.:**	M000000401-5002	**DEPOSIT STATUS:** Completed

CAPTURE SEQUENCE	EXPORT SEQUENCE	ITEM TYPE	SERIAL NO.	ACCOUNT NO.	ROUTING NO.	ITEM AMOUNT
401000001	12340001237962	CREDIT	0	6500532300	51360619	$ 48.01
401000004	12340001237963	DEBIT	1820	7946135	123456780	$ 25.20
401000005	12340001237964	DEBIT	1822	7946135	123456780	$ 22.81

	Deposit Summary: M000000401	ITEMS	AMOUNT
	CREDIT	1	$ 48.01
	DEBIT	2	$ 48.01

	Account Summary: *******2300	ITEMS	AMOUNT
	CREDIT	2	$ 3,048.01
	DEBIT	3	$ 3,048.01

	Merchant Summary: World Wide Distributors Inc	ITEMS	AMOUNT
	CREDIT	2	$ 3,048.01
	DEBIT	3	$ 3,048.01

Created By: U0000001	**Page 1 of 1**	**Created On:** 01/15/2016 09:45:50

The List of Reports You Can Run

You can run the following reports about the deposits made at your site using FIS 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 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).

Report Name	Description
All Deposits Detail	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.
Deposit Detail	Provides the details of a selected deposit, including the individual checks, the item amounts, serial numbers, account numbers, routing numbers, and so on.
Deposit Summary	Provides a summary of the deposits made during the specified range, for the specified locations and accounts. Includes the date of the deposit, deposit tracking number, deposit status, person who scanned the deposit, person who submitted the deposits, and the counts.
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. ◆ 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. 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.
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.

Report Name	Description
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, serial number, item number, and so on. Note that this is the same report that is available on the Deposit Completed page.
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.

▶ Run a Deposit Report

Use this procedure to run deposit reports for FIS DirectLink Merchant. Note that available search criteria varies by report.

1. If you haven't already done so, log on to FIS DirectLink Merchant and click Reports in the menu bar to show the fields for running reports.

2. From the Report drop-down list, select the report you want to run.

For a detailed description of the available reports, see the previous 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 type a date manually in *MM/DD/YYYY* format or pick the date from a calendar. By default, today's date.

- End Date: The ending date for the range of dates you want to search. You can type a date manually in *MM/DD/YYYY* format or pick the date from a calendar.

- 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 from the drop-down list.

4. Click Create Report.

This page is intentionally left blank.

Chapter 4

Researching Deposits

This chapter covers researching deposits and includes the following sections:

◆ *About Researching Deposits*

◆ *Searching for Deposits*

◆ *Working With Search Results*

◆ *Managing Saved Queries*

Note that you must have the appropriate user roles to search for deposits with the Research page, work with the search results, or manage saved queries.

Also note that depending on the roles that have been assigned to you, you may only be able to search for your own deposits, not the deposits made by other users.

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, click Research from the menu bar.

Deposit M000000673 with 2 debit(s) for $636.42 was submitted on 4/6/2016 11:44:12 AM

- 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.

Searching for Deposits

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.

▶ **Search for Deposits**

1. If you haven't already done so, log on to FIS DirectLink Merchant and click Research from the menu bar to show the fields for researching deposits.

2. If you want to search using a previously saved query, select the query from the Saved Queries drop-down list.

3. In the Start Date field, type the start of the date range you want to search; or click the calendar icon to open a window that enables you to pick a date from a calendar.

   By default, the current date is filled in for you.

4. In the End Date field, type the end of the date range you want to search; or click the calendar icon to open a window that enables you to pick a date from a calendar.

   By default, the current date is filled in for you.

5. If you want to search without making changes to the query, skip to step 10. Otherwise, continue with the steps of this procedure, replacing the existing values as appropriate.

6. If you want to limit your search further, click the down arrow to show additional search fields.

   ▪ If you want to limit your search by location, select a value from the Location drop-down list.

   ▪ If you want to limit your search by account, select a value from the Account list.

7. If you want to limit your search results by an additional field, click the Add Field button to add a new line of search fields, and do the following:

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

   b. From the operator drop-down list, select the operator you want to use for 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.

   c. In the Value field, type the value for this query line.

      For example, you could configure a line to be Tracking Number = M000000001.

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

8. If you need to remove a query line, click the **X** button to the right of the line.

9. If you want to configure export options, click the down arrow to the right of the Export Options heading and provide the appropriate values. For more information, see the next section.

10. If you made a mistake and need to start over, click Clear to reset the search query to the default. Otherwise, Click Search.

    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 as described in the next section, 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.

Export Options

Amount Format Decimal
1234.00

An example of how the text would be formatted based on your input is shown below the fields.

Date Format M/d/yyyy h:mm:ss tt
1/2/1999 3:04:05 PM

Delimiter Comma

☑ Export Column Names
☑ Fields 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, these choices are saved as part of that query.

Field	Description
Amount Format	How you want exported amounts to be formatted. Options include: 10 digit (0000123400), Comma (1234,00), Decimal (1234.00), Dollar ($1,234.00), Numeric (1,234.00) and Whole number (123400).

Field	Description
Date Format	How you want exported dates to be formatted. Type how you want the format the date using standard date and time format strings. For example, you could type: `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. FIS 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.
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 type 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. ◆ Select the check box to include the column names. ◆ Clear the check box to 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.
	
	◆ Select the check box to enclose the values in quotes.
	`"123456789","001234567890","","98765432","3000,00"`
	
	◆ Clear the check box to omit 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, 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 from the list. The upper pane updates with the selected image.

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

  You can also hold down the Shift key and click 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, click the first column you want to sort by; and then hold down the Shift key and click 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 click a numbered column again, it toggles between ascending and descending order for that column.

  ● If you release the Shift key and click a column, it clears the numbered sort order.

◆ Reorder columns by clicking a column heading and dragging it left or right.

You can also click 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. When finished you can click Done to return to the list of items.

◆ 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, 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* on *page 42*.

  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 clicking 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 run the Item Detail report for the item.

◆ Print Deposit - Select and 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.

◆ View Deposit - Select this item to view only the list of items that make up the selected item's deposit. When finished you can click Back to Items to return to the list of items.

Managing Saved Queries

If you have been assigned the appropriate user roles, 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**

1. If you haven't already done so, log on to FIS DirectLink Merchant and click Research from the menu bar to show the fields for researching deposits.

2. Select a value from the Saved Queries drop-down list to update the page with that query's search criteria.

3. In the Saved Queries field, type the name for the new saved query.

4. Provide search criteria, as described in *Search for Deposits* on page 41; and configure export options as described in *Working With Export Options* on page 42.

5. Click 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.

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

▶ **Copying 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).

1. If you haven't already done so, log on to FIS DirectLink Merchant and click Research from the menu bar to show the fields for researching deposits.

2. Select a value from the Saved Queries drop-down list to update the page with that query's search criteria.

3. In the Saved Queries field, replace the name of the original saved query with the name for the new saved query.

   You can click the x to clear the field and type 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* on page 41 and *Working With Export Options* on page 42 as a guideline.

5. Click 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.

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

▶ **Modify an Existing Query**

1. If you haven't already done so, log on to FIS DirectLink Merchant and click Research from the menu bar to show the fields for researching deposits.

2. Select a value from the Saved Queries drop-down list to update the page with that query's search criteria.

3. Update the search criteria and export options as appropriate, using *Search for Deposits* on page 41 and *Working With Export Options* on page 42 as a guideline.

4. Click the Research Options menu icon (⋮), and do one of the following:

   ■ If this was a user query, select Save.

   ■ If this was a merchant query, 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, you must change the query name as described in the previous procedure.

5. When prompted to confirm, click OK.

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

▶ **Remove a Query**

1. If you haven't already done so, log on to FIS DirectLink Merchant and click Research from the menu bar to show the fields for researching deposits.

2. From the Saved Queries drop-down list, select the query you want to remove.

3. Click 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 the remove option available to you depends on the type of query you are
    trying to remove.

4. When prompted to confirm, click OK.

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

User Administration

This chapter covers user administration and includes the following sections:

◆ *About User Administration*

◆ *Adding Users*

◆ *Working With Existing Users*

Note that you must have the appropriate user rights to work with existing users, or to add and remove users. Also note that you cannot see or edit your own user profile through User Administration. You can only work with profiles for other users. If you want to make changes to your own user profile, see Updating Your User Profile on page 13.

About User Administration

The Administration Page enables you to add new users, edit existing users, or remove users. To access the page, click Administration from the menu bar.

◆ 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 disabled. If you add a new user, the fields become editable. If you select an existing user to work with, 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 phone numbers used for advanced MFA (Multi-Factor Authentication); the roles that grant access to FIS DirectLink Merchant features; and the locations and accounts the user can access for making deposits, running reports, and doing research.

User Roles

The following roles are the default roles that can be assigned to FIS DirectLink Merchant users. Depending on how your site is configured, there may be additional roles defined that are not listed here. Consult with your system administrator for more information.

Select Roles		⋮
☐ Advanced Operator	*User's deposits will skip Merchant Deposit Review*	
☐ Approver	*User can reject/approve deposit flagged for review*	
☐ Desktop Operator	*User can capture deposits on a desktop*	
☐ History Administrator	*User can research and build queries*	
☐ Mobile Web Operator	*User can capture deposits using a mobile browser*	
☐ Researcher	*User can run reports and research all deposits*	
☐ Reviewer	*User can run reports and research own deposits*	
☑ User Administrator	*User that can add and remove other users*	
☐ User Manager	*User that can manage existing users*	
	Cancel	Done

Adding Users

If you have the appropriate user rights, you can add new users to the system by clicking 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.

▶ **Add a New User**

1. If you haven't already done so, log on to FIS DirectLink Merchant and click Administration in the menu bar to show the fields for working with users.

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

3. In the User field, type 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. In the Full Name field, type the full name for the user.

5. In the Email field, type the email address for the user.

    This email address is used for password resets and other system emails, so be sure that the email address is correct.

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

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

    b. In the Name field, type a description for this number.

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

    c. From the Country Code drop-down list, 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. In the Phone Number field, type 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, type that value in the Ext field.

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

7. Add the roles to the user profile:

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

b. Select check boxes for each of the roles you want to assign to the user.

You can also click the menu icon (⋮) and Select All to select all check boxes at once.

c. Click Done to save your selections and close the window.

8. Add the locations to the user profile:

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

b. Select check boxes for each of the locations you want to assign to the user.

You can also click the menu icon (⋮) and Select All to select all check boxes at once.

c. Click Done to save your selections and close the window.

9. Add the accounts to the user profile:

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

b. Select check boxes for each of the accounts you want to assign to the user.

You can also click the menu icon (⋮) and Select All to select all check boxes at once.

c. Click Done to save your selections and close the window.

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

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.

■ Click in 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, you would click in 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.

■ Click in the list number field for an item, and type 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, you would click in the field for the first location and change the value from **1** to **3**.

11. When finished, click 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 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, 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 with their new temporary password 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. You can use the search field and filter icon to more easily find a specific user.

Type the user name or the full name into the field to limit the list to items containing that string of characters.

As soon as you start typing a value, the list updates based on what you typed.

Click 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**

1. If you haven't already done so, log on to FIS DirectLink Merchant and click Administration in the menu bar to show the fields for working with users.

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, type a new value in the Full Name field.

4. If you want to change the user's email address, type a new value in the Email field.

    Note that the email address is used to send emails for password resets, so it is important to verify what you typed is correct.

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

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

   b. In the Name field, type a description for this number.

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

   c. From the Country Code drop-down list, 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. In the Phone Number field, type 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, type that value in the Ext field.

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

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

   a. Under Phone Numbers section, select the check box for the phone number you want to remove.

   b. Click the menu icon (⋮) and select Remove.

7. If you want to change the roles that are assigned to the user, do the following:

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

   b. Select check boxes for each of the roles you want to assign to the user, and clear the check boxes for any of the roles you want to remove.

   You can also click the menu icon (⋮) and Select All to select all check boxes at once or Unselect All to clear all the check boxes.

   c. Click Done to save your selections and close the window.

8. If you want to change the locations that are assigned to the user, do the following:

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

    b. Select check boxes for each of the locations you want to assign to the user, and clear the check boxes for any of the locations you want to remove.

        You can also click the menu icon (⋮) and Select All to select all check boxes at once or Unselect All to clear all the check boxes.

    c. Click Done to save your selections and close the window.

  9. If you want to change the accounts that are assigned to the user, do the following:

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

    b. Select check boxes for each of the accounts you want to assign to the user, and clear the check boxes for any of the accounts you want to remove.

        You can also click the menu icon (⋮) and Select All to select all check boxes at once or Unselect All to clear all the check boxes.

    c. Click Done to save your selections and close the window.

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

    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.

- Click in 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, you would click in 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.

- Click in the list number field for an item, and type 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, you would click in the field for the first location and change the value from 1 to **3**.

  11. When finished making updates, click Save.

▶ **Disable a User**

  1. If you haven't already done so, log on to FIS DirectLink Merchant and click Administration in the menu bar to show the fields for working with users.

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 page 54.

3. Click the menu icon (⋮) for the user profile, and select Disable User.

   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**

1. If you haven't already done so, log on to FIS DirectLink Merchant and click Administration in the menu bar to show the fields for working with users.

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 page 54.

3. Click the menu icon (⋮) for the user profile, and do one of the following:

   ■ If the user was disabled, select Enable User.

   ■ If the user was locked, select Unlock User.

   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**

1. If you haven't already done so, log on to FIS DirectLink Merchant and click Administration in the menu bar to show the fields for working with users.

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 page 54.

3. Click the menu icon (⋮) for the user profile, and Reset Password.

4. When prompted to confirm, click OK.

   The system displays a message that the user's password was changed successfully, and it sends a new temporary password to the email address in that user's profile.

▶ **Reset a User's Security Questions**

1. If you haven't already done so, log on to FIS DirectLink Merchant and click Administration in the menu bar to show the fields for working with users.

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 page 54.

3. Click the menu icon (⋮) for the user profile, and Reset Questions.

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

▶ **Delete a User**

1. If you haven't already done so, log on to FIS DirectLink Merchant and click Administration in the menu bar to show the fields for working with users.

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 page 54.

3. Click the menu icon (⋮) for the user profile, and select Delete User.

4. When prompted to confirm, click OK.

The following list includes the common terminology that applies to FIS DirectLink Merchant. Note that the definitions provided apply to how those terms are used within the context of the software. Terms may have additional or different definitions when referring to other software products or outside of the financial services industry.

Account

An arrangement providing for financial services between a financial institution and a customer. Accounts are identified by a unique account number and an account type. Account types include deposit accounts (such as checking or savings); credit card accounts; other accounts that represent the funds a customer has entrusted to the financial institution and from which the customer can make withdrawals; and loan accounts in which the customer owes money to the financial institution.

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 an another authorized agent for the account, such as a cosigner or an individual with power of attorney.

Deposit

A transaction involving the transfer of funds into an account managed by a financial institution. Within FIS DirectLink Merchant, deposits are created by scanning checks and validating the deposit amount and account information for those checks.

Deposit Reports

Reports about the deposits made with FIS 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.

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.

FIS 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.

Institution

The financial institution that provides access to FIS 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.

Location

Method for classifying the business locations where merchants use FIS 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.

Merchant

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

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 FIS 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.

Open Deposit

A deposit that was created on the FIS 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.

Routing 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 FIS 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 FIS 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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List of Screen Captures

The following list includes the sample screen captures of pages and windows that are used in this guide. Note that due to space constraints only parts of an image may be shown, or an image may be modified to fit on a page of this guide. Also note that images may reflect a configuration that differs from your site, and they should only be used for illustrative purposes, not as a definitive picture of what you will see when you work with the software at your site.

S

Note that instead of searching for verbs or phrases like adding users, you should search for noun keywords. For example, search for users. All appropriate subtopics (such as adding) are listed below the primary keyword.