KeyBank 🔑

Key Capture®
User Guide

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1.   Introduction

1.1   Overview

Thank you for choosing Key Capture, Key's automated deposit solution that bypasses the traditional paper check payment system.

Key Capture uses a PC, a check scanner, and a high-speed Internet connection to scan and capture the front and back images of checks and MICR (magnetic ink character recognition) data. The check images and MICR data files are encrypted and then transmitted to Key via the Internet to be processed and deposited into your checking account.

NOTE: If you currently have a remote deposit capture solution from another financial institution installed on your PC, installing a second remote deposit capture solution, such as Key Capture, may disrupt or disable this installed solution. Key cannot offer technical support for issues which may result from multiple remote deposit solutions installed on a PC. You should install only one remote deposit solution on a given PC.

1.2   Icons

Tip – This icon represents a helpful tip when using Key Capture.

1.3   Contact us

For assistance with Key Capture, please contact us toll-free at **866-886-0848** (TDD/TTY device: 1-800-539-8336). Our hours of operation are Monday through Friday, 8:00 a.m. – 9:00 p.m. ET.

1.4   Important KeyBank Policy Information

1.4.1 User Access & Password Policy

All Key Capture users are to be set up with a unique username and password. Individual Key Capture users should **not** share their username and password with any other users. If a user with KeyNavigator® /KBBO Single Sign On needs their password reset, they may use the following options:

- Clicking on the forgot password link on the KeyNavigator / KBBO logon page
- Contacting your company administrator via self-service within KeyNavigator / KBBO
- Contacting Commercial Banking Services at 1-800-539-9039, Option 1 (TDD/TTY device: 1-800-539-8336)

If any Key Capture user leaves your company or should no longer have access to Key Capture, please promptly notify your Payments Advisor in order to remove

access for that user. Usernames and passwords should **not** be 'gifted' or

transitioned to new users once a user no longer needs access to Key Capture. A new username and password should be created for each new user.

1.4.2 Check Retention, Storage & Destruction Policy

According to the terms of the Key Capture agreement, you are required to maintain a policy and process related to the secure retention and destruction of processed checks. While you should develop a process and standard that makes sense for your business, Key recommends the following:

- A 30- to 60-day retention period (in our experience, 99% of returned items occur within 30 days).

- While Key Capture assists in identifying items which have not been scanned correctly due to poor image quality; there is always a small chance that an item may be returned to Key by another financial institution.

- You should weigh the risk and cost associated with secure check retention against the risks and costs related to items returned for poor image quality.

1.4.3 Remote Deposit Site Assessment Policy

According to the terms of the Key Capture agreement, Key maintains the right to perform a site assessment for any client's remote deposit location(s) to ensure compliance with Key standards for remote deposit locations. Such a site assessment may be performed in person or remotely, and is at the discretion of Key. Key maintains the right to deactivate all Key Capture services if no response is provided to our phone and or email attempts during the audit process.

1.4.4 Service Levels/Deadlines

MICR data and image files of checks should be received by Key no later than 11:00 p.m. ET for same-day credit of deposit.

- Files sent/received after this deadline will be processed for deposit on the next business-banking day.

- For weekends, holidays and non-business banking days, files need to be received by the cut-off time on the next business-banking day.

2. Getting Started

2.1 Supplies

In addition to the desktop scanner, you will need the following items in order to begin scanning checks:

2.1.1 Ink Cartridges

- The ink cartridge is used to spray on a set of numbers on the back of each scanned check to indicate that the check has been processed. *Depending on how your business is setup, the ink cartridge may be optional.*

- This sequence number is called the Item Sequence Number (ISN) and is used by the bank for internal tracking and identification.

- The first ink cartridge will be included in the initial mailing of the Key Capture bundle from Superior Press®.

- Ink cartridges will need to be changed after approximately 85,000 scans, or when you are prompted to replace the ink by the machine.

- Should you need additional ink cartridges, you can purchase them at a local office supply company, or use the order form included by Superior Press to purchase additional ink cartridges from them.

- After replacing an ink cartridge on a digital check scanner, the scanner may need to be reset by depressing the reset button to initiate the printing function.

Please sign out of Key Capture prior to using the reset button.

2.1.2 Standard White Labels

- Occasionally, you may have to rescan a check. In order to do so, you will first have to cover the initial ISN that is printed on the back of the check.

- You can use the white labels to cover the initial ISN, after which you can rescan the check.

2.2 Key Capture System Requirements

Note – You will need administrative rights on your PC to perform the Key Capture installation.

2.2.1 Hardware:

- Intel Pentium III, 2.8 GHz processor or higher, Minimum 2 GB RAM
- 17" XVGA display (1024x768) with Windows Display set to Small Fonts
- USB 2.0 Connection
- Minimum 30 MB free hard drive space
- Windows® PC (Key Capture service cannot be supported on MAC computers, even if they are running the acceptable Operating System requirements)

- The Key Capture software application must be installed and used on the physical PC that is connected to the check scanner. All systems must be in the Users physical location.
  - o **Virtual Environments** are not an acceptable set up for Key Capture. This includes any PC or device that is dialing into another PC remotely for the purpose of running the Key Capture application.

- **Please Note:** If you currently have a remote deposit capture solution from another financial institution installed on your PC, installing a second remote deposit capture solution, such as Key Capture, may disrupt or disable this installed solution. Key cannot offer technical support for issues which may result from multiple remote deposit solutions installed on a PC. You should install only one remote deposit solution on a given PC.

If you would like to add Key Capture to an additional computer, please contact your Payments Advisor for assistance.

2.2.2 Operating System:

Windows® 10 (initial release)

You must have the most recent Windows updates installed

- Microsoft Edge
- Mozilla Firefox® 31.0 and above
- Google Chrome® 33.0 and above
- Microsoft® .NET version 4.5 – this may be downloaded from Microsoft at: **http://www.microsoft.com/en-us/download/details.aspx?id=30653**

2.2.3   High-speed Internet Connection:

- Recommended Download Speed: 10 megabits per second (Mbps) or greater
- Required Minimum Upload Speed: 3 mbps

2.2.4   Network Configuration:

- If you have an authenticated network, the user of the software must have network access and have the ability to download and save data
- Port 443 is required for the SSL traffic on your network
- Dedicated external IP address: For security reasons, Key Capture does not support load balancing of external IP addresses. If you are unsure of your network configurations, please check with your IT department.

   You can use the following tool to determine if you are load balancing:

   1. Go to: http://www.whatismyip.com/
   2. Your IP: ex - 156.77.111.19   will appear
   3. Press the F5 keyboard function key to refresh your screen if the IP address changes you are load balancing and using multiple IP addresses. Please try to refresh several times, the IP may not change every time.
   4. If the IP address number changes you are load balancing, if the number does not change the test is inconclusive.

- The following URL's must be allowed (whitelisted) on the network:
   1) www.checkdep.com
   2) cdp.jackhenry.com
   3) www.trustcenter.de
   4) csc3-2010-crl.verisign.com
   5) crl.verisign.com
   6) https://keynavigator.key.com
   7) https://www.key.com

2.2.5   Additional Implementation and System Update Requirements:

- Anti-Virus Protection Software and/or Anti-Spyware may need to be disabled to allow for the initial installation.
- Administrator rights are required for the initial installation of the software.
- Administrator rights may be required for planned system updates.

<div style="border: 1px solid;">

A Special Note on Internet Speeds

Internet upload and download speeds are critical for Key Capture to work effectively. You may check your internet upload and download speed by doing the following:

- Go to http://myspeed.visualware.com/
- Select the **Click to Start My Speed** button
- Note the Internet upload and download speeds

As Internet speeds may vary, this test is best run during time when you would normally process your deposit.

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2.3 Accessing Key Capture for the First Time from KeyNavigator

(see page 14 when accessing from KBBO)

The following information illustrates your user experience your first time using Key Capture when accessing from KeyNavigator.

Key Capture is accessed via KeyNavigator at key.com:
- Visit **www.key.com/corporate**
- Access KeyNavigator via the **Sign On** box located on the right side of the page. Enter your KeyNavigator User ID and Password. Click **Sign On**.


- Select Key Capture from the Receivables menu in KeyNavigator.
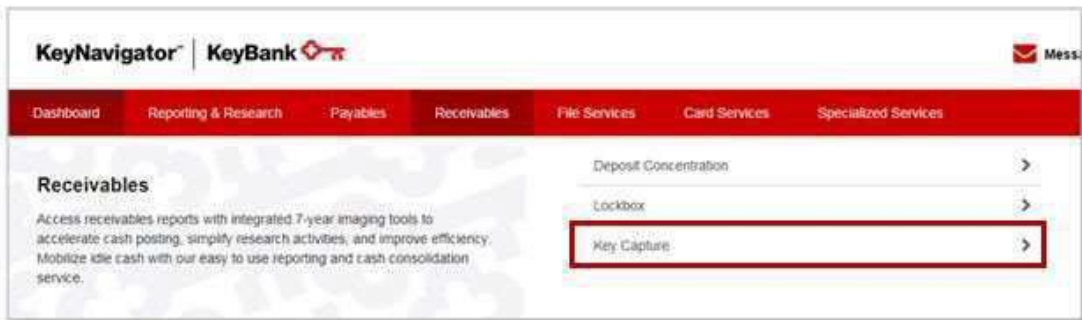
☑ *NOTE: Users will only see the Key Capture module if have access.*

- If you have access to multiple locations/ID's, a drop down box will appear for you to choose the location to which you wish to make a deposit. If you do not have multiple locations/ID's, you will be taken directly to the next page (Key Capture Make a Deposit screen).

- If you have multiple IDs and want to complete a deposit for another user/location; from the screen you are on select the **Receivables Menu** and click **Key Capture** again. The drop down selection will be available to select a different user/location.

![KeyBank logo]
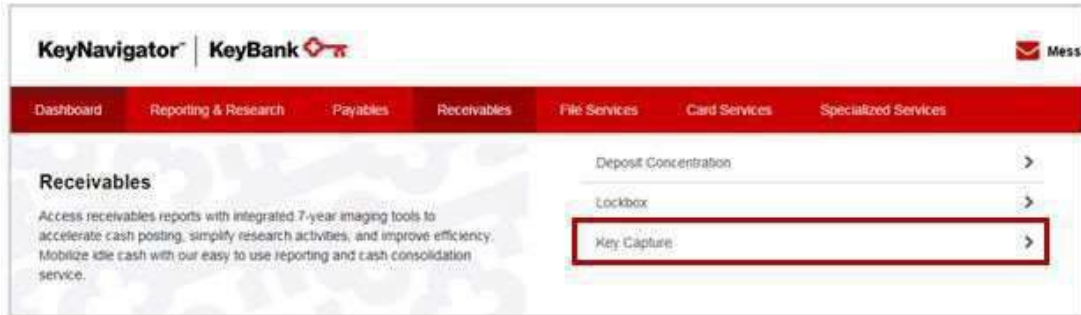
Accessing KeyCapture for the First Time from KBBO

(see page 12 when accessing from KeyNavigator)

Requirements: client is onboarded with KBBO platform and Key Capture Service KeyCapture is

accessed via KBBO at Small Business Solutions | KeyBank

- Visit key.com and login to KBBO
- Go to Payments & Transfers and select Key Capture tab from the dropdown menu. Click on Key Capture menu option.
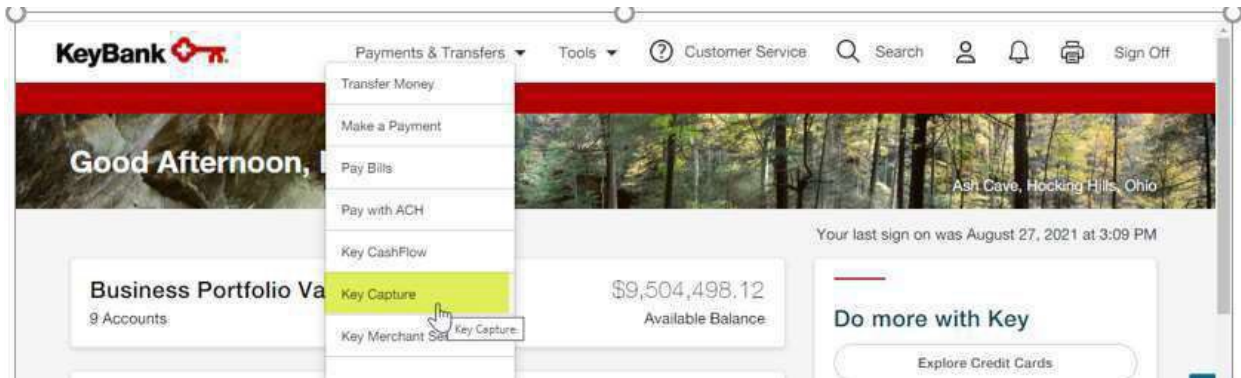
Proceed to the setup screen and select the location from the available options from the dropdown menu. Once a location is selected, the "Go to Key Capture Hub" button will turn red
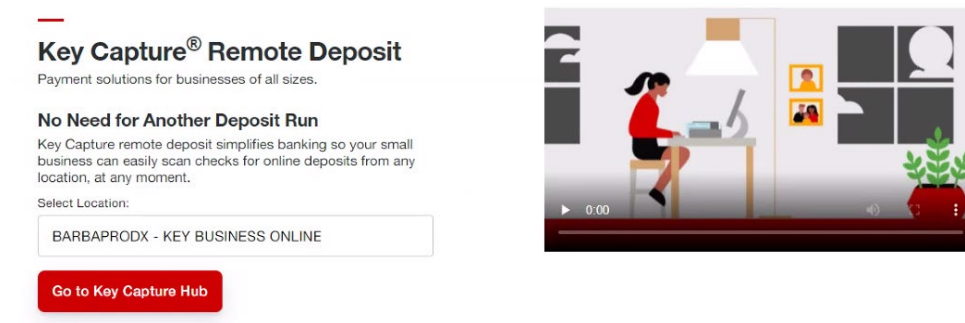
Upon initial Sign On, you will be brought to a screen specific to your browser. There are three potential screens following in this guide – you will need to utilize the one that matches your browser type.
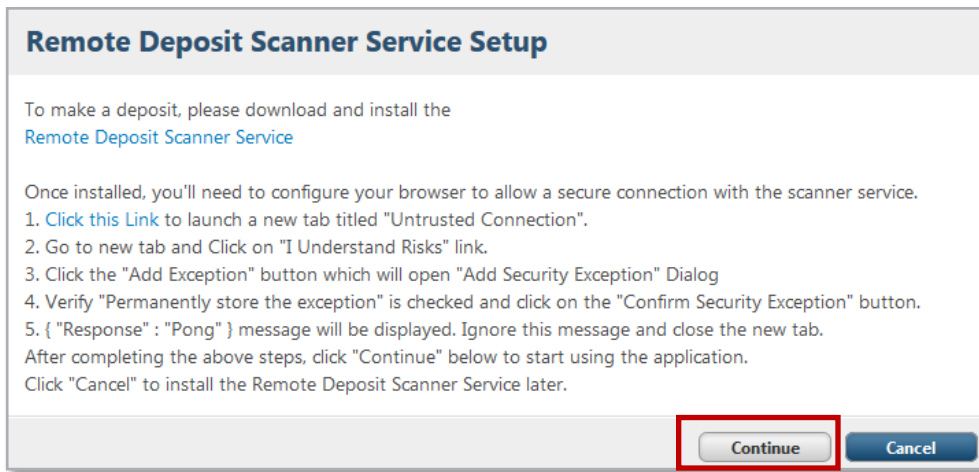
- Firefox
- Chrome
- Microsoft Edge

2.3.1   Firefox Users

Users should follow all instructions in the window after installing the Remote Deposit Scanner Service.

Click on the **Remote Deposit Scanner Service** link in the message below to download the service. Administrative rights are required to download the scanner service. After the Remote Deposit Scanner Service has downloaded, please follow steps 1-5 to confirm the security exception. Press **Continue** when finished.

Remote Deposit Scanner Service Setup

To make a deposit, please download and install the
Remote Deposit Scanner Service

Once installed, you'll need to configure your browser to allow a secure connection with the scanner service.
1. Click this Link to launch a new tab titled "Untrusted Connection".
2. Go to new tab and Click on "I Understand Risks" link.
3. Click the "Add Exception" button which will open "Add Security Exception" Dialog
4. Verify "Permanently store the exception" is checked and click on the "Confirm Security Exception" button.
5. { "Response" : "Pong" } message will be displayed. Ignore this message and close the new tab.
After completing the above steps, click "Continue" below to start using the application.
Click "Cancel" to install the Remote Deposit Scanner Service later.

Continue   Cancel

2.3.2   Chrome Users

Users should follow all instructions in the window after installing the Remote Deposit Scanner Service.
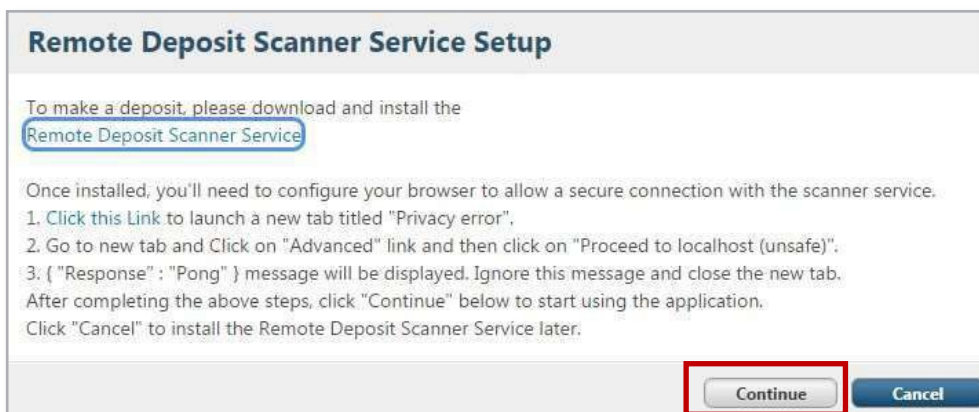
Click on the **Remote Deposit Scanner Service** link in the message below to download the service. Administrative rights are required to download the scanner service. After the Remote Deposit Scanner Service has downloaded, please follow steps 1-3 to display the "Response": "Pong" message.
Press **Continue** when finished.

Remote Deposit Scanner Service Setup

To make a deposit, please download and install the
Remote Deposit Scanner Service

Once installed, you'll need to configure your browser to allow a secure connection with the scanner service.
1. Click this Link to launch a new tab titled "Privacy error".
2. Go to new tab and Click on "Advanced" link and then click on "Proceed to localhost (unsafe)".
3. { "Response" : "Pong" } message will be displayed. Ignore this message and close the new tab.
After completing the above steps, click "Continue" below to start using the application.
Click "Cancel" to install the Remote Deposit Scanner Service later.

Continue   Cancel

2.3.3 Microsoft Edge Users

Users should follow all instructions in the window after installing the Remote Deposit Scanner Service.
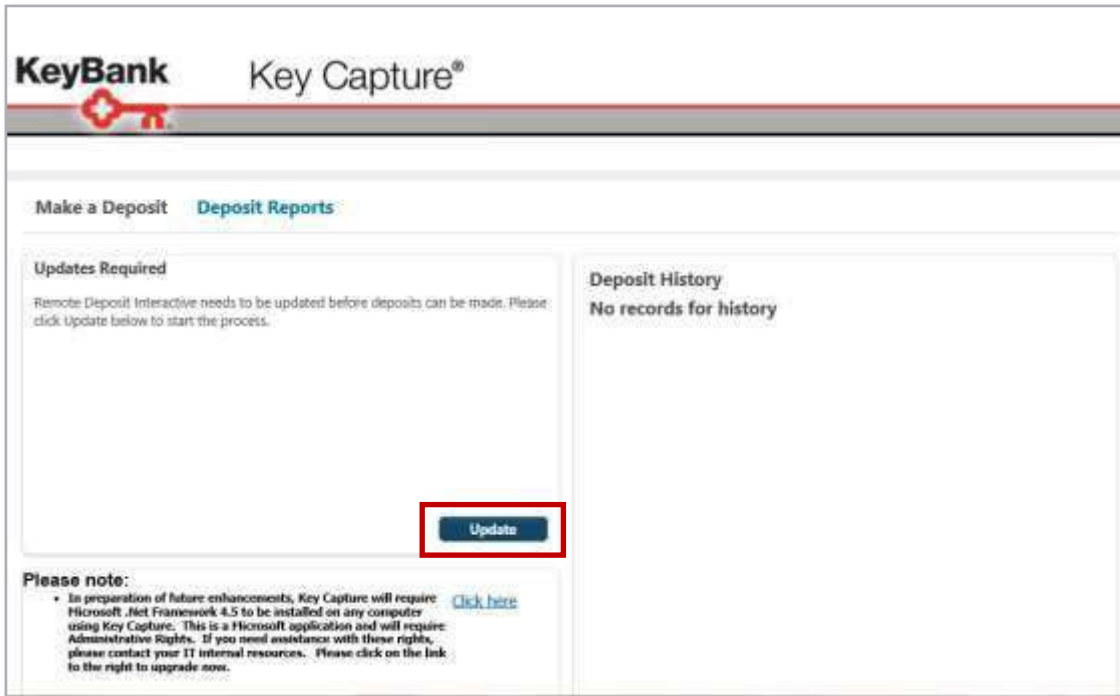
Click on the **Remote Deposit Scanner Service** link in the message below to download the service. Administrative rights are required to download the scanner service. After the Remote Deposit Scanner Service has downloaded, please follow the below steps if the Remote Deposit Scanner Service dialog box continues to display.
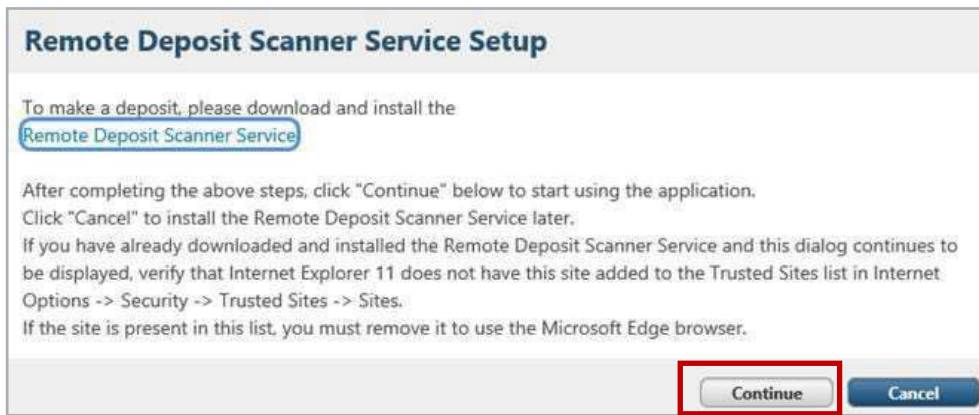

The following screen will appear with a request to wait:
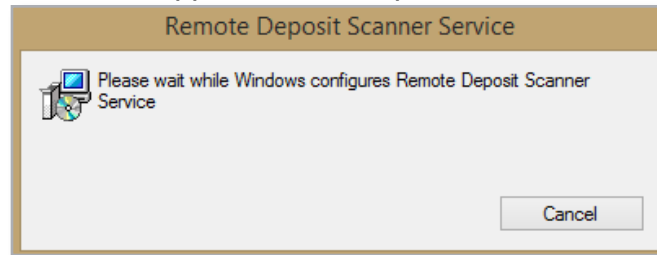
Once the Scanner Service is installed, you will receive the following screen.
Click the **Update** button to continue with the installation:

Clicking **Update** will bring up the following Update Screen (finishing updates for Remote Deposit Scanner Service): There are 2 Updates that will need to run if you are setting up Key Capture for the first time.
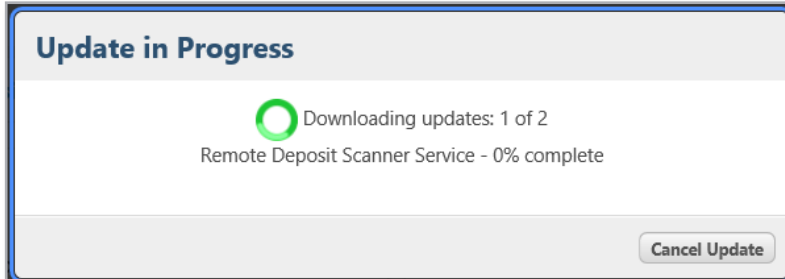
Once the Scanner Service is completely installed, select the appropriate device:
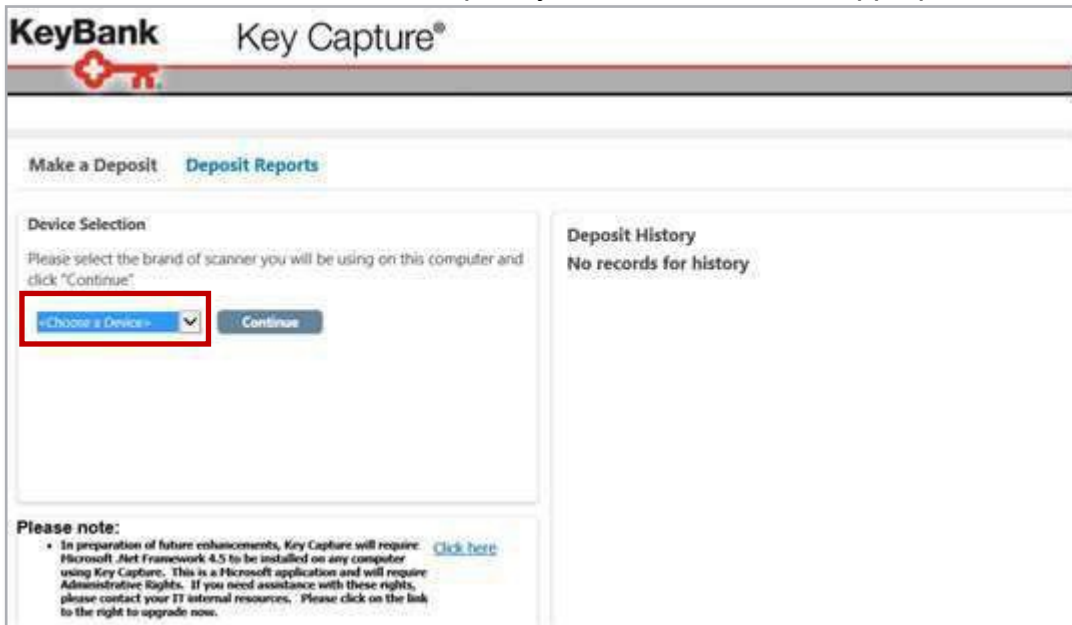
Select your device and click **Continue**. Available devices are TS2XX (Digital Check® CX30 and Digital Check TS240), SmartSource® (Burroughs®), VisionX (Panini® X50, Panini X75, Panini X1F) and Flatbed.
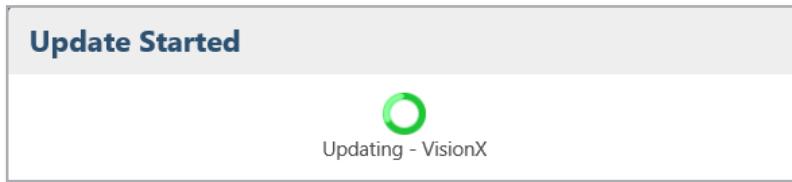

The installation of the appropriate driver will continue for the selected device:
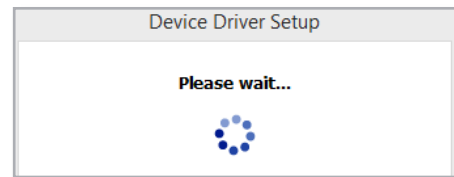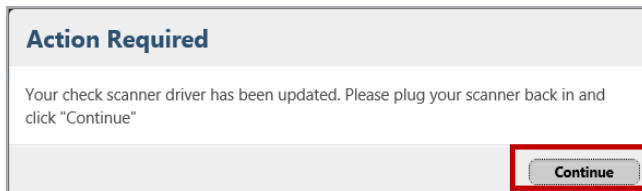

After the driver installation, a message displays for user to unplug the scanner. Once the device is unplugged, click **Continue**.
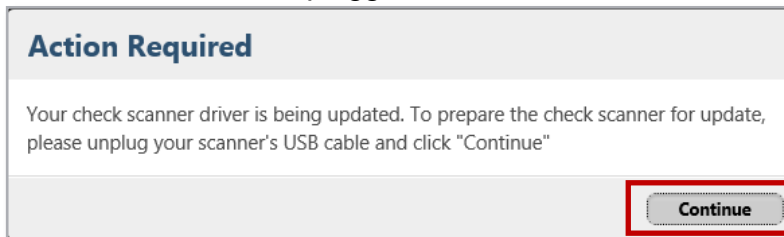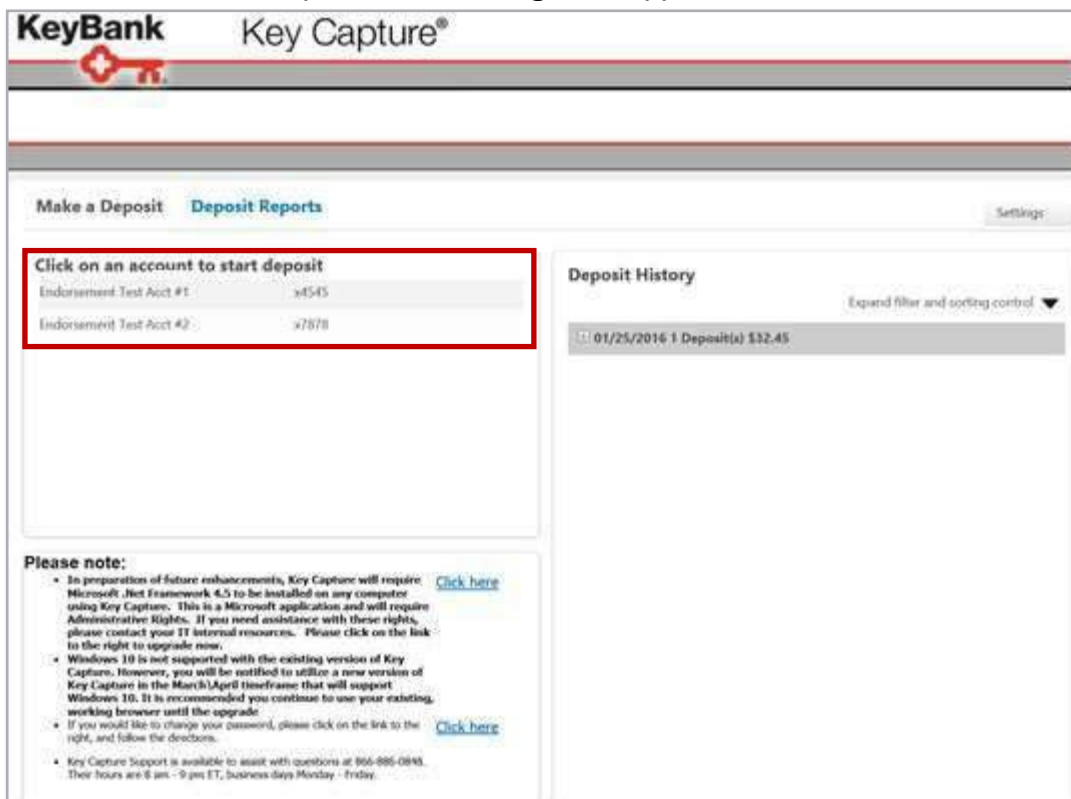
After clicking **Continue** the following screens appear:

A message displays indicating that the scanner has been updated. The scanner may now be plugged in. Then, click on **Continue**:

After the scanner setup; the **Home Page** will appear:

These steps will not be needed one the driver has been installed on the computer. After a successful login, future visits will take you directly to the Home Page.

☑ Important notes on usernames and passwords:

- Usernames and passwords are unique to each individual using Key Capture.
- Users should <u>NOT</u> share their username or password with any other users.
- Key should be promptly notified if any Key Capture user leaves your company.
- <u>ALL</u> new users will be set up with a new unique username and password through KeyNavigator / KBBO.

If you have **forgotten your password**, please contact technical support at:
- The forgot password link on the KeyNavigator / KBBO logon page
- Your company administrator via self-service within KeyNavigator / KBBO
- Contacting Commercial Banking Services at 866-886-0848, Monday through Friday, 8:00 am – 9:00 p.m. ET. (TDD/TTY device: 1-800-539-8336)

2.4   Key Capture Main Window

The Key Capture main window is divided into four sections:

- Make a Deposit – This section is located in the top of the window and lists your accounts. Choose the account where you will be making the deposit.

- Deposit History – This section lists your most recent deposits and is located in the right side of the window. Click the deposit to look at a particular deposit in more detail. Deposits are retained for 90 days.

- Bulletin Board – Located in the bottom half of the left side of the window, this is used for informational messages.

- Deposit Reports – Click on the **Deposit Reports** tab along the top right of the screen to review a list of reports. Click a particular report to view it. You may only access reports and accounts that have been assigned to you. If you do not have the access to view reports, the **Deposit Reports** area will display the following message, "No Reports Available...you have not been granted access to any reports."
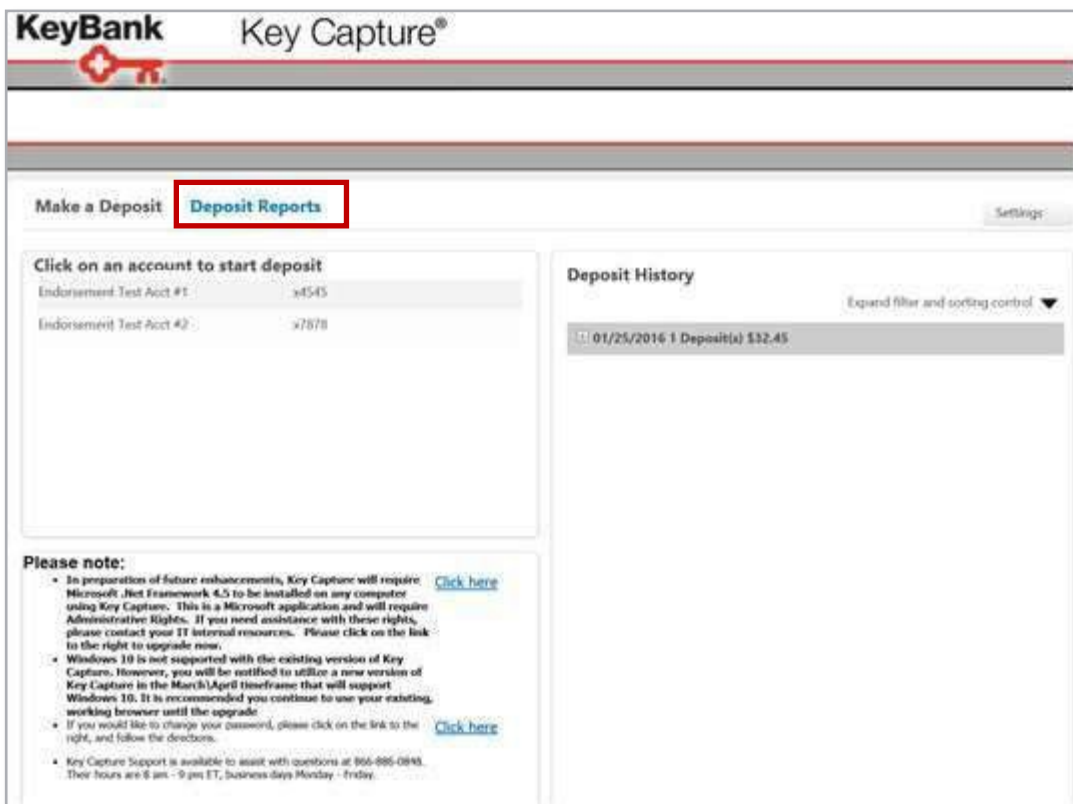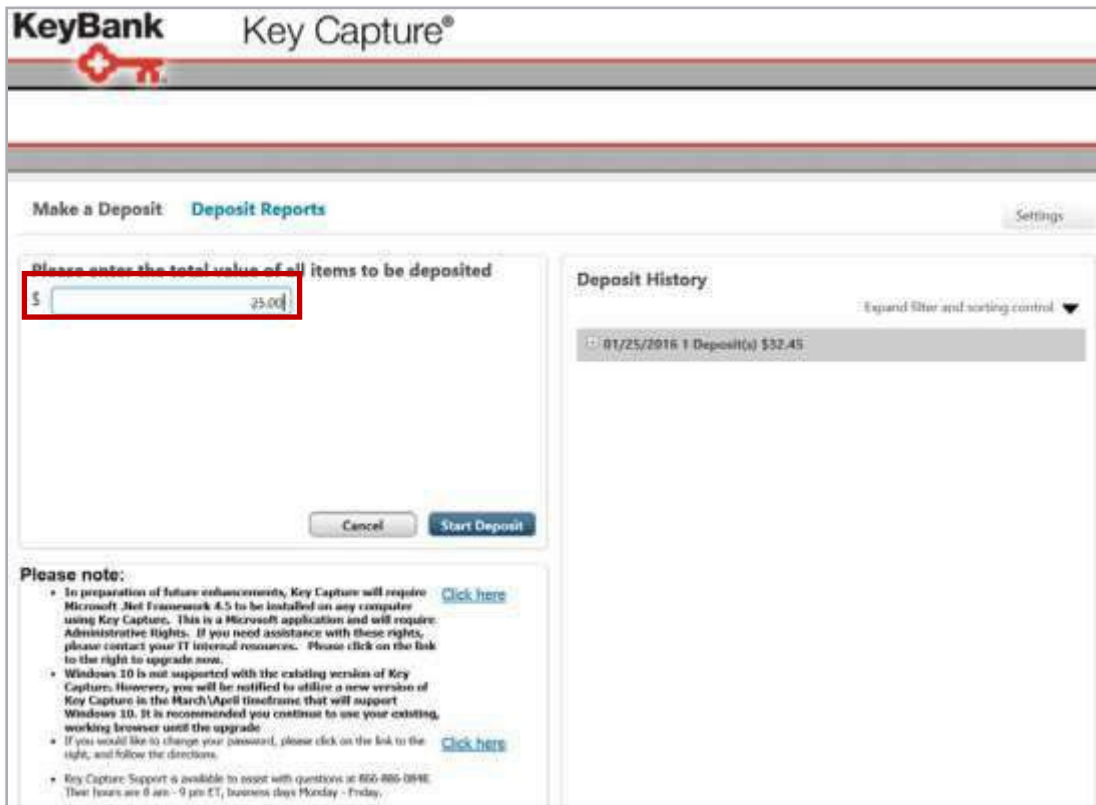
3. Check Capture

3.1 Prepare the Deposit

- All Key Capture Deposits are to be no more than 300 items, and should not exceed a total deposit amount of $10 million.

| Step	Action	Expected Results
1	Select the account to which the deposit will be made. • The total deposit amount of the items must be calculated before checks can be scanned. • If a specific ID does not have access to process a deposit, a message will display within the left side of the window. • When a user is set up for reporting only, they will have read only access to Key Capture. This means they will be unable to scan checks or make deposits. • All checks must be endorsed prior to processing, unless the virtual endorsement feature is being used.	The **Expected Total** screen will display.
2	Type the expected deposit amount with a decimal point (e.g., 1000.00 = $1,000.00) in the box and press the **Start Deposit** button.	

3.2 Scan Checks

Step	Action	Expected Results
1	Place the checks in the front feeder tray of the image capture device as follows to ensure proper feeding of checks in a multifeed scanner: • The face of the checks should be pointing outward. • The edges of the checks should be aligned. • To ensure the proper feeding of checks, we recommend that initially no more than 20 checks be placed in the feeder at one time. • Checks should be placed all the way into the feeder.	The checks will automatically feed into the capture device. If the checks do not feed automatically, ensure the capture device is plugged into the PC and power outlet. Also, verify the checks are in the forward-most position in the capture device.

After clicking **Continue**, the application will begin communication with the scanner, starting the scanning process:
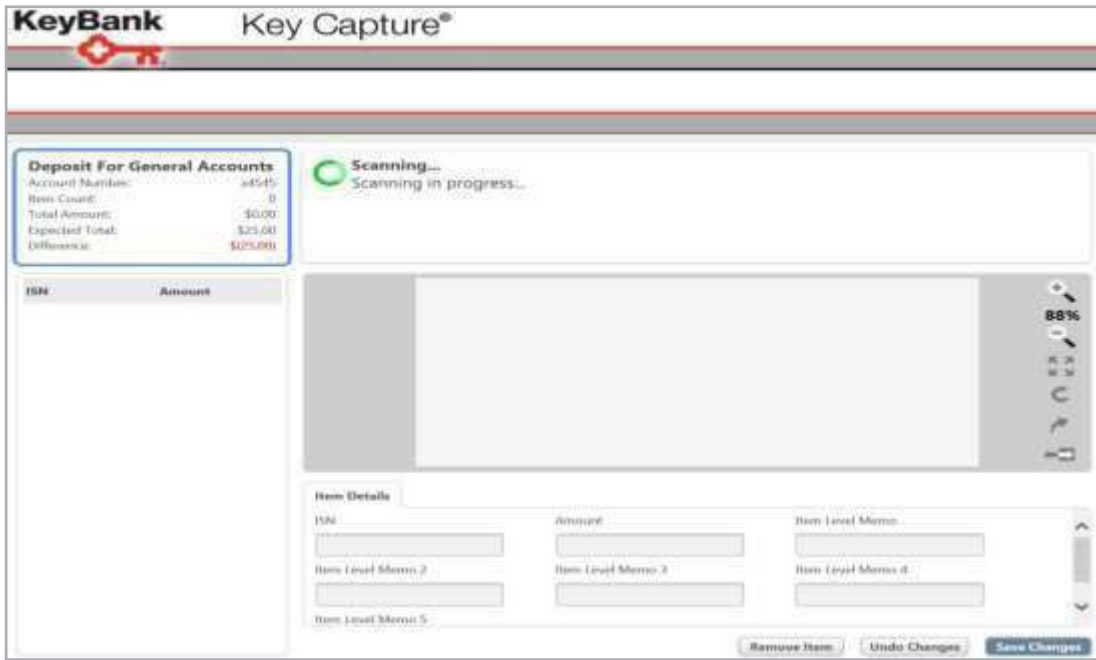
A notification will be provided when scanning is complete. Click **Submit Deposit**.
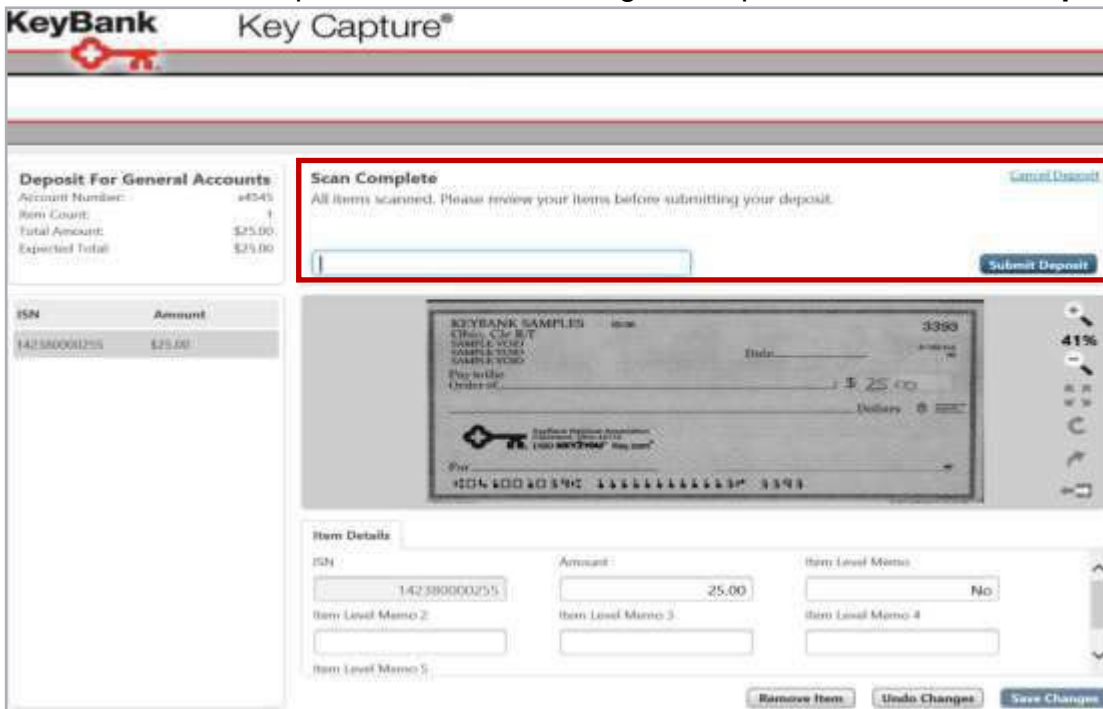
After submitting the deposit, a pop-up window will appear with basic information regarding the deposit. You can choose to go back and edit the deposit, or submit it for processing. A **Submit Deposit** example appears below.

Submit Deposit?

Once your deposit is submitted no more items can be added and no further correction can be made. Please verify your deposit total and the number of items in the deposit before continuing.

Number of Items in the Deposit:	1
Total Amount of Deposit:	$25.00

Edit Deposit   **Submit Deposit**

After submitting the deposit, the deposit receipt will display. You can choose to print the receipt, or can continue back to the Home Page screen by clicking the **OK** button.

Deposit Receipt

Deposit to the Account x4545 with an ACH Code of Check21   Deposit Total: $25.00

ISN	Check Amount	Opted out from ACH
142380000255	$25.00	No

Deposit number 142380000254 was accepted on Monday, February 01, 2016 02:52:31 PM.

Deposits received after the stated cut-off time or on any non-business day will be posted to accounts on the next business day.
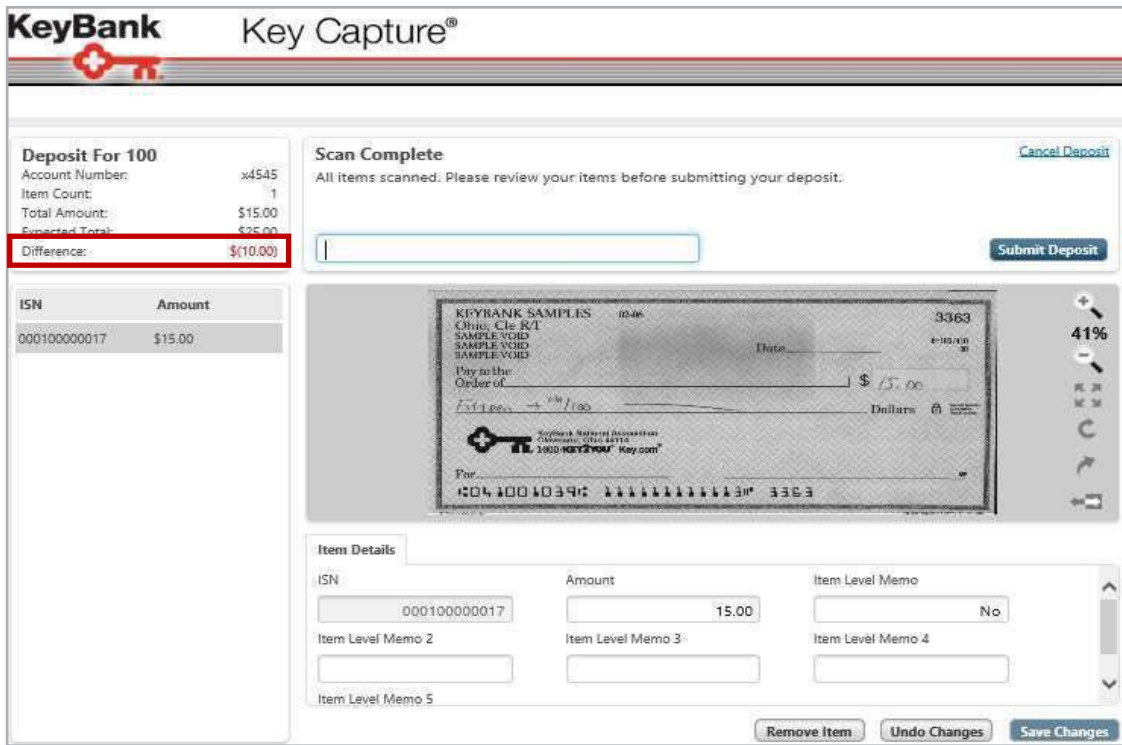
Print   **Ok**

3.3 Balance Deposit

3.3.1 In-Balance Deposit

The transaction is in balance when the total amount of the checks scanned equals the amount of the expected deposit total and the amount in the **Difference** field displays as '0.00.'

If a deposit is out-of-balance, an alert will be displayed in the upper left hand corner of the screen:

In an out-of-balance situation, after clicking **Submit Deposit**, the following screen will appear. You may either **Edit Deposit** or **Update Total**; then proceed.

Submit Deposit - Out of Balance

Your deposit is out of balance and cannot be submitted. Please select 'Edit Deposit' to return to the deposit and make any necessary corrections. If your deposit is correct, please adjust your Expected Total below to confirm the calculated total is accurate.

Number of Items in the Deposit:	1
Total Amount of Deposit:	$15.00
Original Expected Total:	$25.00
Difference:	$(10.00)
New Expected Total:	$

Edit Deposit   **Update Total**

3.4 Exit Key Capture

To exit Key Capture, select the logout button in the top right-hand corner of KeyNavigator or KBBO

3.5 Deposit History

Previous deposits are available for review and research by accessing the main screen. Click the deposit to review that specific deposit.

While reviewing deposited items, you will also be able to view the virtual endorsement feature (if enabled), which will display the following information:

- Corporate ID (within the Key Capture system)
- Deposit Account Number
- The phrase, 'For Deposit Only'

Refer to section 6.1 Virtual Endorsement to view a virtual endorsement example.

Deposit history is retained for 90 days, and deposit history can be sorted by date, amount, account or location by selecting the headings.


3.6 Check Retention & Destruction

According to the terms of the Key Capture agreement, you are required to maintain a policy and process related to the secure retention and destruction of processed checks. While every client should develop a process and standard that makes sense for your business, Key recommends the following:

- A 30 to 60 day retention period is adequate (99% of returned items occur within 30 days, in Key's experience).

- While Key Capture assists in identifying items which have not been scanned correctly (poor image quality), there is always a small chance that an item may be returned to Key by another financial institution.

- You should weigh the risks and costs associated with secure check retention against the risk and cost related to items returned for poor image quality.
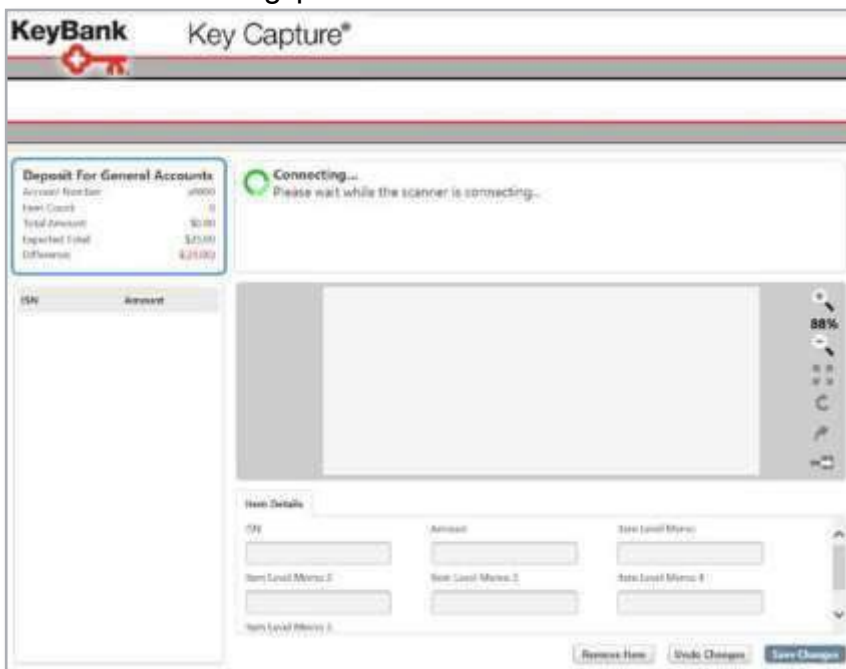
4. Deposit Review

4.1 User Perspective

Upon selecting an account, you will enter the dollar amount of the deposit.
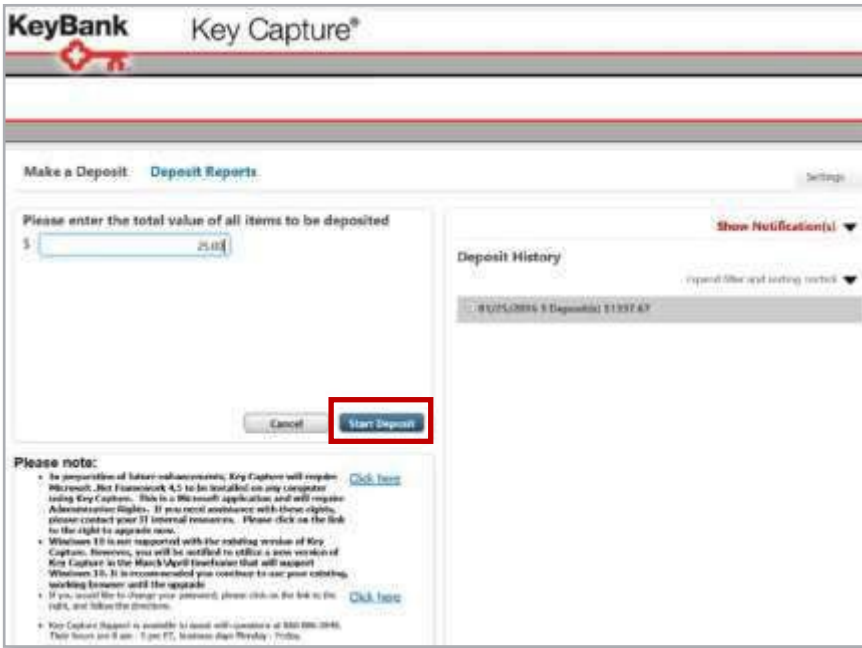
After clicking **Start Deposit**, the application will begin communication with the scanner to start the scanning process:

Upon scanning a check, the item will display on the screen with the ability to key in additional fields, or correct amount if needed. You will also have the ability to remove a scanned item from the deposit on this screen prior to submitting.
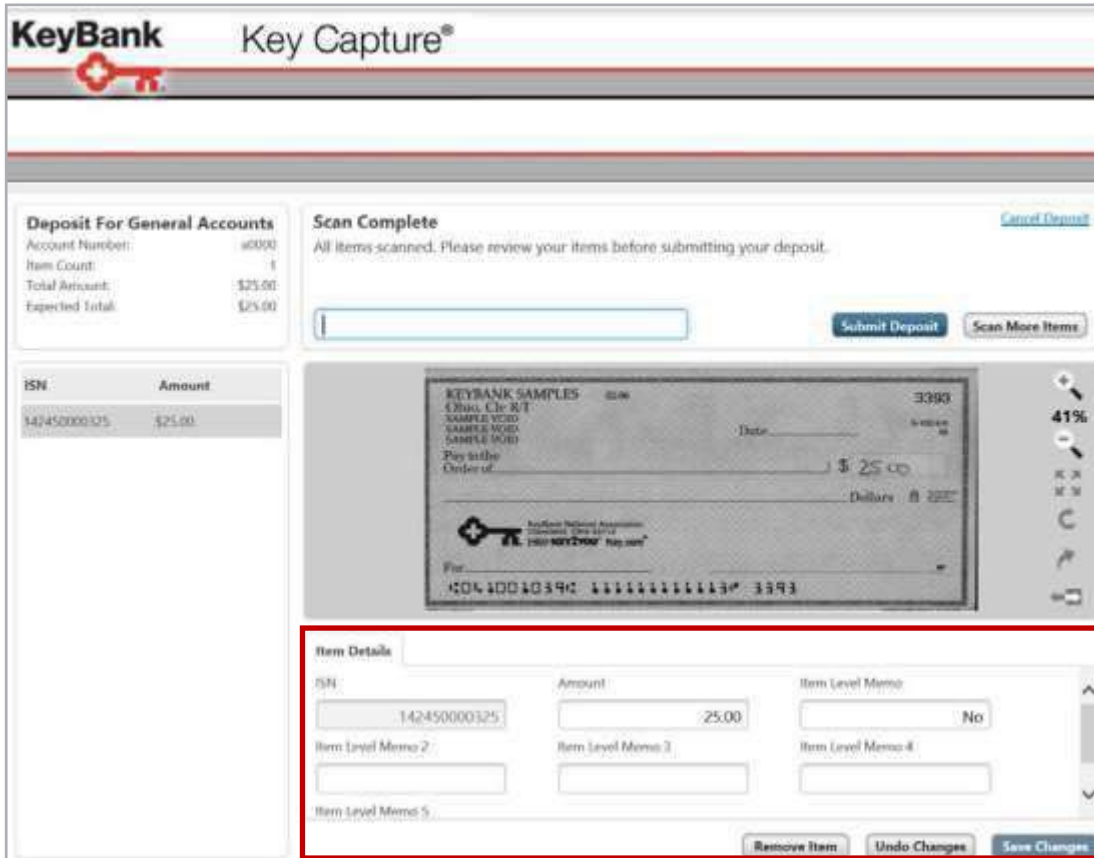
After submitting the deposit, a pop-up window will appear with basic information regarding the deposit. You can choose to go back and edit the deposit or submit it for processing.
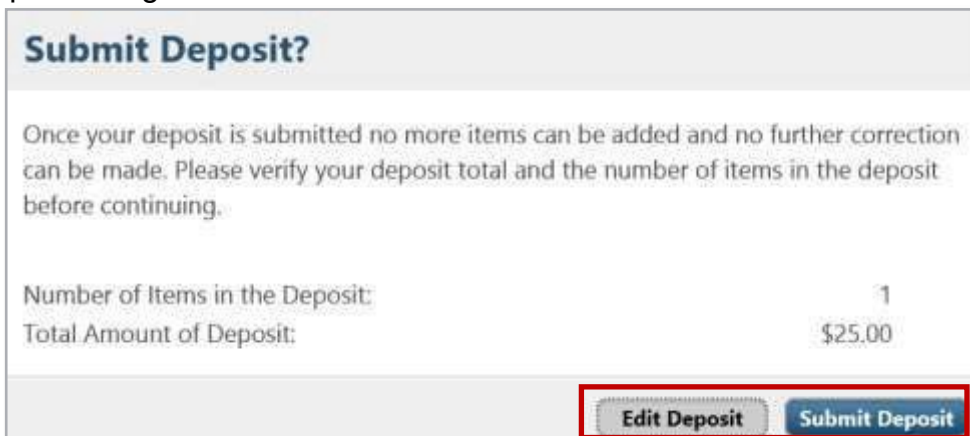
Upon clicking **Submit Deposit**, the Home Page will appear. A new section will display on the Home Page titled **Notifications**, and when opened, it will display the items submitted by that user which require additional review.

4.2 Reviewer Perspective

A Reviewer on an account in which a deposit was submitted that requires review, can login and be brought to the Home Screen in which a new tab called **Review Deposits** displays. The Reviewer can see all items that are pending review and select any of those that are pending.
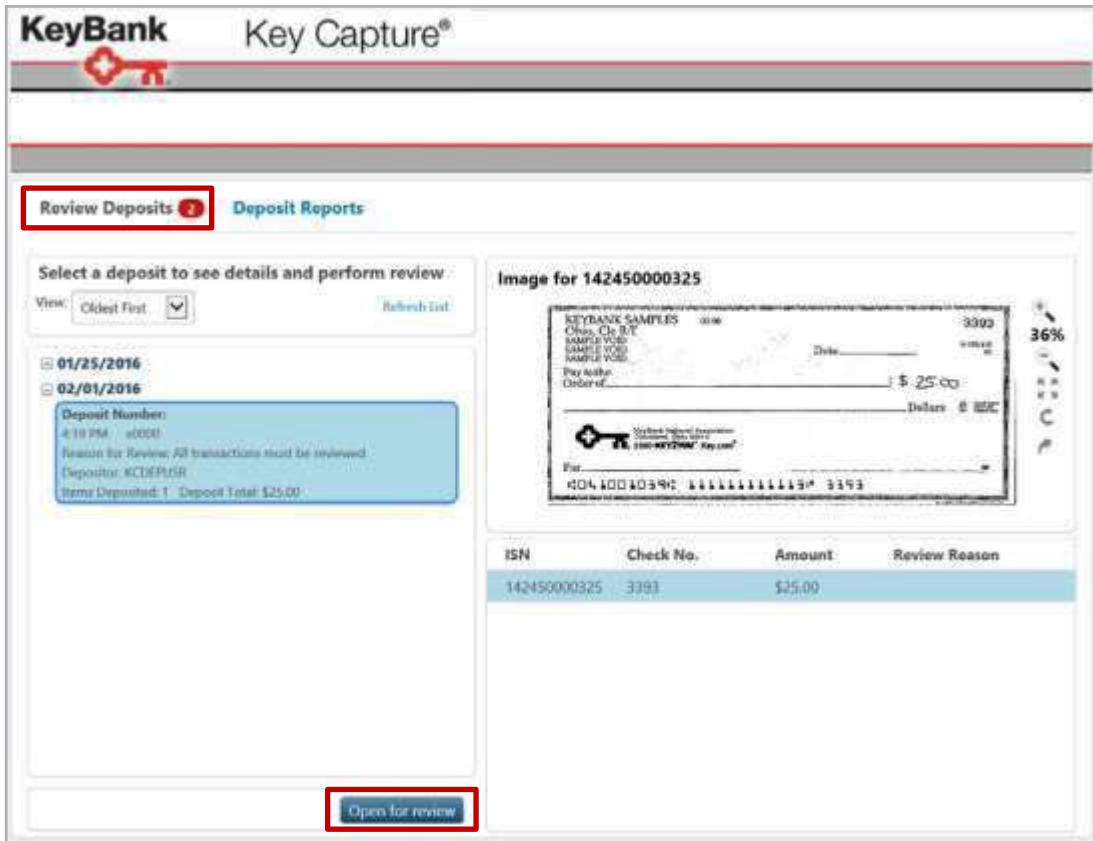
If a reviewer wishes to review an item, it would be selected and the user would then click on **Open for Review**.

The item would then display with the ability to Approve, Reject or Release the item.

- Approve: Approves the Item and moves it to Deposit History
- Reject: Puts it back for the Depositor to make necessary corrections
- Release: Once an item has been reviewed by a reviewer, no other reviewer can view an item. By selecting Release, the viewing restriction will be removed to allow other users to view and decision the item.
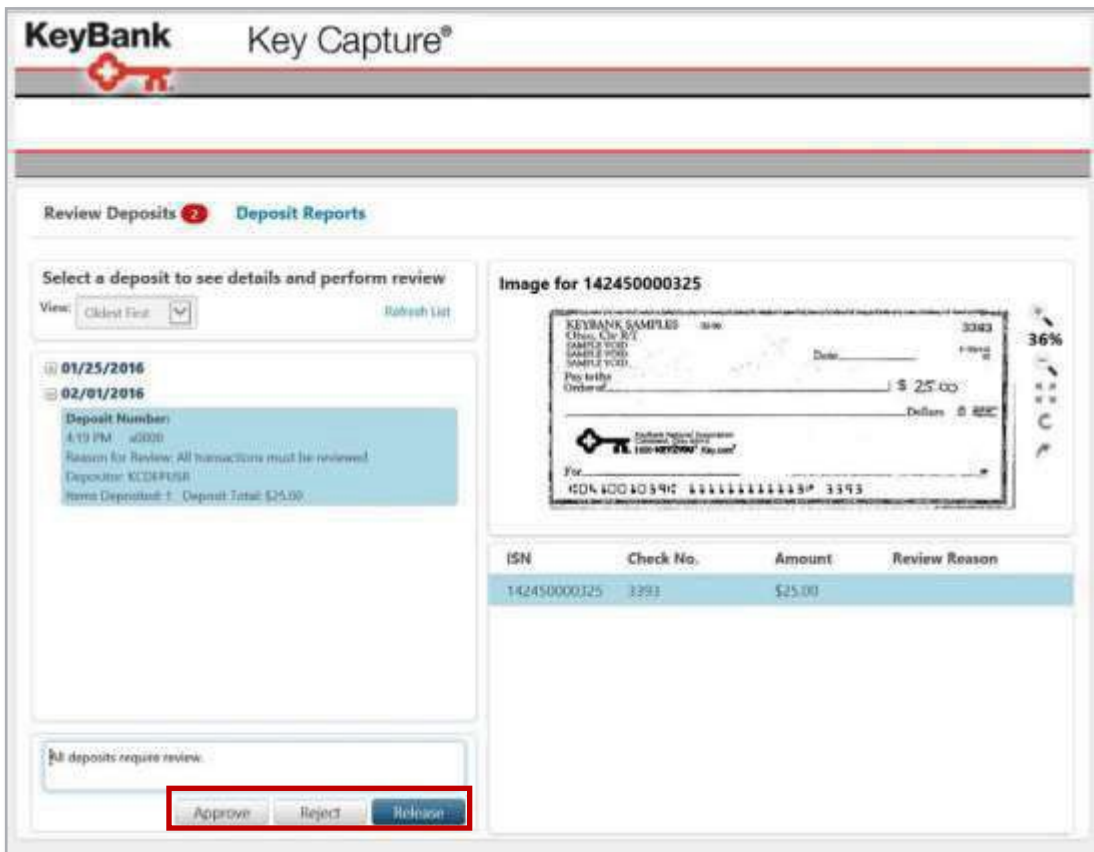
4.3 Smart Fields

When you select an account that is setup for smart fields, smart field screens will display. You will select the smart field account and then enter the total dollar amount:
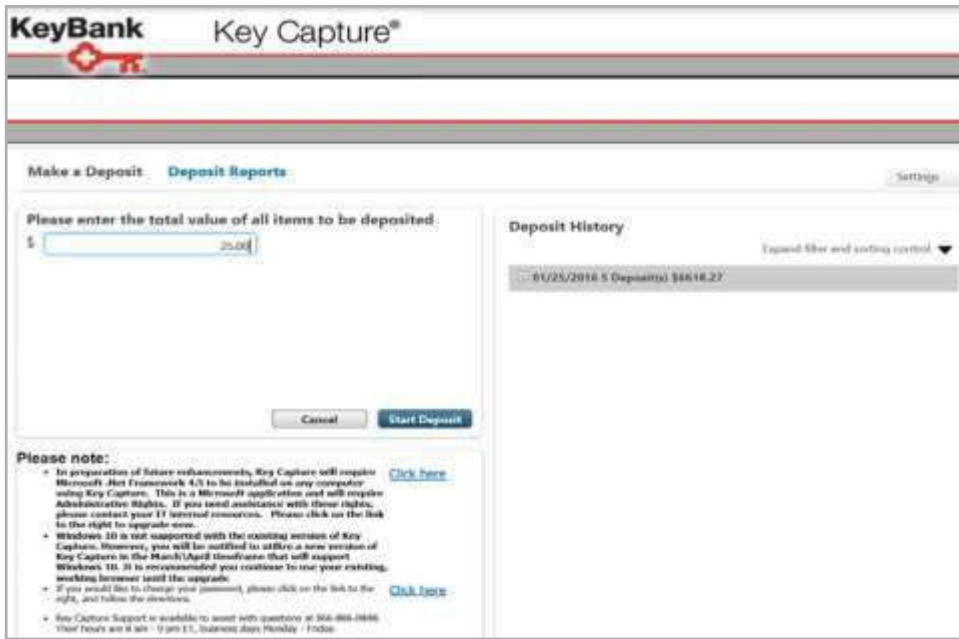
After starting the deposit, the application will begin communication with the scanner in preparation to begin scanning checks that make up the deposit.
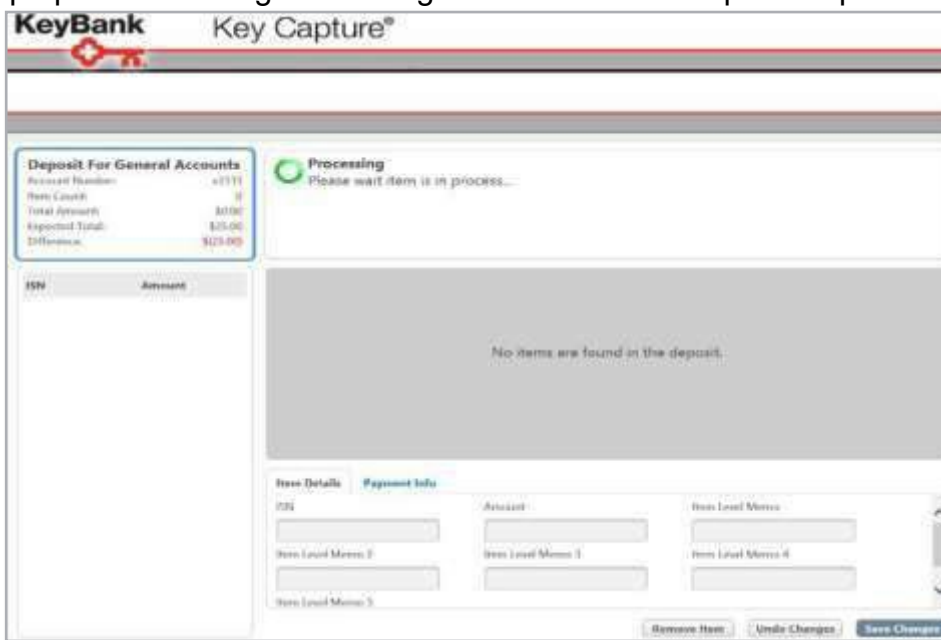
Each item will have a payment details tab that can be completed and information will be saved for each completed smart field. This information will automatically be recalled when a check is presented from the same account/routing number combination in future deposits. The information contained in these fields is editable for each deposit.
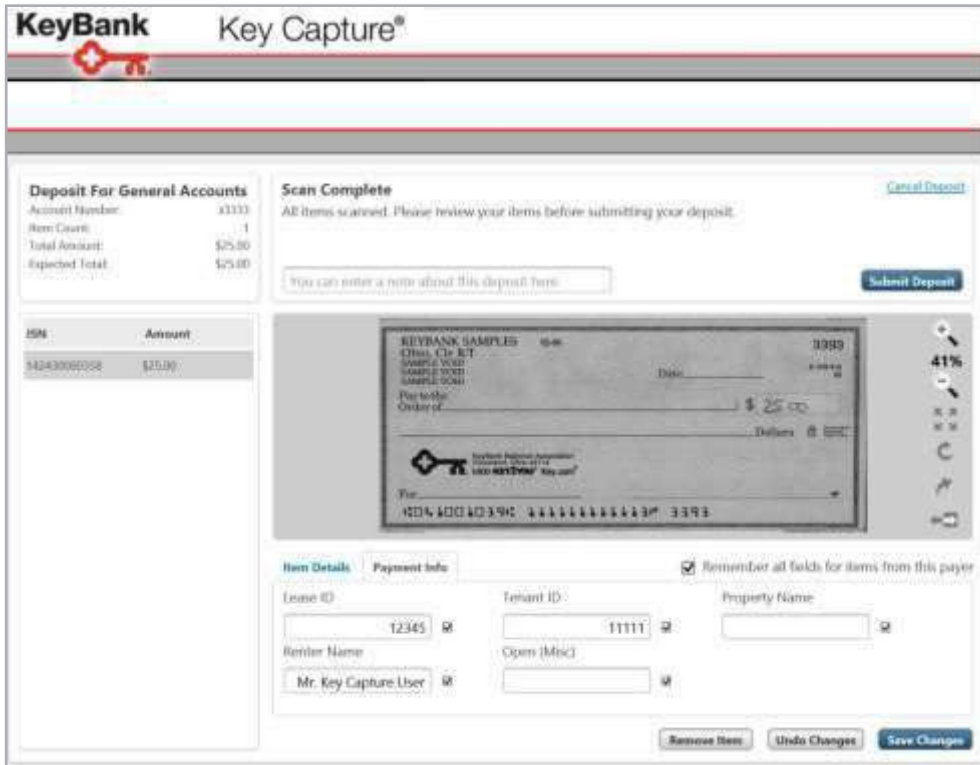
After submitting the deposit a pop-up window will appear with basic information regarding the deposit. The user can choose to go back and edit the deposit or submit it for processing. Upon clicking **Submit Deposit** a Deposit Receipt Screen will display.

Please review the Daily Payment Extract and Payment Search sections of this guide for reporting information regarding smart fields.

5. Reports

5.1 View Reports

You may only access reports and accounts that have been assigned to you. If you do not have access to view reports, the Reports area will display the following message, "No Reports Available you have not been granted access to any reports."

To view reports, click the report name you wish to access. A screen will be displayed allowing you to view the selected report. Default values are displayed. However, you can tailor the report content by selecting the specific criteria. Choose the specific criteria from the options provided, and click on **View Report**.
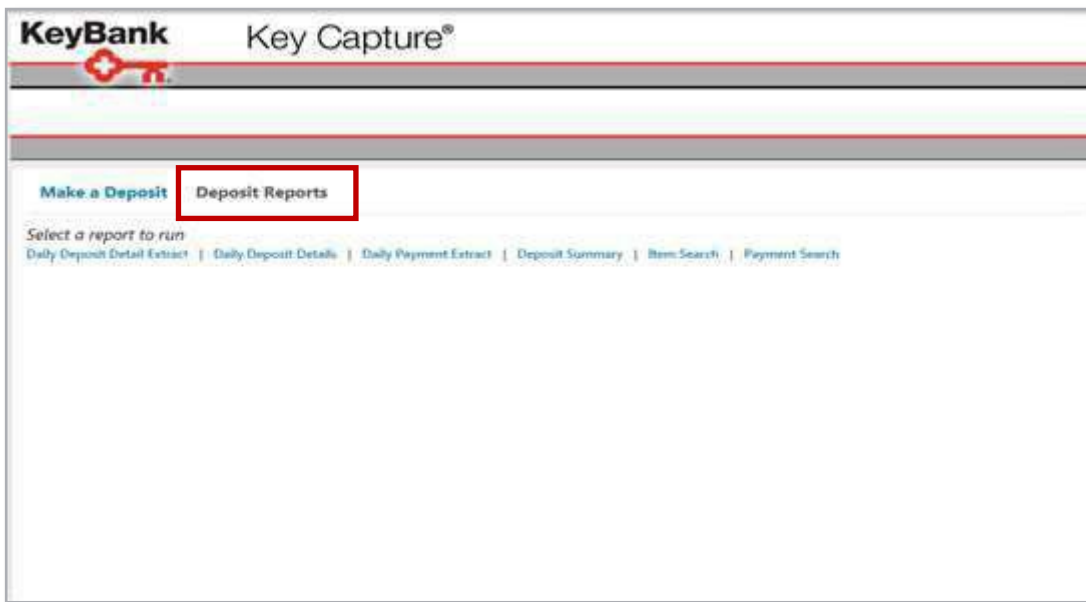
To print, click on the **Print** icon in the function bar at the top of the page. To export, choose the desired file format from the drop down list provided and click on **Export**. The Following file formats are available: Word, XML, CSV (comma-delimited), TFF, Acrobat (pdf), Web Archive (.mhtml) and Excel.

Reports can be generated up to 90 days after the deposit has been completed.

5.2 Daily Deposit Detail Extract

The Daily Deposit Detail Extract provides the details for deposits made on the selected business day.

Choose the **Business Date** and **Account Number** and then click **View Report**.

To print the extract, click the **Print** icon on the report function bar. To export the data to a file, select a format and then click **Export**. The following file formats are available: Word, XML, CSV (comma-delimited), TFF, Acrobat (pdf), Web Archive (.mhtml) and Excel.

5.2.1   Report Fields

The following report fields are available:

- Financial Institution
- Corporate ID – A unique number assigned by Key to an individual company
- Company Name
- Processing Date – Processing date is in mm/dd/yyyy format.
- Deposit Account – The deposit account number.
- Site ID – The site ID.
- Deposit ID – The deposit ID.
- Deposit Receipt Time –The deposit receipt time (ET).
- ISN – The item sequence number.
- Account Number – The account number.

- <u>Routing and Transit</u> – The routing and transit number.
- <u>Serial Number</u> – Check Serial Number
- <u>Tran Code</u> – Check Tran Code
- <u>Amount</u> – The amount of the deposit.
- <u>User ID</u> – Name or ID of the individual completing the deposit.
- <u>Item Level Memo 1-5</u> – Any notation made by the depositor for a specific check.

5.3 Daily Deposit Detail

The Daily Deposit Detail Report provides the images for deposits made on the selected business day.

Choose the business date and account number. Then click **View Report**. To print the extract, click the **Print** icon on the report function bar. To export the data to a file, select a format, click **Export**. The following file formats are available: Word, XML, CSV (comma-delimited), TFF, Acrobat (pdf), Web Archive (.mhtml) and Excel.
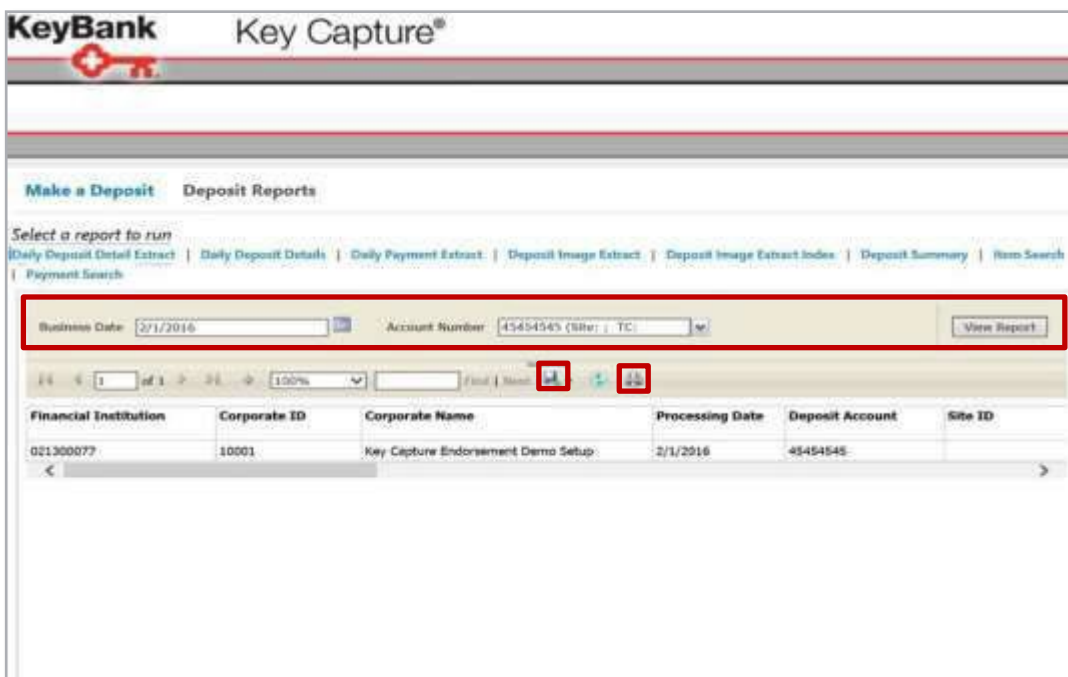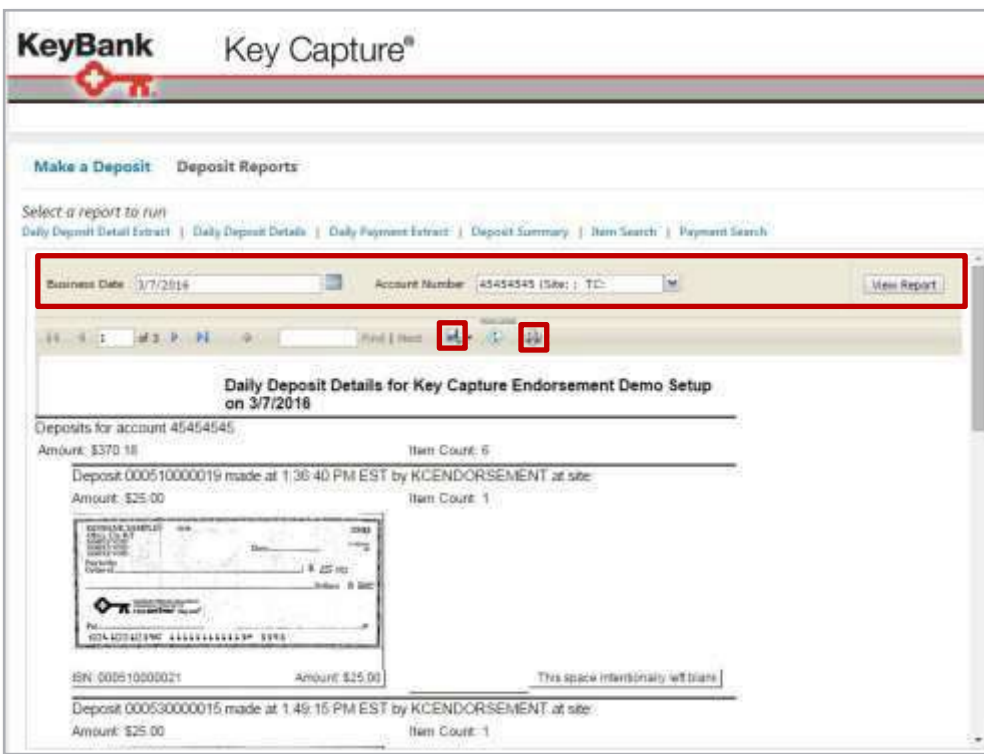

5.3.1 Report Fields

The following report fields are available:

- <u>Deposits for Account Number</u> – The deposit account number.
- <u>Amount</u> – Total of all deposits for the account in this report.
- <u>Item Count</u> – Count of all items in all deposits for the account in this report.

- <u>Deposit Number</u> – The sequence number of the deposit.
- <u>Made at</u> – Time (ET).
- <u>by</u> – ID of the user who made this deposit.
- <u>at site</u> – The deposit site ID.
- <u>Image</u> – The image of the front of the item.
- <u>ISN</u> – The item sequence number on the back of the check.
- <u>Amount</u> – The amount of the item.

5.4 Daily Payment Extract

This extract provides a summary of information for clients that opt into the Smart Field capabilities. Business Date, Account Number and Location are all required fields to be entered before the Daily Payment Extract report can be generated.

Clients select the following:

- A specific business day rather than a range of dates.
- A specific account
- A specific location

Select a date range and then click **View Report**. To print the extract, click the **Print** icon on the report function bar. To export the data to a file, select a format and click **Export**. The following file formats are available: Word, XML, CSV (comma-delimited), Tiff, Acrobat (pdf file), Web Archive (.mhtml), or Excel.
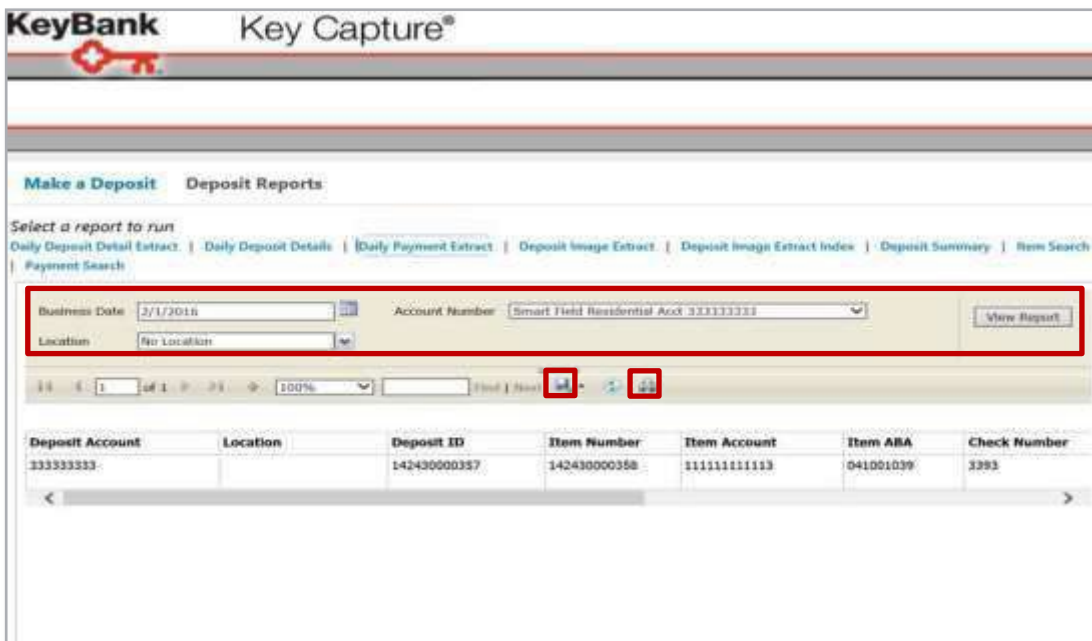
5.4.1 Report Fields

The following report fields are available:

- <u>Deposit Account</u> – The deposit account number
- <u>Location</u> – The location of the deposit
- <u>Deposit ID</u> – The deposit ID
- <u>Item Number</u> – Check item number
- <u>Item Account</u> – Deposit account for an item
- <u>Item ABA</u> – Routing\transit number for an item
- <u>Check Number</u> – Check number
- <u>Amount</u> – Amount of a deposited check
- <u>Smart Fields (*)</u> – Electronic identifiers used to tag deposited items
  (*) Five 5 columns which vary based on the template assigned to the account

5.5 Deposit Summary

The Deposit Summary Report provides a summary of all deposits made at all sites and accounts for which the user has authority.

Select a date range and then click **View Report**. To print the extract, click the **Print** icon on the report function bar. To export the data to a file, select a format and click **Export**. The following file formats are available: Word, XML, CSV (comma-delimited), Tiff, Acrobat (pdf file), Web Archive (.mhtml), or Excel.

5.5.1 Report Fields

Report data is grouped first by date, then account and then site:

- <u>Date</u> – Processing date in mm/dd/yyyy format.
- <u>Total Deposits</u> – Total of all deposits for all accounts on that date. Deposit count is the total count of all deposits for the date. Item count is the total count of all items in all deposits for the selected date.
- <u>Deposits for Account</u> – The deposit account number.
- <u>Deposits for Site</u> – The site number, if applicable.
- <u>Total Deposits</u> – Total of all deposits for this account, date and site.

5.6 Item Search

The Item Search Report provides the deposit details and image information for items within the search criterion.

To view reports, there are only two required fields (From Date and To Date), and leaving any of the other fields blank will not limit the search. All wildcards are implicit, which means that everything that matches your criteria will be returned. Deposit Account Number is a required field.

Once the entire search criterion is entered, click **View Report** to begin the search. The on-screen report displays 25 rows of data. To change the maximum rows displayed, select a value in the **Max Number of Items Returned** field. The minimum is one and the maximum is 1,000.

To print the report, choose the **Print** icon on the function bar. To export the data to a file, select the format and click **Export**.
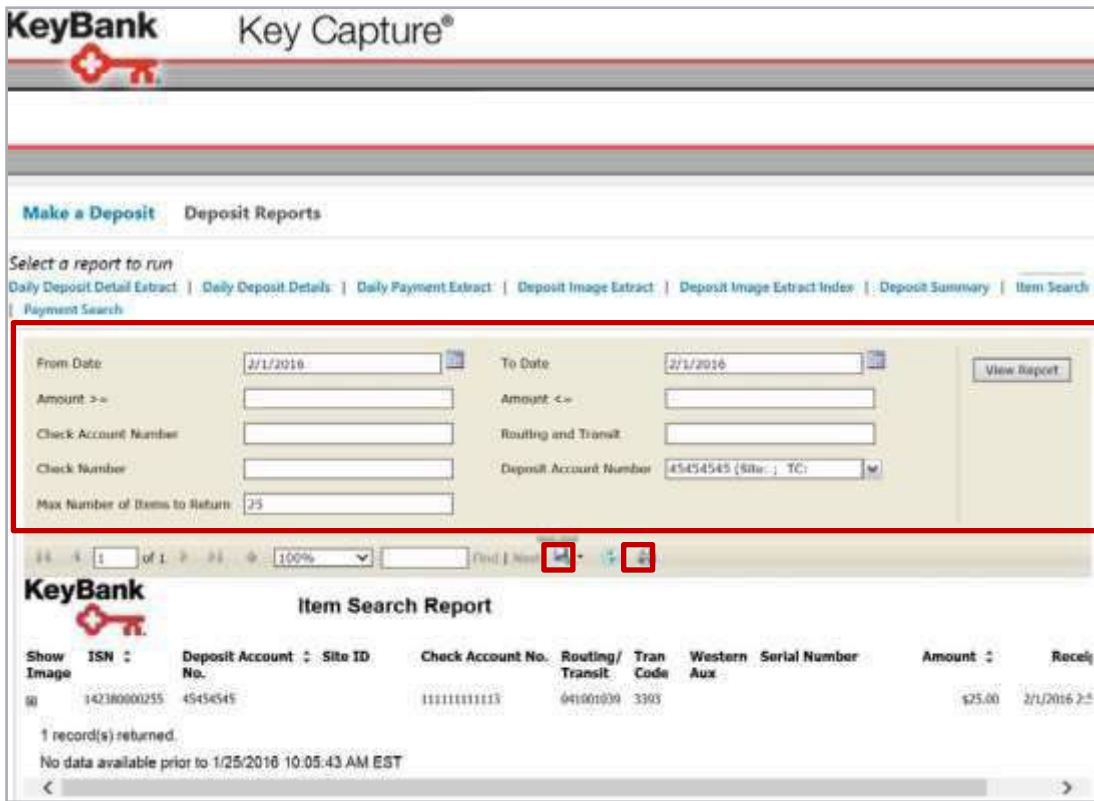
5.6.1 Filter Fields

The Report has eight parameters that can be used to narrow or widen the search:

- <u>From Date</u> – The oldest date to begin searching for items. This is initially set to the current date. This is a required field.
- <u>To Date</u> – The most recent date to end searching for items. This is initially set to the current date. This is a required field.*
- <u>Amount >= (greater than or equal to)</u> –The lower bound for searching on item amount. Numeric data only.**
- <u>Amount <= (less than or equal to)</u> – The upper bound for searching on item amount. Numeric data only.**
- <u>Check Account Number</u>– The account number of the check, which can be found in the MICR code-line.
- <u>Routing and Transit</u> –The Routing number found on the check, which can be found in the MICR code-line.
- <u>Check Number</u> – Represents the number of the check, which depends on the type of check scanned.
- <u>Deposit Account Number</u>– Lists all available account numbers. Select one or select all.
- <u>Max Number of Items to Return</u> – The number of rows to display; one item per row.

- Item Level Search – The memo entered in the item level memo field while making the deposit (Corporate reporting access only)

** Data entered into these fields must be numeric; otherwise, there will be an error running the reports. The result set is limited to the most recent 1,000 items. Better performance can be achieved with narrower search criterion.
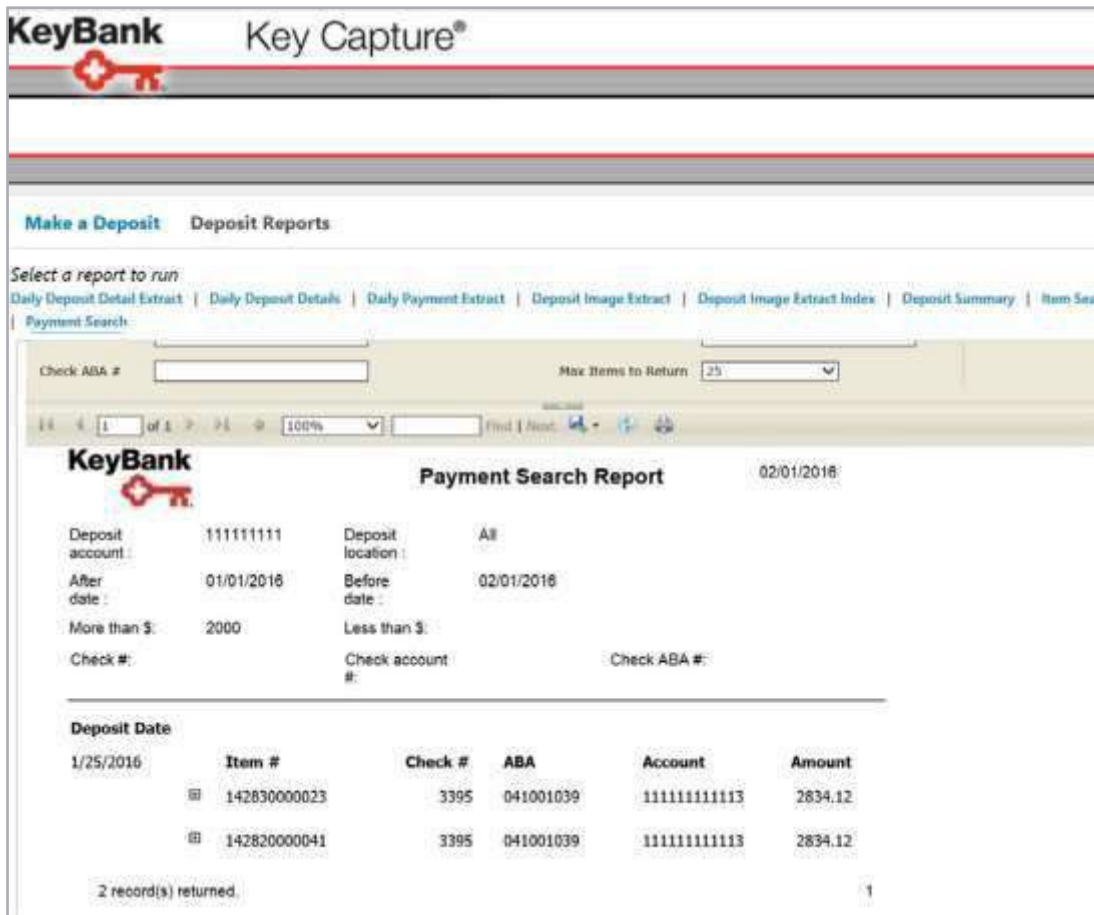
5.6.2 Report Fields**

- Show Image – Initially collapsed; when expanded will show the front and rear image.
- ISN – Item sequence number given to each check.
- Deposit Account No.– Account number in which the check was deposited.
- Site ID – Identifier of the site where the deposit was made.
- Check Account No.– The account number found on the check.
- Routing/Transit – The RT number found on the check.
- Tran Code – See page 36 for definition.
- Western Aux – The Western Aux code, which is sometimes the same as the check number.
- Serial Number– See page 36 for definition.
- Amount – The dollar amount of the item.
- Receipt Time – The time that the bank received the deposit (ET).

5.7 Payment Search

Payment Search enables you to search a specific payment on a specific date. There are check boxes that allow a report to expand to view images associated with the payment for Smart Field accounts.

Required fields include Deposit Account (defaults to the first account in the dropdown listing), Deposit Location, After Date, and Before Date.

Select a date range and then click **View Report**. To print the extract, click the **Print** icon on the report function bar. To export the data to a file, select a format and click **Export**. The following file formats are available: Word, XML, CSV (comma-delimited), Tiff, Acrobat (pdf file), Web Archive (.mhtml), or Excel.

5.7.1 Filter Fields

- Deposit account
- Deposit Location
- After Date- a cutoff date
- Before Date
- Payment Field
- Value
- More than $
- Less Than $
- Check #
- Check Account #
- Check ABA #
- Max Items Returned (default 25)

5.7.2 Report Fields

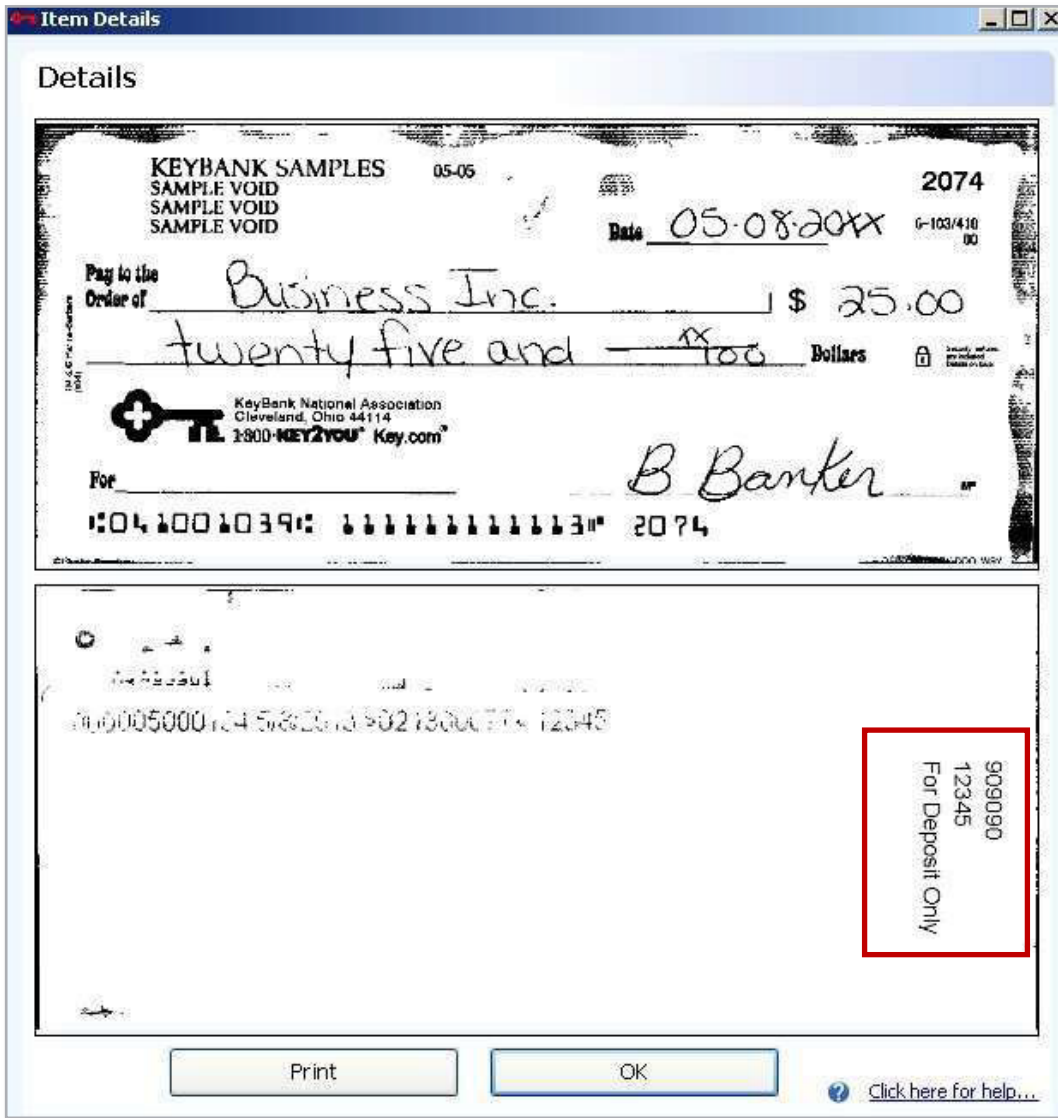- Deposit Account
- Deposit Location
- After Date
- Before Date
- More Than $
- Less Than $
- Check #
- Check Account #
- Check ABA #
- Deposit Date
- Item #
- Check #
- ABA
- Account
- Amount

6. Additional Features

6.1 Virtual Endorsement

A virtual endorsement example appears below. If a custom endorsement is used, it will appear on the back image as well.

7. Glossary of Terms

Account Number	The unique number assigned to a customer's account.
Capture	Represents the first time items are processed through a MICR reader.
CAR	Courtesy Amount Recognition software used to automatically determine the amount of a check by digitally reading the handwriting.
Check 21 Law	Effective October 28, 2004, this is a law that mandates a substitute check is the legal equivalent of the original check. All financial institutions must accept substitute checks.
Deposit Review	An optional feature that enables a secondary user of Key Capture to approve a deposit before it's released to the bank for processing. Dollar thresholds can be set at the item level or aggregate deposit total.
DIN	Document ID Number. A sequential number assigned to each check as it is captured. This number is endorsed on the rear of each check as it goes through the scanner.
Tracking Identification Numbers	As items are captured through the scanner, printing will appear on the back of the item to show that Key processed the item. The number will include the device number, sequence number, date, routing and account number.
Key Capture	The name of Key's remote deposit solution that allows clients to capture and review deposits.
MICR	Magnetic Ink Character Recognition – The line of numbers on the bottom of checks that is printed in magnetic ink. As a check runs through the scanner, the MICR line is read. The MICR line contains the route transit number, check number, and account number.

Piggyback	This occurs when two checks are fed through the scanner at once. Many actions can be taken to reduce the number of piggybacks that occur, including better maintenance on the scanner and better item preparation prior to check capture. Piggybacks must be deleted and rescanned.
Reject	An item than cannot be read by the scanner. Causes for rejects vary; the most common ones are: bad MICR, folded check, piggybacks and scanner performance.
RT Number	Routing Transit Number – A unique number on the MICR line of all documents that identifies the bank that owns the account. The first four digits identify the Federal Reserve office that serves the bank. The next four digits identify the bank responsible for paying the check. The last digit is a check digit used to verify the first eight digits.
Sequence Number	A unique identifying number automatically assigned to each check during capture. The sequence number assists in obtaining an image of an item, or when researching differences.
Serial Number	A field on the MICR line that contains the check number of a business (commercial) check.
Skew	Occurs when a check goes through the scanner at an angle, resulting in a poor image capture. Skewed checks must be deleted and rescanned.
Smart Fields	A feature that ties unique identifiers to scanned checks that are not on the original check. Smart fields will appear in the Daily Payment Extract and Payment Research reports.

Substitute Check	A paper reproduction of an original check created directly from the original check or a reproduction of the original check. It contains an image of the front and back of the original check or a previous substitute check, and has all the attributes of the original check and is machine-readable.
Tran Code	A field on the MICR line that contains the check number of personal checks.
Virtual Item	An electronic item that was not created from a physical check.
Virtual Payee Endorsement	An electronic endorsement which is applied to the back of deposited items at the time of deposit (via Key Capture software). The Virtual Payee Endorsement replaces the need to manually endorse items by applying the following fields to the endorsement area on the back of a check: For Deposit Only, Deposit Acct #, and Corporate ID.

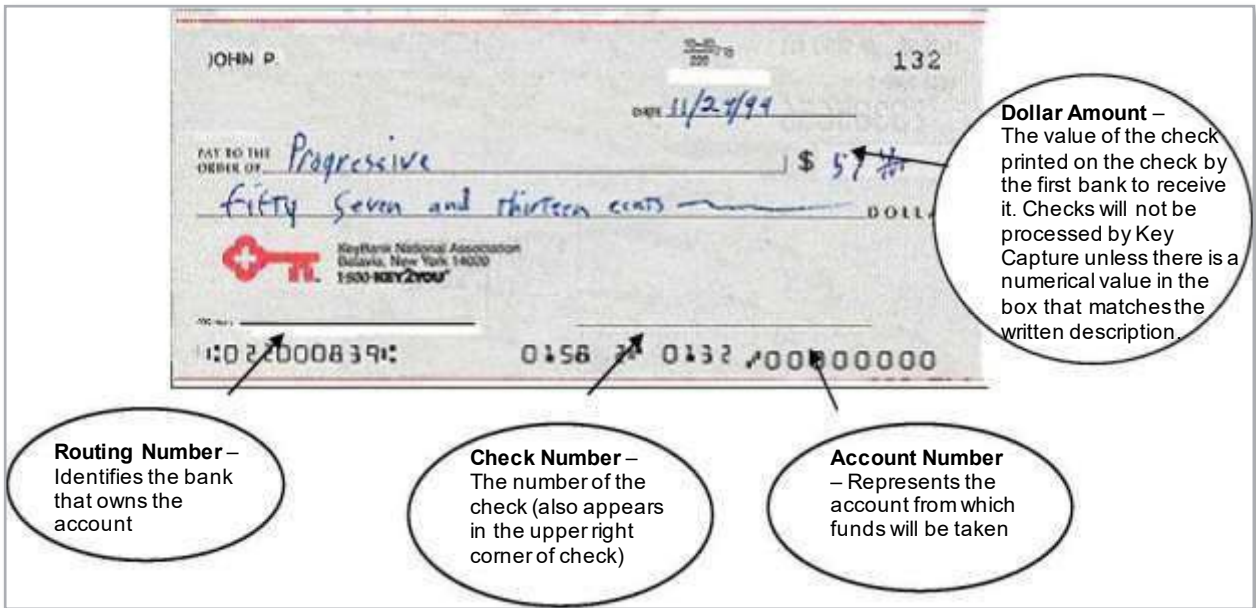# 8.   Appendix

8.1 Key Capture Quick Start Guide

1. Enter the new login information (i.e. www.key.com/corporate, login using the **KeyNavigator Sign On** box. For KBBO, please go to www.key.com and sign in

   a. Select **Key Capture** from the **Receivables** Menu in KeyNavigator.
   b. If a user has multiple locations/ID's a drop down box will appear for the user to select the location for which they wish to make a deposit.
   c. The Key Capture home screen will display. From here you may proceed with making deposits.

2. Prepare the deposit.

   a. Select the account to which the deposit will be made. The **Expected Total** screen will display.
   b. Type the total amount of the transaction (with a decimal point) in the **Amount** field.
   c. Press the **OK** button.
   d. Within a few seconds, the check scanner will be prompted and is ready for use.

3. Scan checks.

   a. Place checks in the front feeder tray of the image capture device as follows:
      - The face of the checks should be pointing outward.
      - The right edge of all checks should be aligned.
      - Initially, no more than 20 checks should be inserted at one time (multi-feed scanner only).
      - Checks should be placed all the way into the feeder.

   b. The checks will automatically feed into the capture device.

4. Send data.
   a. Submit deposit.

5. Confirm the deposit.

   a. Review the information on the **Deposit Confirmation** screen.
   b. Click the **Confirm** button to finalize your submission. The **Deposit Receipt** window will display.
   c. Click the **Print** button to print the deposit receipt.
   d. Click the **OK** button to return to the main window.

6. If you have access to deposit to multiple locations/ID's and want to complete a deposit for another user/location:
   a. Return to the KeyNavigator Dashboard.
   b. Select the Receivables Menu.
   c. Click Key Capture.
   d. Use the dropdown menu to select a different user/location.

7. Click the **Logout** button on the upper right-hand corner of KeyNavigator or KBBO to exit KeyCapture.
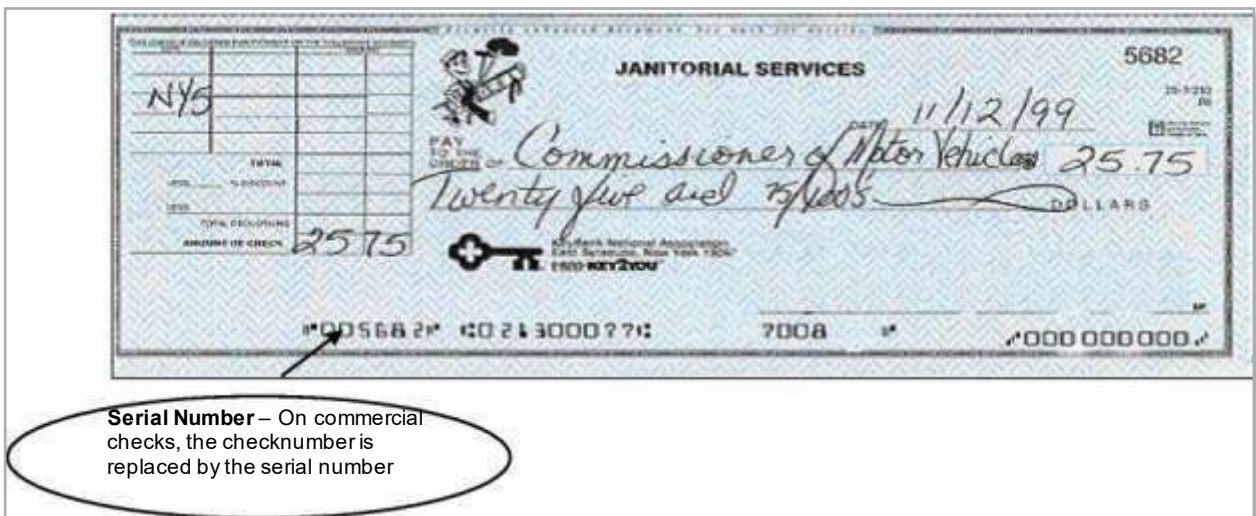
8.2 Sample Checks

Shown below and on the next page are samples of personal, business and substitute checks.
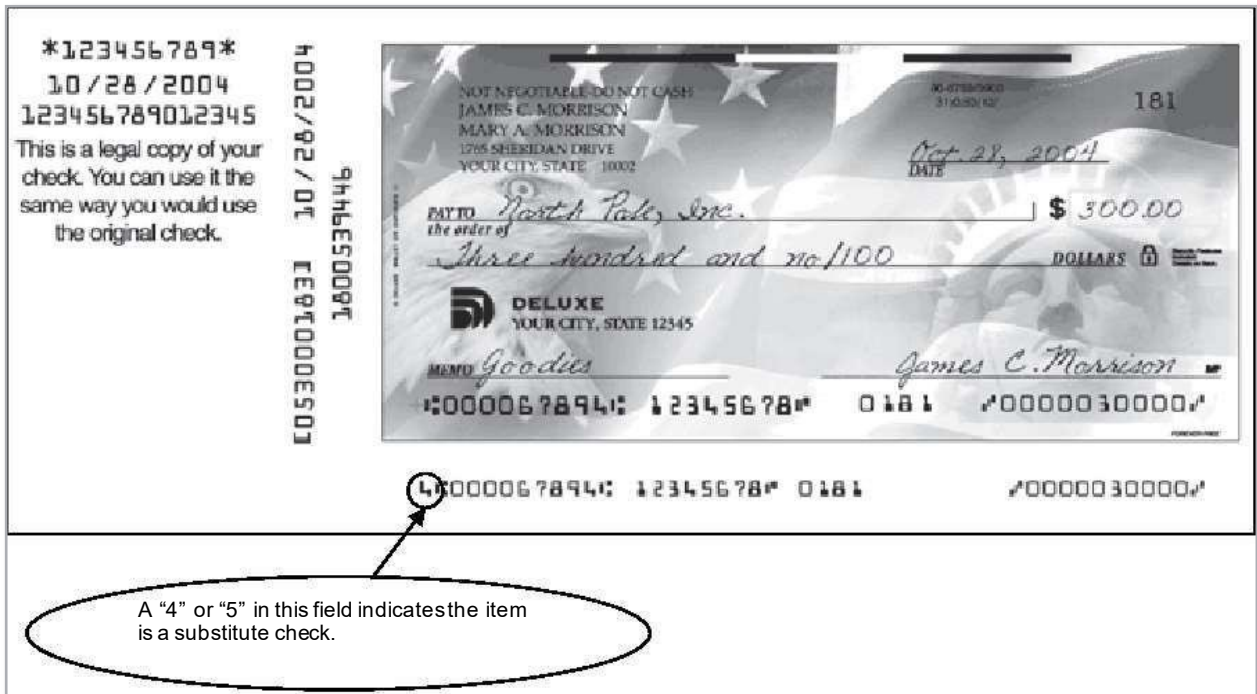
Personal (Retail) Check

Dollar Amount – The value of the check printed on the check by the first bank to receive it. Checks will not be processed by Key Capture unless there is a numerical value in the box that matches the written description.

Routing Number – Identifies the bank that owns the account

Check Number – The number of the check (also appears in the upper right corner of check)

Account Number – Represents the account from which funds will be taken

Business (Commercial) Check

Serial Number – On commercial checks, the check number is replaced by the serial number

Substitute Check

A "4" or "5" in this field indicates the item is a substitute check.

9. Troubleshooting Guide

9.1 Key Capture Error Messages

| Situation	Message in Key Capture	Action Steps
Missing Amount	Amount field missing	Type the amount.
Canadian or Foreign Item	Item failed Image Analysis – The following test failed: **Canadian or Foreign Check**.	• Delete the item • Mail the check with a deposit slip, or a note that designates the DDA account number to which the check should be deposited. As a best practice, please send via traceable mail to the below address: **KeyBank Internal Processing** Attn: Foreign Item Processing NY-31-55-0105 555 Patroon Creek Blvd. Albany, NY 12206
Image Too Dark or Too Light	• Item failed Image Analysis – The following test failed: **Front Above Maximum Size.** • Item failed Image Analysis – The following test failed: **Rear Above Maximum Size.** • Item failed Image Analysis – The following test failed: **Front Too Light/Dark.** • Item failed Image Analysis – The following test failed: **Front Partial Image.** • Item failed Image Analysis – The following test failed: **Rear Partial Image.** • Item Failed Image Analysis – The following test failed: **Front Streaks or Bands.**	• If the image is readable, click **Override IQA**. If the image is not readable, click **Remove Item** and rescan it. If the item is not accepted, manually deposit it. • Before rescanning, place a white label over the ISN on the back of the check before processing.

Situation	Message in Key Capture	Action Steps
Item Unreadable (skewed, backward, non-MICR ink, upside down, etc.)	Item failed Image Analysis – The following test failed: **Rear Excessive Skew**. Press **Remove** to delete the item, and then rerun the item if desired.	• If the image is readable, click **Override IQA**. If the image is not readable, click **Remove Item** and rescan it. If the item is not accepted, manually deposit it. • Before rescanning, place a white label over the ISN on the back of the check before processing.
Scanner Won't Initialize or Scan	A message will not display.	• Check the connection to the PC. • Check the connection to the power source.
New User Needs Access to Key Capture	User cannot access Key Capture.	• Contact your Payments Advisor.
Former User Needs to be Removed from Key Capture	User needs to be removed from Key Capture (access removed).	• Contact your Payments Advisor.
Client experiences issue connecting scanner if scanner is plugged into USB Hub	A message will appear stating scanner not found.	• We cannot guarantee that a scanner will work when connected to a USB hub. • We recommend connecting to the USB port located on the PC.

For Key Capture Technical Assistance call 866-886-0848.

9.2 Clear Check Jams

When checks jam in the scanner, a message will display notifying you that a jam has occurred.
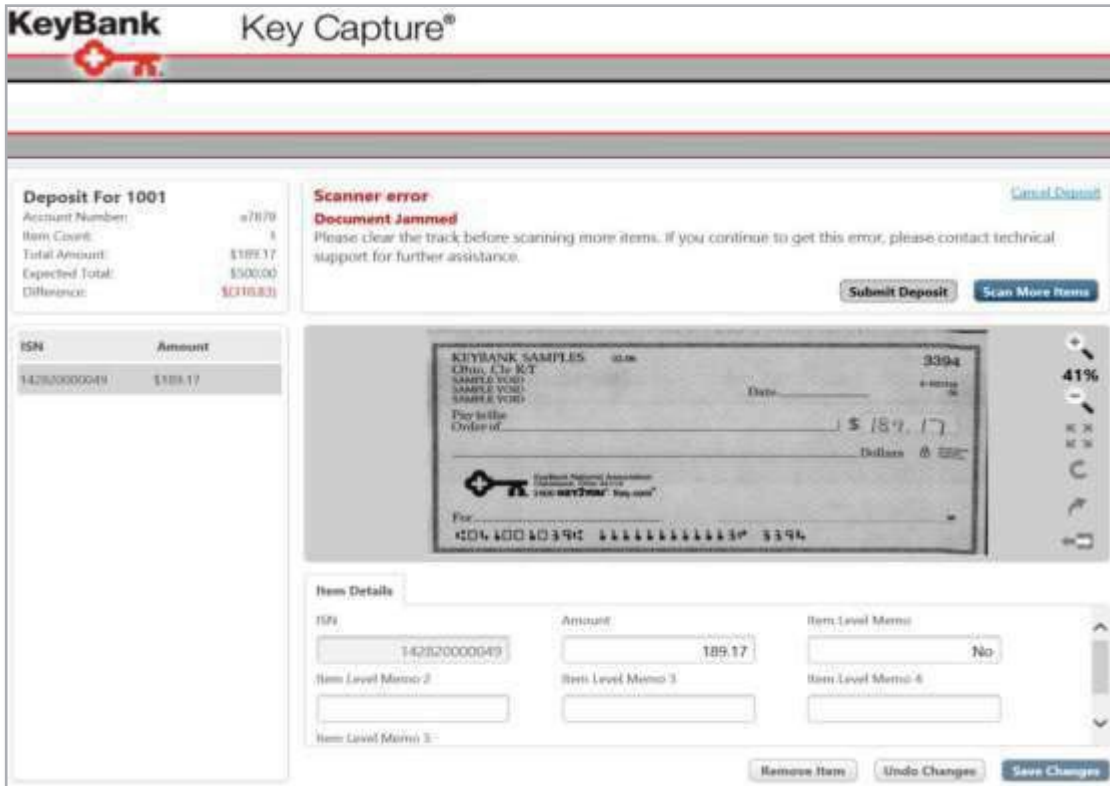

Follow these steps to clear the check jam:

Step	Action	Expected Results
1	Clear the jammed item from the check scanner and click **OK**.	This acknowledges the error.
2	Check the tray at the end of the scanner and ensure that the last check in the tray is the last check on the screen. If there is a check in the tray, but not on the screen, it must be rescanned.	This will ensure that all checks are processed and that none are left 'stuck' in the scanner.
3	Continue scanning any remaining items.	

9.3 Image Quality Analysis

Key Capture software uses Image Quality Analysis (IQA) to determine whether the quality of the check image is acceptable to exchange with other banks. A check can fail IQA for any of the reasons listed below:

- Image position (upside down, backward, or skewed)
- Ineligible items
- Image quality (too light or too dark)
- Rear partial image

The warning message for all IQA failures is similar.
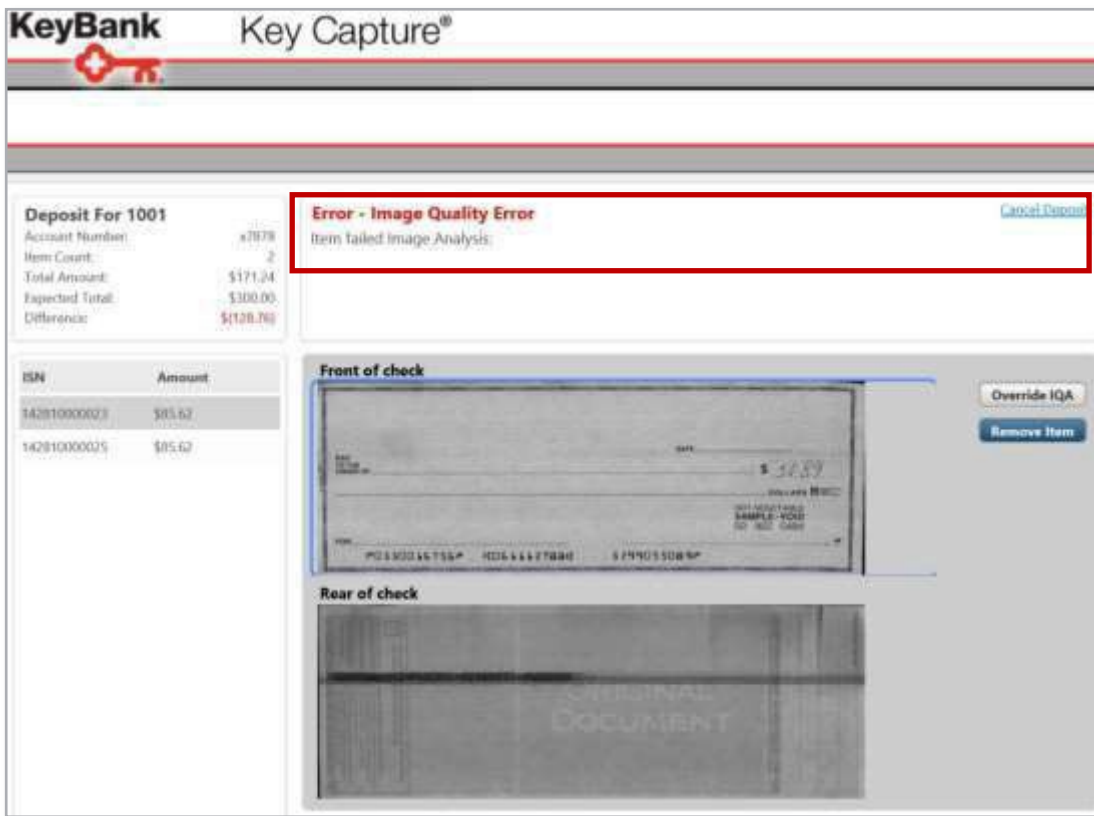
Determine why a check failed Image Quality Analysis, and take appropriate action to correct the problem.

Because the check is sprayed with the Item Sequence Number (ISN) for internal tracking and identification purposes, if you need to rescan for any reason; first place a white label over the initial ISN sprayed on the back of the check and then proceed with scanning.

9.3.1 Ineligible Items

The following items cannot be scanned using Key Capture:

- Savings bonds
- Treasury, Tax & Loan (TT&L)
- Canadian and other foreign checks

If one of these items is captured, the following screen will display. Hit the **Remove Item** button.

9.3.2 Image Position

- If the check failed IQA because it was upside down or backward, correct the problem by removing the poor image and rescanning the check properly.

- Key Capture will display an **Excessive Skew** error message when the check has gone through the scanner at an angle, thus causing the image to be of poor quality. When this happens, click **Remove Item** to delete the image. Then, remove the check and rescan it.

9.3.3 Rear Partial Image

Key Capture will display the **Rear Partial Image** error message when there is a problem with the image quality of the check. Delete the check and rescan it if the image of the back of the check is of worse quality than the original.

9.3.4 Duplicate Items

Key Capture compares current check information with checks captured over the last 45 days and presents items found to be similar for review. It is important to scrutinize these items carefully, especially after clearing a jam, to prevent out-of-balance conditions and prevent negative impact to your clients.

If the check is a duplicate:

- Click the **Duplicate Check** button to delete the check from the current deposit.

- If you determine this is not a duplicate check, click the **Different Check** button to keep the item in the current deposit.

9.4 Correct Image Capture Entries

9.4.1 Amount Entry

Key Capture software uses a process called Courtesy Amount Recognition (CAR) to read the numerically written dollar amount on a check. CAR typically can read 60% to 75% of the written amounts on checks. If CAR fails to read the check:

- The **Correction Required** screen will display:

  o An image of the check will be shown on the center of the screen.
  o A message will appear in the screen with the **Amount** field encased in red, stating that the amount of the check needs to be corrected.

- Type the amount with a decimal point (e.g., 500.00 = $500.00) in the **Amount** field and press the **OK** button.

- Press the **Remove Check** button to remove the check.

☑ Checks will continue to feed through the image capture device even when a previously scanned check is presented for correction. After an amount has been entered, the software will continue reading until the batch is complete or another check is presented for correction.

9.5 "Piggybacked" Checks

Piggybacked checks occur when two checks go through the scanner at the same time. This causes poor image quality, as well as a difference in the deposit amount.

Follow the steps below to correct piggybacked checks. Uncorrected images will be charged back as an adjustment.

If the image is not removed and rescanned, it will be charged back as an adjustment.

Step	Action	Expected Results
1	Remove both checks from the scanner.	This acknowledges the error.
2	Delete multiple check images.	The check will not be processed.
3	Place a sticker over the **Item Sequence Number** on the back of the bottom check.	This allows the needed information to be re-printed on the back of the check.
4	Rescan <u>both</u> checks.	

9.6 Out-of-Balance Deposit

If the total amount of the checks scanned does not equal the amount of the expected deposit total, the deposit is out-of-balance. The difference is displayed in the upper left hand corner of the screen. Determine the cause of the out-of-balance condition using the following steps:

Step	Action	Expected Results
1	Verify the correct number of checks has been scanned.	
2	Verify the expected total amount was entered correctly.	

Correct the out-of-balance situation by:

Step	Action	Expected Results
1	Placing any un-scanned checks in the scanner.	
2	Deleting and re-scanning piggybacked checks.	
3	Correcting any image capture entries by double clicking the image and keying in the correct check amount.	
4	Updating the **Expected Total** if necessary.	

Editing the Amount of the Expected Total

Ensure that the amount of the expected deposit total was entered correctly. Correct the **Expected Total Amount** by performing the following:

Step	Action	Expected Results
1	Compare the amount of the deposit with the expected deposit total.	
2	Enter the correct Expected Total in the field titled **New Expected Total**	

Submit Deposit - Out of Balance

Your deposit is out of balance and cannot be submitted. Please select 'Edit Deposit' to return to the deposit and make any necessary corrections. If your deposit is correct, please adjust your Expected Total below to confirm the calculated total is accurate.

Number of Items in the Deposit:	1
Total Amount of Deposit:	$15.00
Original Expected Total:	$25.00
Difference:	$(10.00)
New Expected Total:	$

[Edit Deposit] [Update Total]

Click the **Update Total** button to submit the transaction and proceed to the **Deposit Confirmation** screen.

9.7 Deposit Recovery

If the Internet connection is lost prior to the submission of the deposit, or the Key Capture application goes down, the deposit can be resumed from the point where the problem occurred.

When Key Capture is restarted, the following screen will display:
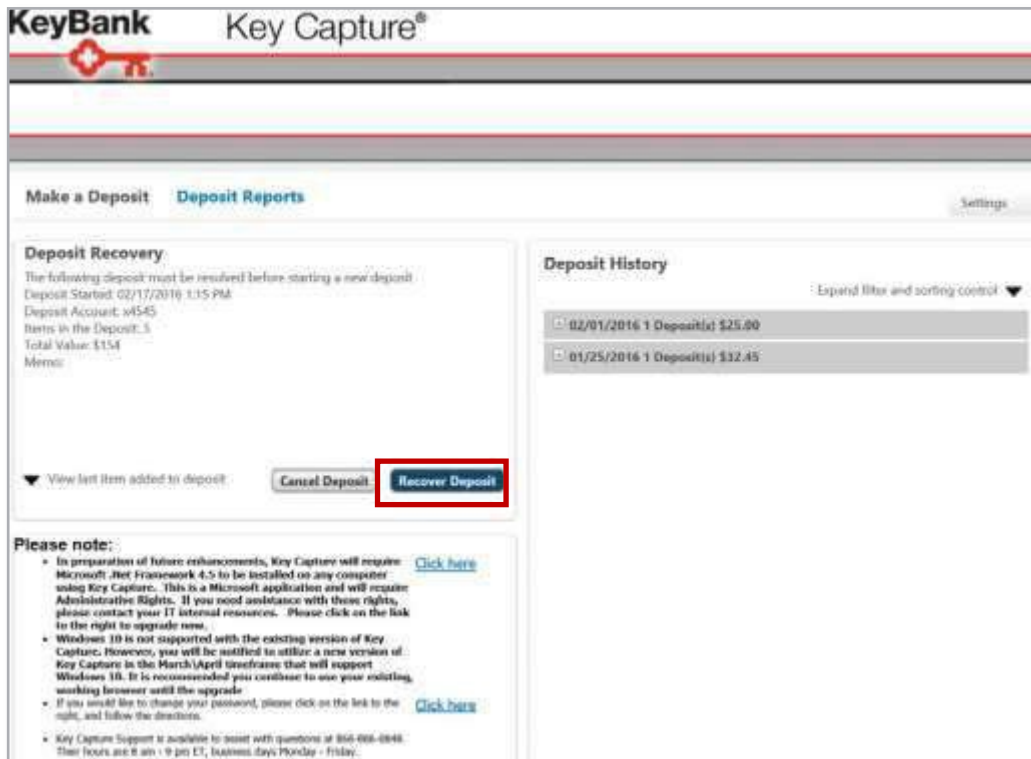
Click **Recover Deposit** to resume the last deposit. Ensure that the last check in the tray is the last check on the screen. Remove any checks from the scanner that do not appear on the screen and reprocess those items.
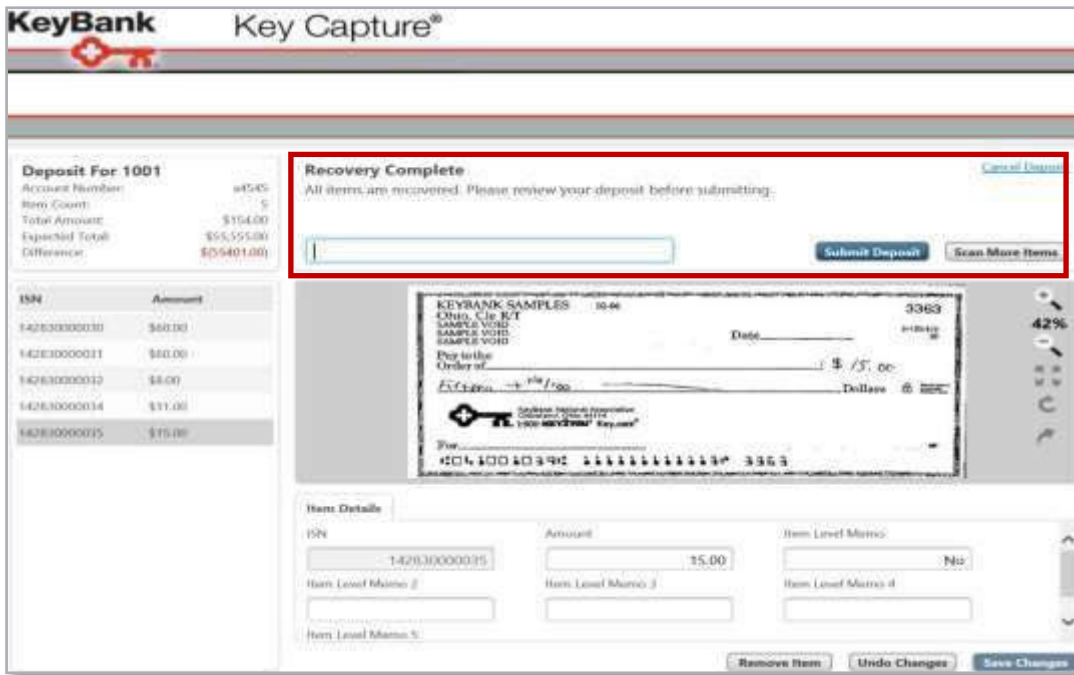
Click **Cancel Deposit** to delete the deposit.

Only the user who starts the deposit can complete it. Otherwise, the entire deposit will need to be reprocessed.

Once the deposit is cancelled, it cannot be recovered and all checks will have to be recaptured.

9.8 Replacing Digital Check Printer Cartridge

Please select the **reset** button**.** After replacing an ink cartridge, the scanner may need to be reset by depressing the reset button to initiate the printing function (as shown in the images on the following page.)

NOTE: Please sign out of Key Capture prior to using the reset button.

Digital Check - CX30 Reset button
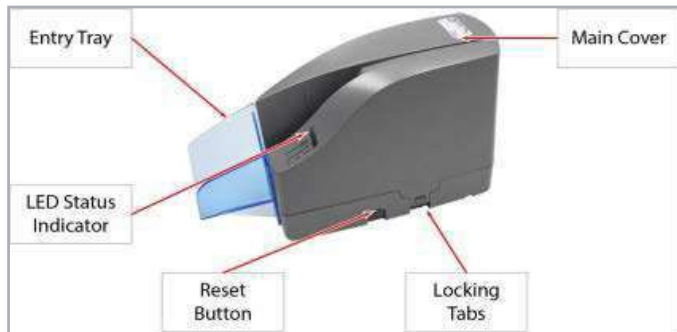
Digital Check - TS240 Reset button

![KeyBank logo]
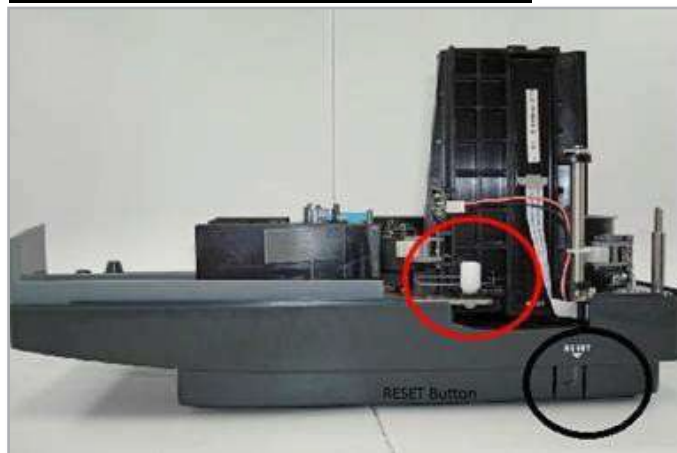
9.9 Changing Scanner

The user will select **Settings** in the upper right hand corner of the screen. Dropdown will appear with the listing of **Change Check Scanner**. Select this option.
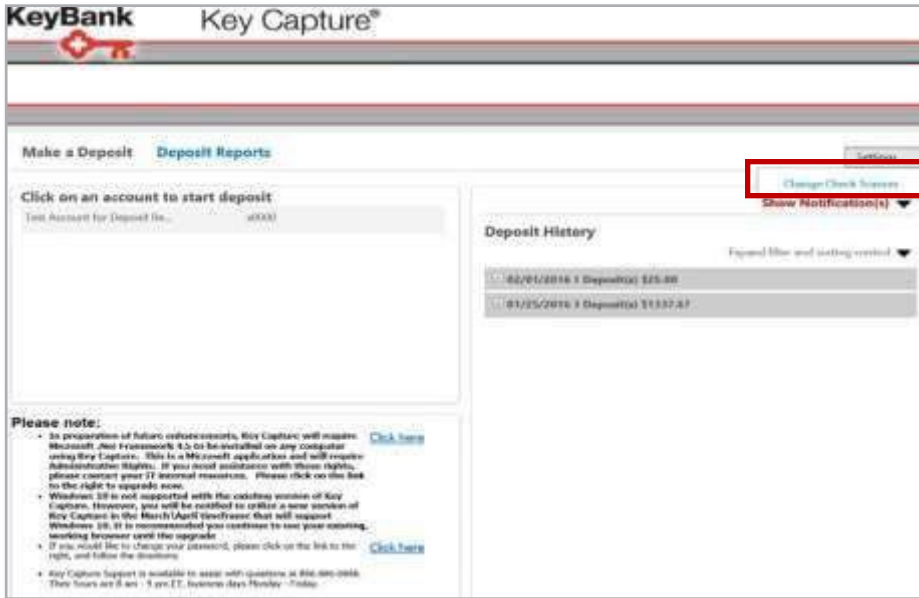
The **Device Selection** will display with the ability to select from the following scanner options: TS2XX (Digital Check CX30 and Digital Check TS240), SmartSource (Burroughs), VisionX (Panini X50, Panini X75, Panini X1F) and Flatbed.

Clicking on a specific scanner will install the driver accordingly after clicking **Continue**. Upon completion of the installation of the driver, submit a deposit utilizing the updated scanner/scanner driver.
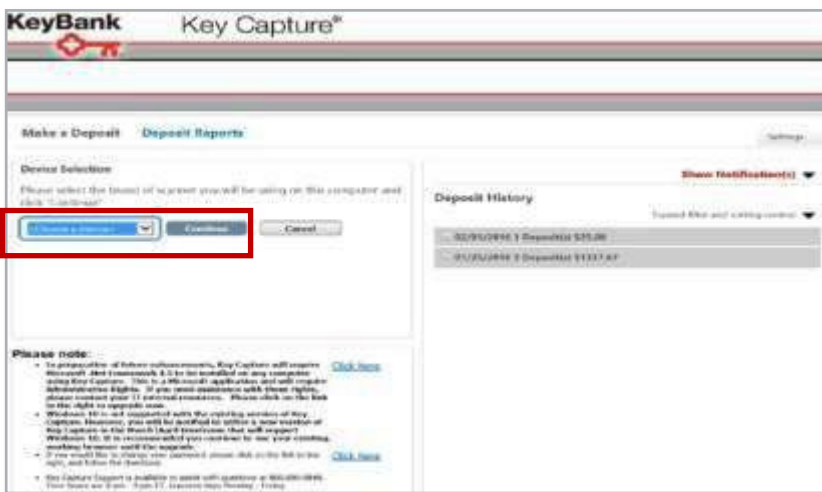
9.10 How to Uninstall Device Drivers

- Select the following icon in the lower left corner of your Windows Start Menu..
- Select **Control Panel**.

- Select **Programs and Features**.

- Find your specific scanner's driver program, for example:
  o Digital Check Teller Scan – "TellerScan 32-bit and 64-bit Combined Driver version12.00"
  o Each scanner will have its own name listed, beginning with the brand name.

- Select the scanner, right – click and select **Uninstall**.