KeyBank ⚷

Consolidated Payables
Transmission Toolkit

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Overview

KeyBank's (Key) Consolidated Payables is a comprehensive solution that is designed to simplify and optimize the payables process for companies. Users of the solution are able to: submit multiple types of payments to the bank in a single file, view files prior to release, approve payments, check job statuses, view reports on all completed jobs, provision users, and maintain visibility into user activity.

Key provides the optimal solution for outsourcing the payment process for check, ACH, wire and virtual card payments in a single file and provides a vendor enrollment campaign to support the movement of payments from paper to electronic. Using this intuitive application, payment files are transmitted or uploaded to the Consolidated Payables platform in order for you to review records, release jobs, check the status of files, choose delivery options, and view reports on all completed files.

Methods of Transmission

- Encrypted File Transfer (FTP, sFTP, AS2, etc.)
- Web Based File Transfer via Key Consolidated Payables Portal

Sample Record Layout

Please note: any fields that never or are rarely changed can be hard coded into our application. If a field does not apply based on payment type it can be left blank.

Field	Description	Length	Requirement	Payment type Specific	Type	Comments
Summary Record						
1	Record Type	1	O		Alpha	"S" (Summary line)
2	Payment Code	3	M		Alpha	"CHK", "ACH", "WIR" "POS" or "CRD"
3	Check Number	10	M		Numeric	
4	Check Issue Date	8	M		Date	mmddyyyy, zero padded
5	Effective Date	8	M	Wire (M) and ACH (O)	Date	mmddyyyy, zero padded (only used if effective date of the ACH is different than check date)
6	Amount	10	M		Currency	
7	Company (Payor) name	40	O		Alpha Num	Use if sending payments from more than 1 account
8	Payor address1	40	O		Alpha Num	Use if sending payments from more than 1 account
9	Payor address2	40	O		Alpha Num	Use if sending payments from more than 1 account
10	Payor address3	40	O		Alpha Num	Use if sending payments from more than 1 account
11	Payor address4	40	O		Alpha Num	City, State, Zip
12	Payor Routing Number	9	M	Wire or See comments	Numeric	Use if sending payments from more than 1 account
13	Payor Account Number	17	M	CHK,Wire or See comments	Numeric	Use if sending payments from more than 1 account
14	ACH type	1	M	Wire and ACH	Alpha	"C"(CREDIT) OR "D" (DEBIT)
15	Service Class code	3	O		Numeric	We hard code if unable to provide how ever if sending debits we will require the field
16	Memo line	30	O	Check	Alpha	
17	Delivery Disposition Code	2	M to pick one disposition code	Check	Numeric	00 = First Class 03 = Foreign Mail 10 = Overnight Service Used with the 20 record
18	Overnight Address Company Name	30	O	Check	Alpha Num	Recipient Company Name
19	Overnight Address Contact Phone	30	O	Check	Alpha Num	Recipient Contact Information and Phone Number
20	Overnight Address Line 1	30	O	Check	Alpha Num	Recipient Street Address and Unit / Office Number
21	Overnight Address City	20	O	Check	Alpha Num	Recipient City
22	Overnight Address State	2	O	Check	Alpha Num	Recipient State
23	Overnight Address Zip Code	9	O	Check	Alpha Num	Recipient Zip

Field	Description	Length	Requirement	Payment type Specific	Type	Comments
24	Overnight Address Country Code	3	O	Check	Alpha Num	Recipient Country Code
25	Overnight Address Country	25	O	Check	Alpha Num	Country Name
26	ACH format type	3	M	ACH	Alpha	"PPD" or "CCD" or "CTX"
27	Payment Method Code	3		Wire	Alpha	"FWT" or "SWT" -- if FWT then Payee Routing Number should be ABA, if SWT then the Payee Routing Number can be ABA or SWIFT
28	Currency Code	3	M	Wire	Alpha	ISO code for country in whose currency the charges are specified
29	Void Code	1	O	Check	Alpha	C Represents a cancel issue request
30	Payer Routing ID	2	M	Wire	Numeric	"01" - ABA Transit Routing Number "02" - SWIFT BIC "03" - CHIPS ID
Payee Details						
21	Payee (Vendor) Number	10	M		User Defined	Required if using Vendor Enrollment Portal
22	Payee Name	75	M		Alpha Num	
23	Payee Name 2	75	O		Alpha Num	
24	Payee address1	40	2 of 4 Mandatory		Alpha Num	
25	Payee address2	40	2 of 4 Mandatory		Alpha Num	
26	Payee address3	40	2 of 4 Mandatory		Alpha Num	
27	Payee address4	40	2 of 4 Mandatory		Alpha Num	City, State, Zip
28	Payee Routing Number	9	M	ACH	Numeric	
29	Payee Account Number	17	M	ACH	Numeric	Used for ACH payments; not checks.
30	Payee account type	2	M	ACH	Alpha	"DA" (Checking); "SG" (Savings)
31	Intermediary Bank Routing Method	2	M	Wire	Alpha Num	Optional Wire field "13" - ABA "A4" - CHIPS "SW" - SWIFT
32	Intermediary Bank Identification Code	12	M	Wire	Alpha Num	Optional Wire field ABA - 9 CHIPS - 4 or 6 SWIFT - 8 or 11

Field	Description	Length	Requirement	Payment type Specific	Type	Comments
33	Intermediary Account Number Qualifier	2	M	Wire	Alpha	Optional Wire field "DA" - Demand deposit account "SG" - Savings account
34	Payee Routing ID	2	M	Wire	Numeric	"01" - ABA Transit Routing Number "02" - SWIFT BIC "03" - CHIPS ID
35	Bank Fees	12	M	Wire	Alpha	Optional "OUR", "BEN", "SHR"
36	Payment Details 1	35	O	Wire	Alpha Num	Additional Data Field (remittance detail)
37	Payment Details 2	35	O	Wire	Alpha Num	Additional Data Field (remittance detail)
38	Payment Details 3	35	O	Wire	Alpha Num	Additional Data Field (remittance detail)
39	Payment Details 4	35	O	Wire	Alpha Num	Additional Data Field (remittance detail)
DETAIL RECORD For each document, there will be at least one detail record containing a table of one to nine remittance lines of information. This record can occur multiple times per check record. Unused occurances should be space filled. The below are required only if the file is a CHK or ACH CTX.
40	Invoice number	10	O		Alpha Num	
41	Invoice date	8	O		Date	mmddyyyy, zero padded
42	Invoice date 2	8	O		Date	
43	Text/ Invoice Remit	10	O		Alpha Num	
44	Text/ Invoice ID	30	O		Alpha Num	
45	Text/ Remit Comments	30	O		Alpha Num	
46	Text /Invoice Description	45	O		Alpha Num	
47	Invoice Amt Gross	10	O		Currency	
48	Invoice Amt Discount	10	O		Currency	
49	Invoice Amt Net	10	O		Currency	
50	CTX Data	1000	O	ACH	Alpha Num	CTX Payload for Remittance Data
51	Vendor ID	user def	M		Alpha Num	