



Positive Pay

User Guide

Table of Contents

	Page
1. Introduction	3
1.1 Overview	3
1.2 Best Practices	4
1.3 Payment Descriptions	6
2. Same Day Positive Pay	7
2.1 Overview	7
2.2 Making Pay/Stop Decisions for Same Day Positive Pay	8
3. Next Day Positive Pay	12
3.1 Overview	12
3.2 Making Pay/Return Decisions for Same Day Positive Pay	13
4. Secondary Authorization for Positive Pay	17
5. Positive Pay History	20
6. Payment Protection	23
7. Glossary of Terms	27

1. Introduction

1.1 Overview

Key offers one of the most comprehensive and elite Positive Pay services available, including Same Day, Next Day, Payee Name Verification (PNV), Teller and Teller Payee. These services help you to strengthen your internal controls with fraud detection reporting by comparing items presented for payment against the check details provided in your issue file. Any checks that do not match are presented to you for review and payment disposition (pay/no-pay decisions).

Same Day Positive Pay (with or without PNV) requires a controlled disbursement account (CDA). This powerful tool affords you the opportunity to review suspect items presented for payment **before** they post to your account later that same day. Because these items have not yet been posted to your account, any items you **stop** will not appear on your statement or in other reporting. Reconciling the account is cleaner and easier.

Next Day Positive Pay (with or without PNV) works with a demand deposit account (DDA). It can also offer a day two look at items for Same Day users. Exception items presented next day have already posted to the account. If an item is **returned**, it will appear as a debit to the account for original presentment and then as a credit for the return.

Key is one of few institutions to offer PNV review through four channels: the internet, your mobile phone, our teller lines and via your Account Reconciliation Plan (ARP) reports. PNV is available with both Same Day and Next Day services.

Key also offers comprehensive e-check (checks inadvertently converted to electronic/ACH transactions) reporting with payee names on the report.

As part of Key's Positive Pay services, you will benefit from fraud detection at Key branch teller lines with Teller Positive Pay and Teller Payee, reducing check fraud at all points of check presentment. Our systems allow Key to verify that a check presented over the counter at our branches conforms to the issue information that you provided. If an item is presented to the Key teller that is not on your issue file, the check will not be negotiated by the teller and the individual presenting the item will be referred to the maker of the check.

1.2 Best Practices

Disposition Default

Set for each account at implementation, the default disposition will be automatically applied to all exception items if no action is taken by the deadline. The options are **Pay-All** or **Stop/Return-All**. When choosing your default, consider all the ramifications of this default and the possible impact to payees.

If an account is **Pay-All**, the online report will allow you to stop (for Same Day Positive Pay) or return (for Next Day Positive Pay) items you do not want to pay. If no action is taken on one or more items, the default will be applied at the deadline – the items will be paid. Any items marked for stop/return will be stopped/returned.

If the account is **Stop/Return-All**, the checkbox for the stop/return will be preselected online, you will need to uncheck the box to remove the default stop/return to allow the item to pay. If no action is taken on one or more items, the default will be applied at the deadline – the items will be stopped/returned. Only items that were unchecked will be paid.

Exception Items Overview

Exception items are items that do not match your issue file. Items may be reported as exceptions if we detect a difference between the information contained in your issue file and the information on the presented check. For example, if the amount reported on your issue file differs from the amount of the check that was presented for payment, the item will be reported back for your review.

Positive Pay reports must be reviewed every day to detect and prevent possible fraudulent items from posting to the account. Windows of return are short and must be adhered to.

Check Issuance Timing and Teller Positive Pay

To avoid any issues with your payees cashing or depositing checks, issue information must be sent to Key before disbursing checks. This can be done by direct transmission, file transfer via KeyNavigator®, or through manual keying via KeyNavigator.

If a payee wishes to cash a check at one of our Key branches on the same business day that the checks are distributed (you hand the payee the check and payee goes to a Key Branch), it is imperative that Key first receive the corresponding check issue data. Specifically, if submitting your check issuance file via KeyNavigator File Services section or by adding a check issue record via the KeyNavigator Check

Issue Maintenance feature, the check issue data must be received by Key 30 minutes before the payee would attempt to cash the check at a Key branch. If submitting your check issuance file via direct transmission, the check issue data must be received by Key 90 minutes before the payee would attempt to cash the check at a Key branch, so that the file can be loaded to the teller system. Payees wanting to cash checks at a branch on the business day you distribute them, where Key still does not have a corresponding issue record, will be turned away at the Teller line. These checks, however, may be deposited to a payee's Key account or into an account at any other bank.

The Teller and Teller Payee Positive Pay features, upon final Positive Pay service implementation, will default to 'on' unless otherwise instructed. Should you have a problem/delay with sending Key check issuance information, where check issue information is not delivered timely to Key, the attempt to cash an associated Positive Pay check at the Teller line will be rejected. However, although not recommended, you can temporarily remove the account from Teller Positive Pay for one day by contacting your Payments Advisor. Indicate that it is for one day only.



NOTE: turning off the feature for Teller review of your items adds financial loss risk to you for items being presented and cashed at the Key teller line. Items presented at the Key teller line, for accounts with Teller Positive Pay turned off, are cashed based on account balances and not on your issuance information. By turning Teller off, you are saying it is okay to cash items without Positive Pay review. **This is NOT recommended.**

Check Issuance Daily Review

Every day, you should validate that all of your check issues are in the Positive Pay system. This simple review ensures that Positive Pay will not present valid checks for your review along with the real exceptions. If an issue is not sent and processed, the item will have nothing to match against when presented for payment and will therefore be considered an exception too. Avoiding this situation makes the Positive Pay review much simpler.

This daily issuance review is especially important if you have multiple locations within your company creating and distributing checks.

Secondary Authorization

For accounts that have the **Stop/Return-All** default, if an item is marked to 'pay' on the daily report, you can enable a feature to require a second person to approve paying the item. Use of this feature eliminates the possibility of a single person having the authority to pay an item that was reported as an exception or suspect in the positive pay reports. This feature combats internal check fraud.

At Least Two People with Credentials

It is suggested that all accounts have at least two people with KeyNavigator credentials to disposition an item in Positive Pay. This avoids interruption in the daily review process should one person take vacation or be out on leave. Suspending Positive Pay during vacation is not recommended – if that becomes your known practice then that becomes the time for fraud to occur.

Activate KeyNavigator Mobile for Decisioning Positive Pay

KeyNavigator Mobile is a great way to decision your Positive Pay exception 'on-the-go'. Talk to your Payments Advisor for more information.

Positive Pay and Payment Protection

If you were a Payment Protection client prior to implementing Positive Pay, you may be comfortable with that process and initially uncomfortable with Positive Pay. During testing – and initially in production – you should become more comfortable with the Positive Pay screens and reports. Be sure to make your pay/no-pay decision of Positive Pay exception items on the Positive Pay screens and NOT on the Payment Protection screen. This will allow the Positive Pay history to build and will aid in research, if needed later. It is strongly suggested that Payment Protection be turned off when Positive Pay is turned on to avoid confusion.

1.3 Payment Descriptions

When reviewing your Positive Pay exceptions online each item will have one of the following reason codes:

- **Check Not on Issue File** – Client didn't send in their issue file or the file did not contain all of their issues.
- **Conflicting Amount** – The amount presented does not match what was on the issue file.
- **Duplicate Presentment** – Item was previously presented.
- **Issue Stale Dated** – Client option: number of days set by client; compares issue date with presentment date.
- **Payee Name Conflict** – Payee Name presented does not match what was on the issue file.

- **E-Check Not on Issue File** – Item has been inadvertently converted to e-check and is not in the issuance data provided by the client.
- **Exceeds Authorized Amount** – Client option: all checks over X amount will be presented as a suspect.

2. Same Day Positive Pay

2.1 Overview

Same Day Positive Pay works in conjunction with controlled disbursement account (CDA) services. CDAs allow you to have Same Day Positive Pay services because possible exceptions can be reported to you prior to posting, which provides an extra day of decisioning time.

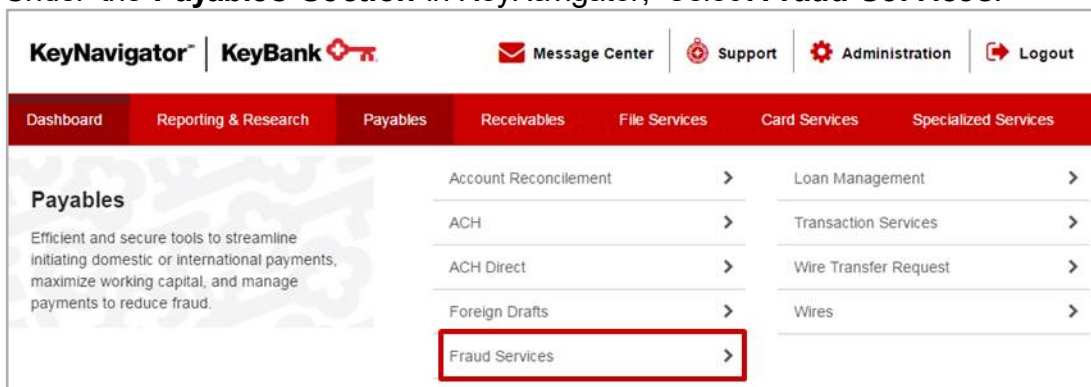
Same Day Positive Pay services compare your issue file of checks to the items presented for payment. Any discrepancies are reported on the same day report, along with additional details, the reason the item was flagged for review, and a link to view an image of the item (e-check images are not available). Items are ready for review at 12:00 p.m. local time where the account resides at Key. *All* pay or stop decisions must be made by 6:00 p.m. ET the same business day, regardless of where the account is located.

Same Day Positive Pay exception items will post to your account that evening unless the payment is stopped or if your default decision is **Stop-All**. Items can be re-decisioned prior to the deadline. For example, if you initially stop an item but then decide to pay it, you can change the disposition of that item before the deadline. Default decisions (**Pay-All** or **Stop-All**) are set at the time the account begins using Positive Pay. That default can be changed later by contacting your Payments Advisor. The default indicates your intended disposition for any un-decisioned items at the deadline.

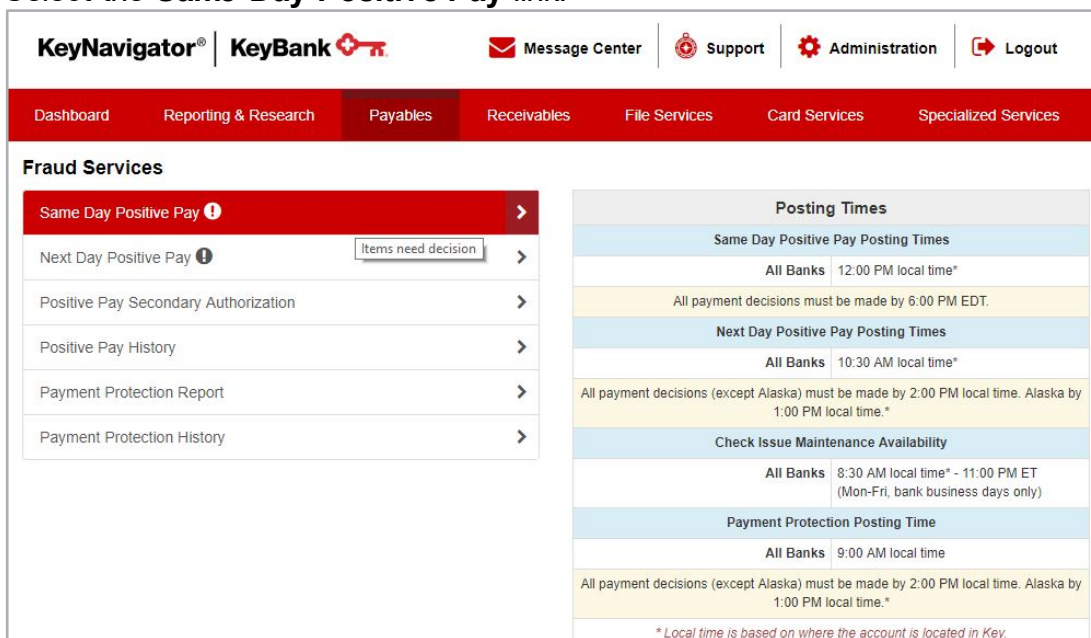
2.2 Making Pay/Stop Decisions for Same Day Positive Pay

To make pay/stop decisions for Same Day Positive Pay exception items on a daily basis:

1. Under the **Payables Section** in KeyNavigator, select **Fraud Services**.



2. Select the **Same Day Positive Pay** link.



3. Use the dropdown menu to select an account.

- Click **go** once the appropriate account has been selected.

- A list of exception items will be displayed. In this example, the account has a **Pay-All** default so items are presented for possible stop.

Stop	Chk	Description	Issued	Check #	Issue Amt	Present Amt	Issue Payee	Present Payee
<input type="checkbox"/>	11223343	Ech not on issue file	09/29/20XX	11223343	\$8,234.89	\$8,234.89	Target Inc. Point of Purchase (POP)	Target Inc. Point of Purchase (POP)
<input type="checkbox"/>	11223348	Payee name conflict	09/29/20XX	11223348	\$4,791.12	\$4,791.12	Jake Simpson RQS	John Simpson
<input type="checkbox"/>	11223351	Chk not on issue file	09/29/20XX	11223351	\$12,000.00	\$12,000.00		
<input type="checkbox"/>	11223353	Conflicting amount	09/29/20XX	11223353	\$13,000.00	\$33,000.00		
<input type="checkbox"/>	11223352	Duplicate presentment	09/29/20XX	11223352	\$110.00	\$110.00		
<input type="checkbox"/>	11223364	Issue stale dated	09/29/20XX	11223364	\$13,889.22	\$13,889.22	H&R Block Converted Check(ARC)	H&R Block Converted Check(ARC)
<input type="checkbox"/>	11223368	Issue stale dated	09/29/20XX	11223368	\$10,000.00	\$10,000.00		
<input type="checkbox"/>	11223370	Exceeds authorized amount	09/29/20XX	11223370	\$231.00	\$231.00		
<input type="checkbox"/>	11223379	Payee name conflict	09/29/20XX	11223379	\$999.99	\$999.99	Elizabeth Stark RQS	Jonas Stark RQS

- From this screen you can make individual pay/stop decisions by using the checkboxes to select which items on this page to stop and then clicking **next**. Be sure to review all of the pages of the report. You can also view an image or additional details for the suspect items, by clicking on the camera icon for the item that you wish to view.



NOTE: E-checks have been converted from paper items to ACH transactions; therefore, there are no associated images. Clicking on the e-check camera icon will provide additional details, including the type of ACH transaction. If you do not wish to have paper checks converted to ACH transactions, please ask your Payments Advisor about Key's Electronic Payment Authorization (EPA) service.

If an image for a check (not an e-check) is not available, please contact Key's Commercial Banking Services at 800-539-9039 and notify the representative.

Item detail

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Dashboard
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return to listing

Check Image


print images

Account:	General Account - 1234567
Check Number:	11223344
Check Amount:	\$1,200.00
Present Date:	Jan 02, 20XX




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Support
Administration
Logout




Dashboard
Reporting & Research
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Receivables
File Services
Card Services
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- Review the information provided on the **Review Information** screen. Those items requiring a second approver will be identified. You can make changes to your

decision by selecting **Edit**; or select **Submit** to process items according to the pay or stop decisions selected.



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Dashboard Reporting & Research **Payables** Receivables File Services Card Services Specialized Services

Same Day Positive Pay

Review Information

Presentment Date: Sep 30, 20XX

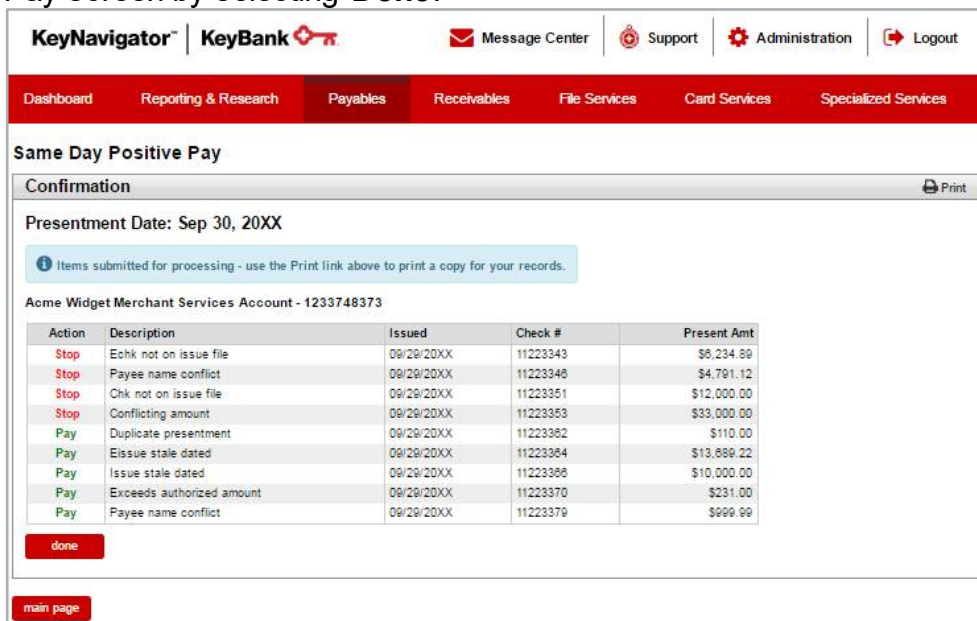
Acme Widget Merchant Services Account - 1233748373






Action	Description	Issued	Check #	Present Amt
Stop	Echk not on issue file	09/29/20XX	11223343	\$8,234.89
Stop	Payee name conflict	09/29/20XX	11223346	\$4,791.12
Stop	Chk not on issue file	09/29/20XX	11223351	\$12,000.00
Stop	Conflicting amount	09/29/20XX	11223353	\$33,000.00
Pay	Duplicate presentment	09/29/20XX	11223362	\$110.00
Pay	Eissue stale dated	09/29/20XX	11223364	\$13,689.22
Pay	Issue stale dated	09/29/20XX	11223366	\$10,000.00
Pay	Exceeds authorized amount	09/29/20XX	11223370	\$231.00
Pay	Payee name conflict	09/29/20XX	11223379	\$999.99

submit **edit**

main page


- Once **Submit** is selected, you will receive a **Same Day Positive Pay Confirmation** screen. Any items that could not be processed according to your instructions will be identified. From the confirmation screen, you can go back to the Fraud Services main page by selecting **Main Page**, or return to the Positive Pay screen by selecting **Done**.




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Dashboard Reporting & Research **Payables** Receivables File Services Card Services Specialized Services

Same Day Positive Pay

Confirmation 

Presentment Date: Sep 30, 20XX

 Items submitted for processing - use the Print link above to print a copy for your records.

Acme Widget Merchant Services Account - 1233748373

Action	Description	Issued	Check #	Present Amt
Stop	Echk not on issue file	09/29/20XX	11223343	\$8,234.89
Stop	Payee name conflict	09/29/20XX	11223346	\$4,791.12
Stop	Chk not on issue file	09/29/20XX	11223351	\$12,000.00
Stop	Conflicting amount	09/29/20XX	11223353	\$33,000.00
Pay	Duplicate presentment	09/29/20XX	11223362	\$110.00
Pay	Eissue stale dated	09/29/20XX	11223364	\$13,689.22
Pay	Issue stale dated	09/29/20XX	11223366	\$10,000.00
Pay	Exceeds authorized amount	09/29/20XX	11223370	\$231.00
Pay	Payee name conflict	09/29/20XX	11223379	\$999.99

done

main page

- You have until the deadline to change the disposition of an item. After the deadline items are paid or stopped based on your decisions or by your default.

3. Next Day Positive Pay

3.1 Overview

Next Day Positive Pay services compare your issue file of checks to the items that posted to your account last night. Any discrepancies are reported, along with additional details, the reason the item was flagged for review, and a link to view an image of the item (e-check images are not available). Items are ready for review at 10:30 a.m. local time (LT), and all payment decisions must be made by 2:00 p.m. LT, except for our Alaska (AKST) clients; your decisions must be made by 1:00 p.m. LT. Note – Local time is defined by where the account is housed within Key.

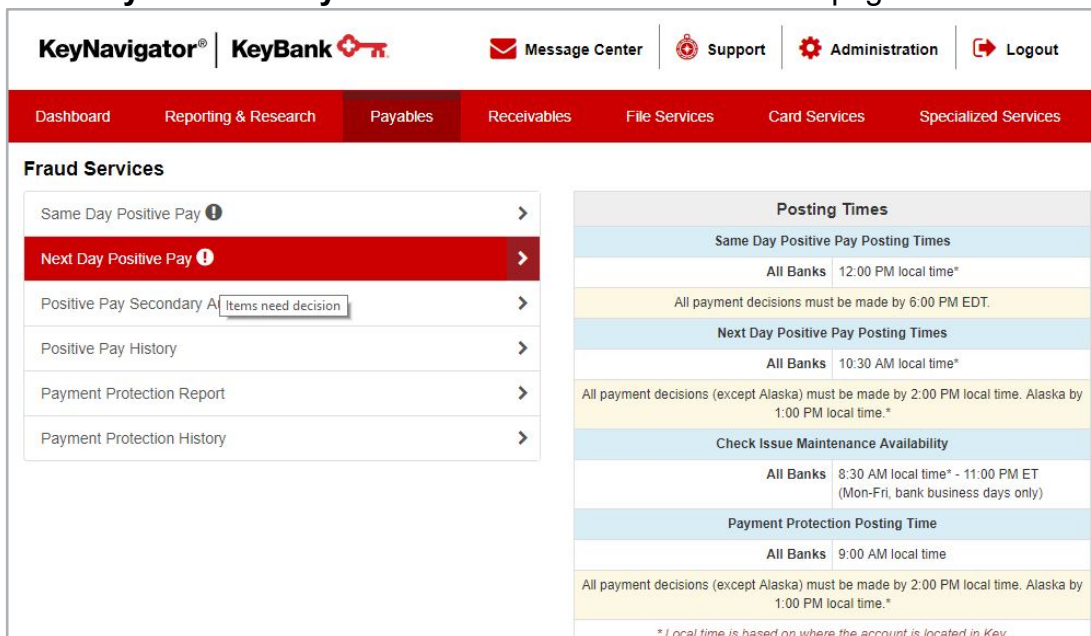
If you have a CDA and your default is **Pay-All**, you will automatically receive Next Day Positive Pay services and be able to view items that were carried over from the Same Day Positive Pay Report. This allows items that were missed on the Same Day Positive Pay Report, or that required research after the same day deadline, to be returned. Return decisions can be reversed if changes are made prior to 2:00 p.m. LT the same business day (Alaska (AKST) by 1:00 p.m. local time).




NOTE: *Next Day Positive Pay items are items that have already posted to your account. These items can be returned. However, they cannot be stopped as they have already posted.*

3.2 Making pay/return Decisions for Next Day Positive Pay

1. Select the **Payables** section and click on **Fraud Services**.
2. To make pay/return decisions for Next Day Positive Pay posted items select the **Next Day Positive Pay** link from the Fraud Services main page.



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Fraud Services

- Same Day Positive Pay ⓘ >
- Next Day Positive Pay ⓘ >**
- Positive Pay Secondary Accounts ⓘ Items need decision >
- Positive Pay History >
- Payment Protection Report >
- Payment Protection History >

Posting Times

Same Day Positive Pay Posting Times

All Banks 12:00 PM local time*

All payment decisions must be made by 6:00 PM EDT.

Next Day Positive Pay Posting Times

All Banks 10:30 AM local time*

All payment decisions (except Alaska) must be made by 2:00 PM local time, Alaska by 1:00 PM local time.*

Check Issue Maintenance Availability

All Banks 8:30 AM local time* - 11:00 PM ET (Mon-Fri, bank business days only)

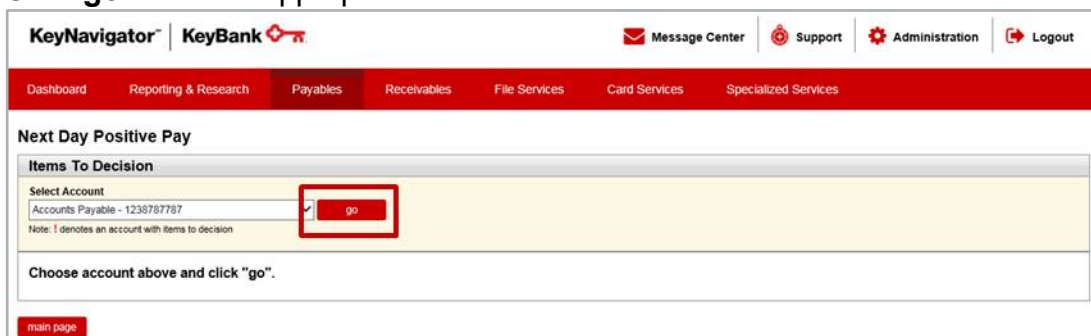
Payment Protection Posting Time


All Banks 9:00 AM local time

All payment decisions (except Alaska) must be made by 2:00 PM local time, Alaska by 1:00 PM local time.*

* Local time is based on where the account is located in Key.

3. Use the dropdown menu to select an account.
4. Click **go** once the appropriate account has been selected.



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Next Day Positive Pay

Items To Decision

Select Account

Accounts Payable - 1238787787 ⓘ **go**

Note: ⓘ denotes an account with items to decision

Choose account above and click "go".

[main page](#)

- A list of exception items will be displayed. In this example, the account has a **Pay-All** default so items are presented for possible return.

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Next Day Positive Pay

Items To Decision

Select Account
 Accounts Payable - 1239797787 go

Note: I denotes an account with items to decision

Today's Date: Sep 30, 20XX generated 2:30pm EST << Pg 1 of 6 >>

Use the checkboxes to select which items on this page to return and click "Next".

Return	chk	Description	Issued	Paid	Check #	Issue Amt	Present Amt	Issue Payee	Present Payee
<input type="checkbox"/>	11223343	Paid, not on issue file	09/24/20XX	09/29/20XX	11223343	\$8,234.89	\$8,234.89	Target Inc. Point of Purchase (POP)	Target Inc. Point of Purchase (POP)
<input type="checkbox"/>	11223348	Dollar amount mismatch	09/24/20XX	09/29/20XX	11223348	\$4,791.12	\$4,791.12	Jake Simpson RGS	John Simpson
<input type="checkbox"/>	11223351	EDuplicate paid item	09/24/20XX	09/29/20XX	11223351	\$12,000.00	\$12,000.00		
<input type="checkbox"/>	11223353	EStop on file	09/24/20XX	09/29/20XX	11223353	\$13,000.00	\$33,000.00		
<input type="checkbox"/>	11223362	Duplicate paid item	09/24/20XX	09/29/20XX	11223362	\$110.00	\$110.00		
<input type="checkbox"/>	11223384	Stale dated issue file	09/24/20XX	09/29/20XX	11223384	\$13,889.22	\$13,889.22	H&R Block Converted Check(ARC)	H&R Block Converted Check(ARC)
<input type="checkbox"/>	11223388	Payee name conflict	09/24/20XX	09/29/20XX	11223388	\$10,000.00	\$10,000.00		
<input type="checkbox"/>	11223370	Exceeds maximum amount	09/24/20XX	09/29/20XX	11223370	\$231.00	\$231.00		

next cancel

☐ Show Posting/Decision Times

main page

- From this screen, you can make individual return decisions by using the **checkboxes** to select which items to return and then clicking **next**. You can also view an image or additional details for the suspect items by clicking on the camera icon for the item that you wish to view.



NOTE: E-checks have been converted from paper items to ACH transactions; therefore, there are no associated images. Clicking on the e-check camera icon will provide additional details, including the type of ACH transaction. If you do not wish to have paper checks converted to ACH transactions, please ask your Payments Advisor about Key's EPA service.

If an image for a check (not an e-check) is not available, please contact Commercial Banking Services at 800-539-9039 and notify the representative.

Item detail


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Dashboard		Reporting & Research		Payables		Receivables		File Services	
Card Services		Specialized Services							

[return to listing](#)

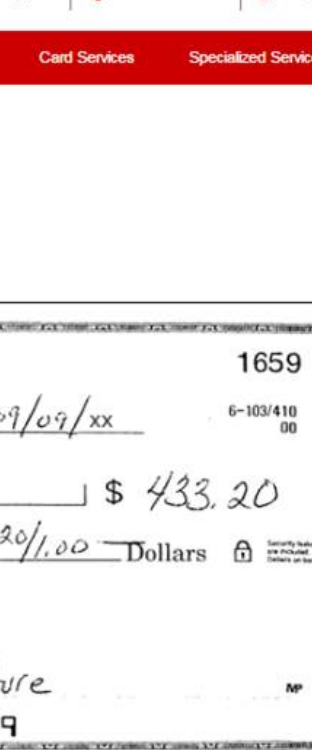
Check Image

print images

Account: General Account - 1234567
 Check Number: 11223344
 Check Amount: \$1,200.00
 Present Date: Jan 02, 20XX

ROBERT ANDREWS SAMPLE VOID 1774 DIVIDEND DRIVE COLUMBUS, OH 43228		1659 6-103/410 00
Pay to the Order of <u>Your Company Name</u>		Date <u>09/09/xx</u>
<u>Four hundred thirty-three and 20/100</u>		\$ <u>433.20</u>
 KeyBank National Association Cleveland, Ohio 44114 1-800-KEY2YOU Key.com		Dollars
For <u>100</u>	Signature _____	
⑆04 1001039⑆	56789⑆ 1659	

KeyNavigator KeyBank		Message Center		Support		Administration		Logout	
Dashboard		Reporting & Research		Payables		Receivables		File Services	
Card Services		Specialized Services							



FRB CLEVELAND
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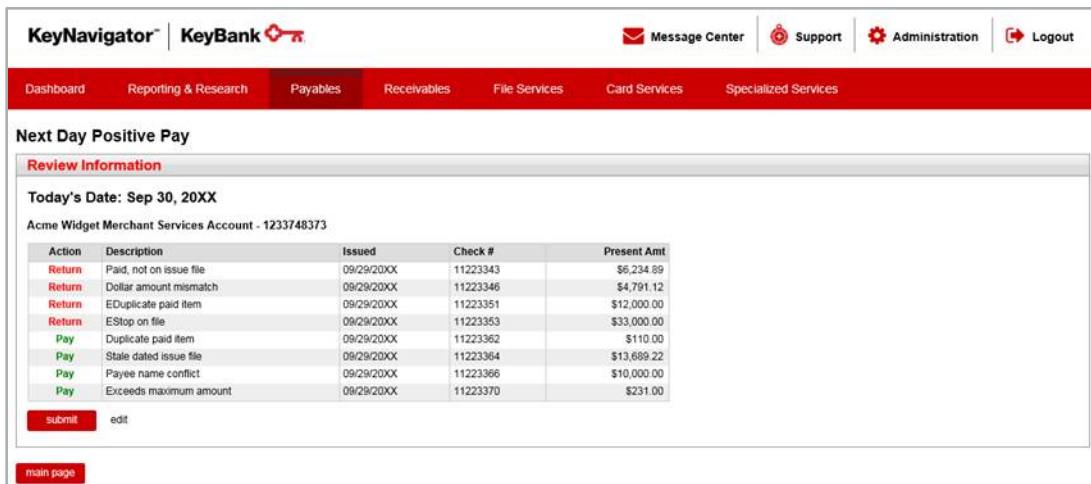
0463972417

9999999999
0000-0000-0
COAST BANK
9999999999

COAST BANK
FOR DEPOSIT ONLY
BERNARD CO.
9999999999

DEPOSITED BY
PAYER BANK

- Review the information provided on the **Review Information** screen. Those items requiring a second approver will be identified. You can make changes to your decision by selecting **Edit** or select **Submit** to process items according to the return decisions selected.



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Next Day Positive Pay

Review Information

Today's Date: Sep 30, 20XX

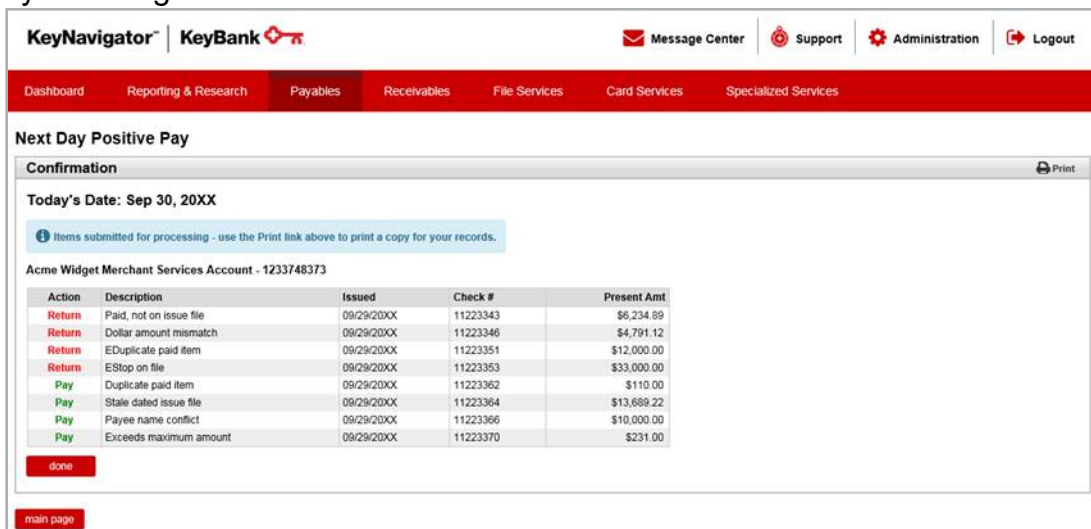
Acme Widget Merchant Services Account - 1233748373

Action	Description	Issued	Check #	Present Amt
Return	Paid, not on issue file	09/29/20XX	11223343	\$6,234.89
Return	Dollar amount mismatch	09/29/20XX	11223346	\$4,791.12
Return	EDuplicate paid item	09/29/20XX	11223351	\$12,000.00
Return	EStop on file	09/29/20XX	11223353	\$33,000.00
Pay	Duplicate paid item	09/29/20XX	11223362	\$110.00
Pay	Stale dated issue file	09/29/20XX	11223364	\$13,689.22
Pay	Payee name conflict	09/29/20XX	11223366	\$10,000.00
Pay	Exceeds maximum amount	09/29/20XX	11223370	\$231.00

submit edit

main page

- Once **Submit** is selected, you will receive the **Next Day Positive Pay Confirmation** page. From the confirmation page, you can go back to the Fraud Services main page by selecting **Main Page** or return to the Positive Pay screen by selecting **Done**.



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Dashboard | Reporting & Research | **Payables** | Receivables | File Services | Card Services | Specialized Services

Next Day Positive Pay

Confirmation

Today's Date: Sep 30, 20XX

Items submitted for processing - use the Print link above to print a copy for your records.

Acme Widget Merchant Services Account - 1233748373

Action	Description	Issued	Check #	Present Amt
Return	Paid, not on issue file	09/29/20XX	11223343	\$6,234.89
Return	Dollar amount mismatch	09/29/20XX	11223346	\$4,791.12
Return	EDuplicate paid item	09/29/20XX	11223351	\$12,000.00
Return	EStop on file	09/29/20XX	11223353	\$33,000.00
Pay	Duplicate paid item	09/29/20XX	11223362	\$110.00
Pay	Stale dated issue file	09/29/20XX	11223364	\$13,689.22
Pay	Payee name conflict	09/29/20XX	11223366	\$10,000.00
Pay	Exceeds maximum amount	09/29/20XX	11223370	\$231.00

done

main page

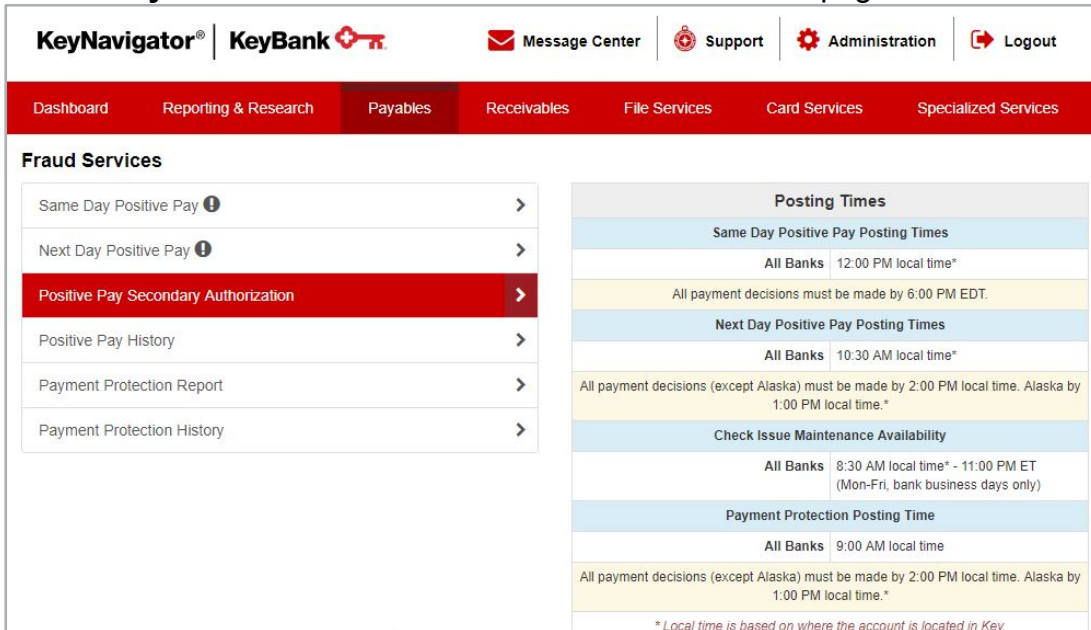
- You have until the deadline to change the disposition of an item. After the deadline items are paid or returned based on your decisions or by your default.

4. Secondary Authorization

You can choose to require that a second approver authorize **Pay** decisions before payments are made. This option only works if you have a default of Stop-All or Return-All. Secondary authorizations must be performed within the specified time frames. Please refer to the Same Day and Next Day sections for deadlines.

4.1 Using Secondary Authorization

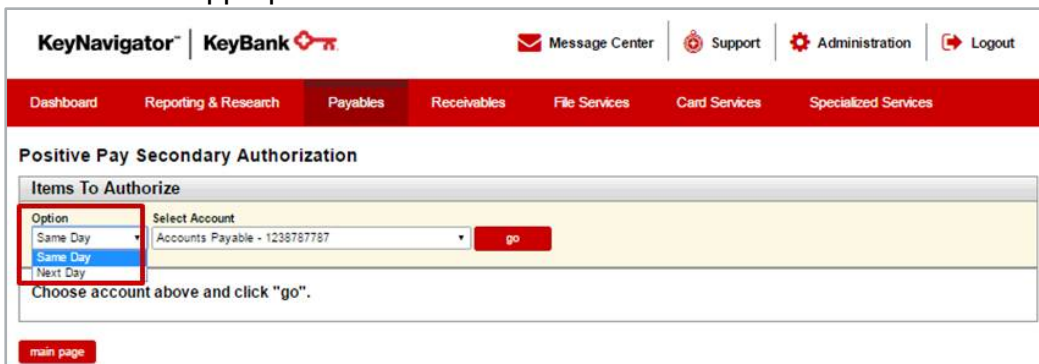
1. To perform secondary authorizations for Positive Pay items select **Positive Pay Secondary Authorization** from the Fraud Services main page.



Posting Times	
Same Day Positive Pay Posting Times	
All Banks	12:00 PM local time*
All payment decisions must be made by 6:00 PM EDT.	
Next Day Positive Pay Posting Times	
All Banks	10:30 AM local time*
All payment decisions (except Alaska) must be made by 2:00 PM local time. Alaska by 1:00 PM local time.*	
Check Issue Maintenance Availability	
All Banks	8:30 AM local time* - 11:00 PM ET (Mon-Fri, bank business days only)
Payment Protection Posting Time	
All Banks	9:00 AM local time
All payment decisions (except Alaska) must be made by 2:00 PM local time. Alaska by 1:00 PM local time.*	

* Local time is based on where the account is located in Key.

2. Use the dropdown menus to select **Same Day** or **Next Day** and an account. Click **Go** once the appropriate account has been selected.



Positive Pay Secondary Authorization

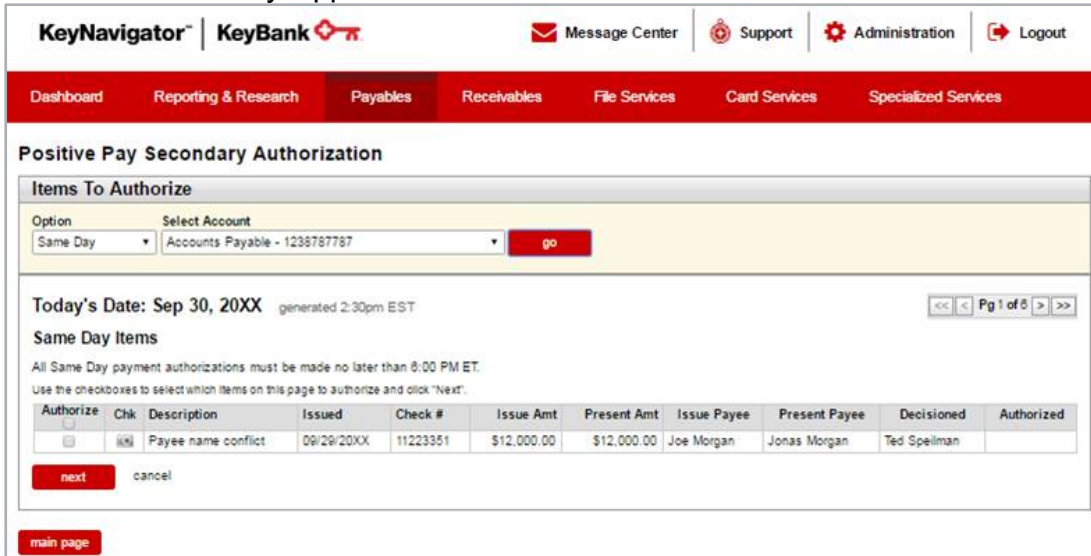
Items To Authorize


Option	Select Account	
Same Day	Accounts Payable - 1238787787	go
Same Day		
Next Day		

Choose account above and click "go".

[main page](#)

- Items requiring secondary authorization will be displayed, along with the name of the user that initially approved the item.



KeyNavigator | **KeyBank**  [Message Center](#) [Support](#) [Administration](#) [Logout](#)

[Dashboard](#) [Reporting & Research](#) **[Payables](#)** [Receivables](#) [File Services](#) [Card Services](#) [Specialized Services](#)

Positive Pay Secondary Authorization

Items To Authorize

Option: Same Day Select Account: Accounts Payable - 1238787787 [go](#)

Today's Date: Sep 30, 20XX generated 2:30pm EST [Pg 1 of 8](#)

Same Day Items

All Same Day payment authorizations must be made no later than 8:00 PM ET.
Use the checkboxes to select which items on this page to authorize and click "Next".

Authorize	Chk	Description	Issued	Check #	Issue Amt	Present Amt	Issue Payee	Present Payee	Decisioned	Authorized
<input checked="" type="checkbox"/>	1122	Payee name conflict	09/29/20XX	11223351	\$12,000.00	\$12,000.00	Joe Morgan	Jonas Morgan	Ted Spellman	

[next](#) [cancel](#)

[main page](#)

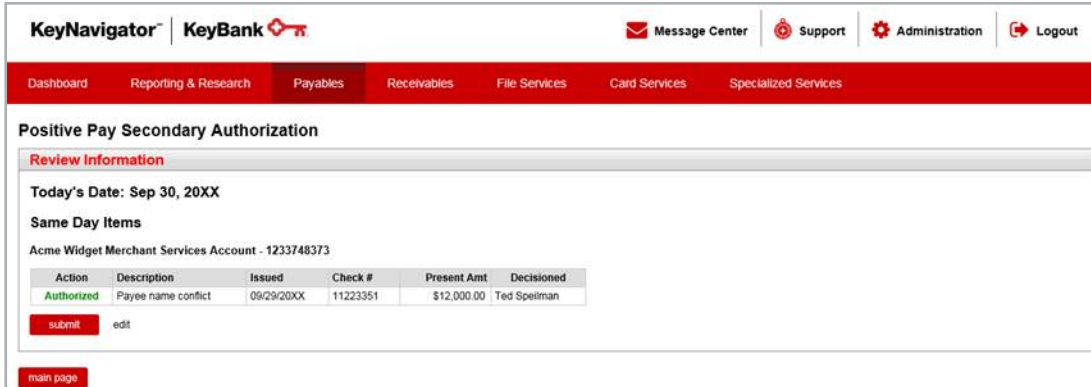
- Authorize individual payments by using the **checkboxes** to select which items on this page to authorize and then clicking **Next**. You can also view an image or additional details for the suspect items by clicking on the **camera icon** for the item that you wish to view.




NOTE: E-checks have been converted from paper items to ACH transactions; therefore, there are no associated images. Clicking on the e-check camera icon will provide additional details, including the type of ACH transaction. If you do not wish to have paper checks converted to ACH transactions, please ask your Payments Advisor about Key's EPA service.

If an image for a check (not an e-check) is not available, please contact Corporate Banking Services at 800-539-9039 and notify the representative.

- Review the information provided on the **Review Information** screen. You can make changes to your decision by selecting **Edit**, or select **Submit** to process items according to the stop/return decisions selected.



KeyNavigator | **KeyBank** 

Message Center | Support | Administration | Logout

Dashboard | Reporting & Research | **Payables** | Receivables | File Services | Card Services | Specialized Services

Positive Pay Secondary Authorization

Review Information

Today's Date: Sep 30, 20XX

Same Day Items

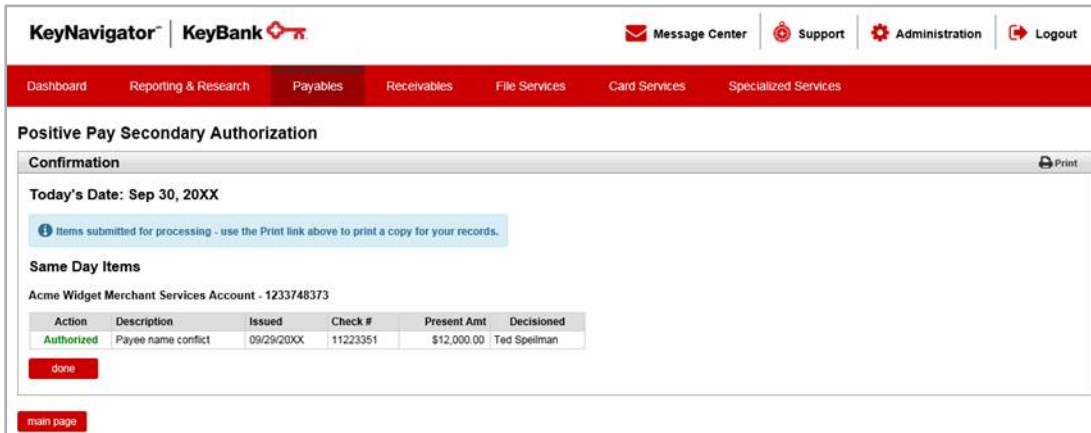
Acme Widget Merchant Services Account - 1233748373


Action	Description	Issued	Check #	Present Amt	Decisioned
Authorized	Payee name conflict	09/29/20XX	11223351	\$12,000.00	Ted Spellman

submit edit

main page

- Once **Submit** is selected, you will receive a **Positive Pay Secondary Authorization Confirmation** screen. From the confirmation screen, you can go back to the Fraud Services main page by selecting **Main page** or return to the Secondary Authorization screen by selecting **Done**. When you return to the Secondary Authorization screen, the secondary authorization decisions will be identified.




KeyNavigator | **KeyBank** 

Message Center | Support | Administration | Logout

Dashboard | Reporting & Research | **Payables** | Receivables | File Services | Card Services | Specialized Services

Positive Pay Secondary Authorization

Confirmation 

Today's Date: Sep 30, 20XX

Items submitted for processing - use the Print link above to print a copy for your records.

Same Day Items

Acme Widget Merchant Services Account - 1233748373

Action	Description	Issued	Check #	Present Amt	Decisioned
Authorized	Payee name conflict	09/29/20XX	11223351	\$12,000.00	Ted Spellman

done

main page

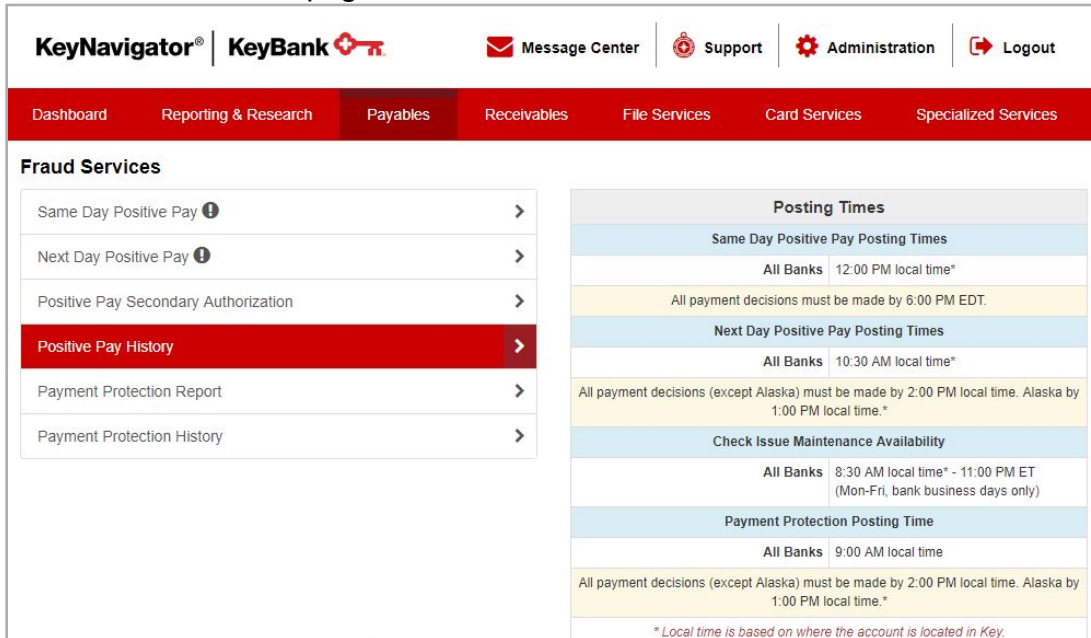
- Changes can be made, and re-authorized, until the deadline. After the deadline, items are paid or returned based on your actions.

5. Positive Pay History

With any Positive Pay service, you will receive the Positive Pay History Report. This report contains all decisions made and any default decisions.

5.1 Viewing Positive Pay History

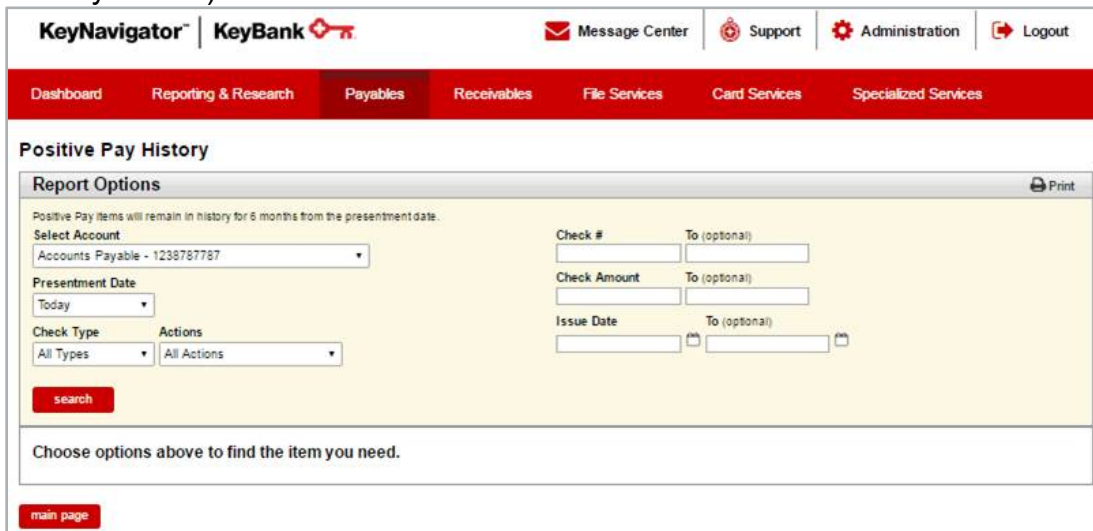
1. To view the Positive Pay History Report select **Positive Pay History** from the Fraud Services main page.



The screenshot shows the KeyBank KeyNavigator interface. The top navigation bar includes links for Message Center, Support, Administration, and Logout. Below this is a red navigation bar with tabs for Dashboard, Reporting & Research, Payables, Receivables, File Services, Card Services, and Specialized Services. The 'Fraud Services' section is expanded, showing a list of options: Same Day Positive Pay, Next Day Positive Pay, Positive Pay Secondary Authorization, **Positive Pay History** (highlighted in red), Payment Protection Report, and Payment Protection History. To the right of this list is a 'Posting Times' section with details for Same Day and Next Day Positive Pay Posting Times, including bank-specific times and a note about Alaska's time zone.

2. Select the appropriate criteria, including actions:
 - **All Actions** – all decisions made
 - **Paid** – all items with a paid status
 - **Paid Authorized** – all paid items that received required secondary authorization
 - **Paid No Action Taken** – items that were paid without you making the decision
 - **Pay Pending Authorization** – items that will pay pending a secondary authorization
 - **Requested Stop** – items that you requested to be stopped or that were stopped via stop all service (only if you have Same Day Positive Pay)

- **Returned** – items you requested returned or that were returned via return all service
- **Returned Not Authorized** – items that were returned because they did not receive a required secondary authorization
- **Stopped Not Authorized** – items that were stopped because they did not receive a required secondary authorization (only for Same Day Positive Pay clients)



The screenshot shows the KeyBank KeyNavigator interface. At the top, there's a navigation bar with 'KeyNavigator' and 'KeyBank' logos, and links for 'Message Center', 'Support', 'Administration', and 'Logout'. Below this is a red navigation bar with tabs for 'Dashboard', 'Reporting & Research', 'Payables', 'Receivables', 'File Services', 'Card Services', and 'Specialized Services'. The 'Payables' tab is selected.

The main content area is titled 'Positive Pay History'. Below this is a 'Report Options' section with a 'Print' icon. It contains the following fields:

- Select Account:** A dropdown menu showing 'Accounts Payable - 1238787787'.
- Presentment Date:** A dropdown menu showing 'Today'.
- Check Type:** A dropdown menu showing 'All Types'.
- Actions:** A dropdown menu showing 'All Actions'.
- Check #:** A text input field.
- To (optional):** A text input field.
- Check Amount:** A text input field.
- To (optional):** A text input field.
- Issue Date:** A text input field.
- To (optional):** A text input field.

Below the input fields is a red 'search' button. Underneath the search button is a message: 'Choose options above to find the item you need.' At the bottom left of the form is a red 'main page' button.

3. Select **Main Page** to return to the Fraud Services main page or select **Search** to view the history report.

- From the **Positive Pay History Report** you can select **Main Page** to return to the Fraud Services main page or select **Edit** to return to the previous screen and further limit parameters.

KeyNavigator™
KeyBank

Message Center
Support
Administration
Logout

Dashboard
Reporting & Research
Payables
Receivables
File Services
Card Services
Specialized Services

Positive Pay History

Report Options

Showing
Account: Accounts Payable - 12354566
Presentment Date: Last Week
Check Type: All Types
Actions: All Actions

edit
clear

Today's Date: Sep 30, 20XX
generated 2:30pm EST
Pg 1 of 6

Action	Chk	Description	Issued	Presented	Check #	Issue Amt	Present Amt	Issue Payee	Present Payee	Decisoned	Authorized
ePaid		Echik not on issue file	09/12/20XX	09/29/20XX	11223343	\$6,234.89	\$6,234.89	Target Inc. Point of Purchase (POP)	Target Inc. Point of Purchase (POP)	Ted Spellman 09/29/20XX	Jane Smith 09/29/20XX
Paid		Payee name conflict	09/12/20XX	09/29/20XX	11223346	\$4,791.12	\$4,791.12	Jake Simpson RGS	John Simpson	Ted Spellman 09/29/20XX	Jane Smith 09/29/20XX
Paid		Chk not on issue file	09/12/20XX	09/29/20XX	11223351	\$12,000.00	\$12,000.00			Ted Spellman 09/29/20XX	
Paid		Conflicting amount	09/12/20XX	09/29/20XX	11223353	\$13,000.00	\$33,000.00			Ted Spellman 09/29/20XX	
Paid		Duplicate presentment	09/12/20XX	09/29/20XX	11223362	\$110.00	\$110.00				
eReturned		Eissue stale dated	09/12/20XX	09/29/20XX	11223364	\$13,689.22	\$13,689.22	H&R Block Converted Check (ARC)	H&R Block Converted Check (ARC)		
Returned		Issue stale dated	09/12/20XX	09/29/20XX	11223366	\$10,000.00	\$10,000.00				
Requested Stop		Exceeds authorized amount	09/12/20XX	09/29/20XX	11223370	\$231.00	\$231.00				
Paid		Payee name conflict	09/12/20XX	09/29/20XX	11223379	\$999.99	\$999.99	Elizabeth Stark RGS	Jonas Stark RGS		

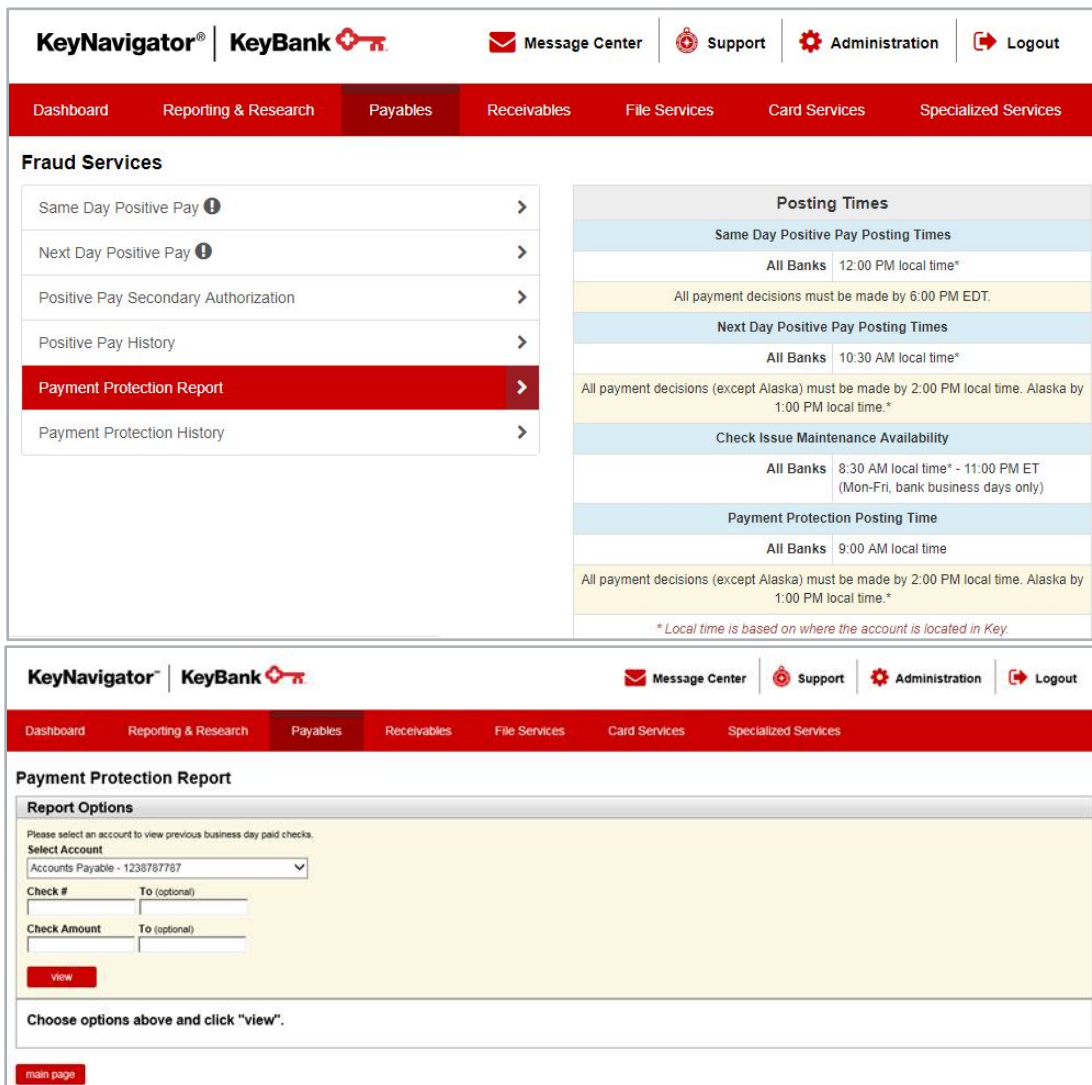
main page

6. Payment Protection


With Payment Protection, also known as Client Match Positive Pay, you match the information from the checks presented against your Accounts Payable system. Decisions to return items are made on the KeyNavigator report screen. No check issue information is provided to Key prior to encashment.

6.1 Viewing and making decisions using Payment Protection

1. To view and make decisions through **Payment Protection** you select the account and the criteria of the items you would like to review. You can view all paid checks/e-checks, or narrow your search by using the check number or check amount filters.





The screenshot displays the KeyNavigator interface. The top navigation bar includes links for Message Center, Support, Administration, and Logout. The main menu on the left lists various services, with 'Payment Protection Report' highlighted. The right panel shows 'Posting Times' for Same Day and Next Day Positive Pay, along with 'Check Issue Maintenance Availability' and 'Payment Protection Posting Time'. The bottom section, 'Payment Protection Report', contains a 'Report Options' form with fields for 'Select Account', 'Check #', and 'Check Amount', and a 'View' button.

KeyNavigator® | KeyBank  [Message Center](#) [Support](#) [Administration](#) [Logout](#)

[Dashboard](#) [Reporting & Research](#) [Payables](#) [Receivables](#) [File Services](#) [Card Services](#) [Specialized Services](#)

Fraud Services

- Same Day Positive Pay 
- Next Day Positive Pay 
- Positive Pay Secondary Authorization
- Positive Pay History
- Payment Protection Report**
- Payment Protection History

Posting Times

Same Day Positive Pay Posting Times

All Banks	12:00 PM local time*
-----------	----------------------

All payment decisions must be made by 6:00 PM EDT.

Next Day Positive Pay Posting Times

All Banks	10:30 AM local time*
-----------	----------------------

All payment decisions (except Alaska) must be made by 2:00 PM local time. Alaska by 1:00 PM local time.*

Check Issue Maintenance Availability


All Banks	8:30 AM local time* - 11:00 PM ET (Mon-Fri, bank business days only)
-----------	----------------------------------------------------------------------

Payment Protection Posting Time

All Banks	9:00 AM local time
-----------	--------------------

All payment decisions (except Alaska) must be made by 2:00 PM local time. Alaska by 1:00 PM local time.*

* Local time is based on where the account is located in Key.

KeyNavigator® | KeyBank  [Message Center](#) [Support](#) [Administration](#) [Logout](#)

[Dashboard](#) [Reporting & Research](#) [Payables](#) [Receivables](#) [File Services](#) [Card Services](#) [Specialized Services](#)

Payment Protection Report

Report Options

Please select an account to view previous business day paid checks.

Select Account:

Check # To (optional)

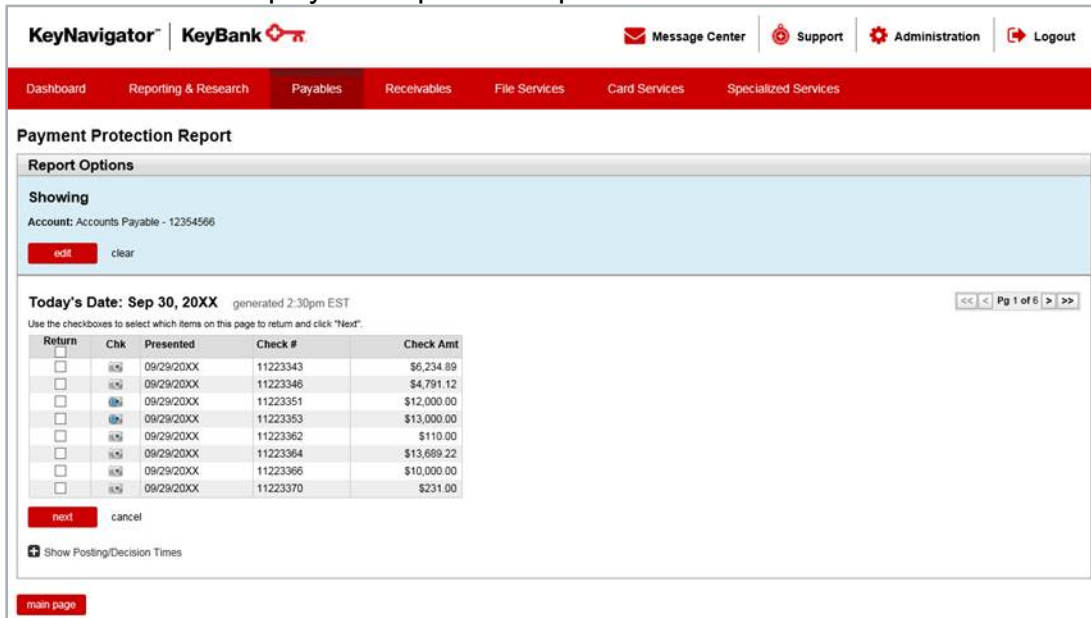
Check Amount To (optional)

[View](#)

Choose options above and click "view".

[main page](#)

2. Select **View** to display the report of all paid items.



The screenshot shows the KeyBank KeyNavigator interface. At the top, there's a navigation bar with 'KeyNavigator' and 'KeyBank' logos, and links for 'Message Center', 'Support', 'Administration', and 'Logout'. Below this is a red navigation bar with tabs: 'Dashboard', 'Reporting & Research', 'Payables', 'Receivables', 'File Services', 'Card Services', and 'Specialized Services'. The main content area is titled 'Payment Protection Report' and includes a 'Report Options' section. Under 'Showing', it displays 'Account: Accounts Payable - 12354566' with 'edit' and 'clear' buttons. Below this, it shows 'Today's Date: Sep 30, 20XX' and 'generated 2:30pm EST'. A table of checks is displayed with columns: 'Return', 'Chk', 'Presented', 'Check #', and 'Check Amt'. The table contains 8 rows of check data. At the bottom of the table, there are 'next' and 'cancel' buttons, and a 'Show Posting/Decision Times' checkbox. A 'main page' button is located at the bottom left of the report area.

Return	Chk	Presented	Check #	Check Amt
<input type="checkbox"/>		09/29/20XX	11223343	\$6,234.89
<input type="checkbox"/>		09/29/20XX	11223346	\$4,791.12
<input type="checkbox"/>		09/29/20XX	11223351	\$12,000.00
<input type="checkbox"/>		09/29/20XX	11223353	\$13,000.00
<input type="checkbox"/>		09/29/20XX	11223362	\$110.00
<input type="checkbox"/>		09/29/20XX	11223364	\$13,669.22
<input type="checkbox"/>		09/29/20XX	11223366	\$10,000.00
<input type="checkbox"/>		09/29/20XX	11223370	\$231.00

3. From this screen, you can make individual return decisions by using the checkboxes to select which items to return and then clicking 'next.' You can also view an image or additional details for the suspect items by clicking on the camera icon for the item that you wish to view.



NOTE: E-checks have been converted from paper items to ACH transactions; therefore, there are no associated images. Clicking on the e-check camera icon will provide additional details, including the type of ACH transaction. If you do not wish to have paper checks converted to ACH transactions, please ask your Payments Advisor about Key's EPA service.

If an image for a check (not an e-check) is not available, please contact Commercial Banking Services at 800-539-9039 and notify the representative.

Item detail

KeyNavigator™	KeyBank	Message Center	Support	Administration	Logout
Dashboard	Reporting & Research	Payables	Receivables	File Services	Card Services
Specialized Services					

[return to listing](#)

Check Image

print images

Account: General Account - 1234567
 Check Number: 11223344
 Check Amount: \$1,200.00
 Present Date: Jan 02, 20XX

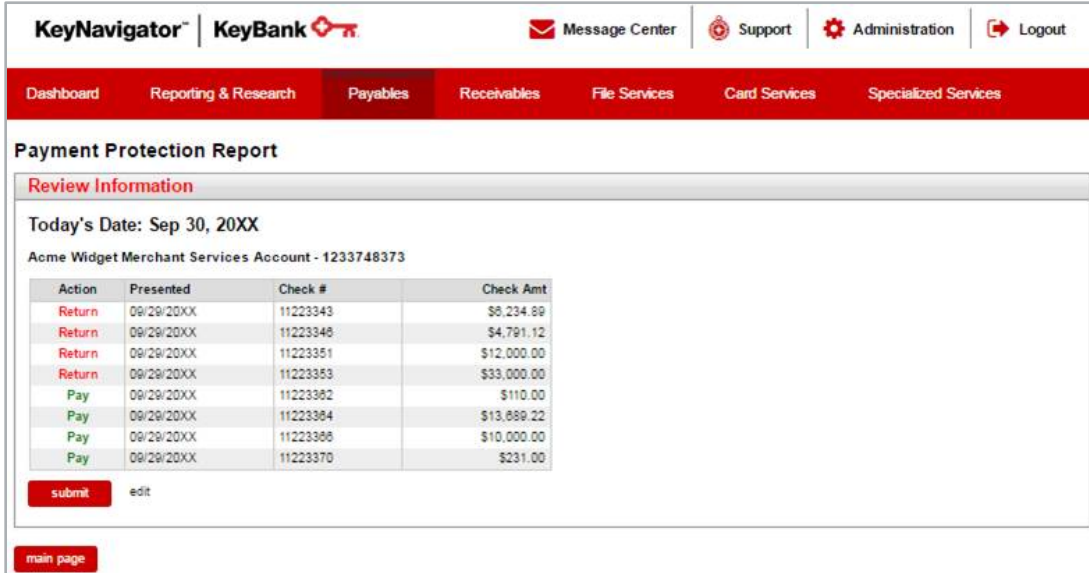
The image shows a sample voided check from Robert Andrews at 1774 Dividend Drive, Columbus, OH 43228. The check number is 1659. It is dated 09/09/xx and payable to "Your Company Name" for the amount of \$433.20. The amount is also written in words as "Four hundred thirty-three and 20/100 Dollars". The check includes the MICR line at the bottom: @0410010391 56789 1659. The KeyBank logo and contact information are visible.


KeyNavigator™	KeyBank	Message Center	Support	Administration	Logout
Dashboard	Reporting & Research	Payables	Receivables	File Services	Card Services
Specialized Services					

FRB CLEVELAND
 000000000000000000
 0463973417
 COAST BANK
 BERGER CO.
 9899999999

4. Select **Next** after marking the items to be returned.

- The Review Information Screen is displayed. Items will not returned until you select **Submit**.



KeyNavigator™ | KeyBank  [Message Center](#) [Support](#) [Administration](#) [Logout](#)

[Dashboard](#) [Reporting & Research](#) [Payables](#) [Receivables](#) [File Services](#) [Card Services](#) [Specialized Services](#)

Payment Protection Report

Review Information

Today's Date: Sep 30, 20XX

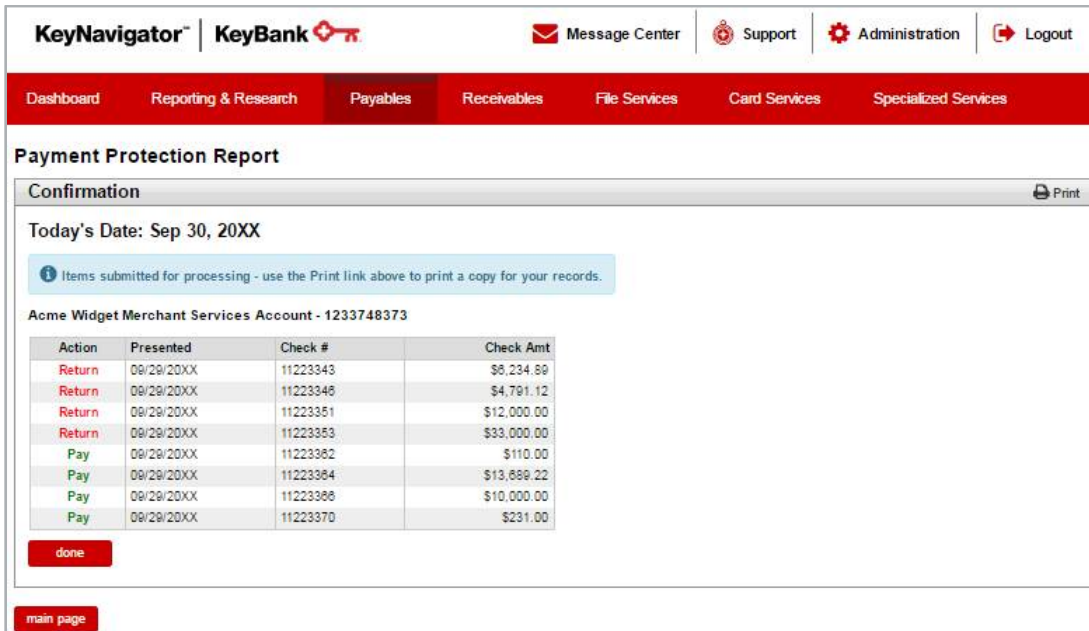
Acme Widget Merchant Services Account - 1233748373


Action	Presented	Check #	Check Amt
Return	09/29/20XX	11223343	\$8,234.89
Return	09/29/20XX	11223346	\$4,791.12
Return	09/29/20XX	11223351	\$12,000.00
Return	09/29/20XX	11223353	\$33,000.00
Pay	09/29/20XX	11223362	\$110.00
Pay	09/29/20XX	11223364	\$13,689.22
Pay	09/29/20XX	11223366	\$10,000.00
Pay	09/29/20XX	11223370	\$231.00

[submit](#) [edit](#)

[main page](#)

- Select **Submit**. Once submit is selected on the Review Information Screen, you will receive a **Confirmation Screen**.




KeyNavigator™ | KeyBank  [Message Center](#) [Support](#) [Administration](#) [Logout](#)

[Dashboard](#) [Reporting & Research](#) [Payables](#) [Receivables](#) [File Services](#) [Card Services](#) [Specialized Services](#)

Payment Protection Report

Confirmation [Print](#)

Today's Date: Sep 30, 20XX

 Items submitted for processing - use the Print link above to print a copy for your records.

Acme Widget Merchant Services Account - 1233748373

Action	Presented	Check #	Check Amt
Return	09/29/20XX	11223343	\$8,234.89
Return	09/29/20XX	11223346	\$4,791.12
Return	09/29/20XX	11223351	\$12,000.00
Return	09/29/20XX	11223353	\$33,000.00
Pay	09/29/20XX	11223362	\$110.00
Pay	09/29/20XX	11223364	\$13,689.22
Pay	09/29/20XX	11223366	\$10,000.00
Pay	09/29/20XX	11223370	\$231.00

[done](#)

[main page](#)

- From the Confirmation Screen you can go back to the Fraud Services main page by selecting **Main Page** or return to the Payment Protection report screen by selecting **Done**.

7. Glossary of Terms

ARP – Account Reconciliation Plan (the name of Key's Reconciliation service)

CDA – Controlled Disbursement Account

DDA – Demand Deposit Account

E-Check – ACH items

EPA – Electronic Payment Authorization

Issue – Data you provide related to checks issued from your Key account

Key – KeyBank

PNV – Payee Name Verification