

KeyBank Business Online

# Pay with ACH User Guide

1. Pay with ACH	2
2. Alerts Center	17
3. Managing Sub-Users	22



# 1. Pay with ACH

Pay with ACH service enables authorized users to initiate electronic payments. You can either create these transactions manually as one-time payments or create payments from a template. Our easy to use templates allow you to create, store, and approve payments easily for payment types including payroll, tax, and vendor payments.

# 1.1 Payment Management

- From your KeyBank Business Online dashboard, select Payments & Transfers.
- Select Pay with ACH. You maybe asked to verify your identity for security purposes.

Key	rBank <del>◊ π</del>		Payments & Transfers •	Tools - S	Support - 🚇 - My Profile Sign O	hc
					$\leftarrow$   Payments & Transfers	×
	GOOD ATTERNOON, Your last sign on was May 31, 2017 at 9,25am EST	Paul			What would you like to do?	
					Make a Payment	>
	Financial Wellness	What's your Financial Wellness Score? Dont know? Check out our tools and resources that can improve yo terrotifies By chicking taken from you will be feren			Make a Transfer	>
					Pay with ACH	>
					Pav Bills	>
	Deposit Accounts	Checking Account Primary Savings	Account Prin		A	

Figure 1.1: Selecting Pay with ACH

• The ACH Home (Figure 1.2) will display. You will find manyoptions for managing your payments and customizing your view. There are several options throughout the screen, including jump page links under ACH Menu, dropdown list to Add Widgets, gear icons to resize or remove widgets. Each widget provides additional options to change views, add or remove columns, rearrange columns and save your own custom view.

ACH Menu												
ACH Hom	e									Add Wid	get	~
Notificati	ons											۰
	Files were recently i	imported.									v	/iew
0	Recurring Payment	ts and/or Transfers recently fa	iled.								v	/iew
•	Rejected payments	s and/or transfers need your re	wiew.								v	New
•	Payments and/or Ti	ransfers await your approval.									v	/iew
Payment	s List View											•
										<	03/10/2020 05:1	1 PM
⊕ Add a Ne	w Payment 🛞 Qu	ick Entry									e	• •
Fitter Sele	ect fields	~									All Payments	5 ¥
🗆 Ali	Actione	ID Beneficiary	Payment Type	From Account	Statue	Currency	Amount	Value Date	Credit / Debit Indicator	T	implate Description	*
	View ++	16 Sam Stone	Consumer Payments	327340031449 ①	Approved	USD	45.00	03/27/2020	Credit			
	View 👻	10 MULTI	Corporate/Vendor Payments	200001744 ①	Approved	USD	90.00	03/20/2020	Credit	0	CD Business pyrnts	
	View ++	3 MULTI	Consumer Payments	329681108430 ①	Approved	USD	180.00	03/13/2020	Credit			
Viewing 1-3	of 8 records								Display 3 •	per page \prec	Page 1 • of:	a >
Approve	Unapprove	Reject Delete										
Template	List View											۰
0.444 - 10-	Templete () File	lanant										
Colora Colora	A fields										e e	•
Filler Gelec	cileus	-										
	Actions	Template Name	Template Description	Prom Account	Deneficiary	Payment Type	necte		Status	Amount	Schedule ()	-
	View -	CEOpervold	Monthly Bonus	327340031449 @	Britlany Braggs	Pavrol			Approved	0.00		6.1
	View +	TopGunSecurity	security guards	329681108430 @	Top Gun Security Svc	Corporate/Vend	or Payments		Entered	0.00		1
Viewing 1-3 of	6 records								Display 3 - per p	xage < Pag	e 1 • of 2 >	
Approve	Unapprove	Reject Delete										

Figure 1.2: ACH Home Page



• Under the ACH Menu options (Figure 1.3), you are able to access jump pages to other functions within ACH including Payment Management (to create payments and templates), Beneficiary Address Book, Alerts Center, and Report Management. Depending on your permissions, you may not have access to all of these functions.

ACH Menu			
ACH Home Payment Management		Add Widget	~
User Maintenance Beneficiary Address Book Alerts Center			٠
Audit Information	ported.		View
Report Management	and/or Transfers recently failed.		View
Rejected payment	and/or transfers need your review.		View
Payments and/or	ransfers await your approval.		View

Figure 1.3: ACH Menu Options

• Under the **Add Widget** menu (Figure 1.4), you are able to add more widgets to the ACH Home page. The additional widget will appear at the bottom of the home page. Click and drag the widget to change the order. Use the gear icon above the widget to resize or remove it. All of the widget options are also grouped by task and are accessible on the **ACH Menu** jump pages (Figure 1.3).

Note: The Add Widget menu is only available for the ACH Home page.

ACH Home Alerts	
Audit Information	
Notifications Beneficiary Address Book Download	
Files were recently imported.     Files were recently imported.     Notifications     Payments List View	
Recurring Payments and/or Transfers recently failed.     Recipient Group Recipient Recipien	
Rejected payments and/or transfers need your review.     Reports Management     Role Maintenance	
Payments and/or Transfers avait your approval.     Template List View User Maintenance	

Figure 1.4: Add Widget Menu

# 1.2 Setting the Default View

You are able to set a default view to see when you enter the ACH module. Each widget with a **View** dropdown menu provides a list of filters with preset criteria to choose (Figure 1.5) and then Set As Default (Figure 1.6).

Paymen	ts List View											٠		¢	
Max displa	y of info: 400 days ()										€ 03/	10/2020 09:32 PM		C 03/10/2020 09:39 PM	
⊛ Add a N	ew Payment 🛞 Qu	ick Entry										e b	Set A	a Default 🛛 My Payments 🔹	
Filter Se	ect fields		-									All Payments +	off Indicator	Template Description 🔅	
	Actions	ID	Beneficiary	Payment Type	From Account	Statue	Currency	Amount	Value Date	Credit / Debit Indicator	Template I	+ Save view			
	View 👻	16	Sam Stone	Consumer Payments	327340031449 (j)	Approved	USD	45.00	03/27/2020	Credit		All Payments		CCD Business pymts	
	View	10	MULTI	Corporate/Vendor Payments	200001744 (1)	Approved	USD	90.00	03/20/2020	Credit	CCD Busin	Approval Window Passed			
	View -	3	MULTI	Consumer Payments	329681108430 ()	Approved	USD	180.00	03/13/2020	Credit		Approved Payments		Monthly Bonus	
												Future Dated Payments			
Viewing 1-3	l of 8 records									Display 3 per	page < Page	Imported Payments			
												My Payments			
Approve	Unapprove	Reject	Delete									Payments Needing Repair		CCD Business pyrnts	
												Payments Requiring Approval	50 🔹 per pa	ge < Page 1 + of 1 >	

Figure 1.5: View Menu

Figure 1.6: Set As Default



You can also create a custom view to display the number of items per page and the columns of information that you want to see. Click on the **View** dropdown menu and select an option to filter the list (Figure 1.7).

• Change the number of items to Display per page using the dropdown menu at the bottom of the widget.

Payment	Payments List View *												
Max display	Max display of info: 400 days ①												
🛞 Add a New Payment 🛞 Quick Entry													
Filter Sele	ect fields		•								s	Set As Default Future Da	sted Payments v
	Actions	ID	Beneficiary	Payment Type	From Account	Status	Curre	Amo	Value Date	Credit / Debit	Template Description	Creation Date	Credit / I
	View 👻	16	Sam Stone	Consumer Payments	327340031449 (j)	Approved	USD	45.00	03/27/2020	Credit		03/05/2020 14:42:54	с
	View	10	MULTI	Corporate/Vendor Payments	200001744 (1)	Approved	USD	90.00	03/20/2020	Credit	CCD Business pymts	03/05/2020 14:30:43	С
	View 👻	5	Jon Jacobs	Payroll	329681113505 ()	Entered	USD	200.00	03/17/2020	Credit		03/02/2020 21:58:25	с
	View	3	MULTI	Consumer Payments	329681108430 (	Released	USD	180.00	03/13/2020	Credit		03/02/2020 21:16:58	с
Viewing 1-4	of 4 records										Display 5	i0 💌 per page 🛛 Page	1 ▼ of 1 >
Approve	Unapprove	Reject	Delete										

Figure 1.7: Change View Menu

• Click the **gear** icon at the end of the row of column headers. A menu will appear with all of the available columns. Click the checkboxnext to the name to add or uncheck to remove columns for your view. Click **Update** (Figure 1.8).

Payments List View					*								
Max display of info: 400 days @ ⊕ Add a New Payment ⊕ Quick Entry	Aax display of Info: 400 days () C 03/11/2020 07:43 PM () Add a New Payment () Quick Entry												
Filter Select fields -	·				Set As Default Future Dated Payments +								
All Actions ID	Beneficiary Payment Type	From Account Status	Curre Amo Value Date	Credit / Debit Template Description	Creation Date Credit / D								
☑ Amount	Approval Cutoff	Batch Name	Beneficiary	Beneficiary Account	Beneficiary Bank ID								
Beneficiary Bank Name	Beneficiary ID	By Order Of Account Number / Company	By Order Of Name / Company Name	Comment	Created By								
Creation Date	Credit / Debit	Credit / Debit Indicator	Credit Amount	Currency	Customer Reference								
Debit Account Name	Debit Account Number	Debit Amount	Duplicate Reason	Entry Method	File Name								
From Account	ID ID	Invoice Number	Last Approver	Last Modified By	Modified Date								
Payment Details	Payment Identifier	Payment Type	Possible Duplicate	Reject Reason	Same Day ACH Payment								
🗹 Status	Status Interplate Description Interplate Name Intransaction Date Value Date												
Update Cancel													

Figure 1.8: Column Menu Options

- You may change the order of the columns from the updated widget. Click and hold a column header then slide the column in the list to change the order.
- Click the View dropdown menu again. Click on Save view (Figure 1.9, page 5).
- Add a name for your custom view (Figure 1.10, page 5). Click **Go** to add it to the View Menu and click **Set As Default** to save as the first view you will see each time you access ACH. You are able delete your custom views by clicking on the trash can icon that will appear following the view name.



Pa	yments	List View								*		
											5	Set As Default Future Dated Payments *
Ma	x display o	of info: 400 days (	D							C 03/11/2020 09:26 PM		Your Custom Name
<u>(</u>	Add a New	v Payment ⊕ Q	uick Entry							e B	From	Tour oustoin Name
Filte	er Selec	t fields		•					Set A	s Default Future Dated Payments +	327340	All Payments
		Actions	J. ID	Status	Value Date	Amount	Benefician	Payment Type	From Acco	+ Save view	20000	Approval Window Passed
		View 👻	16	Approved	03/27/2020	45.00	Sam Stone	Consumer Payments	3273400314	All Payments	20000	Approved Payments
		View 👻	10	Approved	03/20/2020	90.00	MULTI	Corporate/Vendor Payments	200001744	Approval Window Passed	329681	Future Dated Payments
		View	5	Entered	03/17/2020	200.00	Jon Jacobs	Payroll	3296811135	Approved Payments	32968	
		View 👻	3	Released	03/13/2020	180.00	MULTI	Consumer Payments	3296811084	Future Dated Payments		Imported Payments
1/5	ewing 1.4 of	f A records							Display 60	Imported Payments	play 5	My Payments
	ching 1-4 o	141660103							Display 30	Payments Needing Repair		Payments Needing Repair
A	pprove	Unapprove	Reject	Delete						Payments Requiring Approval 🧹		Payments Requiring Approval 🗸

Figure 1.9: View Menu Save View



# 1.3 Add a New Payment

- To create an ACH payment, begin from the **Payments List View** widget on the Payment Management jump page accessible from the ACH Menu (Figure 1.3, page 3). This widget can also be added or removed on the ACH Home page (Figure 1.4, page 3).
- Click the Add a New Payment option (Figure 1.11).

Payment	s List View									*
Max display	of info: 400 days (	D								C 03/12/2020 07:51 PM
⊕ Add a Ne	w Payment 🕀 Q	uick Entry								<del>6</del> 🔒
Filter Sele	ect fields		-						Set As Defa	Your Custom Name *
	Actions	ID	Status	Value Date	Amount	Beneficiary	Payment Type	From	Account	Template Description
	View 👻	16	Approved	03/27/2020	45.00	Sam Stone	Consumer Payments	32734	0031449 🕦	
	View 👻	10	Approved	03/20/2020	90.00	MULTI	Corporate/Vendor Payments	20000	1744 ①	CCD Business pymts
	View	5	Entered	03/17/2020	200.00	Jon Jacobs	Payroll	32968	1113505 🕦	
Viewing 1-3	of 3 records							Display	50 🔻 per page	e < Page 1 🔹 of 1 🔉
Approve	Unapprove	Reject	Delete	9						

Figure 1.11: Add a New Payment Option

- From the **Add Payment** box, you can click the Select a Payment Template button and search for an existing template to auto-fill payment information. This option is shown but not highlighted (Figure 1.12, page 6).
- For one-time payments, you will need to fill out the payment details. Start detailing one-time payment information from the **Select a Payment Type** drop down box (Figure 1.12, page 6).



Payment Management	Add Payment	Add Payment											
Payments List View	• Select a Payment Type	Select a Payment Type	*										
T dynama List view	○ Select a Payment Template	٩											
Max display of info: 400 days ①		Consumer Payments											
		Corporate/Vendor Payments											
⊕ Add a New Payment ⊕ Quick Entry	Continue Cancel	Payroll											
Filter Select fields	•	Tax Payments											

Figure 1.12: Add Payment

The **Payment Type** selected will determine the information you need to complete in the next section (Figure 1.13). Once you select your Payment Type, click **Continue**.

• Required information is indicated with a red asterisk. The **Originator ID** is your company's account used to offset the payment transaction. The **Value Date** is the date the payment will credit the beneficiary; the payment may be sent for processing two days in advance. Use optional fields such as **Company Discretionary Data** or **Internal Comments** for your internal reference.

Originator Information													
Originator ID		•v	/alue D	ate									
FEDERAL MARKET C-K073125001- Offset	Account 200001744 × *	(	03/17/2	2020					â	1	Make this a Same Day Payment		
		Pa			м	ar 202	20		>				
		EL	Su	Мо	Ти	We	Th	Fr	\$a				
Batch Description	Company Discretionary Data	De	23	24	25	28	27	28	29		Internal Comments		
PAYROLL		. П	4	2	3	4	5	8	¥	h.			
			8	2	10	44	12	13	44	Ľ	Stored with the transaction, but not forwarded with the	e pa	syment
			15	16	17	18	19	20	21				
			20	30	31	20	20	3	4				
Beneficiary Information													
* Name Q * Bank Code Q * Account Number * Account Type * Amount													
	×									1	×		0.00 USD
ID	Discretionary Data	_						Inte	mal Co	mm	ent		
			Create	e Pren	ote	ПН	lold	Slop	el suite i	bo t	meation but not forwarded with the normant		
> Beneficiary Exclusion Dates								GILI		1 162 64	ar makanun, uka ina narmarukan muri ang payinkan		
Add Another Beneficiary Clear Beneficiary Info													
0.00 USD to 0 Beneficiaries on 17 Mar 2020 ■ Save this payment as a template for future use ① ✓ Submit Save for Later Cancel													

Figure 1.13: Add Payment Value Date and Required Fields



- For one-time payments, complete the **Beneficiary Information** section (Figure 1.14) with the information required, including: the payee *Name*, *Bank Code* (bank routing number), *Account Number*, *Account Type* (checking, savings) and *Amount*.
  - Payments made from a template will prefill the Originator ID and Beneficiary details. You would enter the appropriate value date and payment amount. Refer to section 1.5 (page 10) for Template information.
- Some payment types allow for additional information to send with the payment. Addenda can be added using a field that will count characters and provide the number remaining characters available.
- Click the Add Another Beneficiary button to include multiple recipients of the same payment type.

Beneficiary Information		22 23 24 29 30 31	4 25 28 1 1 2	27 28 3 4					
• Name Q	• Bank Code Q	• Account Number	r			* Account Type	• Amount	0.00	USD
u v .0.0 USD    ID Discretionary Data Discretionary									
O.OO USD to O Beneficiaries Save this payment as a template for future Submit Save for Later	: on <b>17 Mar 2020</b> e use ① Cancel								

Figure 1.14: Add Payment Beneficiary Information

• When payment entry details are complete, click the **Submit** button (Figure 1.14). You will receive a Payment Submitted confirmation (Figure 1.15) above the **Payments List View** widget.

Payments List View								
✓ Payment Submitted ID: 10 To: Multiple Beneficiaries From: FEDERAL MARKET CO INC 1744 200001744 Amount 90.00 USD Value Date: 03/25/2020 Payment Type: Corporate/Vendor Payments								

Figure 1.15: Payment Submitted Confirmation

• In the Payments List View, the payment status is Entered. It must be Approved in order to be processed.



# 1.3.1 Quick Entry

- To create an ACH payment using the **Quick Entry** option, you must use a template that is saved with only one beneficiary. The single beneficiary template must also be in an Approved status.
- Begin from the **Payments List View** widget on the Payment Management jump page accessible from the ACH Menu (Figure 1.3, page 3). This widget can also be added or removed on the ACH Home page (Figure 1.4, page 3).
- Click the Quick Entry option (Figure 1.16).

Payments List View	*	÷
Max display of info: 400 days ①	C 03/11/2020 09:26 PM	
⊕ Add a New Payment     ⊕ Quick Entry	<del>0</del> 🖡	
Filter Select fields -	Future Dated Payments v	

Figure 1.16: Quick Entry Option

- On the **Quick Entry** screen, search and select from your approved, single beneficiary templates. Use the calendar to assign a *Value Date*. Enter a payment *Amount*. Click **Add Quick Entry** to add another payment (Figure 1.17).
- When all payments have been added, click the Submit button.

ACH Menu Quick Entry			
Template Name     Template/group name, beneficiary or payment type     *	Value Date	Amount	×
Add Quick Entry      Submit Cancel			

Figure 1.17: Quick Entry Fields and Command Buttons

• You will receive a confirmation on the Quick Entry screen (Figure 1.18).

ID: 25 Account Number: 327340031449			▲ Details →
Amount: 500.00 Beneficiary: Brittany Braggs Currency: USD Type: Payroll Value Date: 03/20/2020 Result: Entered			
	Value Date	Amount	

Figure 1.18: Quick Entry Confirmation - Payment Entered



• Important to note that the result is an Entered payment. It must be **Approved** in order to be processed. Payments are approved in the **Payments List View** widget. You may use the carrot at the top or the Cancel button (Figure 1.18, page 8) to return to the ACH Home page. Or use the ACH Menu dropdown to access the Payment Management jump page.

# 1.4 Approve a Payment

- After submitting a payment, return to the **Payments List View** widget where the new payment is listed in an **Entered** status (Figure 1.19).
- Payments in Entered status require approval to be processed.
- Select the checkbox next to one or more payments you want to approve. Select the **Approve** command button to change the payment status.

Payments	List View								÷
Max display o	of info: 400 days 🛈							C 03/12/2020 09:57 F	PM
⊕ Add a Nev	v Payment	ck Entry						8	B.
Filter Selec	t fields	-						Your Custom Name	٣
	Actions	ID	Status	Value Date	Amount	Beneficiary	Payment Type	From Account	*
	View	19	Deleted	04/01/2020	125.00	Brittany Braggs	Payroll	327340031449 (1)	Τ
	View 👻	16	Approved	03/27/2020	45.00	Sam Stone	Consumer Payments	327340031449 (1)	
	View 😽	10	Entered	03/20/2020	90.00	MULTI	Corporate/Vendor Payments	200001744 (1)	
	View 👻	5	Entered	03/17/2020	200.00	Jon Jacobs	Payroll	329681113505 (1)	
Viewing 1-4 o	f 4 records						Display 50 - per page	e < Page 1 💌 of 1	>
Approve	Unapprove	Reject	Delete						

Figure 1.19: Approve One or Multiple Payments in Entered Status

• Or, select the Approve option from the Actions dropdown menu to approve a single payment (Figure 1.20).

	View	-		10	Entered
	View	Approve	•		Entered
		Delete			
Viewing 1-4 o	of 4 record	Modify			
		Reject			
Approve	Unap	prove		Reject	Delete

Figure 1.20 Approve One Payment in Entered Status

- Important! You need to prefund your payments. Your account will be debited 2 business days before the assigned Value Date on your approved payments.
  - If you Approve a payment on Monday that has a Value Date of Friday, your account must be fully funded for Wednesday morning.
  - If the payment is approved 1 business before the Value Date or for Same Day processing, your account will be debited the day it is Approved.



# 1.5 Templates

To simplify your experience, you have the capability to create and store templates for future use. When making multiple or recurring payments, follow these guidelines to create the appropriate template for your needs.

• Templates are created and managed in the **Template List View** widget. Begin by selecting the **Payment Management** jump page from the **ACH Menu** dropdown menu. This widget can also be added or removed on the **ACH Home** page (Figure 1.21).

ACH Menu					
ACH Home Payment Management		Add Widget			
User Maintenance Beneficiary Address Book					
Audit Information	ported.	View			
Report Management	and/or Transfers recently failed.	View			
O Rejected payment	Rejected payments and/or transfers need your review.				
Payment and/or	ransfer awaits your approval.	View			

Figure 1.21: ACH Menu and Add Widget Options

• **Template List View** lists all templates that have been created and provides access to template details and available actions (Figure 1.22).

Template Li	ist View								*
									С
⊕ Add a New T	Template								<b>⊖</b> ₿
Filter Select f	fields	~						Active Temp	lates 👻
	Actions	Template Na	Template Descrip	From Account	Beneficiary	Payment Type	Status	Am	Scl∰g
	View 👻	BiWeeklyPay	Hourly Employees	327340031449 ①	MULTI	Payroll	Approved	20.00	
	View 😽	TopGunSecurity	security guards	329681108430 (1)	Top Gun Security	Corporate/Vendor Payme	Entered	0.00	
< Viewing 4-5 of 5 records Display 3  Per page  Page 2 Page 2 Por c 2 >									

Figure 1.22: Template List View and Add a New Template Option

- Similar to Payments List View, this view lists all templates and can be customized by the user.
- You can choose the filtered view, columns that you wish to see, and number of items to display per page in the template list view (section 1.2 Setting the Default View, page 3).
- The status displayed in the Status column determines the available actions for each template.
- The template list can be filtered using the **View** dropdown menu. Since templates cannot be used until they have been approved, the **Templates Pending Approval** option provides a quick way to look for templates needing approval.



- Available actions for each template can be accessed in the Actions column.
- Additional actions are displayed in the command button row along the bottom of the widget.
- Checkboxes used with the row of command buttons (Approve, Unapprove, Reject and Delete) allow you to apply a single action to multiple templates.
- Template details are accessed by selecting an option under the **Actions** column. Click on **View** or select an option from the dropdown menu in the template row.

#### **Create Templates**

• From the Template List View widget, click the Add a New Template option (Figure 1.23).

Template	List View								÷
									c
Add a New	v Template								<del>0</del> 🔒
Filter Selec	ct fields							Active Templa	ates 👻
	Actions	Template Na	Template Descrip	From Account	Beneficiary	Payment Type	Status	Am	Sci <b>ģ</b>
	View 👻	BiWeeklyPay	Hourly Employees	327340031449 (1)	MULTI	Payroll	Approved	20.00	
	View	TopGunSecurity	security guards	329681108430 ①	Top Gun Security	Corporate/Vendor Payme	Entered	0.00	
<									>
Viewing 4-5 of 5 records Display 3 - per page < Page 2 - of 2 >									
Approve	Unapprove	Reject	Delete						

Figure 1.23: Add a New Template

• From the Add Template box (Figure 1.24), select the type of payment from the Template Type dropdown. The type of payment selected will determine the information you need to complete on the next screen. Once you select your Template Type, click Continue (Figure 1.25).

Payment Management	Add Template	×	Add Template	
Template List View	Template Type Select a Template Type	•	Template Type	
	۱ ۹		Payroll	
	Consumer Payments			
Filter Select fields *	Corporate/Vendor Payments			
	Payroll		Continue Cancel	
All Actions Template Na Templ	Tax Payments Beneficiary	Payment Type		
View - BiWeeklyPay Hourly	Employees 327340031449  MULTI	Payroll		

Figure 1.24: Add Template Type

Figure 1.25: Add Template Continue

- A new Template Information screen appears. Required information is indicated with a red asterisk (Figure 1.26, page 12).
- Enter a unique Template Name (no special characters or spaces) and Template Description.
- The Originator ID is account used to offset the payment transaction. Optional fields such as Company Discretionary Data or Internal Comments are for your internal reference.
- Complete the **Beneficiary Information** fields. Click **Add Another Beneficiary** until all recipients are entered. You may add multiple beneficiaries of the same type to a single template or payment.



 Keep personal accounts (Consumer Payments, Payroll) and business accounts (Corporate/Vendor Payments, Tax Payments) separate. All beneficiary accounts must match the template type and payment type.

Template Information			
* Template Name	* Template Description		
-no special characters or spaces			
allowed			
Originator Information			
* Originator ID			
	*		
Batch Description	Company Discretionary Data	Descriptive Date	Internal Comments
			Stored with the transaction, but not forwarded with the payment
Beneficiary Information			
	-		
* Name Q	* Bank Code Q	* Account Number	Account Type     Amount     0.00
ID	Discretionary Data	Create Prenote     Hold	Internal Comment
		C	Stored with the transaction, but not forwarded with the payment
Beneficiary Exclusion Dates			
Add Another Beneficiary	lear Beneficiary Info		
Make Recurring		•	
0.00 to 0			
Save Save for L	ater Cancel		

Figure 1.26: New Template (Payroll example)

- In the **Beneficiary Information** section (Figure 1.26), enter the payee *Name*, *Bank Code* (bank routing number), *Account Number* and *Account Type* (checking, savings). A transaction *Amount* can be entered. If the amount will vary for each payment, it is recommended to save 0.00 in the template.
- Hold and Prenote options are available if needed.



**Hold**: This option to cause specific beneficiary payments to be withheld from payment processing while the other beneficiaries process.

**Create Prenote**: This option sends a "zero" dollar transaction to the beneficiary account prior to the first transaction on a new beneficiary account. The purpose is to verify the accuracy of the account information.

- Make Recurring option allows you to set a schedule to automatically create payments from a template. It is most useful when an amount is saved in the template. Recurring payments will automatically appear in the **Payments** List View in an Entered status. This still requires that you Approve the payment for it to be processed.
  - Refer to Section 2 Alerts Center for information on Automatically Created payments email alerts.
- A list of beneficiaries will display near the bottom of the screen as you enter them. Use the options accessed from the **Actions** column to **View**, **Modify** or **Delete** individual entries (Figure 1.27). These actions are also available to Modify an existing Template.

Filter Select fiel	ds ••				Edit H	old 👻 Edit An	nounts <del>-</del>	All Beneficiaries		Ŧ
	Actions	Name	 Bank Code	Account Number	Account Type	Amount	ССҮ	Prenote	Hold	Status
	View 👻	Humpty Dumpty	253278964	9876354	Checking	0.00	USD	No	No	
	View 👻	Bobby Shafto	241281772	987654	Checking	0.00	USD	No	No	
	View 👻	Brother John	101002910	321654987	Savings	0.00	USD	No	No	
Delete lake Recurr	ing									
0.00										

Figure 1.27: Template Beneficiary Summary View

- Use the command buttons along the bottom at any time: Save, Save for Later or Cancel (Figure 1.27).
- After clicking **Save**, you will receive a Template Submitted confirmation (Figure 1.28) above the **Template List View** widget.



Figure 1.28: Template Submitted Confirmation

• In the Template List View, the template status is Entered. It must be Approved to be available for payments.

#### **Approve a Template**

- Templates that are saved or submitted can be accessed in the Template List View widget for further edits or actions.
- Select Payment Management from the ACH Menu dropdown (Figure 1.29, page 14).



ACH Home	1		
Payment Management		Add Widget	
User Maintenance Beneficiary Address Book			Ŧ
Alerts Center			
Audit Information ported.			View
Report Management and/or Transfers recently failed.			View
• Rejected payments and/or transfers need your review.			View
Payment and/or Transfer awaits your approval.			View

Figure 1.29: Access Payment Management

- You can view templates from the Template List View widget (Figure 1.30).
- Templates in Entered status require approval to be processed.
- Select the checkbox next to one or more templates you want to approve. Select the **Approve** command button to change the template status.

Beneficiary	Payment Type	Status	
		5000	Am \$cig
MULTI	Payroll	Entered	0.00
MULTI	Consumer Payments	Approv	40.00
Brittany Braggs	Payroll	Approv	0.00
	MULTI Brittany Braggs	MULTI Consumer Payments Brittany Braggs Payroll Display 3 -	MULTI Consumer Payments Approv Brittany Braggs Payroll Approv Display 3 • per page < Page

Figure 1.30: Approve Template

• Or, select the Approve option from the Actions dropdown menu to approve a single template (Figure 1.31).

	View	••	10	Entered
	View	Approve Delete		Entered
Viewing 1-4 o	of 4 record	Modify Reject		
Approve	Unap	oprove	Reject	Delete

Figure 1.31 Approve One Template in Entered Status



# 1.6 Reporting

Report Management is an integral feature to ACH. This multilayered system provides options to filter, save, and view reports.

• Access Report Management jump page from the ACH Menu dropdown.

#### **Report Menu**

• View a list of available reports from the **Reports Management** page (Figure 1.32). Click on View for a given report to run the report or choose various report criteria to refine report results.

Rep	Reports Management							
Filter	Select fields	•					<b>C</b> 03/18/2020 02:1	15 PM
Ac	tions	Report Name		Configuration Name	Public	Report Group	Report Subgroup	*
Vie	ew	ACH Company Report		·		Payments	Administrative	
Vie	ew	Company Details				Admin		
Vie	ew	Roles				Admin		
Vie	ew	User Permissions - Client				Admin		
Vie	ew	Template Detail Report				Payments	Payments	
Vie	ew	Payment Detail Report				Payments	Payments	
View	ing 1-6 of 6 record	IS				Display 50 👻	per page < Page 1 💌 of	F1 >

Figure 1.32: Reports Management Page

#### **Working with Reports**

- The examples are from a Payment Detail Report. Select View from the Actions column for a report (Figure 1.32).
- Click the **Run Report** button for a report of all items. Use one or more filters to narrow the results (Figure 1.33). Some reports will have required fields.
- Check the **Save this Report** box to create custom report views with selected filters. Enter a **Configuration Name** for your custom report when prompted. A copy of the original report with the configuration name will save on the Reports Management page.
- Click **Cancel** to return to the Report list (Figure 1.32).

Payment Detail Repo	ort	
Report Criteria		
ID		
is equal to	~	
Creation Date		
		iii
Amount		
is equal to	~	
Value Date		
		<b></b>
Save this Report		
Run Report Cancel		

Figure 1.33: Payment Audit Trail Filters



#### **Report View and Toolbar Options**

- PDF versions display for each report in a window below the Run Report button with view and navigation options (Figure 1.34).
- Use the Export As dropdown to select PDF, CSV or Plain Text format options.
- Use the toolbar icons to decrease (-) or enlarge (+) the report. You are also able print, save or open in a new tab a PDF version of the report.
- A scroll bar appears along the side of the report window to move through multiple pages. Using the Open in New Tab icon ( $\Box$ ) may provide a better experience for longer report results.

Run Repo	rt Cancel												
								Export	t As				~
1 of 2										Ŀ	- +	Ð	<b>d</b>
	KeyBa	nk 🗘 📅											
	Payment Detail	Report   900731	25   FEDER	al Market Co	DINC					Mar 18,	2020 3:07:3	81 PM	
	ID: ACH Company/ From Account: Payment Type: Template:	14 FEDERAL MARKET Payroll CEOpayout / Mon	T CO INC 1449 thly Bonus	c	ompan y Name:	FEDERAL MA Value Date: Batch Status: Comp Disc Dat Entry Method: Comments:	RKET C Co 03/09 Relea Creat	o <b>mpany ID:</b> /20 sed ed from Temp	Same	K0731250 e Day Pay	ment:		1
	Audit Information Entered: Approved:	<b>User ID</b> FEDMARKET FEDMARKET	Company 90073125 90073125	<b>Timestan</b> Mar 5, 202 Mar 5, 202	np 20 2:36:23 PM 20 2:36:47 PM								
	Beneficiary Name	Beneficiar <b>y</b> ID		Debit / Amount Credit	ABA	From Account	Account Type St	P tatus lo	ayment dentifier	Trace ID	2000001		
	untrati y brayys			100.00 Credit	VI1001254	1232034	Greeking Er	nerea 4	5,07024	04100103	500001		
			Batch Tol Debits: Credits: Prenotes	tais 1	<b>Dollar Amo</b> 0 100 0	ant Item ( .00 .00	Count 0 1 0						

Figure 1.34: Payment Detail Report (example)

#### **Report Detail Highlights**

- The type of information varies with each report. Example of a Payment Detail Report (Figure 1.34).
- Header information provides the offsetting From Account, Payment Type, Template name if used, Value Date and Status of payment.
- Audit Information provides the user, action taken and time.
- Beneficiary details including amount and recipient account information.



# 2. Alerts Center

We highly recommend that you set up email alerts. The **Payments Awaiting My Approval** and **Payment Cutoff Time Warning** alerts add an extra layer of insurance that you not miss the approval step of your entered payments. Entered payments require approval to be processed.

In the Alerts Center, you are able to choose one or multiple alerts. You can manage alerts, manage email recipient addresses, and set up groups of alert recipients.

• Begin by selecting the **Alerts Center** jump page from the **ACH Menu** dropdown menu (Figure 2.1). The Alerts Center can also be added or removed as a widget on the **ACH Home** page (Figure 1.21, page 10).

ACH Menu				
ACH Home				
Payment Manag	jement			
User Maintenance				
Beneficiary Address Book				
Alerts Center				
Audit Information	n			
Report Manager	ment			



# Recipients

Email recipients are easily stored and modified in this part of ACH. Here, you can input new information, categorize and manage groups. You will add recipients to email alerts either individually or as a group of individual addresses.

- It is important that you add yourself as an email recipient.
- The Recipients section lists all email recipients (Figure 2.2). They must be added to an alert to get the notification.

Alerts Cer	nter			*
Alerts	Recipient Groups Recipients	]		
Insert Filter	ct fields -		😝 🕞 😋 03/19/2020	
	Actions	Company	Name	*
	Modify v	90073125	Amanda Apple	
	Modify Delete	90073125	Mark Mendoza	
	Modify	90073125	Tom Turly	
Viewing 1-3 o	of 3 records		Display 50 · · · per page < Page 1 · · ·	of 1 🔉
Delete				

Figure 2.2: Alerts Center Email Recipients

- To enter a new email recipient, click on Insert. A blank Recipient screen appears.
- Enter the Name and Email Address. You can add multiple addresses for a recipient by selecting the Add Another Contact Method button on the Recipient screen.
- Select the Save button. A confirmation message Client Email Recipients Submitted will appear.
- From the Actions column, you can Modify, Delete or View email recipients on the list (Figure 2.2)



#### **Recipient Groups**

Once you have recipients established, you can create a group for select recipients to all receive the same alert.

• Select Recipient Groups and then Insert (Figure 2.3)

Alerts Center	¢
Alerts Recipient Groups Recipients	
⊕ Insert Đ	► C 03/19/2020
Filter Select fields ~	

Figure 2.3: Insert Recipient Groups

- On the Add Recipient Group screen, enter a Group Name.
- Click in the **Recipient Name** field. Your recipients email addresses will populate a dropdown list. Select the emails for the group. You are able to remove any recipient by clicking on the **x** to the right of the address (Figure 2.4).

Add Recipient Group
Recipient Group
Group Namo
Pay Masters
* Recipient Name
Amanda Apple - A_Apple@fedmkt.com * Suzanna Samuels - S_Samuels@fedmkt.com *
Mark Mendoza - M_Mendoza@fedmkt.com
Tom Turly - TTurly@fedmkt.com
Save Cancel

Figure 2.4: Add Recipient Group

- Select the Save button. A confirmation message Recipient Group Submitted will appear.
- From the Actions column, you can Modify, Delete or View email recipient groups on the list (Figure 2.5).

Insert				🕒 🗈 😋 03/19/2020	
✓ Recipie	nt Group Submitted			▲ Details	×
Filter Selec	t fields •	_			
	Actions		Name		*
	Modify 👻		Pay Masters		
Viewing 1-1 c	1 records View			Display 50 ▼ per page ∢ Page 1 ▼ of	1 🔉
Delete					

Figure 2.5: List of Recipient Groups



#### Alerts

Once you have added yourself and any others you wish as recipients, you can begin to create alerts. You will be able to add either individual email addresses or your custom groups of recipients to each alert.

- The Alerts section lists all the current alerts (Figure 2.6).
- From the Actions column, you can Modify, Delete or View email alert settings and recipients/recipient groups.
- To begin, select Add New Alert.

Alerts Ce	Alerts Center								
Alerts	Alerts Recipient Groups Recipients								
Add New /	Add New Alert Bect fields ▼								
	Actions	Alert Name	Alert Group	Alert Type	Alert Subject Line	Recipient 🌞			
	MODIFY 🕶	Member Discounts	Payments and Transfers	Payment Cutoff Time Warning	Alerts - Payment Cutoff Time Warning	Mark Mendoza,1			
	MODIFY -	Payments to approve	Payments and Transfers	Payments Awaiting My Approval	You Have Payments and/or Transfers Awaiting Approval	TTurly@fedmkt.			
Viewing 1-2 c	2 records VIEV	ETE N			Display 50 👻 per page < Page	> 1 • of 1 >			
Delete									

Figure 2.6: Add New Alert

Complete the New Alert information. Required fields are marked with a red asterisk.

- Alert Name a custom name that you give the alert.
- Alert Group select Payments and Transfers or Administration from the dropdown menu. Subsequent fields appear based on the selected Alert Group.
- Alert Type select from the dropdown menu options. Subsequent fields appear based on the selected Alert Type.

Alert Name				
Employee Payroll				
Alert Group			* Alert Type * Alert Subjec	t Line
Payments and Transfers	×	Ŧ	Payments Awaiting My Approval × Vou Have F	Payments and/or Transfers Awaiting Approval
			You may change	e this subject line that appears on the email alert
Schedule Hours			* Schedule Minutes * Time Zone	
15	×	Ŧ	00 × v EST US/Eas	stern - US/Eastern
15	×	Ŧ	00 × • EST US/Eas The timezone is use	stern - US/Eastern elected will only impact when the alert is sent, not what d in the email.
15	×	•	00 × • EST US/Eas The timezone is timezone is used	stern - US/Eastern elected will only impact when the alert is sent, not what d in the email.
15 Recipients/Recipient Groups ①	×	•	00 × • EST US/Eas The timezone is used	stern - US/Eastern elected will only impact when the alert is sent, not what d in the email.
15 Recipients/Recipient Groups ()	×	•	00 × • EST US/Eas The timezone is use • Recipient/Recipient Groups of One Recipient Group OR one or more	stern - US/Eastern elected will only impact when the alert is sent, not what d in the email.
15 Recipients/Recipient Groups ① Recipient Groups Pay Masters	×	·	00 × • EST US/Eas The timezone is use • Recipients/Recipient Groups () I One Recipient Group OR one or more recipients can be added to an alert.	stern - US/Eastern elected will only impact when the alert is sent, not what d in the email.
15 Recipients/Recipient Groups ① Recipient Groups Pay Masters Pay Masters	×	•	00 × • EST US/Eas The timezone se timezone is user • Recipients/Recipient Groups () The timezone is user • Recipients/Recipient Group OR one or more recipients can be added to an alert.	stern - US/Eastern elected will only impact when the alert is sent, not what d in the email.
15 Recipients/Recipient Groups ① Recipient Groups Pay Masters Recipients	×	•	00 × • EST US/Eas The timezone as timezone is user • Recipients/Recipient Groups () I Cone Recipient Group OR one or more recipients can be added to an alert.	stern - US/Eastern elected will only impact when the alert is sent, not what d in the email.
15 Recipients/Recipient Groups ① Recipient Groups Pay Masters Recipients Amanda Apple - A_Apple@fedmkt.com	×	·	00 × • EST US/Eas The timezone as timezone is user • Recipients/Recipient Groups () I One Recipient Group OR one or more recipients can be added to an alert.	stern - US/Eastern elected will only impact when the alert is sent, not what d in the email.
15 Recipients/Recipient Groups ① Recipient Groups Pay Masters Recipients Amanda Apple - A_Apple@fedmkt.com Mark Mendoza - M_Mendoza@fedmkt.com	×	·	00 x v ESTUS/Eas The timezone as timezone is used • Recipients/Recipient Group () I One Recipient Group OR one or more recipients can be added to an alert.	stern - US/Eastern elected will only impact when the alert is sent, not what d in the email.

Figure 2.7: New Alert – Payments Awaiting My Approval (example)



- Alert Subject Line automatically populates based on Alert Type. You can customize the subject line (Figure 2.7, page 19).
- Schedule Minutes are on the quarter hour (00, 15, 30 or 45).
- o An alert will not be sent if the condition does not exist at the scheduled time of the alert.
- Time Zone specifies which time zone the Schedule Time refers to.
  - o **IMPORTANT**! Payment processing is done in Eastern Standard Time. Carefully review the service level disclosure statement that appears each time you access Pay with ACH.
- Recipients/Recipient Groups click in the field for the listing of your individual recipients and any groups you may have created.

o Notice the information message about adding recipients to the alert (Figure 2.8)

* Recipients/Recipient Groups ()	One Recipient Group OR or recipients can be added to	ne or more an alert.

Figure 2.8: Adding Recipients - Information Message

o Recipients will appear on the screen under **Contact Methods**. Take the time to confirm there is a check in the box next to their email address. If the box is blank, they will not receive the alert (Figure 2.9)

Mark Mendoza × Tom Turly - TTurly@fedmkt.com ×					
Note: You may add additional recipients to this alert, but not a recipient group. Both recipients and recipient groups cannot be added at the same time.					
Contact Methods					
Contact Methods					
Contact Methods	All Emails				
Contact Methods	All Emails M_Mendoza@fedmkt.com				

Figure 2.9: Adding Recipients – Check the Email Address Box

- Additional fields for each alert will vary. Not all fields will be required. For instance, you do not need to specify a payment type unless you want to limit what alerts the recipient(s) will receive. Payment types displayed will be based on your permissions.
- Once all required fields are entered, select the **Save** button at the bottom of the New Alert screen. A confirmation message *Alert Submitted* will appear. Your alert will now be displayed in the **Alerts** list (Figure 2.6, page 19).



• Alerts are sent as plain text, include the alert type in the **Subject** line or your customized subject line, and language that identifies how many transactions are matched in this alert (Figure 2.10).



Figure 2.10: Sample Alert Messages



# 3. Managing Sub-Users

Pay with ACH enables you to add and modify sub-users to use the service. You can manage sub-user access and permissions through the **Manage Access** service. You can modify what accounts a sub-user has access to for the Pay with ACH service.

- Permission changes for sub-users can take up to 10 days to process. Each time a change is submitted, it is processed as a separate request that is processed after the previous request, so frequent changes to sub-user permissions may take longer to process.
- When modifying ACH settings, you may be asked to verify your identity for security purposes.

# 3.1 Viewing Sub-User Permissions

You can view sub-users and their permissions using the **Manage Access** service which is accessible from the **Tools** menu on your KeyBank dashboard.

KeyBank 🛇 🛪	Payments & Transfers + T	Tools	Support -	💭 - My Profile	Sign Off
Good afternoon.	Paul		←	Tools	×
			Curre	ent Services	
Financial Wellness	What is your Financial Wellness Score? Dont know? Check out our tack and resources that can knowle your score and get you closer to financial to term term. Dy closing Lawn More, you will be beaung Key Bark and poing to Held Wellicks			Manage Access Pay with ACH	>
	Checking Account test S31,230.12 Account Baterion all of May 21st 2017 Primary Savings Account Primary Primary Savings Account Primary Savings Account S4, 800,64 Account Baterion all of May 21st 2017		s A t		

• Select Manage Access from the Tools menu (Figure 3.1).

Figure 3.1: KeyBank Dashboard

• Select Manage Sub-Users (Figure 3.2).

Add New Sub-User	>
Sub-users can only be granted access to b users will not be able to view any personal related to you. Creating a new profile includ	usiness accounts. Sub- banking accounts des:
Entering contact information     Entering a social security number	
<ul> <li>Entering a date of birth</li> </ul>	
<ul> <li>Selecting business and account access</li> </ul>	
Selecting permissions	

Figure 3.2: Manage Sub-User Menu

- Select a Sub-User from the list (Figure 3.3).
- Select Change Permissions

← Manage Existing Users	×
Select a sub-user.	
Active Sub-Users Active sub-users currently have permission to view and/or edit your business accounts.	t
Select a name to edit or suspend a sub-user.	
CLS Loan	>
Test Test	>
Create User	>
Access Test	>

Figure 3.3: Sub-User Selection



You will see a summary of the sub-user's permissions. ACH permissions are near the bottom of the list (Figure 3.4).

KeyBank 🗘 🛪			Payments & Transfer	s - Tools	Support - 😰 - My Profile Si	gn Off
	d afternoon, maa May 31, 2017 at 9 23an 557	Paul		All Entities	←   Manage Access	×
Financial V	Veliness				User Controls Enable Notifications Update Contant Information	ON ON
Person					Accounts that can be seen	
Depos \$63,381					ys A ✓ 1 Accounts Selected	×
		\$31,230. <sup>12</sup> Acreant Estable with May 314 2017			Accounts Requests	Edit
Rewar					<ul> <li>1 Accounts Selected</li> </ul>	~
					Payments & Transfers	Edit
A					MONTE VISTA MOBILE HOME PARK 1 Associated Account	FULL
					Grant the sub-user access for transactions between all accounts in the entity.	
1						
1					Bill Pay MONTE VISTA MOBILE HOME PARK	Edit
					✓ 1 Accounts Selected	*
					Pay with ACH	Edit
					TITLE NAME HERE	ON V
					User Credentials	Edit
					User ID UserNameHere	
					Submit	

 $Figure \ 3.4: \ Sub-User \ ACH \ Permission \ Summary$ 

# 3.2 Changing Sub-User Permissions

You can modify sub-user ACH permissions from the **Permission Summary**.

• Select the Edit link (Figure 3.4) next to the ACH Permission Summary.



• Change the account settings for the sub-user using the check boxes and toggles (Figure 3.5). You will only see accounts that are both added to your Pay with ACH service and that the sub-user has access to view. The toggles will select or de-select all accounts for a company.

Payments & Transfers -	Tools	Support 🗸 🖉 - My I	Profile Sign Off
		←   Manage Ac	cess X
		Select which acc user name) can transactions from	counts (sub- make ACH m.
your score and get you closer to liner		Granting this permission user to make payment ACH service.	on enables the sub- ts using the Pay with
		<ul> <li>Sub-users must have an account and to ma with ACH.</li> </ul>	permissions to access ake transfers to use Pay
		Each ACH transaction the account the trans	n incurs a fee against fer is made from.
\$4,800.64 nnce as of May 31st 2017		<ul> <li>A Pay with ACH permiss may take up to 10 bus process.</li> <li>I can't find the account</li> </ul>	sion for sub-users siness days to nt I want. ☑
		^ Compa	iny Tile -1 🔨
			FULL
		3 Accounts Linked	unts
		Account Title	- 0251
		Account Title	- 3482
		Account Title	- 3483
		Cc	onfirm

If you do not see accounts you want the sub-user to have access to, try the following steps: Ensure the sub-user has permission to view the account. Ensure the account is added to the Pay with ACH service.

• Select the **Confirm** button once all changes are complete. You will return to the sub-user's permission summary.

• Select **Submit** on the permission summarypage to submit all permission changes.

A confirmation message appears once the changes are submitted.

Figure 3.5: Sub-User ACH Permission Edit



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