KeyBank Use the red key.

KeyBank Business Online

Pay with ACH User Guide

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 may be asked to verify your identity for security purposes.

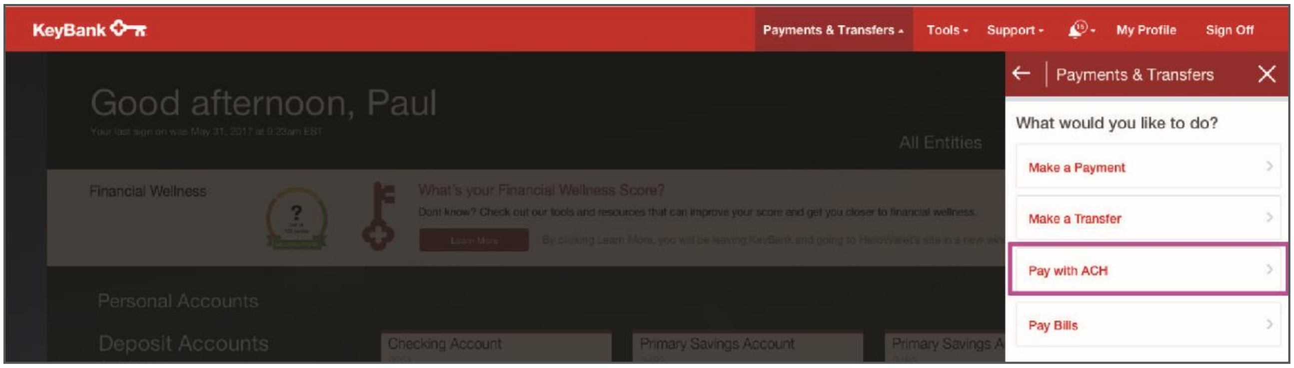


Figure 1.1: Selecting Pay with ACH

- The **ACH Home** (Figure 1.2) will display. You will find many options 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.

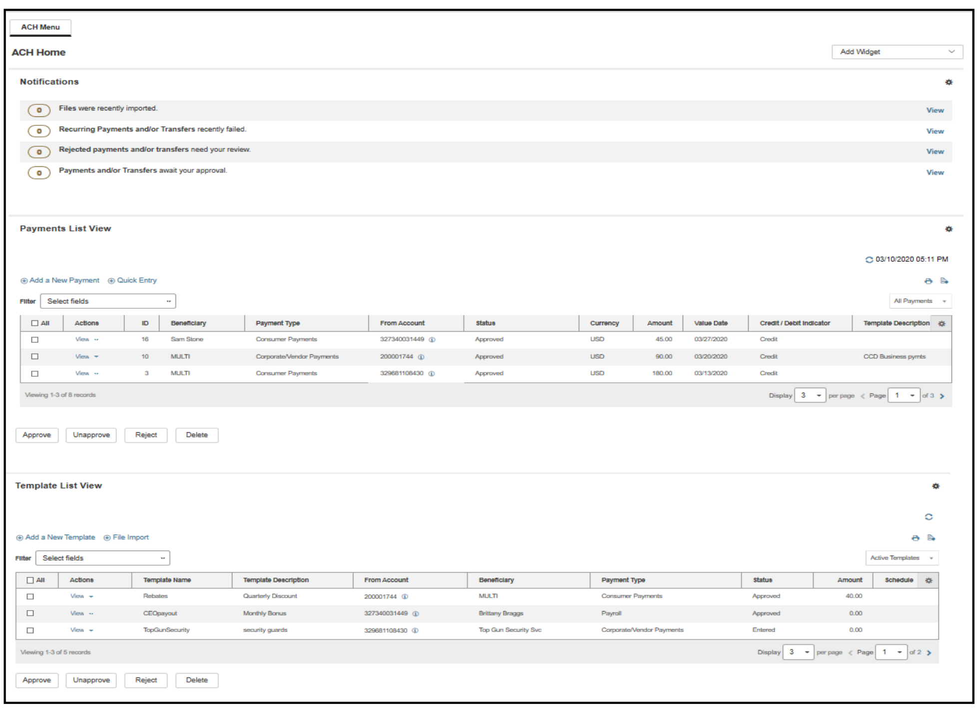


Figure 1.2: ACH Home Page

- 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.

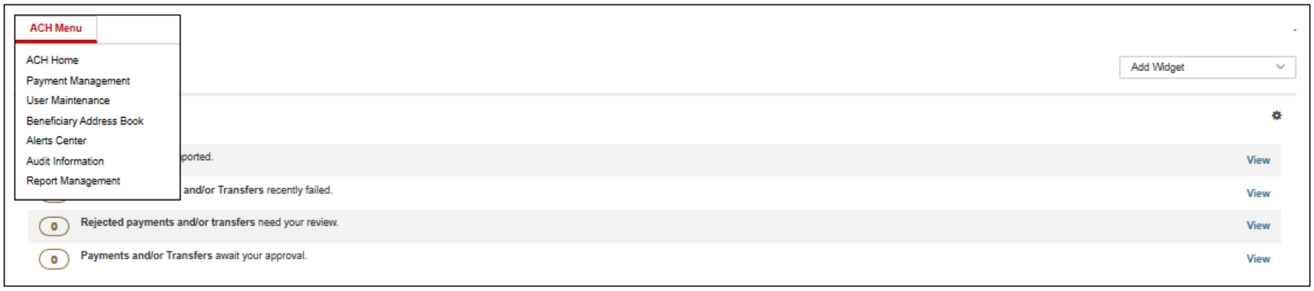


Figure 1.3: ACH Menu Options

- 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.

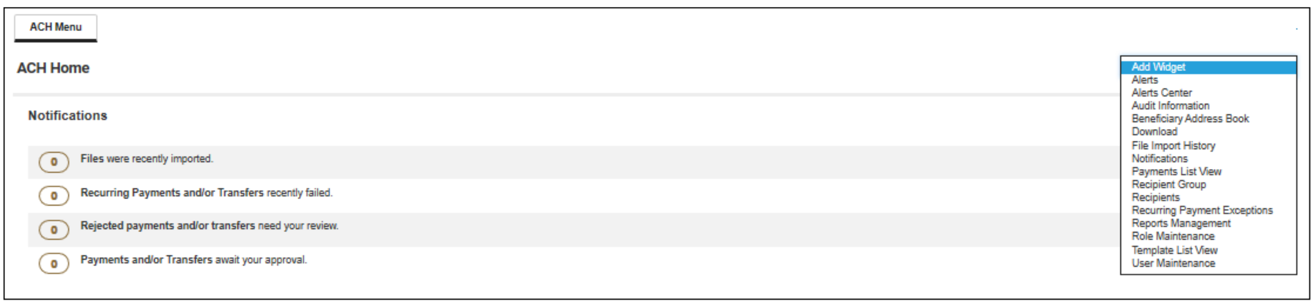


Figure 1.4: Add Widget Menu

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).

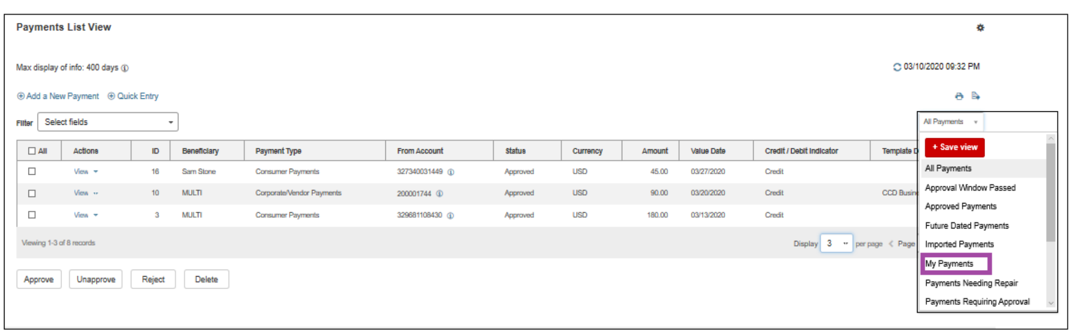


Figure 1.5: View Menu

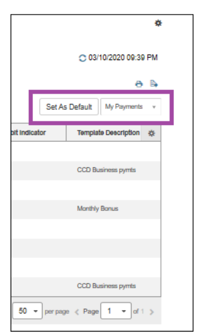


Figure 1.6: Set As Default

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.

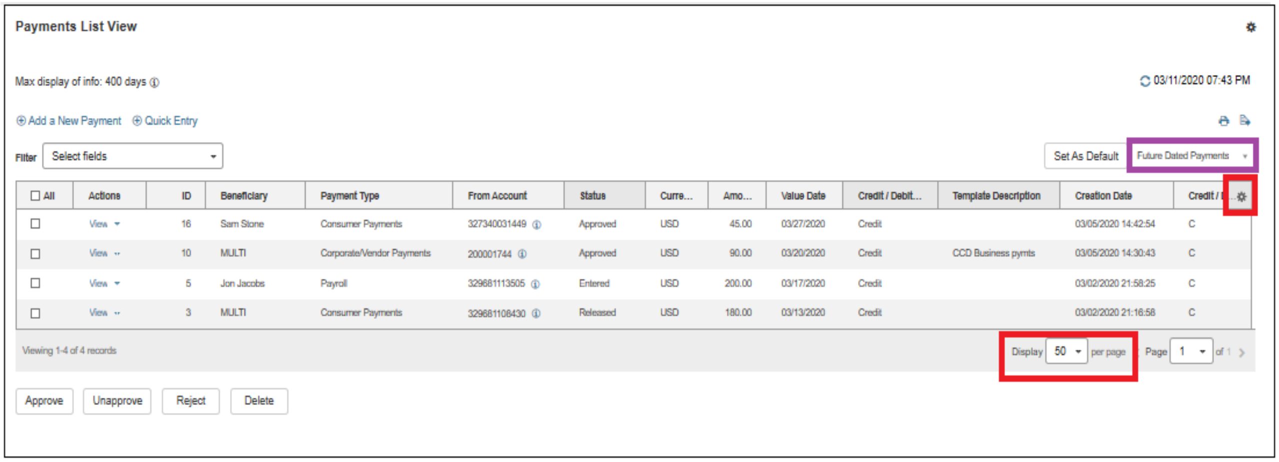


Figure 1.7: Change View Menu

- 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 checkbox next to the name to add or uncheck to remove columns for your view. Click **Update** (Figure 1.8).

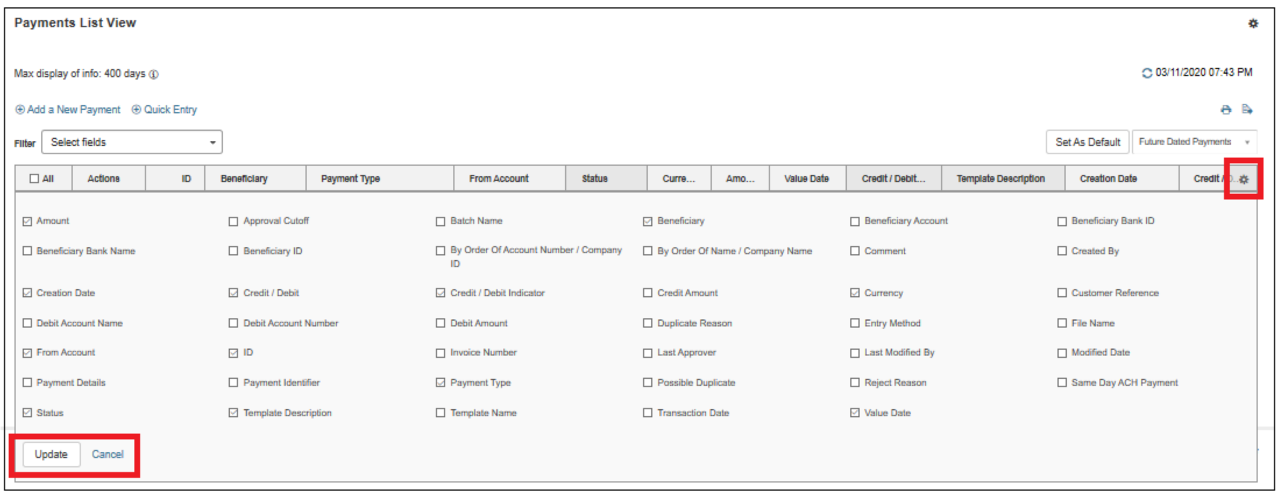


Figure 1.8: Column Menu Options

- 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.

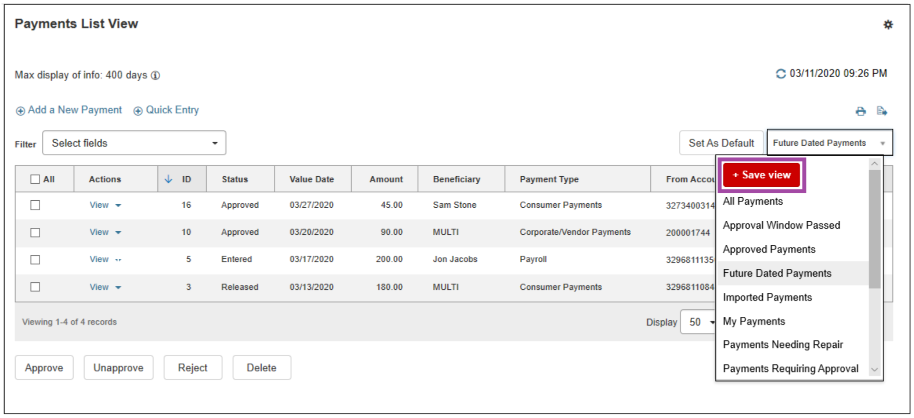


Figure 1.9: View Menu Save View

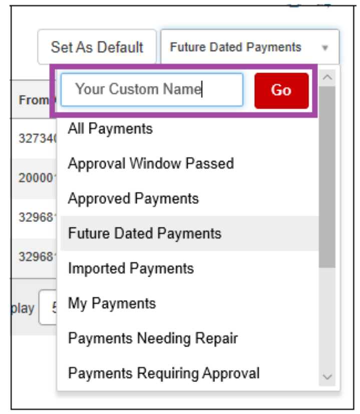


Figure 1.10: Add View Name

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).

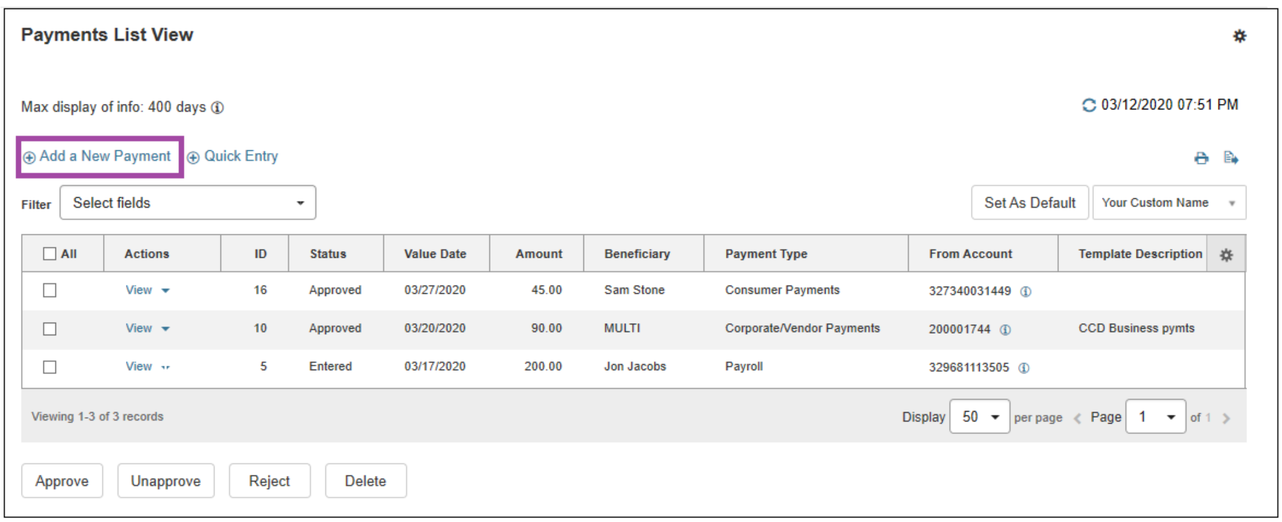


Figure 1.11: Add a New Payment Option

- 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).

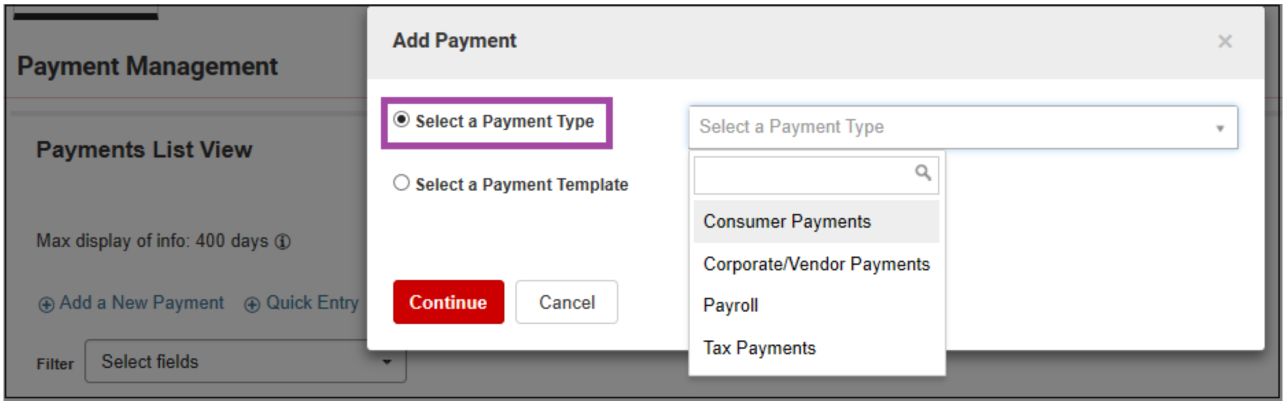


Figure 1.12: Add Payment

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.

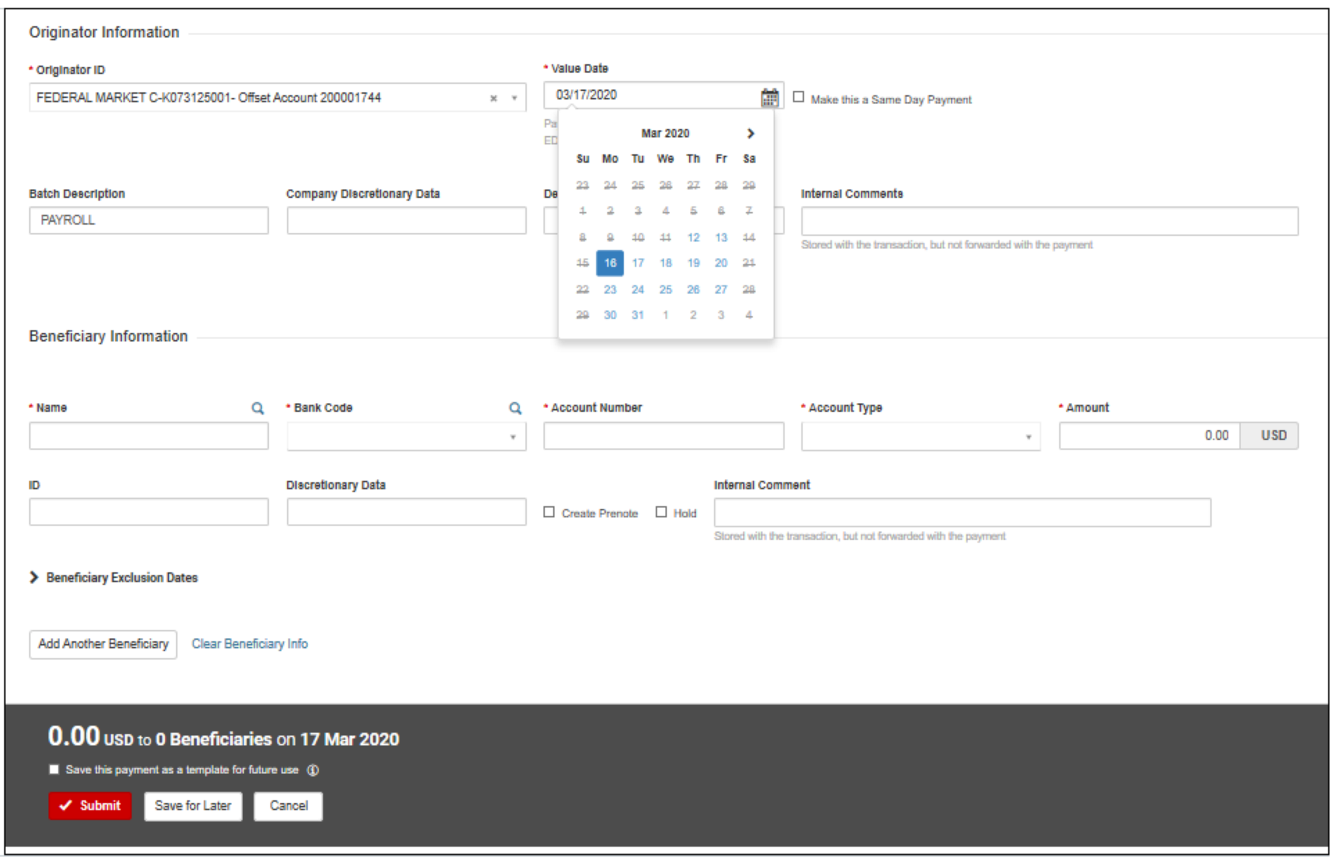


Figure 1.13: Add Payment Value Date and Required Fields

- 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.

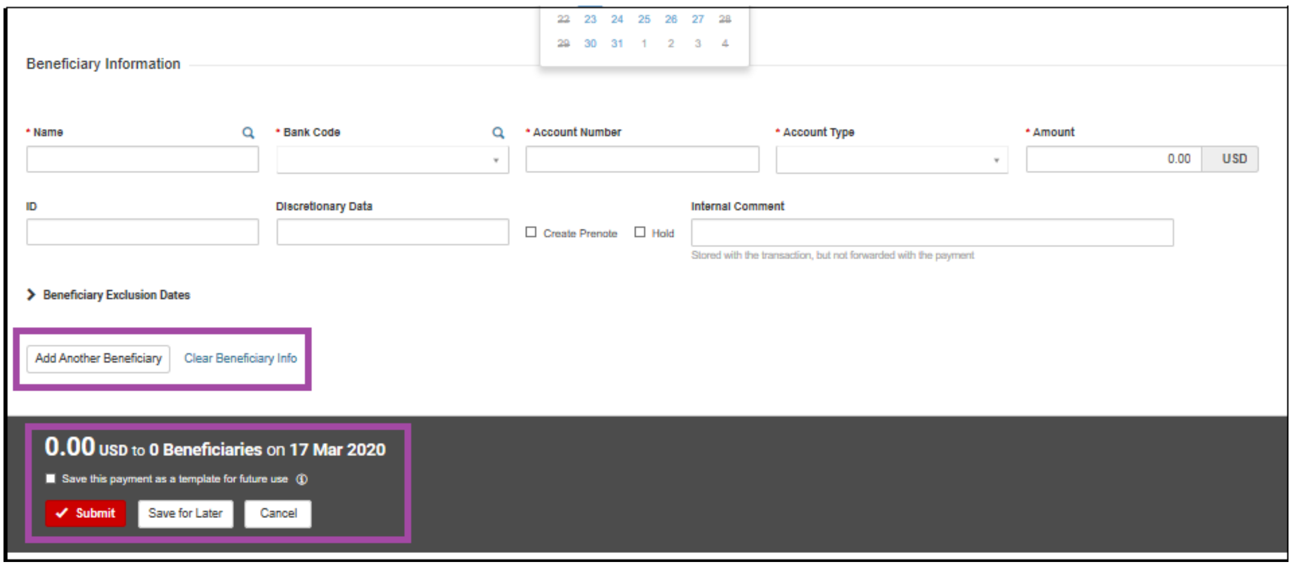


Figure 1.14: Add Payment Beneficiary Information

- 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.

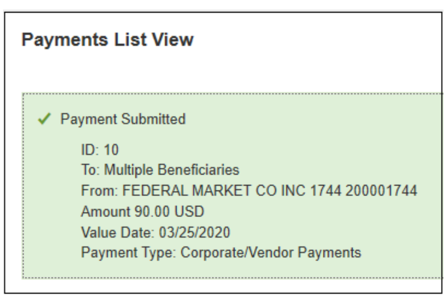


Figure 1.15: Payment Submitted Confirmation

- 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).

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.

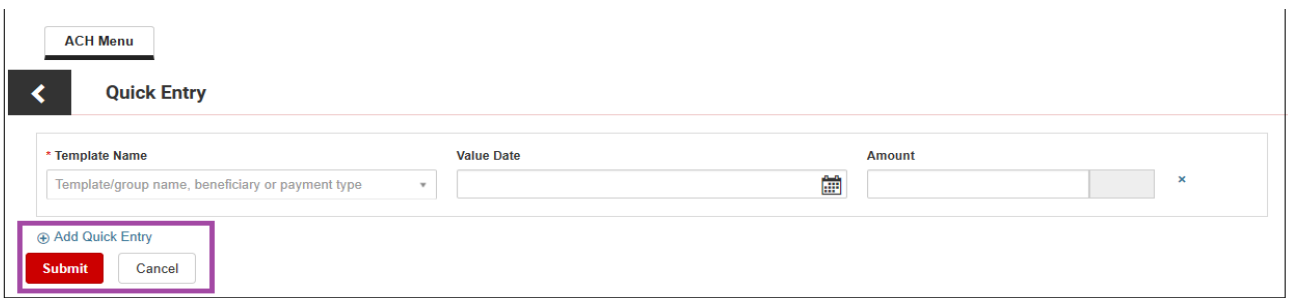


Figure 1.17: Quick Entry Fields and Command Buttons

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

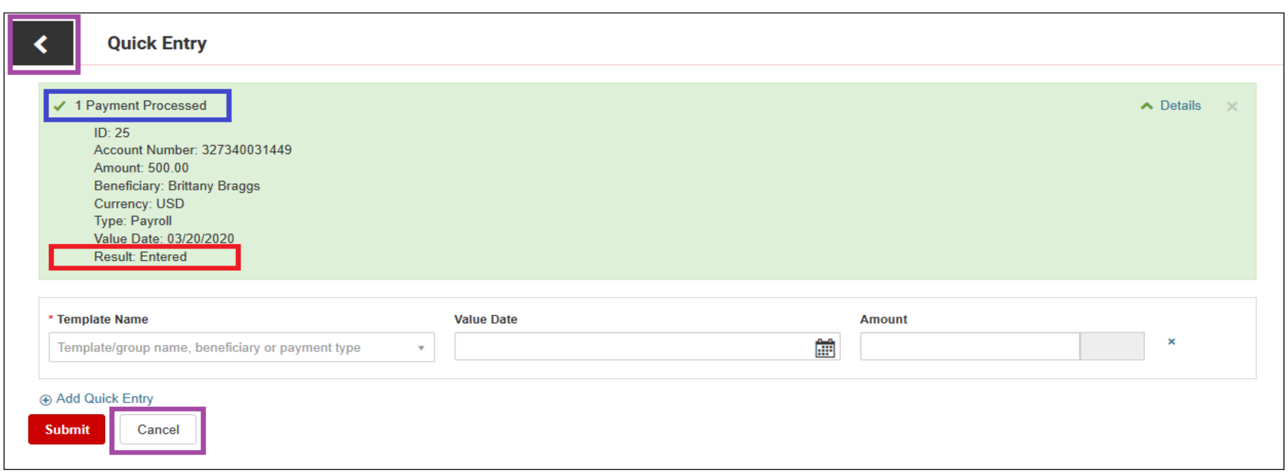


Figure 1.18: Quick Entry Confirmation - Payment Entered

- **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.

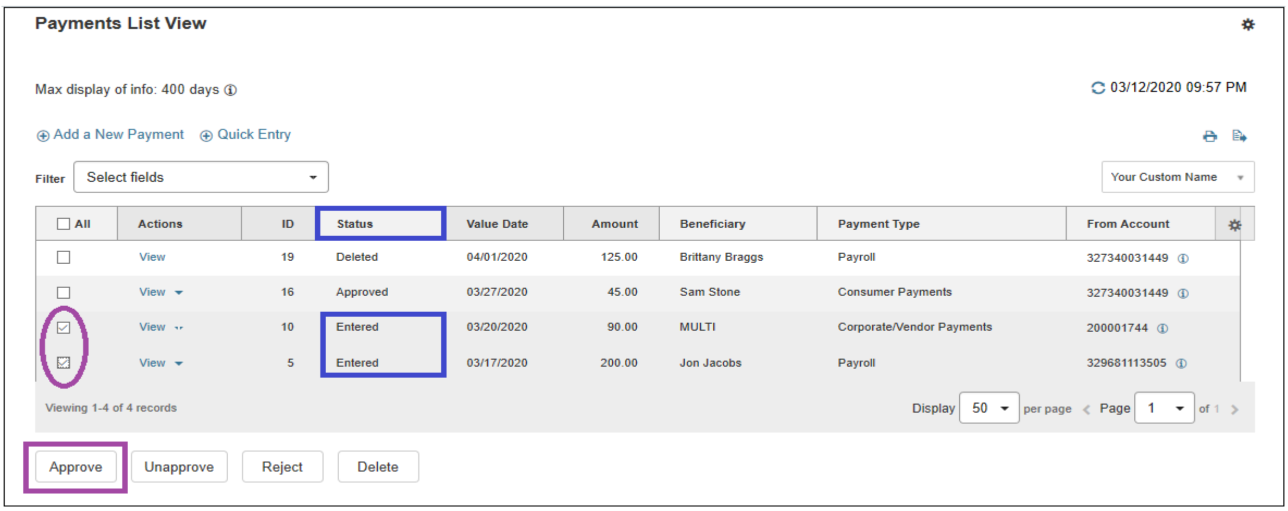


Figure 1.19: Approve One or Multiple Payments in Entered Status

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

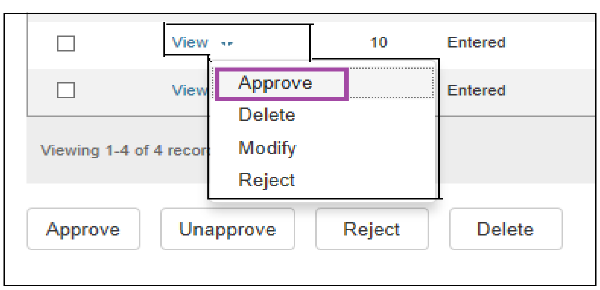


Figure 1.20 Approve One Payment in Entered Status

- **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).

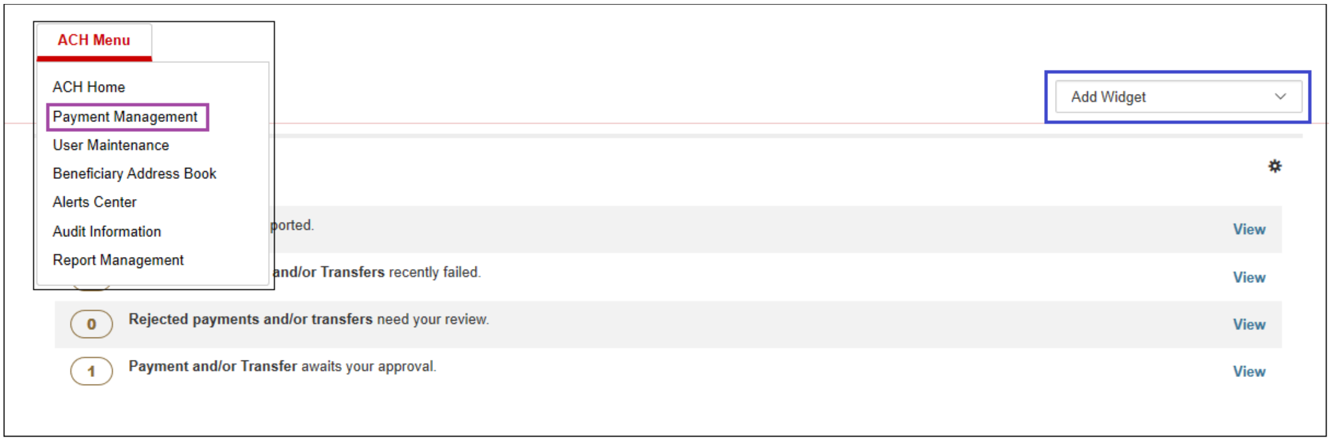


Figure 1.21: ACH Menu and Add Widget Options

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

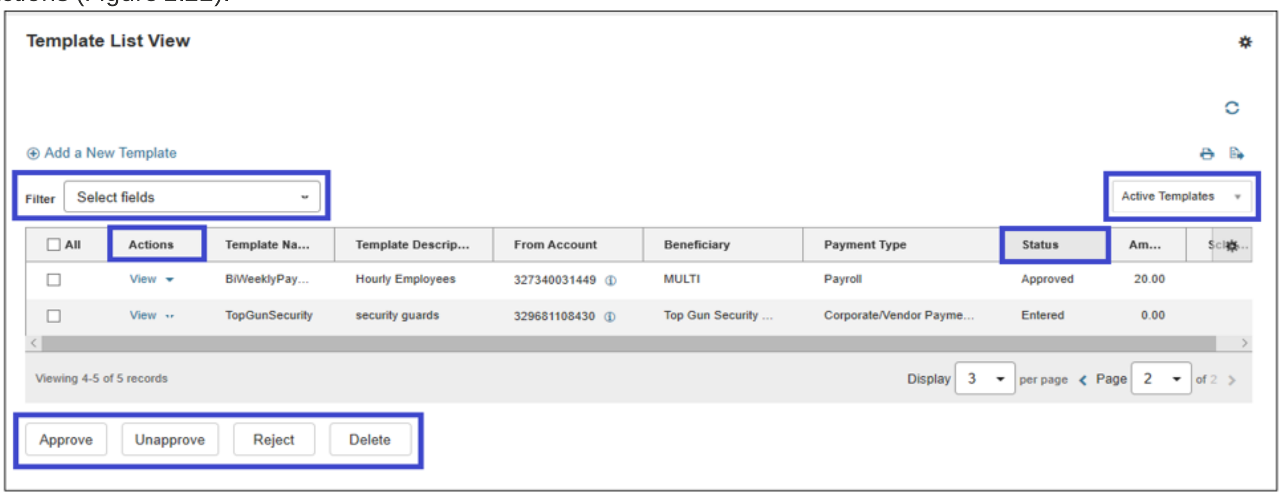


Figure 1.22: Template List View and Add a New Template Option

- 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).

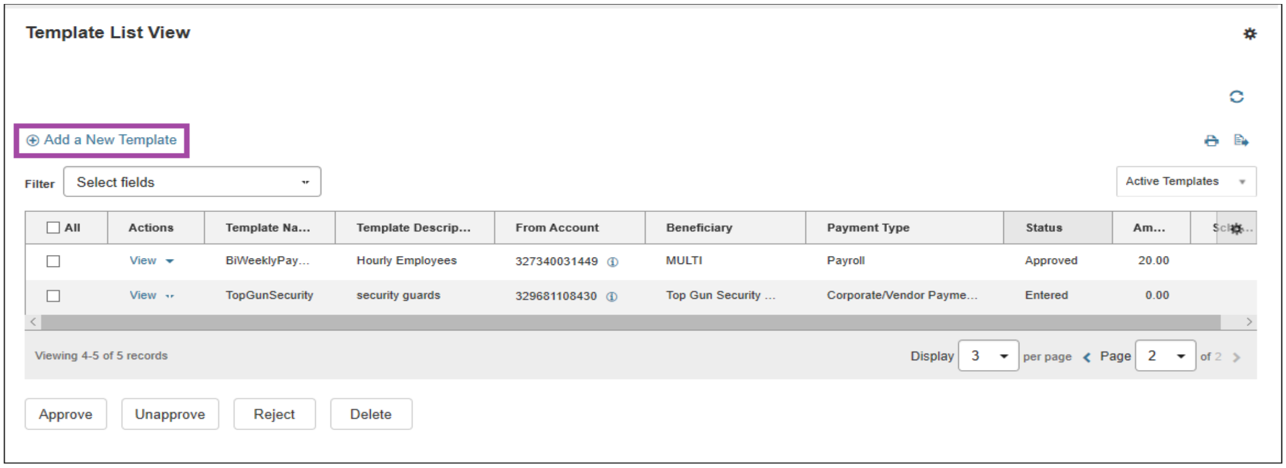
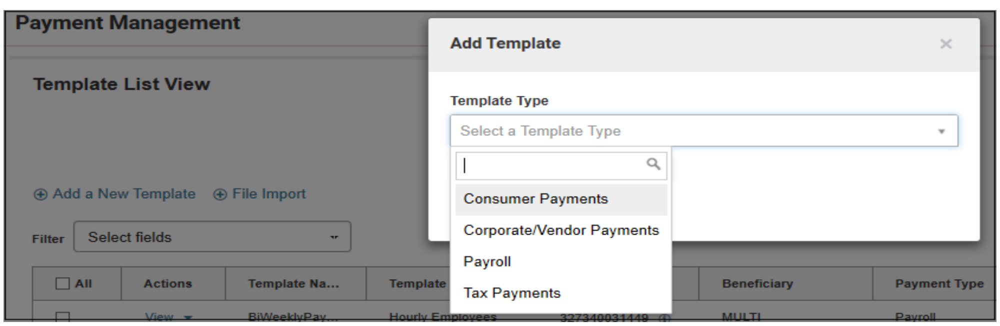


Figure 1.23: Add a New Template

- 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).



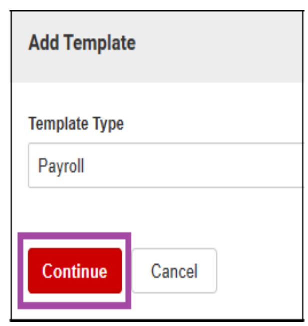


Figure 1.24: Add Template Type

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.

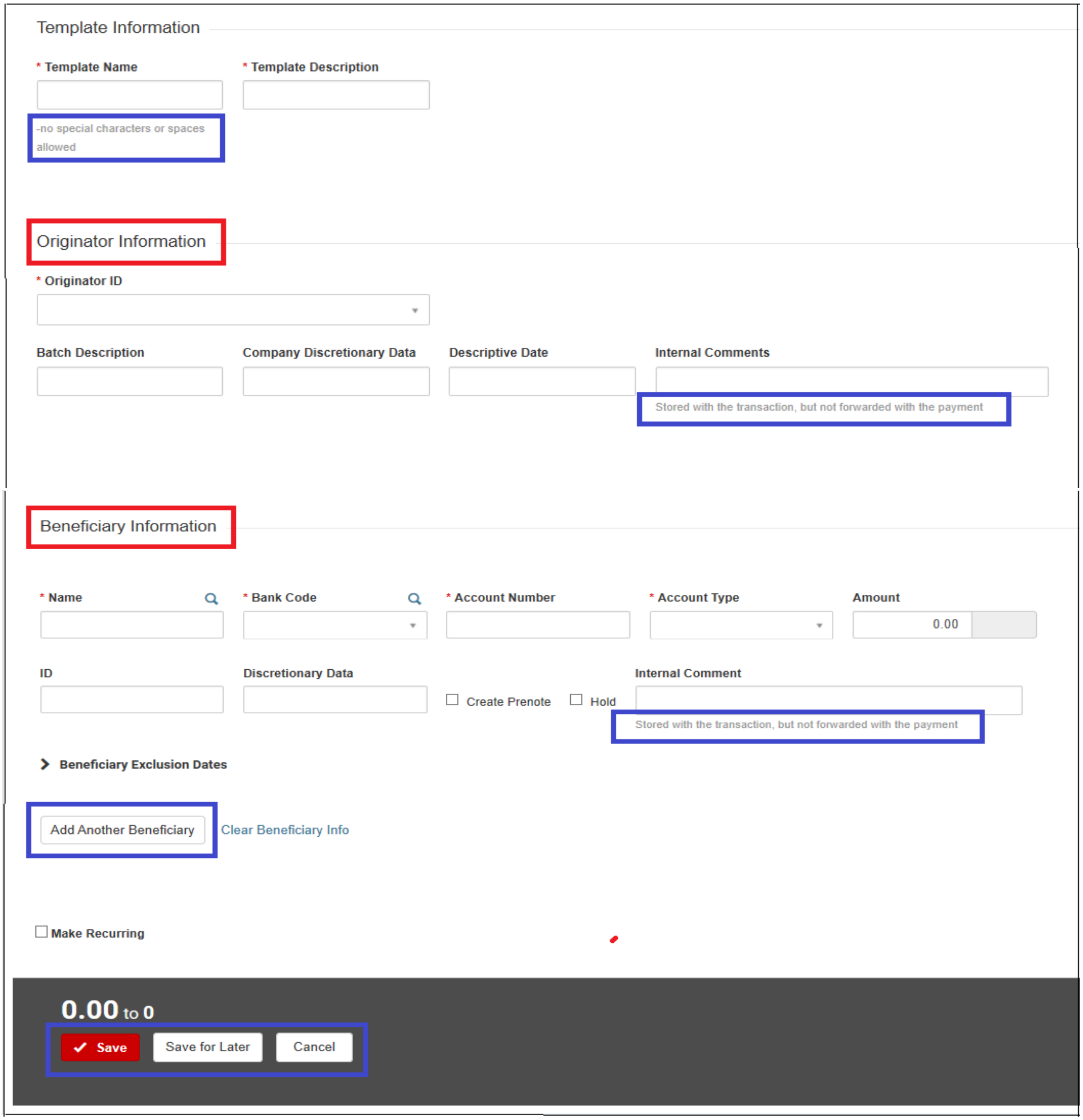


Figure 1.26: New Template (Payroll example)

- 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.

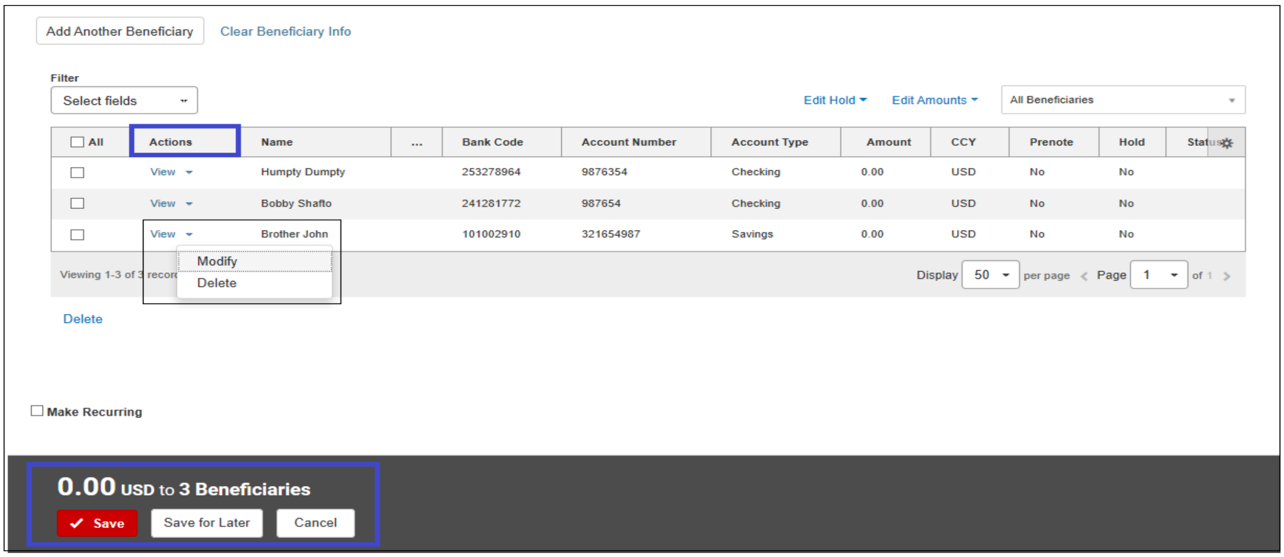


Figure 1.27: Template Beneficiary Summary View

- 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.

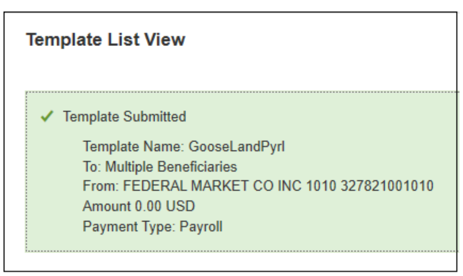


Figure 1.28: Template Submitted Confirmation

- 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).

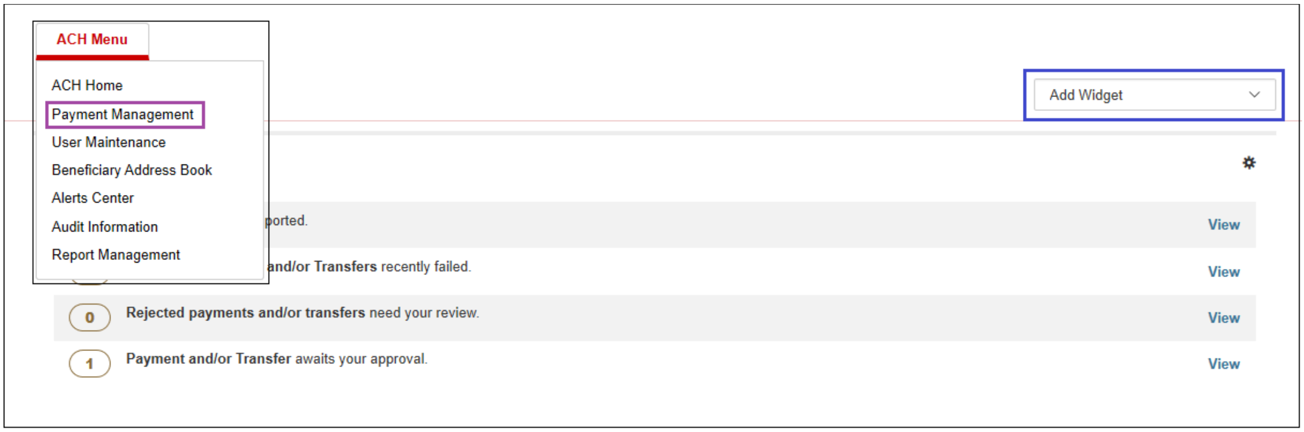


Figure 1.29: Access Payment Management

- 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.

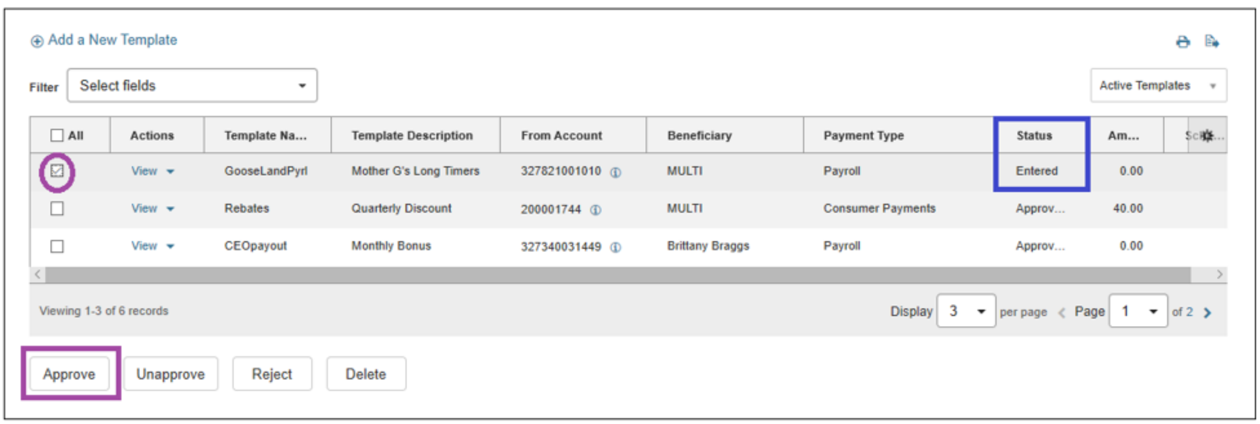


Figure 1.30: Approve Template

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

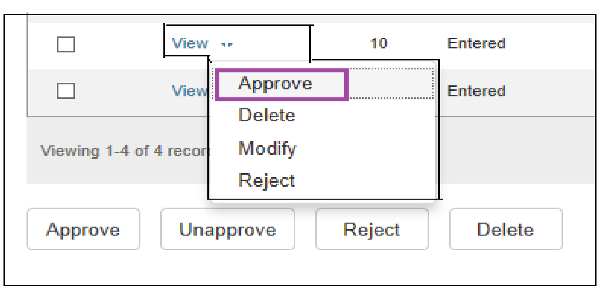


Figure 1.31 Approve One Template in Entered Status

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.

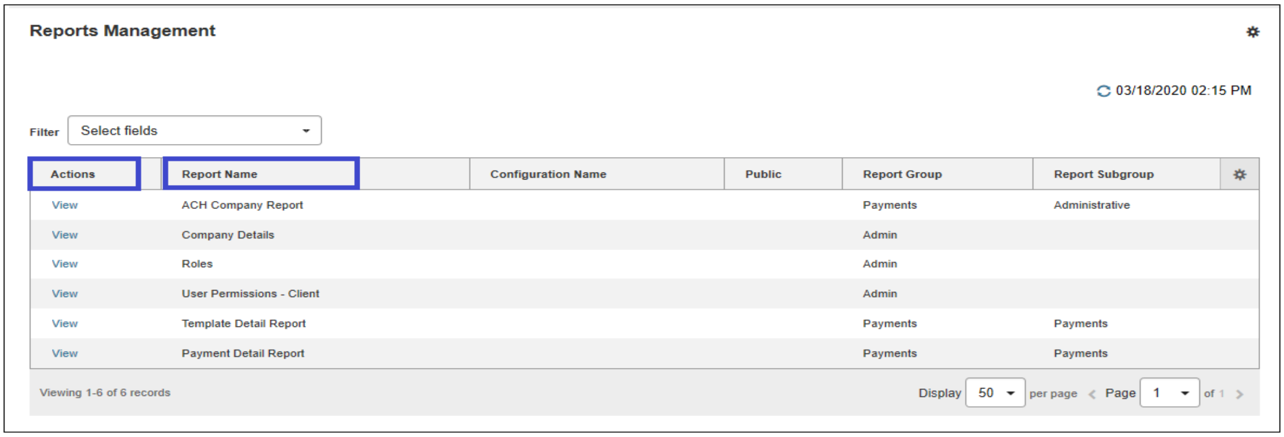


Figure 1.32: Reports Management Page

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).

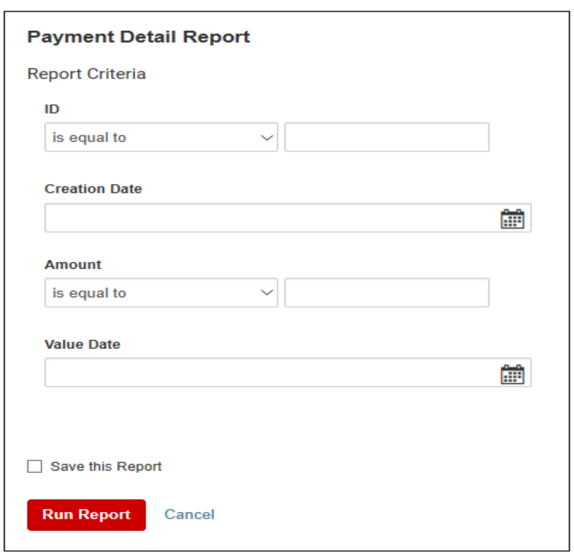


Figure 1.33: Payment Audit Trail Filters

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 ( ) may provide a better experience for longer report results.

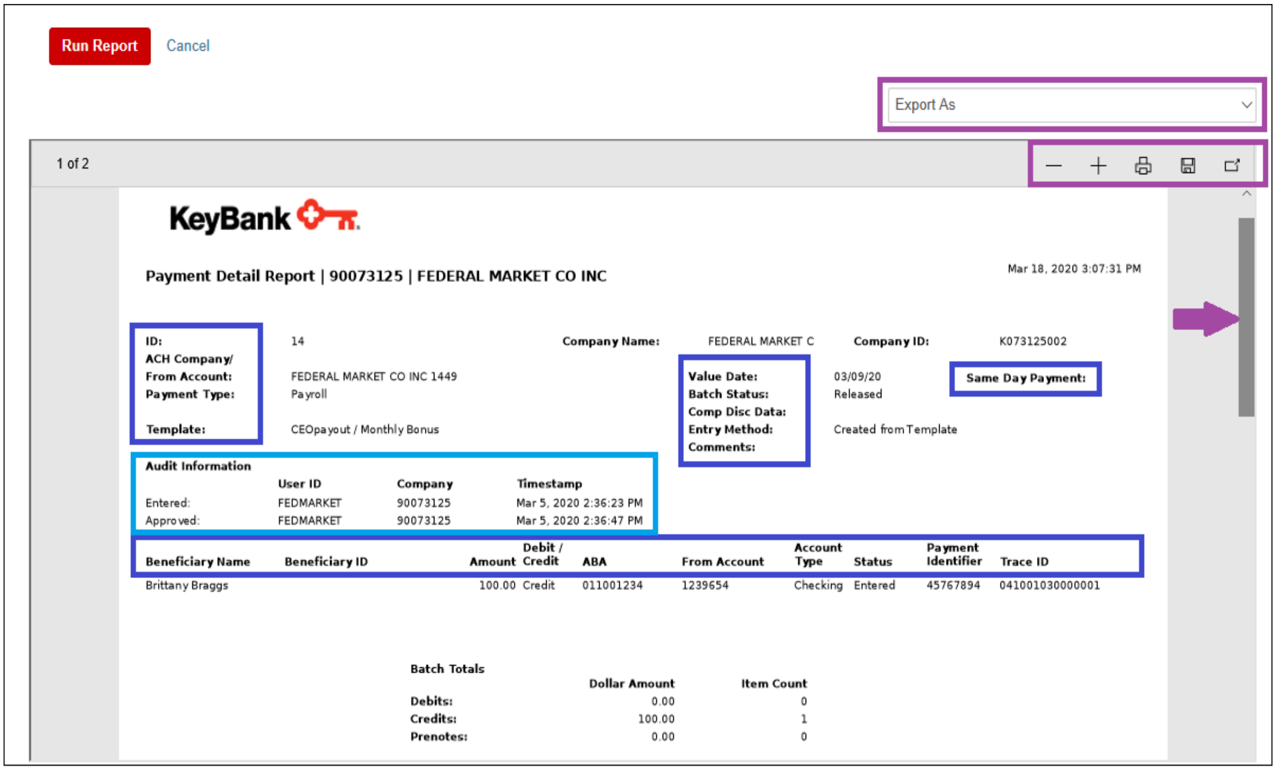


Figure 1.34: Payment Detail Report (example)

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).

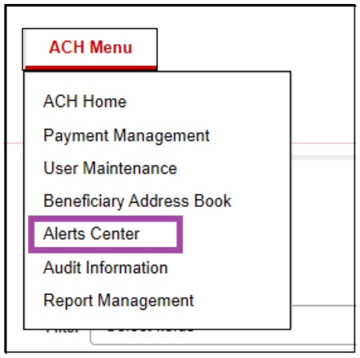


Figure 2.1: ACH Menu Jump Page to Alerts Center

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.

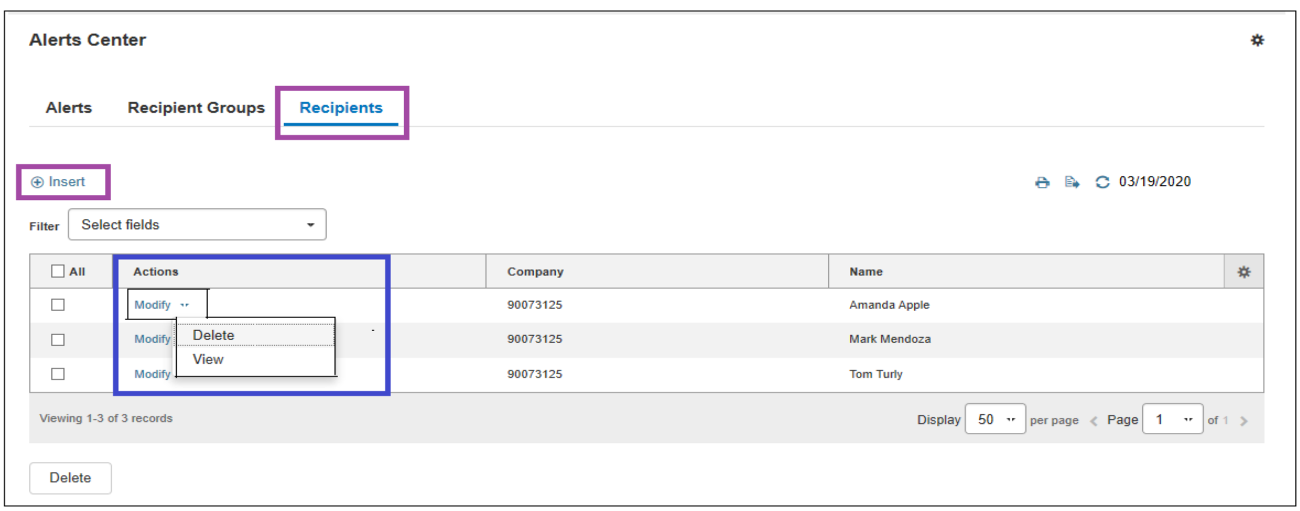


Figure 2.2: Alerts Center Email Recipients

- 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)

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).

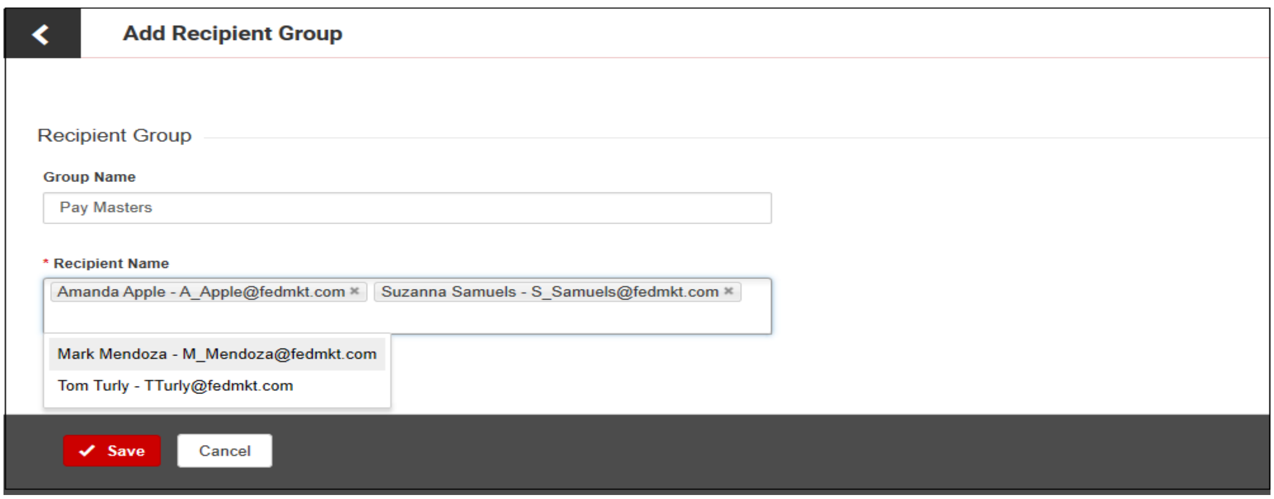


Figure 2.4: Add Recipient Group

- 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).

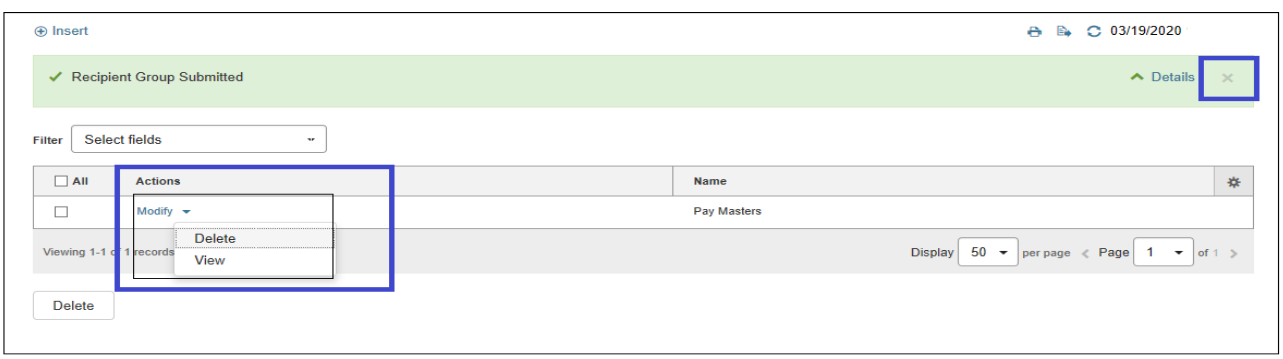


Figure 2.5: List of Recipient Groups

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**.

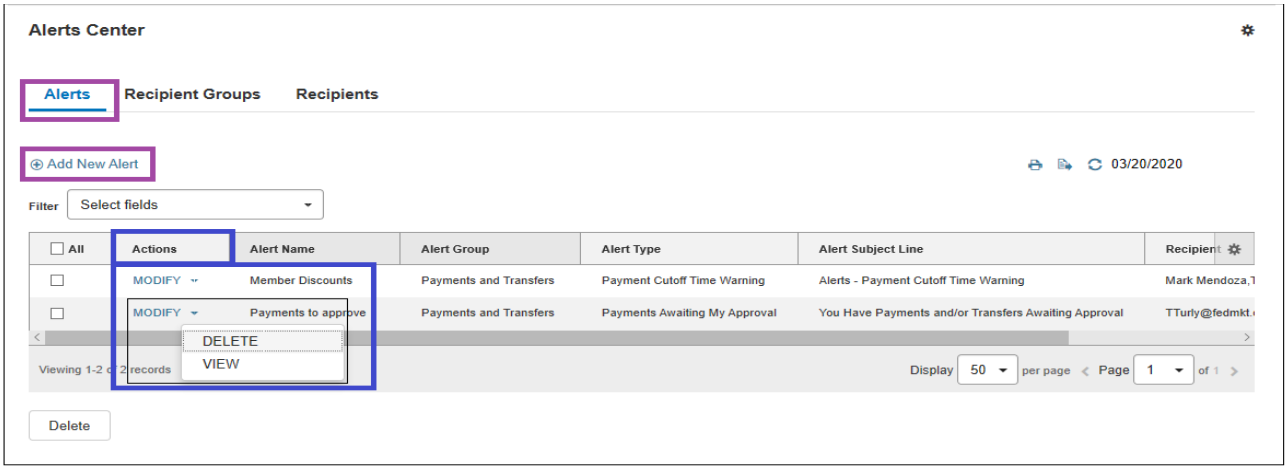


Figure 2.6: Add New Alert

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.

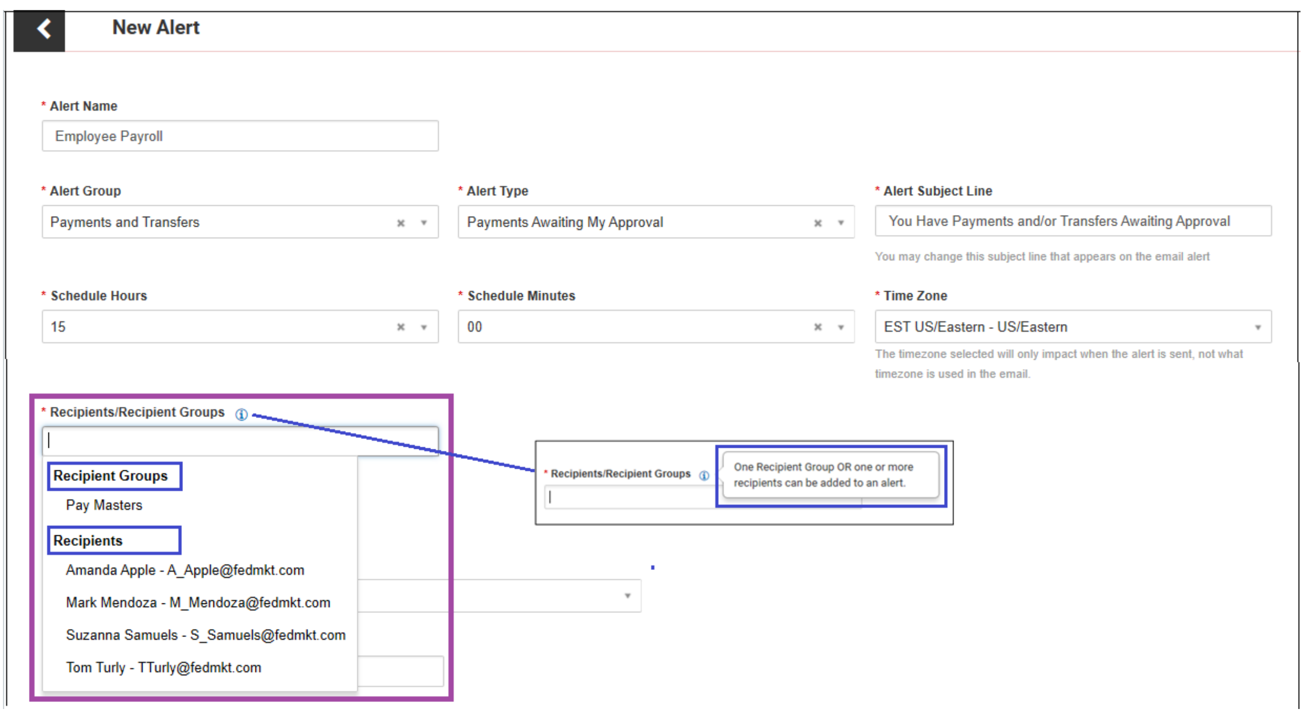


Figure 2.7: New Alert – Payments Awaiting My Approval (example)

- **Alert Subject Line** – automatically populates based on Alert Type. You can customize the subject line (Figure 2.7, page 19).
- **Schedule Hours** – 24-hour time format (e.g. 14:00 instead of 2:00 p.m.). This is the time of day the alert is sent.
- **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)

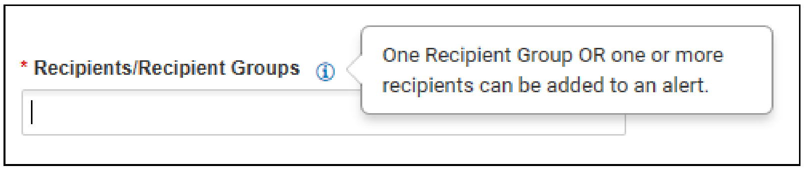


Figure 2.8: Adding Recipients – Information Message

- 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)

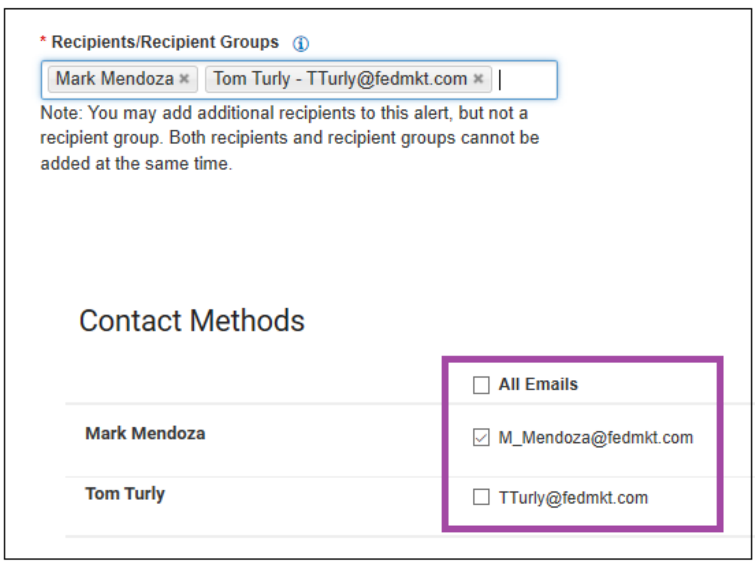


Figure 2.9: Adding Recipients – Check the Email Address Box

- 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).

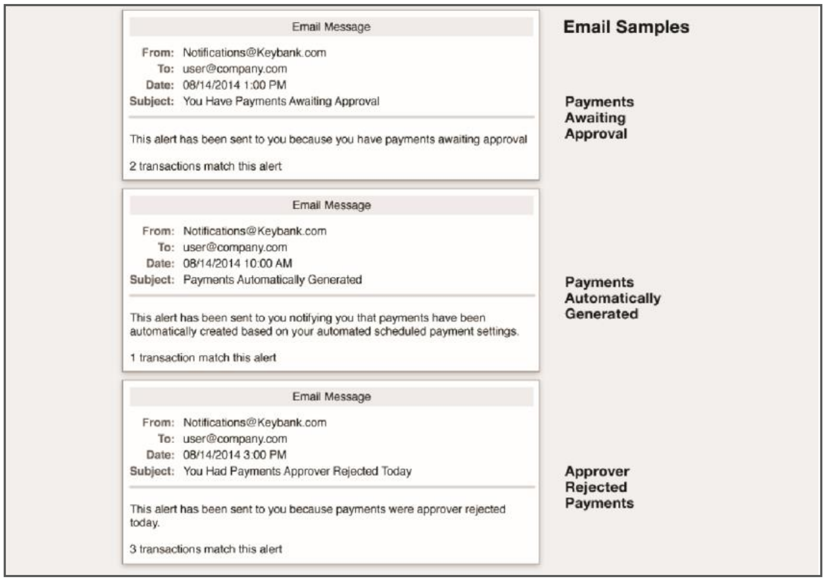


Figure 2.10: Sample Alert Messages

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.

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

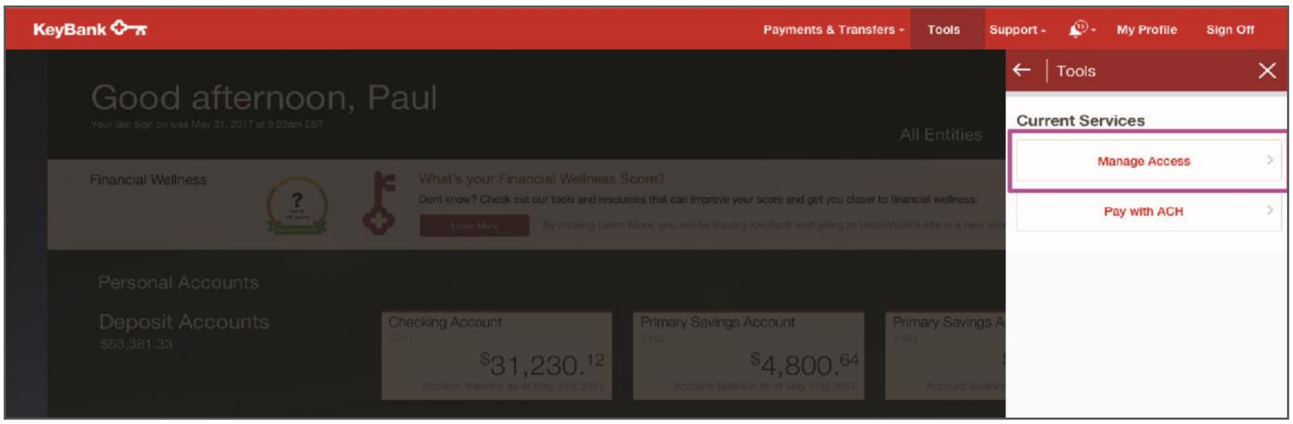


Figure 3.1: KeyBank Dashboard

- Select **Manage Sub-Users** (Figure 3.2).

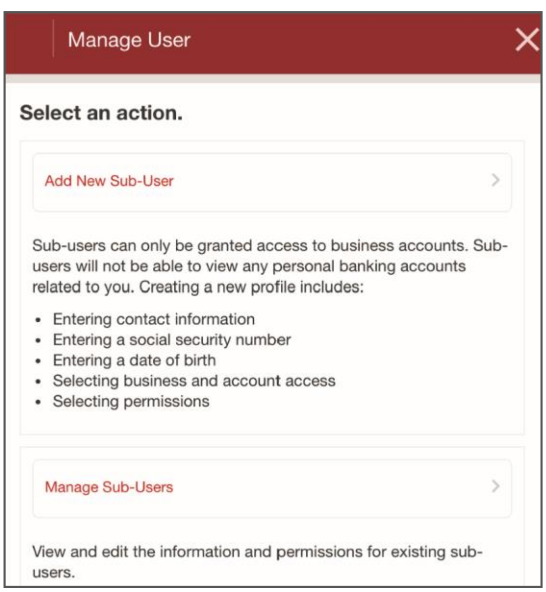


Figure 3.2: Manage Sub-User Menu

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

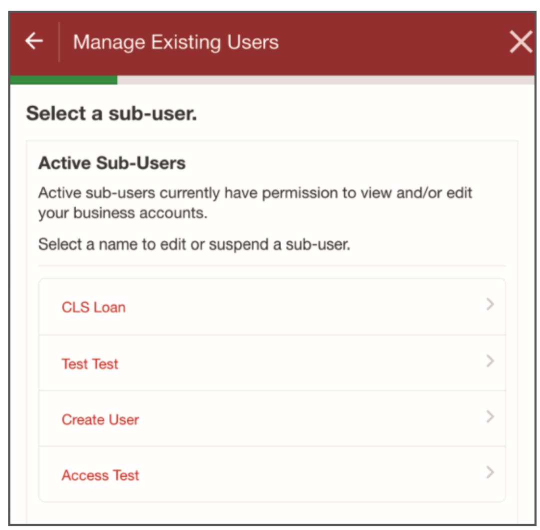


Figure 3.3: Sub-User Selection

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

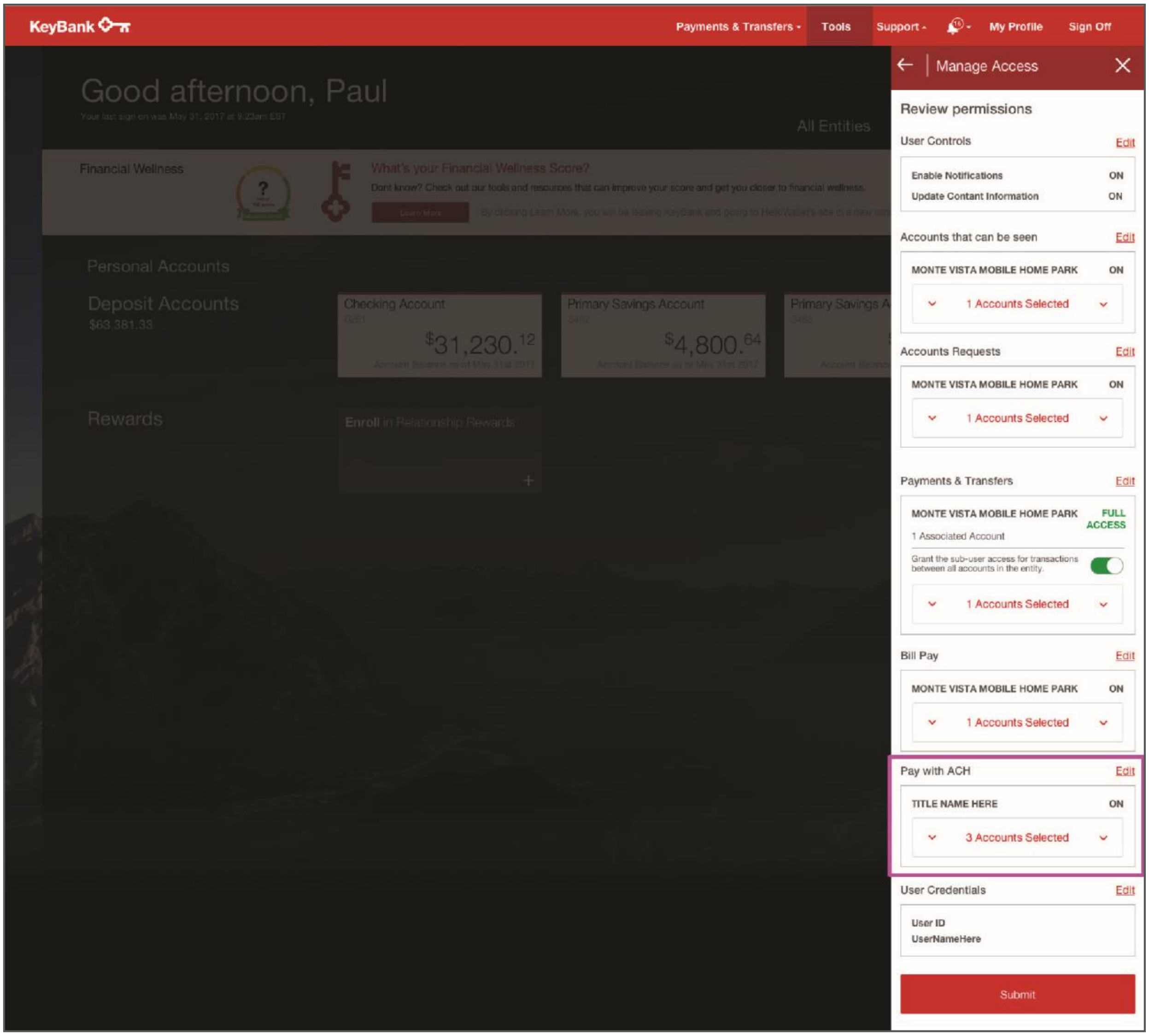


Figure 3.4: Sub-User ACH Permission Summary

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.

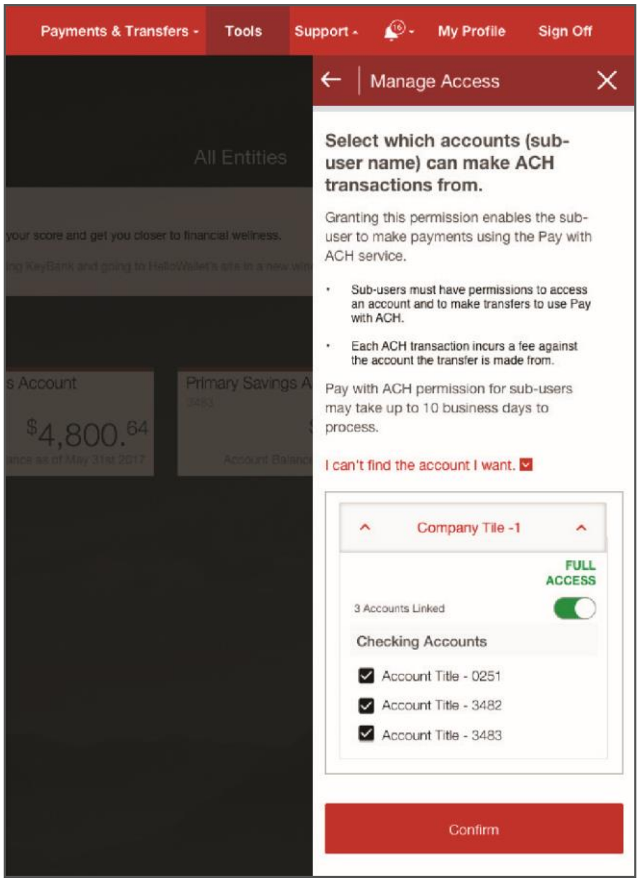


Figure 3.5: Sub-User ACH Permission Edit

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 summary page to submit all permission changes.

A confirmation message appears once the changes are submitted.

KeyBank
Use the red key.