ACH
User Guide

Revised 12/2022

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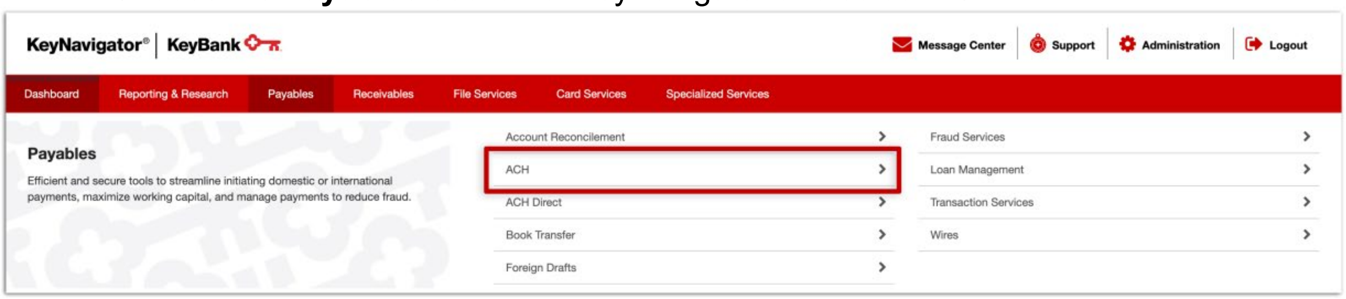
1. KeyNavigator ACH

KeyNavigator's ACH service enables authorized users to initiate electronic debit and credit transactions. You can either create these transactions manually or import transaction information into the ACH module. Our easy to use templates allow you to create, store, and approve payments easily for payment types including payroll, tax and vendor payments. If you have proprietary software capable of creating compatible ACH files, you can upload the file directly into the KeyNavigator.

- From the **Business & Institutions** tab of www.key.com, log into **KeyNavigator**.

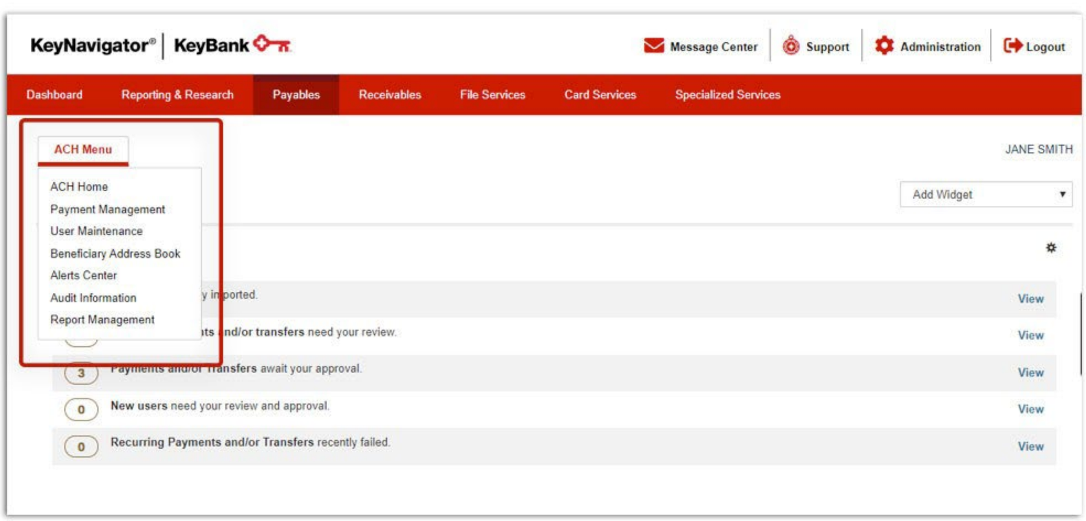
- Choose the **Payables** section of KeyNavigator and select **ACH.**



1.1 ACH Home

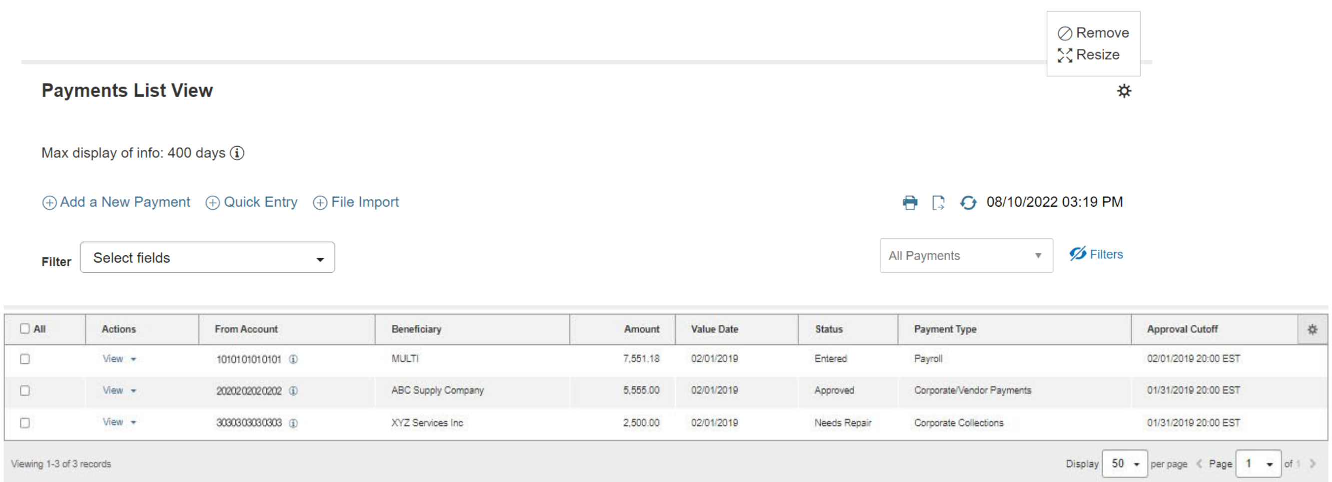
From the ACH Home page, you are able to customize your personal experience and navigate to any other function using the menus.

- Click on the **ACH Menu** to navigate to other ACH functions.



- Add additional widgets by clicking on the **Add Widget** drop down. From here, you can add as many widgets as you like to facilitate your business. Please note: newly added widgets are added to the bottom of the widget listing.

- Click and drag any of the widgets to your desired order
- Click the gear icon and choose **resize** to show the widgets side-by-side. You may also **delete** widgets from here as well.



1.2 Notifications

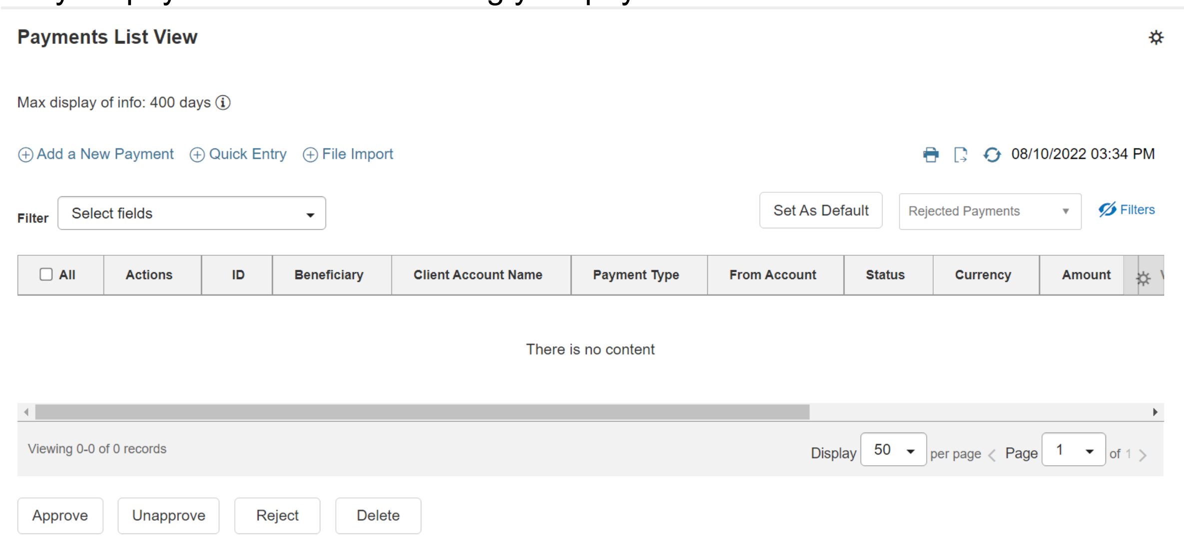
- From the Notifications section, you may view additional information on recurring and rejected payments, payments and templates needing approval, and imported files.


ACH Home
Add Widget
Notifications
0 Files were recently imported. View
0 Rejected payments and/or transfers need your review. View
3 Payments and/or Transfers await your approval. View
0 New users need your review and approval. View
0 Payment and Template Background being processed. View

2. Payments

2.1 Payments List View

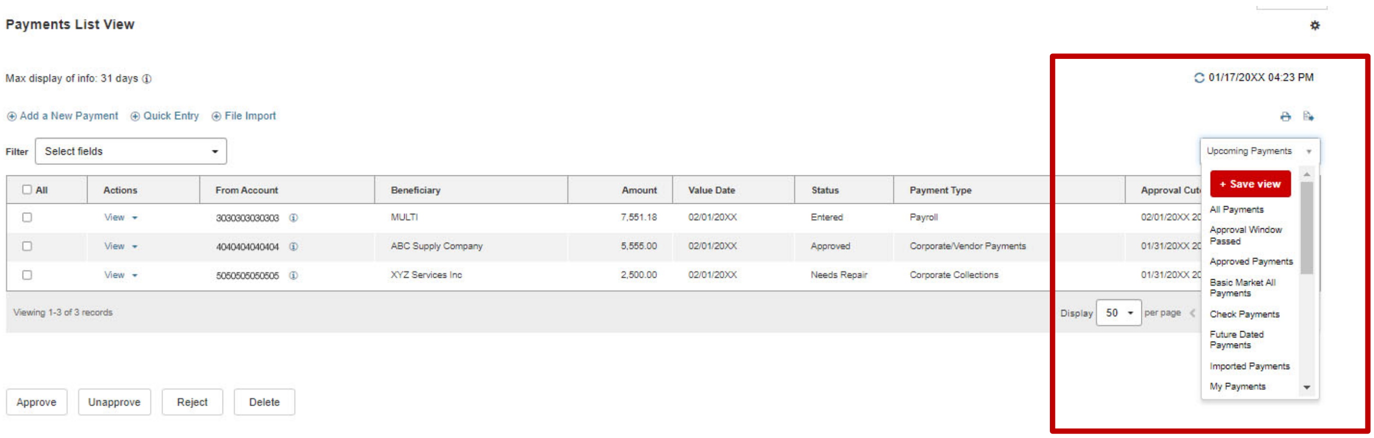
The **Payments List View** widget can be reached via ACH Home or the Payment Management section from the ACH Menu. You will find many options for managing your payments and customizing your payment list views.



Within the Payments List View widget, the default view is ‘Upcoming Payments’ which will display all ACH payments, in all statuses. The other View options available include:

- All Payments (Default)
- Approval Window Passed
- Approved Payments
- Future Dated Payments
- Imported Payments
- My Payments
- Payments needing Repair
- Payments Requiring Approval
- Payments Requiring My Approval
- Possible Duplicate Payments
- Rejected Payments
- Two Week Look Back
- Upcoming Payments

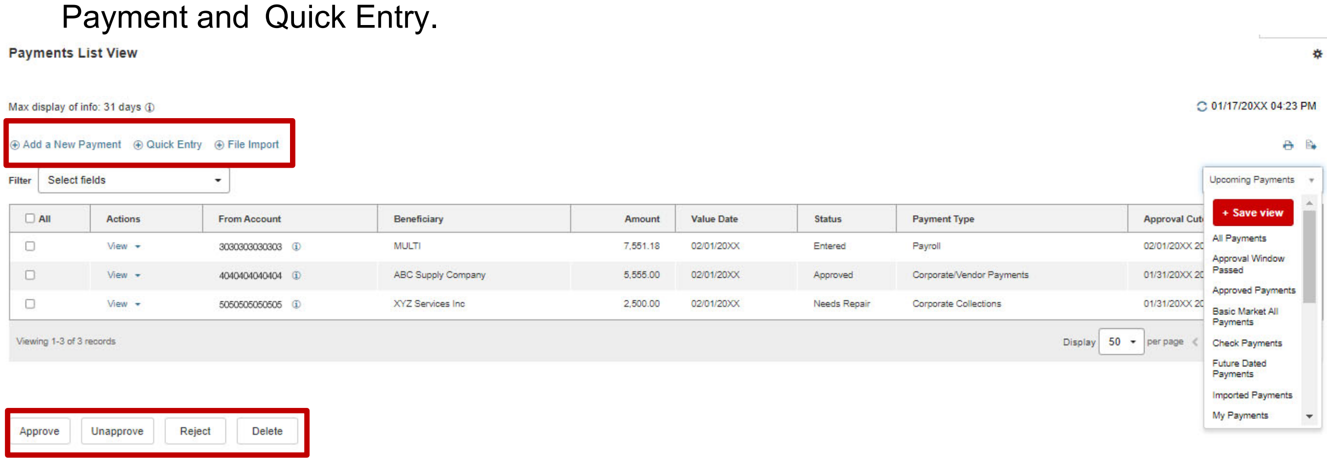
To change your default view, click the dropdown menu, select your desired view then, click **Set As Default** button.



You can also manage the fields within the **Payments List View** widget:

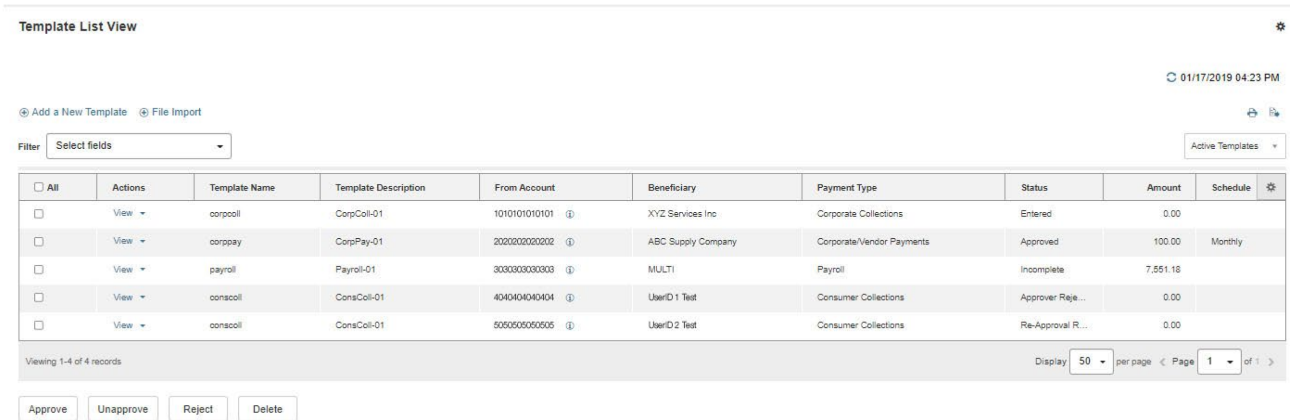
- Click on the **gear icon** after the last column header, click the checkboxes to select which columns that you want to see in each view. Click **Update.**
- Once the add columns window is closed, you can drag and drop your selected columns in the list to change their order. You may need to use the scroll bar at the bottom of the widget to see additional columns.
- Select **Save View** in the view dropdown to save your configuration. You will also choose to name this view before saving.
- You may save this new view as your default view by clicking the **Set As Default** button.

Along the bottom of the Payments List View widget are action buttons that allow you to Approve, Unapprove, Reject or Delete ACH payments shown in your list. The buttons you see are dependent on your role/access. At the top of the widget, here are additional links that allow you to go to other functions including Add a New Payment and Quick Entry.



2.2 Template List View

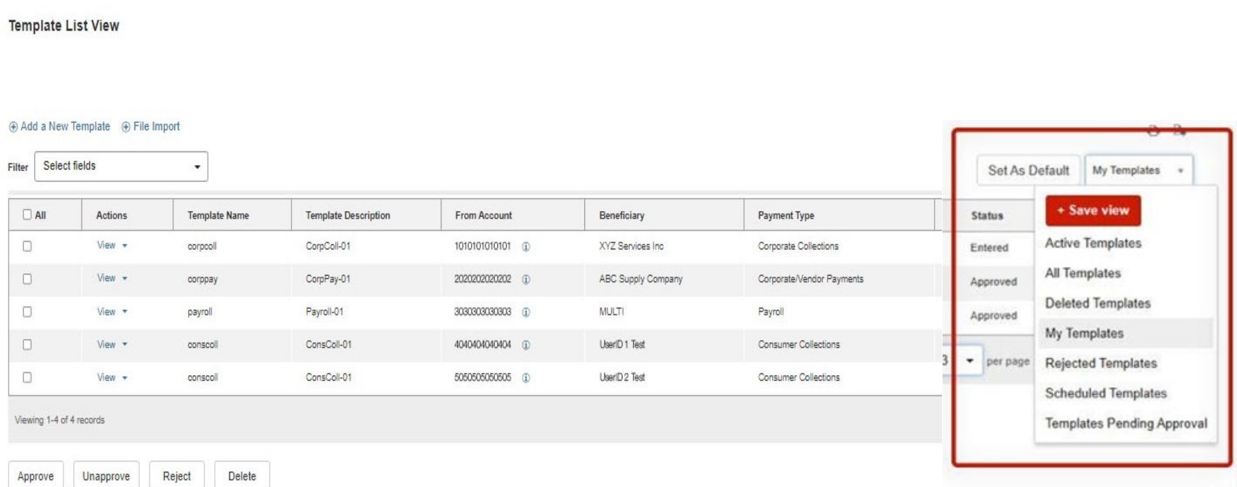
The **Template List View** widget can be reached via ACH Home or the Payment Management section from the ACH Menu. You will find many options for managing your templates and customizing your template list views.



Within the Template List View widget, the default view is 'Active Templates' which will display all active and approved templates. The other View options available include:

- All Templates
- Deleted Templates
- My Templates
- Rejected Templates
- Scheduled Templates
- Templates Pending Approval

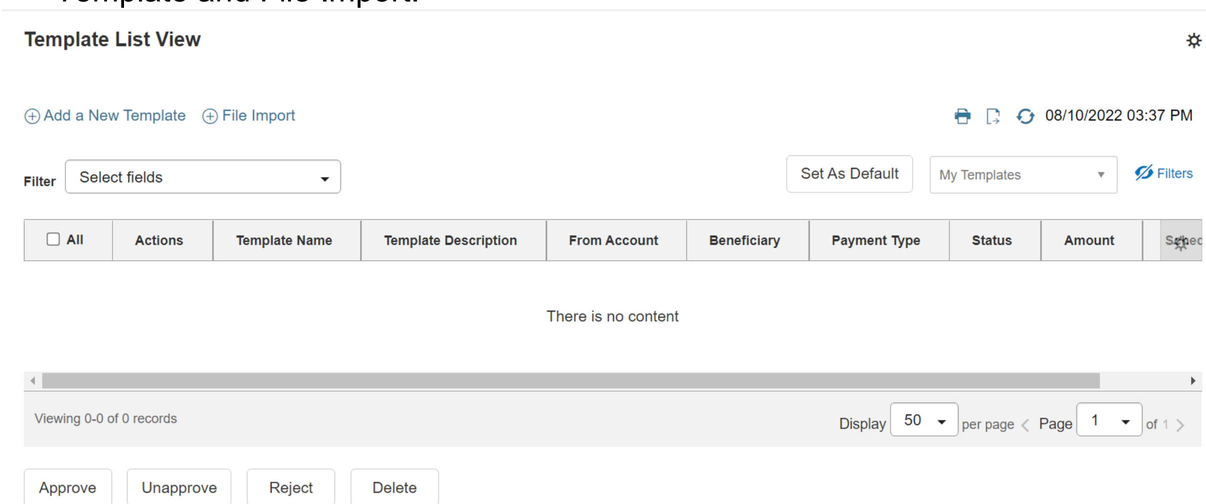
To change your default view, click the dropdown menu, select your desired view then, click **Set As Default** button.



You can also manage the fields within the **Template List View** widget:

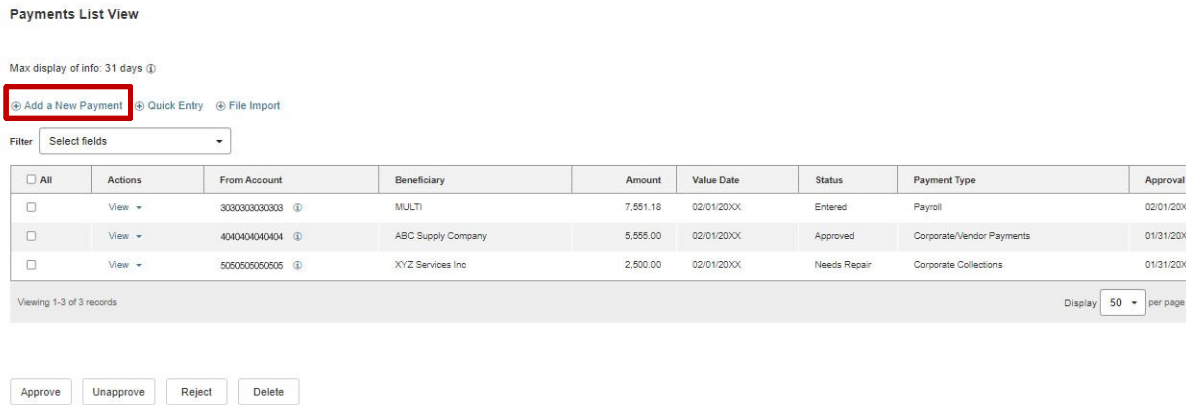
- Click on the **gear icon** after the last column header, click the checkboxes to select which columns that you want to see in each view. Click **Update.**
- Once the add columns window is closed, you can drag and drop your selected columns in the list to change their order. You may need to use the scroll bar at the bottom of the widget to see additional columns.
- Select **Save View** in the view dropdown to save your configuration. You will also choose to name this view before saving.
- You may save this new view as your default view by clicking the **Set As Default** button.

Along the bottom of the Template List View widget are action buttons that allow you to Approve, Unapprove, Reject or Delete ACH templates shown in your list. The buttons you see are dependent on your role/access. At the top of the widget, here are additional links that allow you to go to other functions including Add a New Template and File Import.

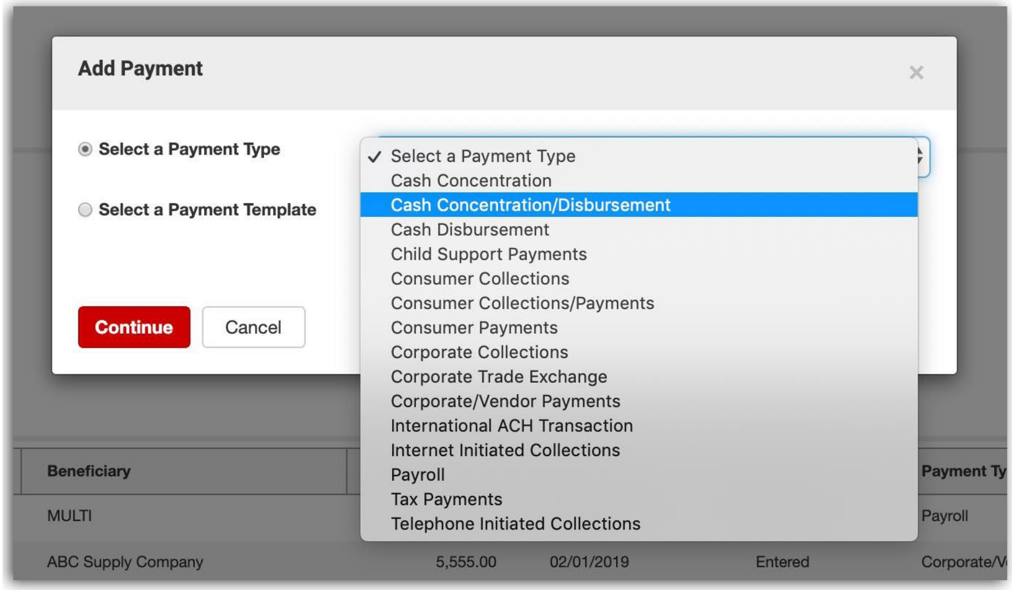


2.3 Create a Payment

- To create an ACH payment, select the **Add a New Payment** link at the top on the top of the Payments List View widget.

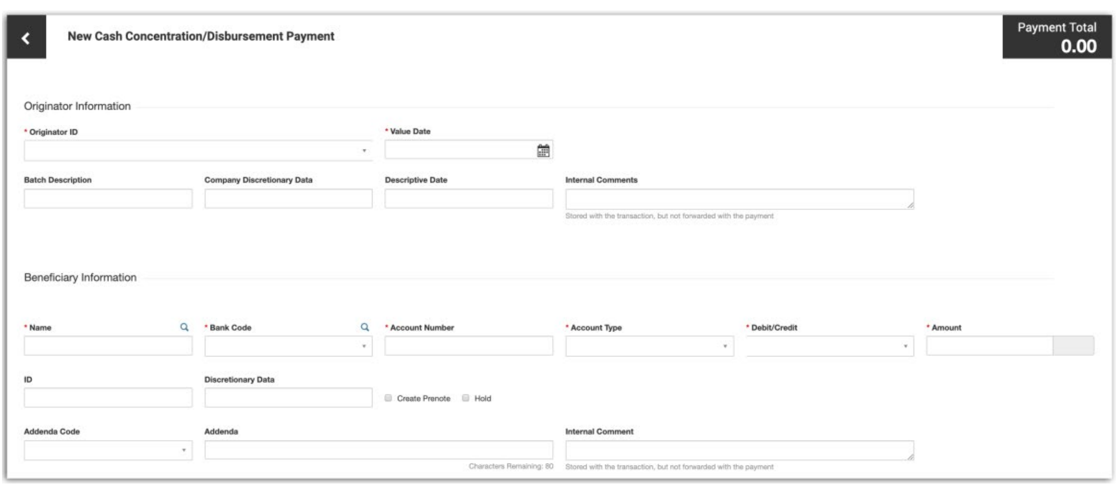

Payments List View
Max display of info: 31 days
Add a New Payment
Quick Entry
File Import
Filter
Select fields
All
Actions
From Account
Beneficiary
Amount
Value Date
Status
Payment Type
Approval
View
3030303030303
MULTI
7,551.18
02/01/20XX
Entered
Payroll
02/01/20X
View
4040404040404
ABC Supply Company
5,555.00
02/01/20XX
Approved
Corporate/Vendor Payments
01/31/20X
View
5050505050505
XYZ Services Inc
2,500.00
02/01/20XX
Needs Repair
Corporate Collections
01/31/20X
Viewing 1-3 of 3 records
Display
50
per page
Approve
Unapprove
Reject
Delete

- From the **Add a Payment** screen, select your **Payment Type** from the drop down box.

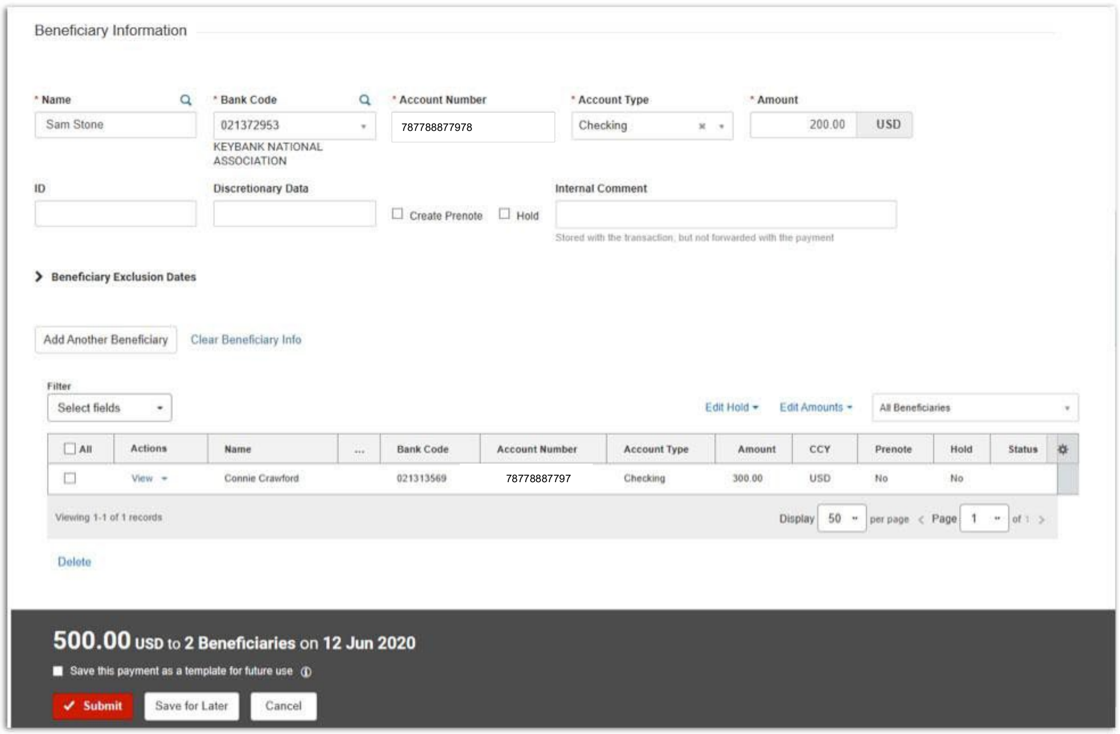


- The **Payment Type** selected will determine the information you need to complete in the next section. In the example below, Cash Concentration / Disbursement has been selected. Once you select your Payment Type, click **Continue**.

- Required information is indicated with a red asterisk. The **Value Date (**a.k.a. the effective date**)** is the date the payment will credit or debit the beneficiary; the payment may be sent for processing a day in advance. Use optional fields such as **Batch Description, Descriptive Date, Company Discretionary Data** or **Internal Comments** for your reference.



- Complete the **Beneficiary Section** with the information required, including: Payee Name, Account Number and Bank Code (or ABA, Swift or Routing Number).
- Based on payment type, **Addenda** can be added using a field that will count characters and provide the number remaining characters available.
- Continue to add beneficiaries until your payment is complete.

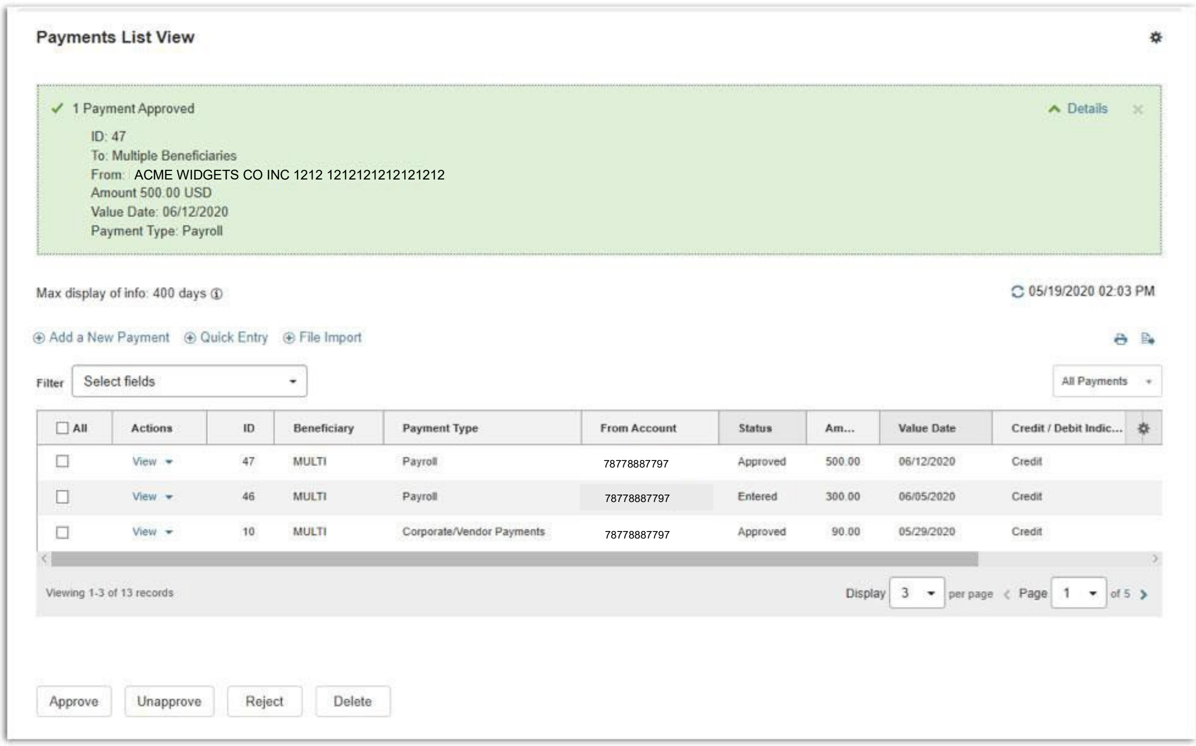


- When payment entry details are complete, click the **Submit** button and a confirmation window will be displayed. You may also choose Save for Later or Cancel.

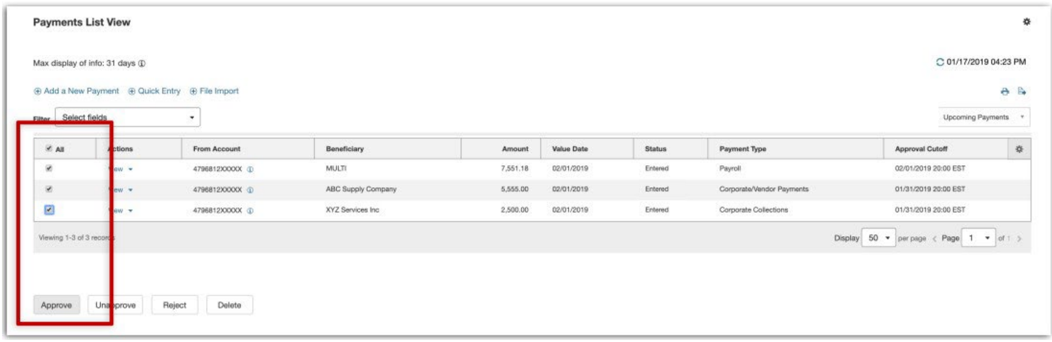
➢ Tip: Choose the “save the payment as a template for future use” to create a template with the information you just entered.

- Use Quick Entry to utilize a template with one beneficiary and need to make a payment

The **Payment Approval** process is setup by your administrator. Certain payments may require multiple approvals by multiple users before being considered complete.

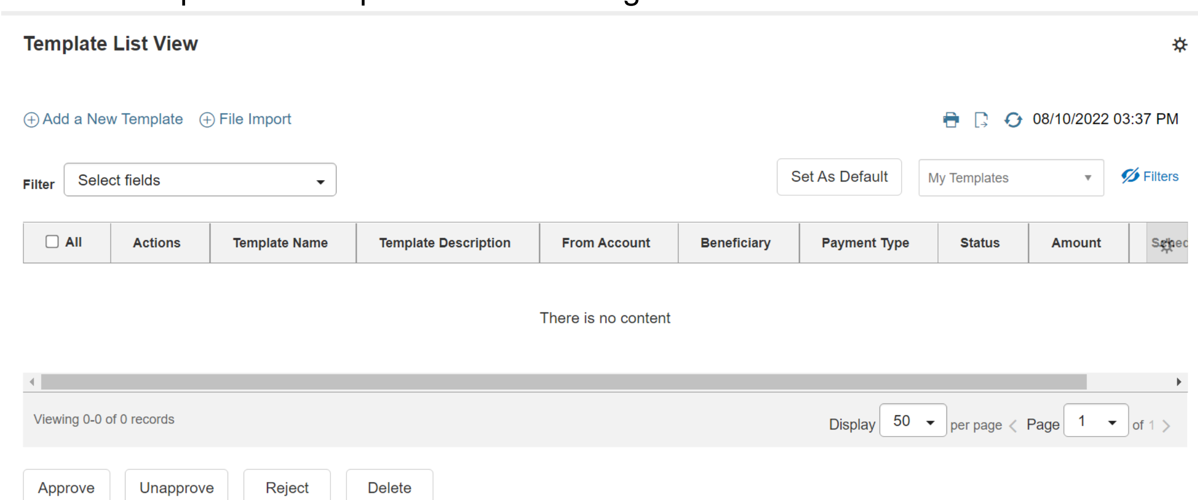


- After your payment has been fully approved you will see a **Confirmation** box above the Payments List View widget, and the **Status** will change to **Approved**.

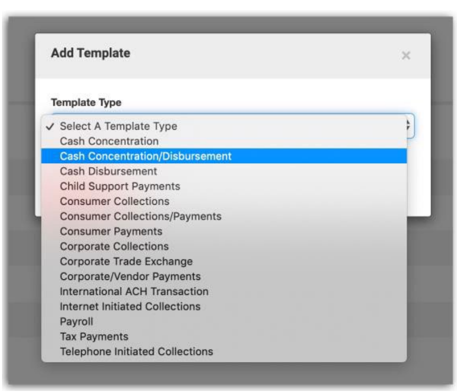


2.5 Create a Template

- To create an ACH template, select the **Add a New Template** link at the top on the top of the Template List View widget.

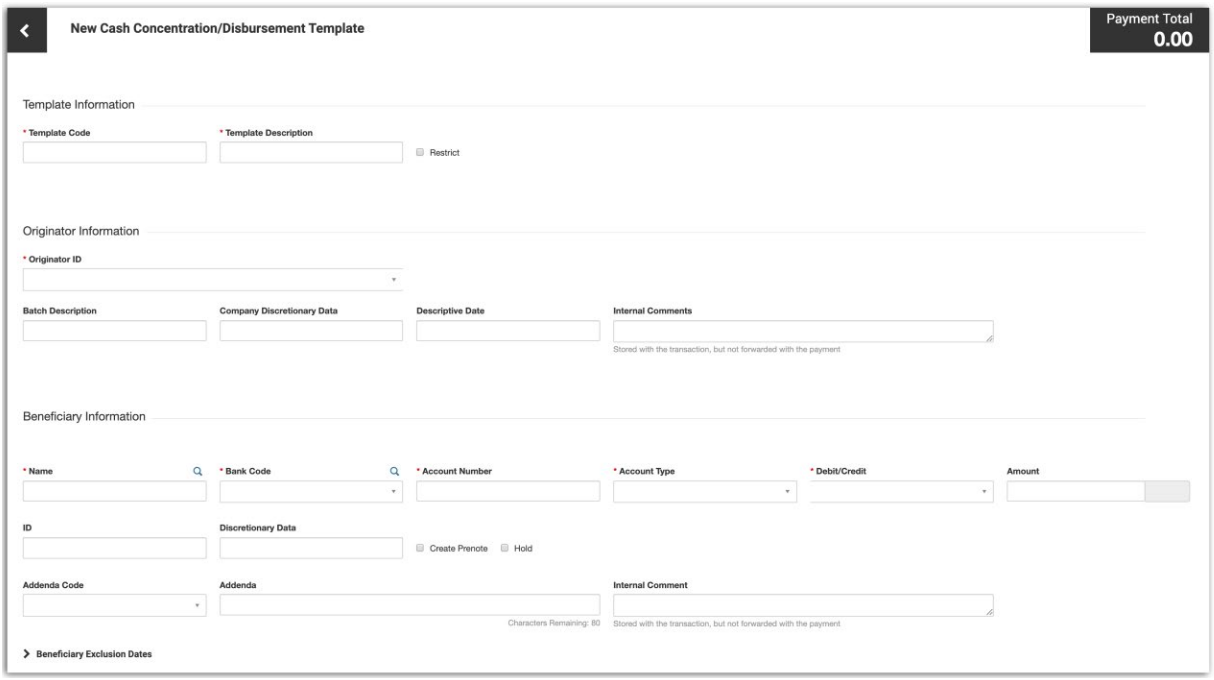


- From the **Add Template** screen, select your **Template Type** from the drop down box.



- The **Template Type** selected will determine the information you need to complete in the next section. In the example below, Cash Concentration / Disbursement has been selected. Once you select your Payment Type, click **Continue**.

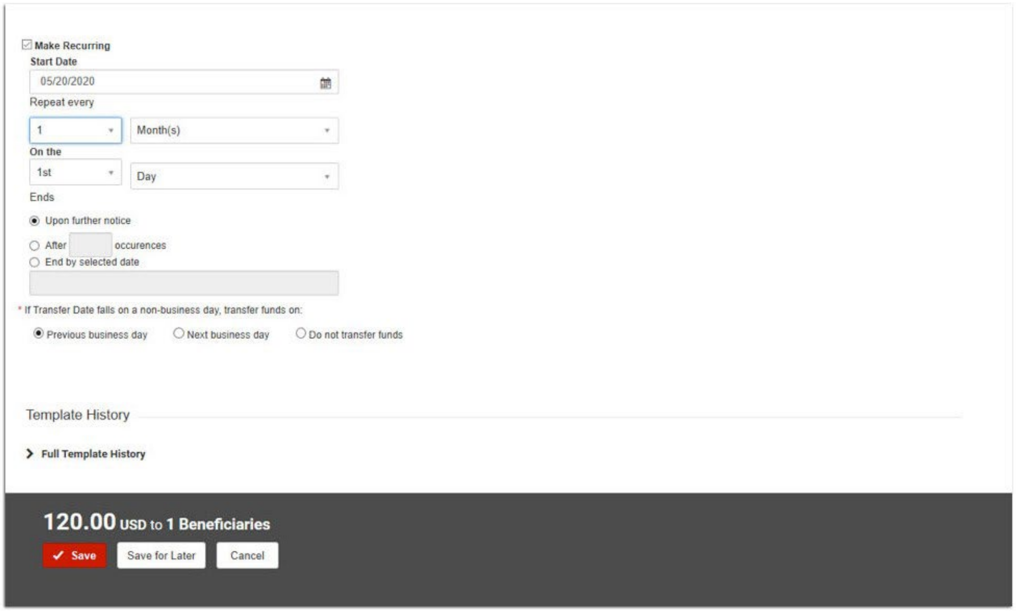
- Required information is indicated with a red asterisk. Use optional fields such as **Batch Description, Descriptive Date, Company Discretionary Data** or **Internal Comments** for your reference.



- Complete the **Beneficiary Section** with the information required, including: Payee Name, Account Number and Bank Code (a.k.a. ABA, Swift or Routing Number).
- You may also create Prenotes, place the beneficiary on hold or exclusion dates.
- Continue to add beneficiaries until your template is complete.

2.5.2 Recurring Templates

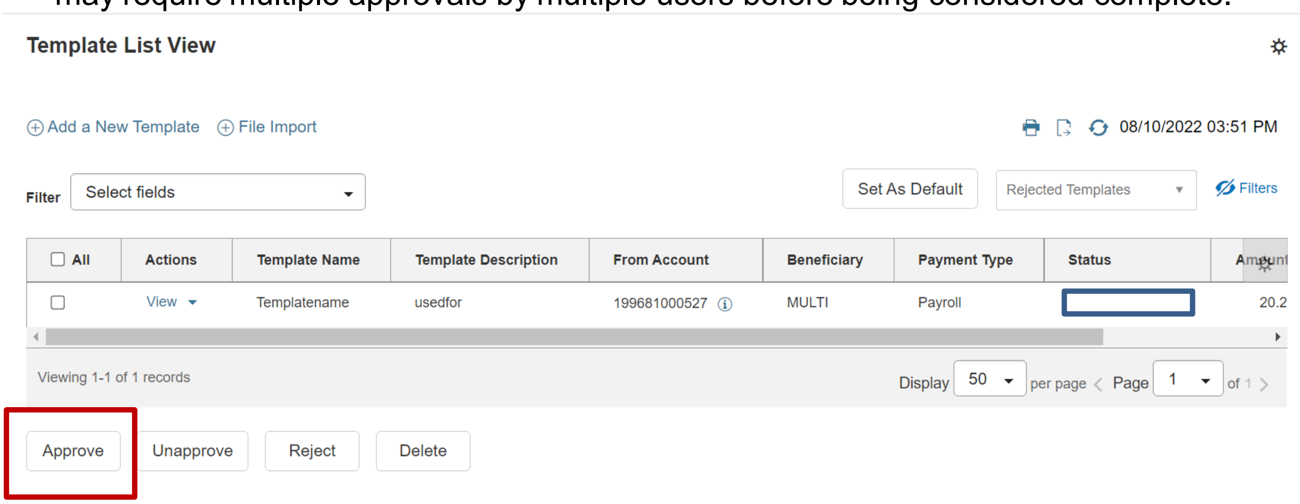
- You may choose to make this template recurring by clicking the **Make Recurring** checkbox.
- Upon checking the box, additional details will display including the start date, repeating patterns and end dates.
  You will also need to choose which action you desire when you transfer is scheduled for non-business days.



- When template entry details are complete, click the **Submit** button and a confirmation window will be displayed. You may also choose Save for Later or Cancel.

2.6 Approve Templates

The **Template Approval** process is setup by your administrator. Certain templates may require multiple approvals by multiple users before being considered complete.

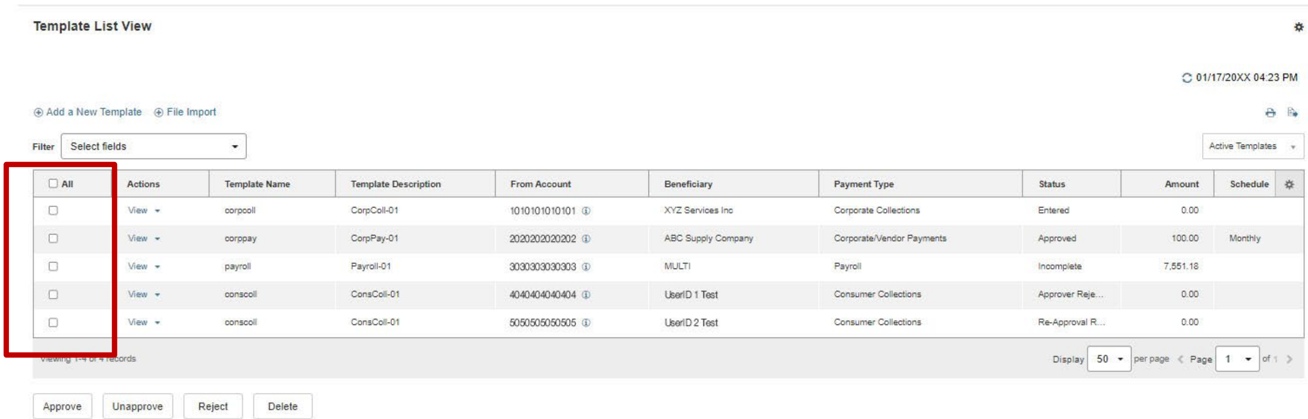


You may **approve templates** multiple ways:

Note: Templates in an **Entered** Status require approval before they're utilized for payment.

- Templates can be approved via:
  - In the ACH Template List View (via the ACH Home screen or the Payment Management screen), simply click the **check box** to the left of the individual template and click **Approve.**
  - Or click on **view** dropdown menu for an individual template and select **Approve.**
  - Or click on **View** from the Actions column and use the action buttons at the bottom of the screen that allow you to Approve, Delete, Modify or Reject.
  - You may also select the checkbox next to the **All** header and then click **Approve**.

- After your template has been fully approved you will see a **Confirmation** box above the Template List View widget, and the **Status** will change to **Approved**.

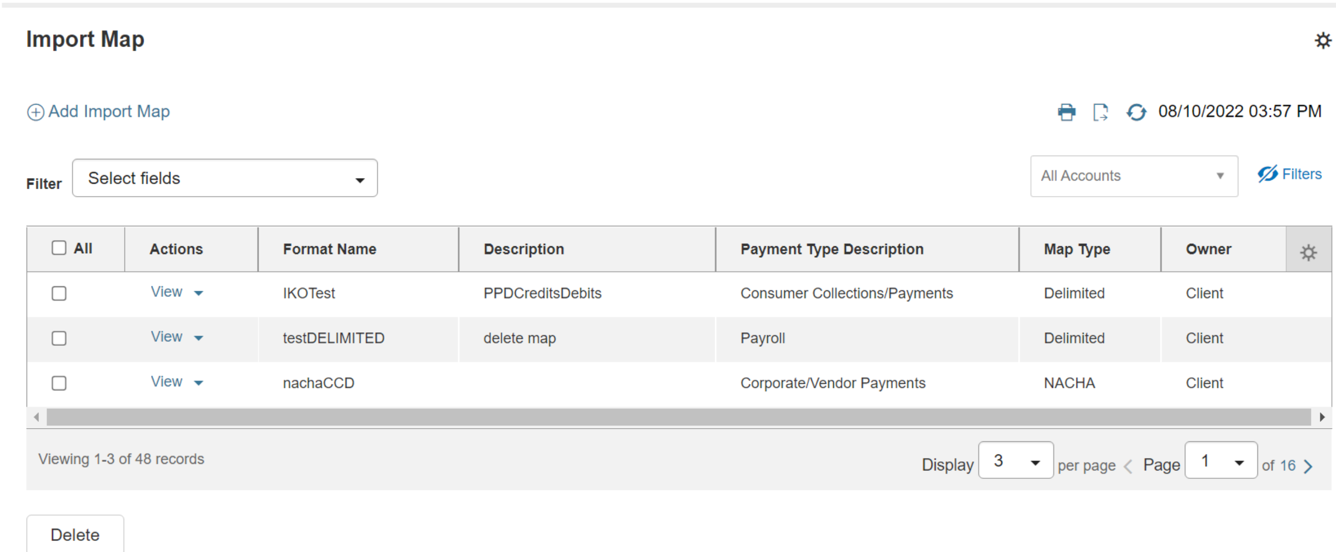


3. File Imports

All widgets related to file imports can be found on the Payment Management page via the ACH Menu.

3.1 Import Maps

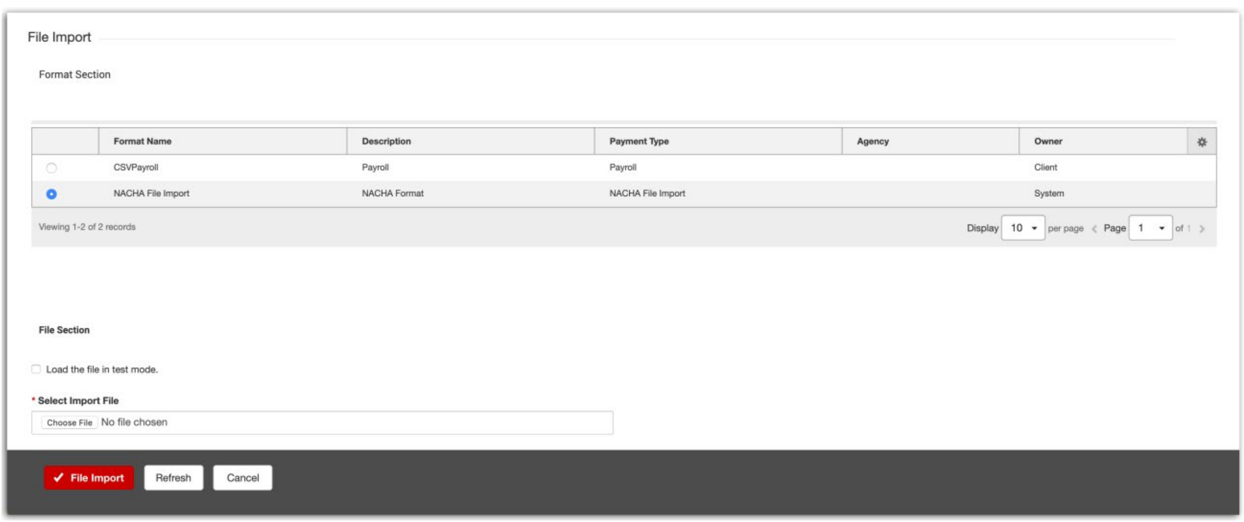
- When creating an import map, you can choose from delimited, fixed and NACHA map types
- Based on your selection, other criteria may be required such as payment type, and clearing type.
- Add your file properties and data format details as requested based on your file.
- Fill in your file map field and value details.
- When complete, and no errors are found, click **save**.
- Views can be changed utilizing the drop-down box on the right and you may add/delete columns by clicking the gear icon.
- Click the Filter drop down to create a custom view by selecting the desired fields.
- Views may be printed or exported.



3.2 File Import

You will find the **File Import** button on the top of the Payments & Template List View Widgets (in the ACH Home screen or Payment Management page).

- Click the Browse button toward the bottom of the page to select the file to Import.
- Select an import map from the Format Section.
- Choose Import As either Payments or Templates.
- After selecting your file, click the File Import button at the bottom of the page.



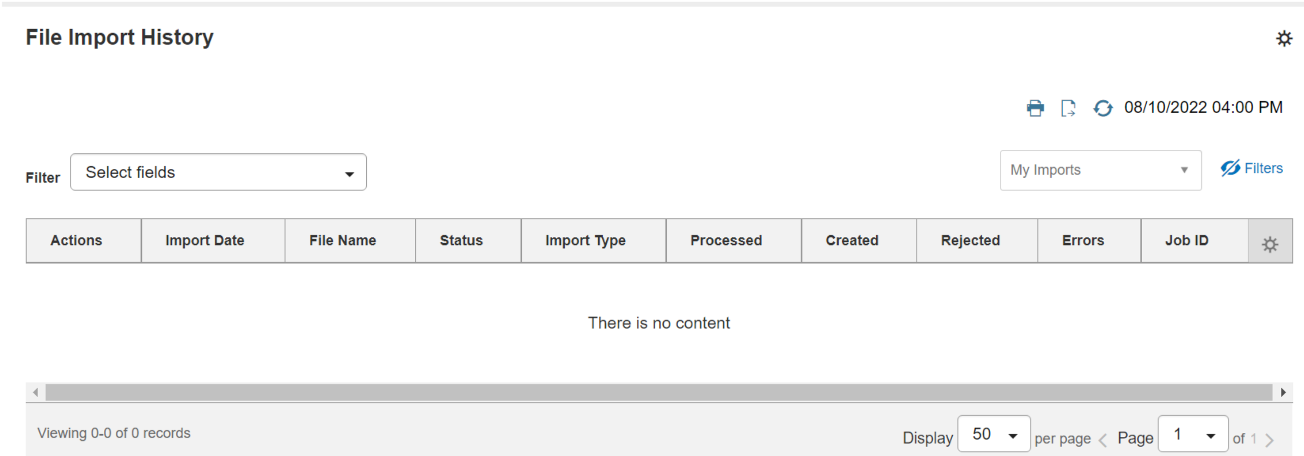
Note: Payments and Templates are imported in an **Entered** Status and require approval before they're submitted for payment or templates are available to use.

3.3 File Import History

You will find the **File Import History** widget in the Payment Management page.

- From here, you may export or print files.
- You may also take the following action for the imported file history: View file details and error information or Delete the history record.

- Note: To approve, modify, delete or reject the imported payment or template, use the Actions options in the Payment List View or Template List View widgets.
- Views can be changed utilizing the drop-down box on the right and you may add/delete columns by clicking the gear icon.
- Click the Filter drop down to create a custom view by selecting the desired fields.
- Views may be printed or exported.

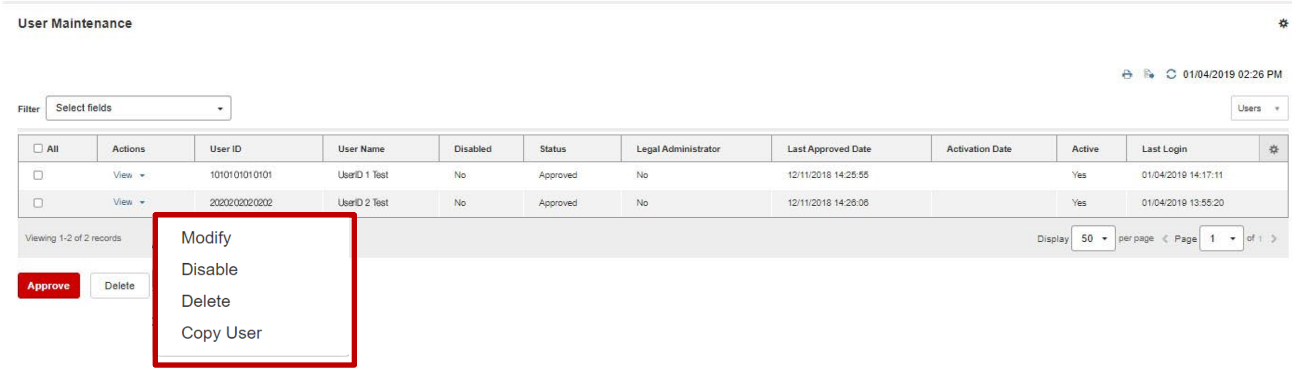


4. User Maintenance

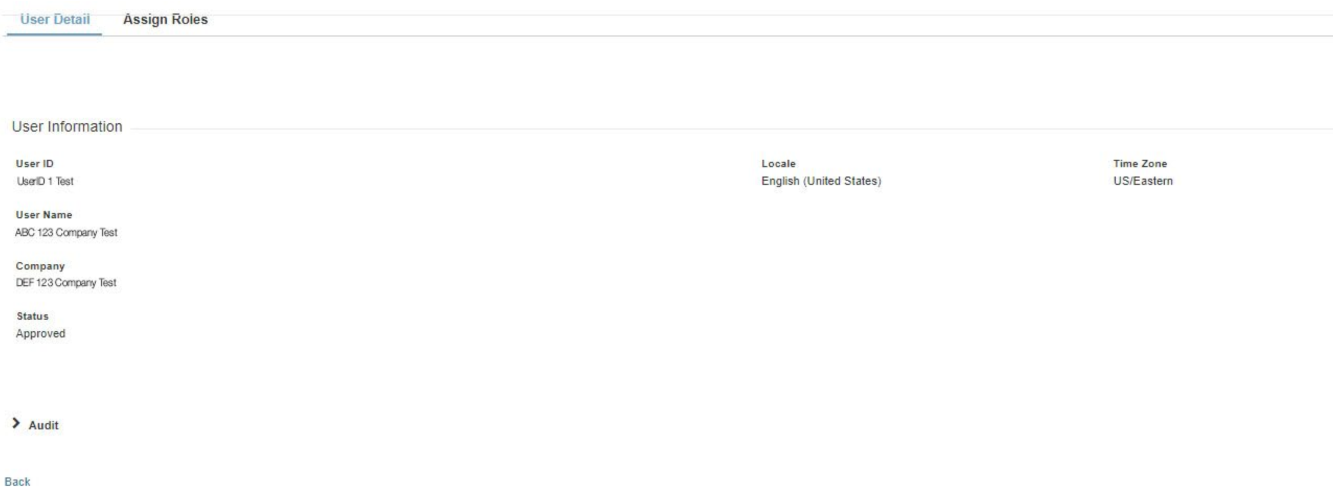
The User Maintenance section is available via the ACH Menu and can be added to the ACH Home page via the Add Widget dropdown.

For companies utilizing ACH Self Service, User Maintenance allows you to view information about existing roles and permissions setup for ACH. If you have modifications or additions to roles, please contact your Payments Advisor.

- The User Maintenance widget displays all users and IDs.
- Views can be changed utilizing the drop-down box on the right and you may add/delete columns by clicking the gear icon.
- Click the Filter drop down to create a custom view by selecting the desired fields.
- Views may be printed or exported.
- Select view or modify within the **Actions** column to display further information.


User Maintenance
01/04/2019 02:26 PM
Filter
Select fields
Users
All
Actions
User ID
User Name
Disabled
Status
Legal Administrator
Last Approved Date
Activation Date
Active
Last Login
View
1010101010101
UserID 1 Test
No
Approved
No
12/11/2018 14:25:55
Yes
01/04/2019 14:17:11
View
2020202020202
UserID 2 Test
No
Approved
No
12/11/2018 14:26:06
Yes
01/04/2019 13:55:20
Viewing 1-2 of 2 records
Modify
Disable
Delete
Copy User
Display
50
per page
Page
1
Approve
Delete

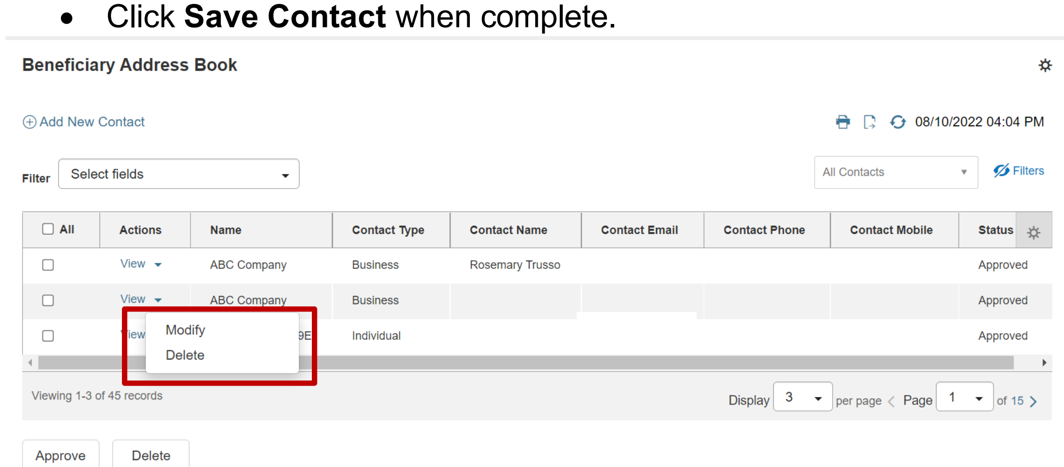
- If you have the appropriate permissions, you may make the desired changes in the **User Detail** and **Assign Roles** tabs.
- You may view the history by expanding the **Audit** section on the User Detail tab.



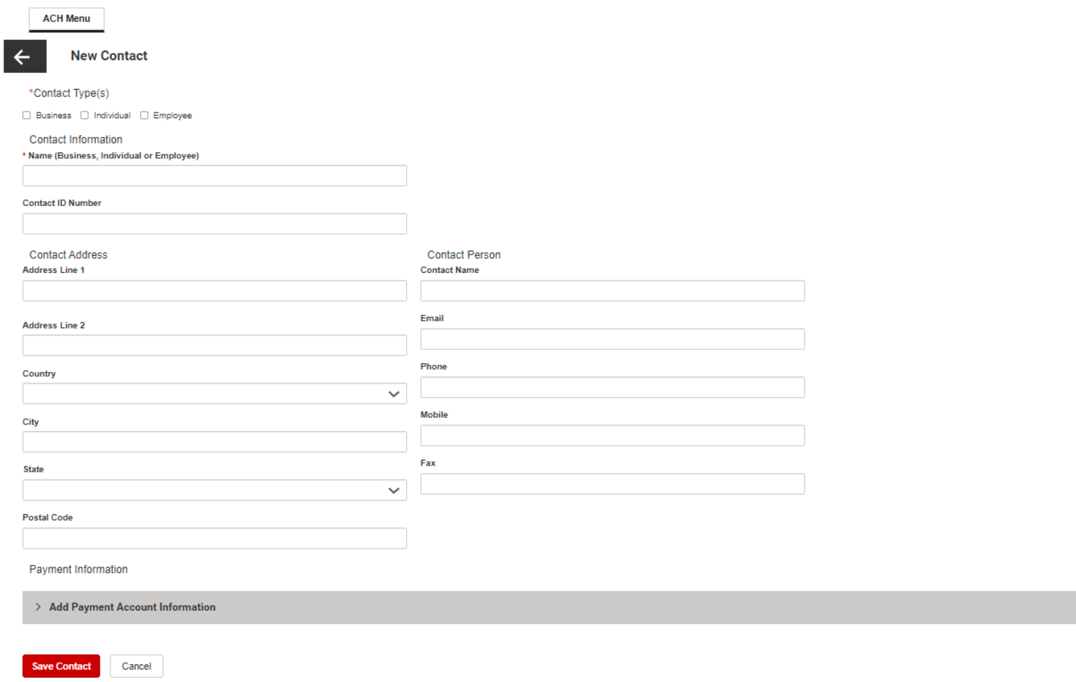
5. Beneficiary Address Book (BAB)

The Beneficiary Address Book is available via the ACH Menu and can be added to the ACH Home page via the Add Widget dropdown.

- The BAB widget displays all contacts available for payments or templates.
- Views can be changed utilizing the drop-down box on the right and you may add/delete columns by clicking the gear icon.
- Click the Filter drop down to create a custom view by selecting the desired fields.
- Views may be printed or exported.
- Select **Modify** for the desired contact to modify any of the details
- Click **Save Contact** when complete.



- To create a new contact in the BAB, click the **Add New Contact** Button at the top of the widget.
- Enter all desired information including the type of contact and payment information. Please note the fields with the red asterisks are required.
- Click **Save Contact** when complete.

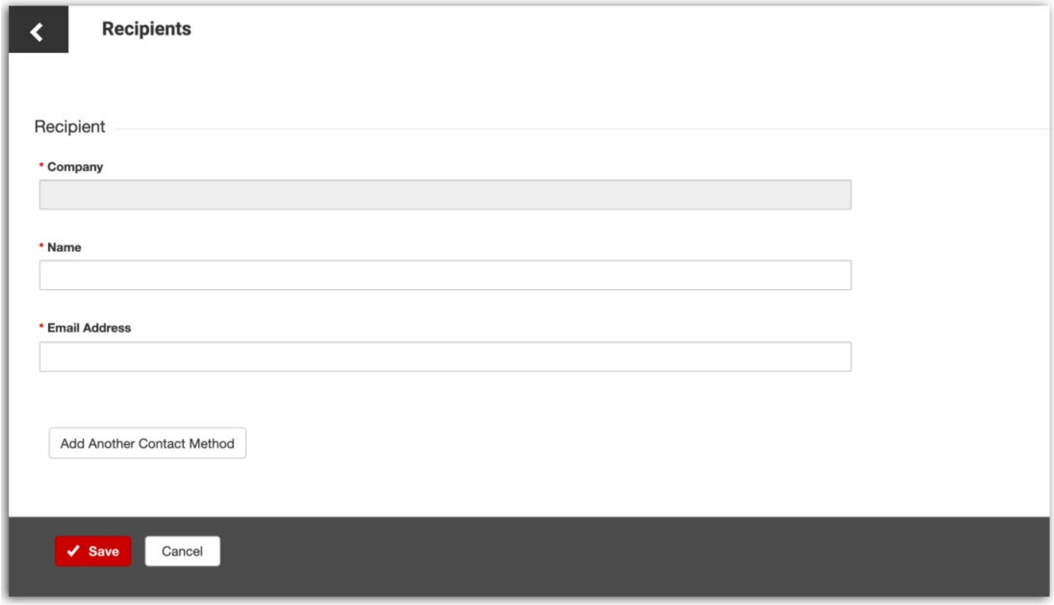


6. Alerts Center

The Alerts Center is available via the ACH Menu and the individual widgets can be added to the ACH Home page via the Add Widget dropdown.

6.1 Recipients & Recipient Groups

- The Recipients and Recipient Group widgets display the existing recipients for your company. You may modify, delete or view the existing contacts.
- Views can be changed utilizing the drop-down box on the right and you may add/delete columns by clicking the gear icon.
- Click the Filter drop down to create a custom view by selecting the desired fields.
- Views may be printed or exported.
- To create a new recipient, select **Insert** at the top of the Recipient widget.
- Enter the name and email address for your new recipient. Additional emails may be added by selecting the **Add Another Contact Method**.



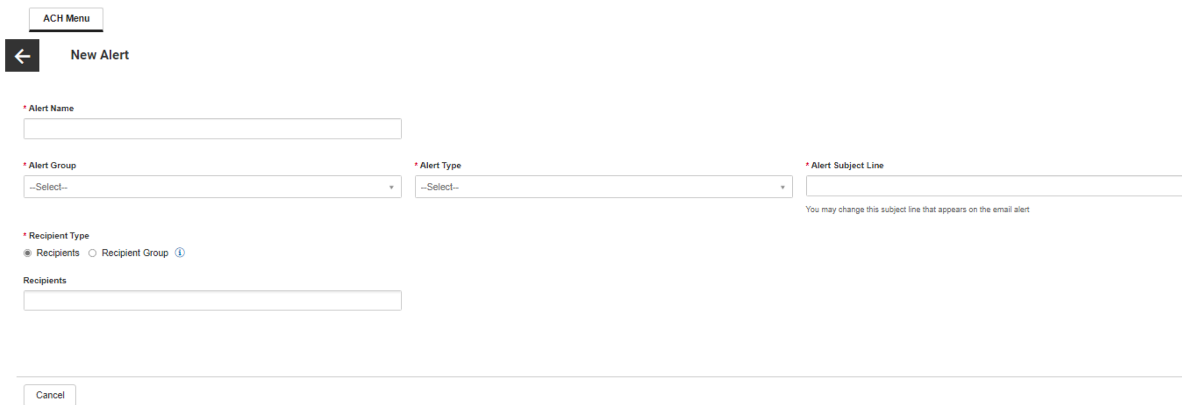
Once you have created recipients, you may add them to **Recipient Groups**.

- Create a new recipient group by clicking **Insert** at the top of the Recipient Group widget. Begin by entering a **Group** name.
- Or click Modify from Actions for an existing **Group** name
- Add recipients by searching by name in the **Recipient Name** field. Simply start typing their name in the box.
- Click **Save** when you have entered all the desired recipients.

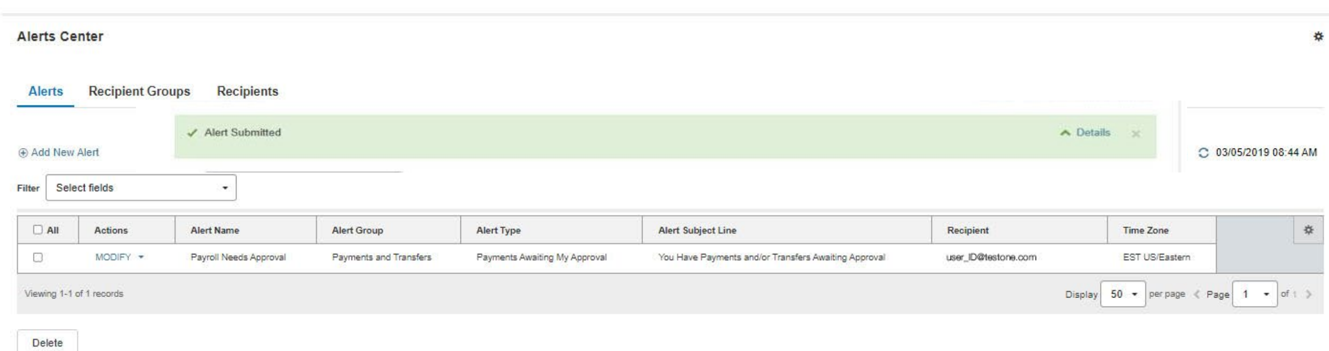
6.2 Alerts

- The Alerts widget will display the existing alerts for your company. You may modify, delete or view the existing alerts.
- Views can be changed utilizing the drop-down box on the right and you may add/delete columns by clicking the gear icon.

- Click the Filter drop down to create a custom view by selecting the desired fields.
- Views may be printed or exported.
- To create a new alert, select **Add New Alert** at the top of the Alerts widget.

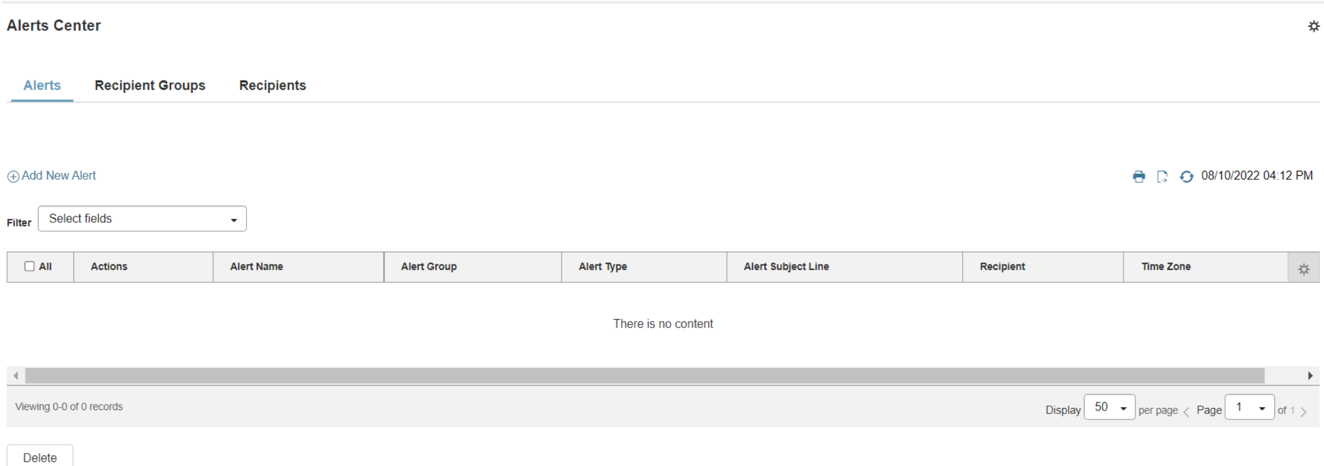


- Enter the desired name in the **Alert Name** field. Select a name that is meaningful to you.
- Next, select the **Alert Group** from Payments and Transfers or Administration (based on your permissions).
- The **Alert Types** drop down menu will populate based on the alert group selected.
- The **Alert Subject Line** will populate based on the alert type selected. You may create your own meaningful **Alert Subject Line** in that field.
- Click **Save** when complete.



6.3 Alerts Center

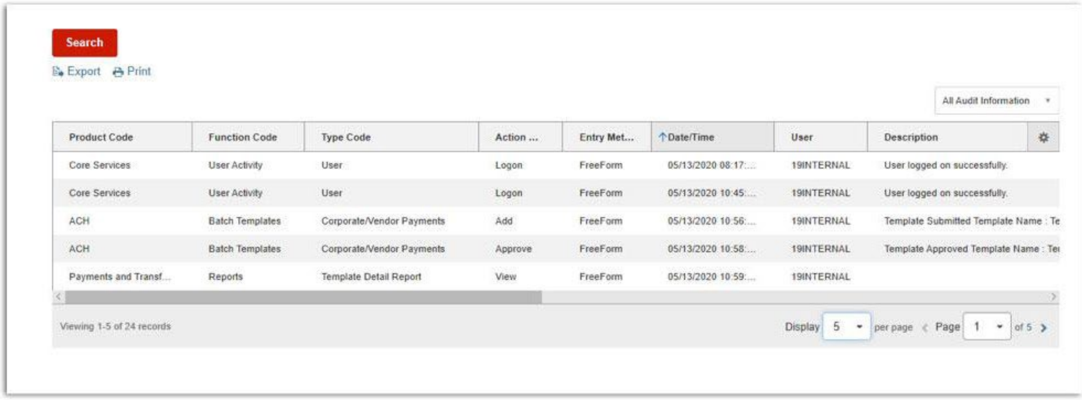
- The Alerts Center widget is the hub for all the alerts, recipients and recipient groups that have been created for your company.
- In each of these tabs, you may modify, delete or view the existing details.
- Views can be changed utilizing the drop-down box on the right and you may add/delete columns by clicking the gear icon.
- Click the Filter drop down to create a custom view by selecting the desired fields.
- Views may be printed or exported.
- You may create new alerts, recipients and groups from this widget as well.



7. Audit Information

The Audit Information widget is available via the **ACH Menu** and the widgets can be added to the ACH Home page via the **Add Widget** dropdown.

- Select a range of options for a report to create a custom audit report
- Select from several search fields and click **Search**.
- The results will appear on the bottom of the page.
- You may **export** or **print** the results using the buttons under the search button.
- Save this exact report as a view by clicking the view drop down on the far right of the report and selecting the **Save View** button.
- Views can be changed utilizing the drop-down box on the right and you may add/delete columns by clicking the gear icon.
- Click the Filter drop down to create a custom view by selecting the desired fields.
- Views may be printed or exported.



8. Reports Management

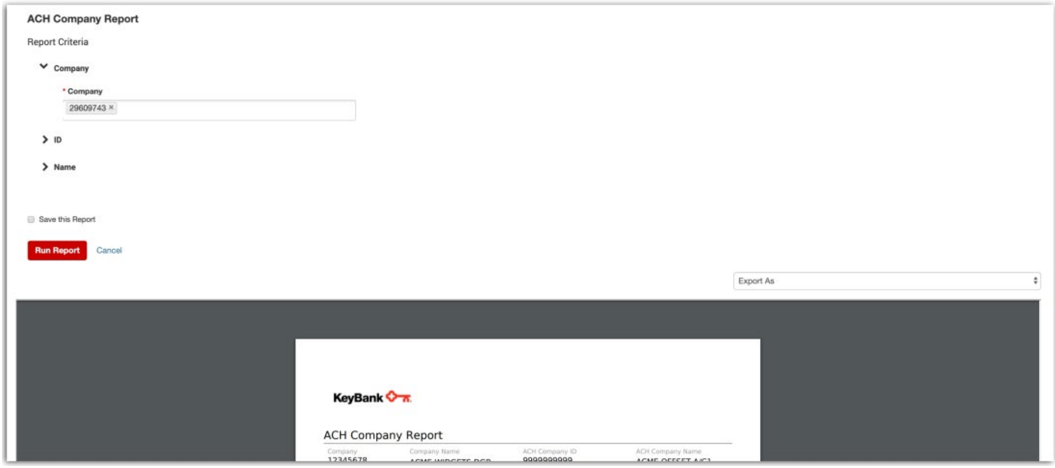
The Reports Management widget is available via the **ACH Menu** and the widgets can be added to the ACH Home page via the **Add Widget** dropdown.

The following reports are available in the Reports Management Widget:

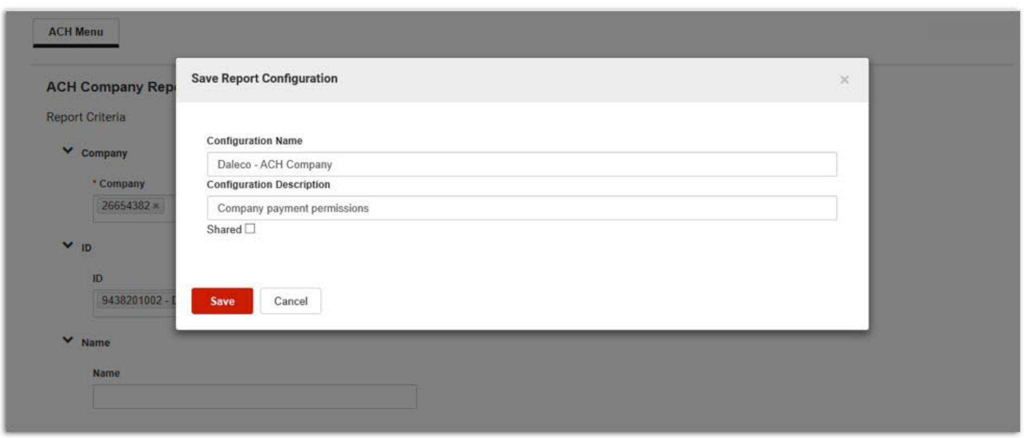
- ACH Company Report
- Company Details
- Roles
- User Permission from Roles
- Template Detail Report
- Payment Detail Report

For each of these reports, select View from the **Actions** column.

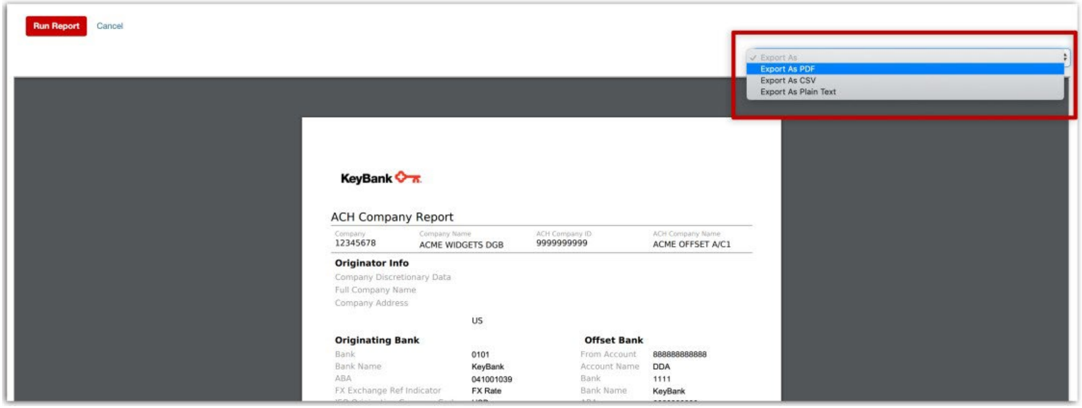
- For each of these reports, please select your desired criteria from the fields using the list or starting to type in the field. Fields with a red asterisk are required.
- Select **Run Report** to view your results.



- You may save this search criterial to your Reports Management widget by clicking the **Save this Report** checkbox.
- Then enter the desired name and description and click **Save**.
  The saved report will appear in the Report Management widget in alphabetical order. Find your report by the configuration name column.



- The report results will appear under the search criteria and may be using the **Export As** dropdown to the right. Export options are PDF, CSV or Plain Text. You may also print or save the report by using the modal buttons.



- The saved report will appear in the Report Management widget in alphabetical order. Find your report by the configuration name column.
- Views can be changed utilizing the drop-down box on the right and you may add/delete columns by clicking the gear icon.
- Click the Filter drop down to create a custom view by selecting the desired fields.
- Views may be printed or exported.