KeyBank 🔑

Digital
Disbursements
Transmission Toolkit

Revised (7/23)

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Product Overview

Changing needs regarding consumer disbursements require emerging payment solutions. KeyBank now offers digital disbursements capabilities leveraging Ingo Money's technology and network connectivity to optimize consumer payments. With a file-based digital disbursement solution, clients can improve customer experience by matching consumer payment preferences and achieve benefits from check to digital B2C payment conversion.

How it Works:

Clients will send KeyBank a file containing consumer payment information, authentication, verification & remittance details. KeyBank will then process that file and convert each payment to a consumer notify/enrollment API call, and upon enrollment via email, payees can receive payment via their preferred payment rail. Clients will receive next-day reporting from KeyBank that provides status (success/failure) of each request sent the previous day, and another file providing payment status updates since the last daily file (i.e. settlement details by payment type). Email communication style, branding and text can be customized by the client and established during client onboarding and implementation. Fields are available for dynamic text to pass with each notification.

Within each file, clients can initiate requests for two functions:

1. Notify Pay: The primary use-case for digital disbursements, which includes the dataset required to stage and execute digital disbursements on behalf of a client.

2. Notify Cancel: The Notify Cancel is used to cancel a previously submitted Notify Pay request up until the point where the disbursement has been completed.

High-Level Notify and Pay Flow:
1. Client sends digital disbursement file to KeyBank
2. KeyBank performs file validation and converts file to API payment instructions
3. Ingo Money stages payment; contacts recipient
4. Recipient receives email
5. Recipient is authenticated
6. Recipient selects payment option
7. Recipient enters account credentials
8. Ingo performs recipient and account verification as applicable by payment type
9. KeyBank authorizes payment (including sanctions screening) and verifies funds availability for real-time payments
10. Ingo processes payment to recipient account
11. Recipient views payment confirmation

Next Day Reporting provided by KeyBank:

1. The Request Status File assigns a Notification ID to every Client Reference ID issued the prior day and provides a disposition (success or failure) for each Notify Pay or Notify Cancel request.

2. The Request Reconciliation File provides updated status of any outstanding requests modified the previous day. This file informs the client which payment type was selected by the recipient. If a recipient selected check, the file would include the assigned check number and an associated status such as issued, paid or stopped.
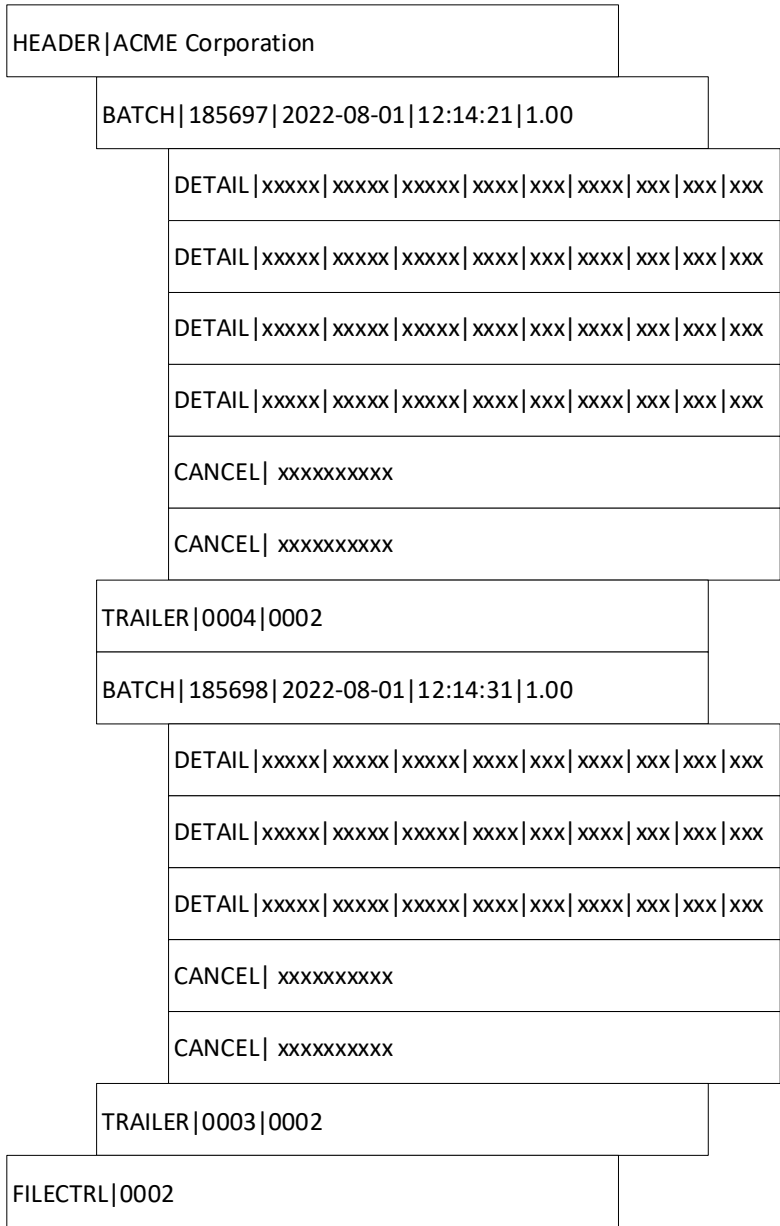
Digital Disbursements Guidelines

- Digital disbursements require digital contact information. Email is required as a primary method of communication because transactional email communications are not subject to opt-out under CAN-SPAM regulation, and due to character limitations for SMS text messages. If email address is unavailable, the Request Status File can be leveraged to generate payment-specific links a client can provide directly to recipients.

- Digital Consumer Disbursements can be made to payees with domestic mailing addresses only.

- Common recipient authentication fields are first name, last name, last 4 of SSN, DOB, invoice number, transaction date, etc. There must be one and up to four authentication parameters.

- Successful PayPal account verification requires a PayPal account to be issued in the U.S. and to be in PayPal verified status. Payee verification requires name, address and email address matching.

- Files will be processed in the order received and within one of four daily processing windows: 8 am, 2 pm, 8 pm and 2 am ET. These windows run 365 days / year (including weekends and holidays).

- Duplicate detection is performed against Client Reference ID for any given Participant ID. If duplicate records are received in the same file or batch, duplicate records will be suppressed and will result in a Notification Status of "ERROR".

- Data files will be retained by KeyBank for 48 hours in client's inbound transmission folder and archived for 60 days

- Clients can send more than one file per day / per processing window. File names and File headers must be unique to each file to prevent duplicate rejection logic.

- Next day reporting will be made available via SFTP at approximately 8 am ET 365 days per year.

- Notify Cancel records are intended to cancel payments where a recipient has not yet chosen & been verified according to their preferred payment type. Cancels will not affect payments where recipient has selected payment type and payment was issued.

Input File Format

Input File Name: SPE_PAYREQ_99999_YYMMDDHHMMSS.CSV

> where 99999 is the client Participant ID assigned during onboarding

The file will consist of a pipe delimited ("|") text file made up of various record types. The first field in each record will define the specific type of record. A file will consist of one and only one File Header record (HEADER), followed by one or more sets of batches. A batch will consist of a Batch record (BATCH), followed by Detail Records (DETAIL), which will be followed by 0 to n Cancel Records (CANCEL) and ending with one and only one Trailer record (TRAILER). At the end of the set of batches the file will end with a File Control record (FILECTRL). **The file must include a carriage return (CR) as the last line item following the FILECTRL record.**

HEADER|ACME Corporation

BATCH|185697|2022-08-01|12:14:21|1.00

DETAIL|xxxxx|xxxxx|xxxxx|xxxx|xxx|xxxx|xxx|xxx|xxx

DETAIL|xxxxx|xxxxx|xxxxx|xxxx|xxx|xxxx|xxx|xxx|xxx

DETAIL|xxxxx|xxxxx|xxxxx|xxxx|xxx|xxxx|xxx|xxx|xxx

DETAIL|xxxxx|xxxxx|xxxxx|xxxx|xxx|xxxx|xxx|xxx|xxx

CANCEL| xxxxxxxxxx

CANCEL| xxxxxxxxxx

TRAILER|0004|0002

BATCH|185698|2022-08-01|12:14:31|1.00

DETAIL|xxxxx|xxxxx|xxxxx|xxxx|xxx|xxxx|xxx|xxx|xxx

DETAIL|xxxxx|xxxxx|xxxxx|xxxx|xxx|xxxx|xxx|xxx|xxx

DETAIL|xxxxx|xxxxx|xxxxx|xxxx|xxx|xxxx|xxx|xxx|xxx

CANCEL| xxxxxxxxxx

CANCEL| xxxxxxxxxx

TRAILER|0003|0002

FILECTRL|0002

Input File – **Header Record Layout**

There is one mandatory file header. Each field within the file header is mandatory.

Example: HEADER|ACME Corporation|NEW

Field	Optional or Required	Description	Format	Possible Values
RECORD TYPE	Required	Record type identifier	String, length 10	Always send value HEADER
COMPANY NAME	Required	The name of the company transmitting the file	String, length 80	ACME Corporation
FILE TYPE	Required	Indicates whether client is resending a failed file or us sending a new file	String, length 20	NEW or RESEND

Input File – **Batch Header Record Layout**

One batch header is required for each client Participant ID. Each field within the batch header is mandatory.

Example: BATCH|185697|2022-08-01|12:14:21|1.00

Field	Optional or Required	Description	Format	Possible Values
RECORD TYPE	Required	Record type identifier	String, length 10	Always send value BATCH
PARTICIPANT	Required	The company participant ID that is sending this file (established during onboarding)	Int 5	
DATE	Required	The date of when the file is sent	Date YYYY-MM-DD	2023-08-01
TIME	Required	The time when the file is sent (use military 24 hour format)	Time HH:MM:SS	14:15:20
VERSION	Required	To be able to update and migrate with new functionality. When changes are made to the file format, Key Bank will release a revised specification with a new version number.	String, length 10	1.00

Input File – **Detail Notify Pay Record Layout**

The detail record can have one or more Notify Pay request records. Each request has a unique value (Client Reference ID) assigned by the client that will remain with the request for the life of the transaction (until completed or confirmed as cancelled). There can be one or more payments to a specific customer.

Example:

DETAIL|002152116867963|762346423874|1000345634|2700.00|Claim 1234-
5678||Joseph|Foo|8083320072|411 Main Street||South
Bend|IN|46617|jfoo@gmail.com||6014|7/30/88|236jhdf@6|Wilkerson|||1234-5678|Auto Accident|2020
Toyota Camry|Rear bumper replacement|April 1, 2021|Cleveland OH|AB1234567||||

Field	Required or Optional	Description	Format	Possible Values
RECORD TYPE	Required	Record type identifier	String, length 10	Always send value DETAIL
CLIENT REFERENCE ID	Required	A unique value / Client Transaction ID to identify this specific recipient and payment. This field is mandatory and provided by client.	String 100	
CLIENT REFERENCE ID 2	Optional	A second unique value to identify this specific recipient and payment.	String 100	
CUSTOMER ID	Optional	Required if "Repeat Recipient" feature turned on to allow recipient to confirm previously tokenized account information.	String 100	
AMOUNT	Required	Dollar amount of disbursement ($$$$$$$.cc)	Decimal 10	3500.00
CLIENT MEMO	Optional	Required if client set up for Check Payments, appears in memo line of check	String 30	
CHECK REMITTANCE DATA	Optional	Used for Check Payments, appears as remittance line of check	String 193	
FIRST NAME	Required	Recipient first name (required for Recipient Verification)	String of max length of 150	
LAST NAME	Required	Recipient last name (required for Recipient Verification)	String of max length of 150	
CELL	Optional	The cell phone of the customer or primary phone number. Numeric values only and no other characters allowed.	Number of length 10	
ADDRESS LINE 1	Required	The first line of recipient address (required for Recipient Verification)	String of max length of 150	
ADDRESS LINE 2	Optional	The second line of the address such as a suite or apartment number.	String of max length 150	
CITY	Required	Recipient City (required for Recipient Verification)	String of max length 150	
STATE	Required	The two letters designate for the state	String of length of 2	
ZIP CODE	Required	Recipient zip code (required for Recipient Verification). This can be the 5 digit or the zip plus 4.	String of max length of 10	
EMAIL	Required	The email address of the customer. If unavailable, state "unavailable".	String of max length of 150	james@bond.com
HOME PHONE	Optional	The home phone of the customer. Numeric values only and no other characters allowed.	Number of length 10	

Field	Required or Optional	Description	Format	Possible Values
AUTHENTICATION VALUE 1	Optional	The first authentication variable value	String, length 40	
AUTHENTICATION VALUE 2	Optional	The second authentication variable value	String, length 40	
AUTHENTICATION VALUE 3	Optional	The third authentication variable value	String, length 40	
AUTHENTICATION VALUE 4	Optional	The fourth authentication variable value	String, length 40	
AUTHENTICATION VALUE 5	Optional	The fifth authentication variable value	String, length 40	
AUTHENTICATION VALUE 6	Optional	The sixth authentication variable value	String, length 40	
NOTIFICATION VALUE 1	Optional	The value of the first variable used in the email to the customer.	String, length 750	
NOTIFICATION VALUE 2	Optional	The value of the second variable used in the email to the customer.	String, length 750	
NOTIFICATION VALUE 3	Optional	The value of the third variable used in the email to the customer	String, length 750	
NOTIFICATION VALUE 4	Optional	The value of the fourth variable used in the email to the customer.	String, length 750	
NOTIFICATION VALUE 5	Optional	The value of the fifth variable used in the email to the customer.	String, length 750	
NOTIFICATION VALUE 6	Optional	The value of the sixth variable used in the email to the customer.	String, length 750	
NOTIFICATION VALUE 7	Optional	The value of the seventh variable used in the email to the customer.	String, length 750	
NOTIFICATION VALUE 8	Optional	The value of the eighth variable used in the email to the customer.	String, length 750	
NOTIFICATION VALUE 9	Optional	The value of the ninth variable used in the email to the customer.	String, length 750	
NOTIFICATION VALUE 10	Optional	The value of the tenth variable used in the email to the customer.	String, length 750	
NOTIFICATION VALUE 11	Optional	The value of the eleventh variable used in the email to the customer.	String, length 750	
NOTIFICATION VALUE 12	Optional	The value of the twelvth variable used in the email to the customer.	String, length 750	

Input File – **Notify Cancel Record Layout**

Example: CANCEL|002152116867963|5000.00

Field	Required or Optional	Description	Format	Possible Values
RECORD TYPE	Required	Record type identifier	String, length 10	Always send value CANCEL
CLIENT REFERENCE ID	Required	The original unique value that was specified in the Detail payment request record to be cancelled.	String, length 15	
AMOUNT	Required	Dollar amount of disbursement ($$$$$$$.cc)	Decimal 10	

Input File – **Trailer Record Layout**

This section will have the total number of requests included in the file.

Example: TRAILER|12|1|17225.50

Field	Required or Optional	Description	Format	Possible Values
RECORD TYPE	Required	Record type identifier	String, length 10	Always send value TRAILER
NUMBER OF DETAIL NOTIFY PAY REQUESTS	Required	Number of Notify Pay requests included in the Detail section of this file	Number	
NUMBER OF NOTIFY CANCEL REQUESTS	Required	Number of Notify Cancel requests included in the Detail section of this file	Number	
AMOUNT TOTAL	Required	Sum of individual amounts in DETAIL and CANCEL reocords	Decimal 10	

Input File – **File Control Record Layout**

Example: FILECTRL|2

Field	Required or Optional	Description	Format	Possible Values
RECORD TYPE	Required	Record type identifier	String, length 10	Always send value FILECTRL
BATCH COUNT	Required	The total number of participant-level batches included in the file	Number	

Next-Day Reporting

KeyBank receives daily reporting from Ingo to be shared with the client via two reconciliation files. Both outbound files are formatted as variable length comma delimited text files.

Digital Disbursements Outbound File: **Request Status File Layout**

File Name: Daily_Notify_Status_99999_MMDDYYYY_HHMMSS.csv (where 99999 is Participant ID)

The Request Status File assigns a Notification ID to every Client Reference ID issued the prior day and provides a disposition (success or failure) for each Notify Pay or Notify Cancel request. It also includes any termination notifications if applicable. Clients should use the Request Status file to identify if any notify/cancel requests that could not be executed. Any unsuccessful requests should be reattempted with a new Client Reference ID. Clients will only receive a Request Status file if an Input file was received the prior day or if any previously issued requests were terminated. Client will designate if all terminated transactions result in check fulfillment during onboarding.

Field	Description	Format	Possible Values
Client Reference ID	Unique Transaction Identifier / Transaction ID supplied by client	String 256	
Participant ID	Ingo assigned Participant ID	Int 5	
Dollar Amount	Payment Amount	Decimal 10	
Customer First	Payee first name	String 30	
Customer Last	Payee last name	String 30	
Notification Id	Unique transaction identifier generated by Ingo Money for each unique notification request	Int 15	
Notification Status	Processing status of the Payment Notify record	String 10	PROCESSED or ERROR
Notification Status Message	Description of the status of the Payment Notify record (only if Error)	String 250	
Notify Cancel Status	Processing status of the Notify Cancel record	String 10	PROCESSED or ERROR
Notify Cancel Status Message	Description of the status of the Notify Cancel record	String 250	

Field	Description	Format	Possible Values
Terminate Status	Ingo Terminate Status value	String 10	PROCESSED or ERROR
Terminate Status Message	Description of the Terminate reason	String 250	
Original File Name	File Name from original client file	String	
Batch Date	Date from the Batch record containing the original Payment Notify request	YYYY-MM-DD	
Batch Time	Time from the Batch record containing the original Payment Notify request	HH:MM:SS	

A Totals record will be appended to the end of the Status Update file and will include a summary total of the number of records in the file and the total amount of each detail. A Trailer header record containing a column header with the field names should precede the trailer count and amount record.

Field	Description	Format	Possible Values
Payment Notify Success Count	Total number of successful Payment Notify records	Int 10	
Payment Notify Fail Count	Total number of failed Payment Notify records	Int 10	
Notify Cancel Success Count	Total number of successful Notify Cancel records	Int 10	
Noticy Cancel Fail Count	Total number of failed Notify Cancel records	Int 10	
Terminate Event Count	Total number of successful Terminated Payment Notify records	Int 10	

Digital Disbursements Outbound File: Request Reconciliation File Layout

File Name: Daily_99999_MMDDYYYY_HHMMSS.csv (where 99999 is Participant ID)

The Request Reconciliation File provides details on any outstanding Notify Pay requests updated the previous day. This file informs the client which payment type was selected by the recipient. If a recipient selects check, the file will include the assigned check number and an associated status.

Field	Description	Format	Possible Values
Ingo Transaction ID	Unique Transaction Identifier generated by Ingo	Int 20	
Client Reference ID	Unique Transaction Identifier supplied by client	String 256	
Participant ID	Ingo assigned Participant ID	Int 5	
Dollar Amount	Payment amount	Decimal 10	
Created Date	Date payment processed	MM/DD/YYYY	
Created Time (Military)	Time payment processed	HH:MM:SS	
Customer First	Payee first name	String 30	

Field	Description	Format	Possible Values
Customer Last	Payee last name	String 30	
Exp Date	Card Expiration Date	Int 4 YYMM	
Original Ingo Transaction ID	Original Ingo Transaction Reference for Reversal or Return	Int 20	
Original Notification Id	Original Ingo Notification ID for reference	Int 15	
Account Type	CK=Check, AC=ACH, CA=Push to Debit, PD=Push to PayPal, RT=RTP, SD=Same Day ACH	String 2	
Check Number	Check Number	Int 10	
Paid	Date Check Paid	MM/DD/YYYY	
Check Status	Check status of paid, stopped	String 100	