



Wholesale Lockbox

User Guide

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1. Introduction

KeyBank's lockbox solutions provide an end-to-end receivables process designed to expedite the conversion of your receipts into working cash. Accelerating your cash flow is essential to successful cash management. Improving the speed of collection and posting will help you reduce your daily sales outstanding and your internal cost of processing paper checks. Our robust information delivery channels also provide you with up-to-date details to keep you well informed.

Our lockbox process delivers the highest quality images and information reporting while increasing the efficiency of your operation. Several of our lockbox locations process both Wholesale and OCR-scannable processing. These locations are:

- Cleveland, OH
- Cincinnati, OH
- Albany, NY
- Tacoma, WA
- Denver, CO

Additionally, we offer Imaging and Deposit processing for clients in the following locations:

- Chicago, IL
- Los Angeles, CA
- Dallas, TX
- Pittsburgh, PA

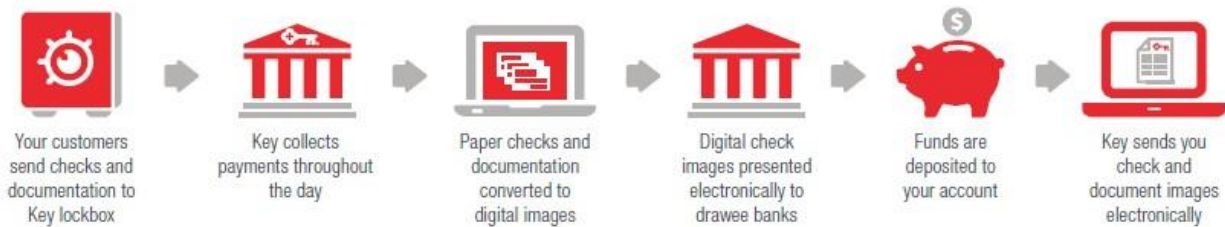
The most critical element that differentiates Key's solution from other lockbox providers is the high priority we place on providing superior client service and quality processing. At KeyBank, we maximize the value of lockbox solutions through the following:

- Multiple collection sites linked with a consolidated information reporting system across all sites
- Custom processing rules based on your organizational needs
- 99%+ accuracy SLAs with operations built on lean six methodology

- A full complement of service features including,
 - Integrated Receivables Reporting
 - Electronic lockbox (e-lockbox) for bill pay payments
 - Comprehensive data collection and metric reporting via KeyNavigator®
- KeyNavigator, our 24-hour internet-based delivery channel, offers convenient reporting through its Receivables module, with online access to reports and a seven-year image archive.

Through outstanding customer support paired with accurate and secure processing we give you the utmost confidence in our capabilities. This trust translates into making the lockbox not just a bank operation, but an extension of your own receivables process.

2. System Workflow



3. Mail Delivery and Processing

As a service to you, Key will make arrangements with the Post Office to open a P.O. Box in your company’s name. Key maintains a close partnership with designated Post Office locations to ensure that the highest percentage of mail available for pick-up is optimized each day.

3.1 Mail Pick-Up Times

Mail is retrieved from the U.S. Post Office multiple times per day and is delivered to our respective lockbox operations centers. We retrieve mail per the following schedule at our proprietary lockbox locations (all times are local)

Location	Time Zone	Weekdays	Saturday	Sunday
Cleveland, OH	ET	1:00, 2:30, 4:30, 5:30 & 10:00 a.m.	6:00 a.m.	6:00 a.m.
Cincinnati, OH	ET	12:00a.m. & 9:00 a.m.		
Albany, NY	ET	8:00 & 11:00 a.m.		
Pittsburgh, PA	ET	12:00, 1:45, 5:00, 7:00, 9:15 & 11:30 a.m.; 4:15, 5:15, 6:45, 8:15 & 9:45 p.m.	Same as weekdays	12 :00, 1:45 a.m. &, 12:00, 1:45, 3:50, 5:15, 6:45, 8:15, 9:45 p.m.
Denver, CO	MT	6:00 a.m.		
Chicago, IL	CT	1:30, 3:30, 6:30, 9:30 a.m. & 12:30, 4:00, 8:30, 10:30 p.m.	7:00, 11:00 a.m. & 2:00 p.m.	8:00,11:00 a.m. & 2:00, 10:30 p.m.
Dallas, TX	CT	2:00, 4:00, 6:30, 7:00, 9:30, 10:00, 11:30 a.m. & 5:30, 8:30, 11:30 p.m.	5:30, 11:30 a.m.	5:30, 11:30 a.m. & 5:00, 8:00, 11:00 p.m.
Los Angeles, CA	PT	12:00, 3:00, 4:30, 5:45,08:00, 11:00 a.m. & 12:00 p.m.	7:30, 10:30 a.m.	12:00, 7:30, 10:30,a.m.
Tacoma, WA	PT	7:00 a.m.		

3.2 KeyNavigator Intraday Summary Reporting (Deposit Summary + Float)

Key offers deposit and balance reporting, as well as detailed transaction information by lockbox, via our online reporting system, KeyNavigator. We also offer a direct data and /or image transmission with this information.

Through the Receivables module of KeyNavigator, our 24-hour internet-based delivery channel, you can easily access and retrieve check and document images, as well as various data and reports. Images and data in KeyNavigator will be archived for up to seven (7) years.

Access to remittance items through KeyNavigator will be available the same day items are deposited. KeyNavigator is also the most convenient option for you to access lockbox information, allowing you to download or print hard copies as necessary.

The standard reporting times for our lockbox locations are as follows, regardless if it is a data entry report, intraday, or transmission (all times are local):

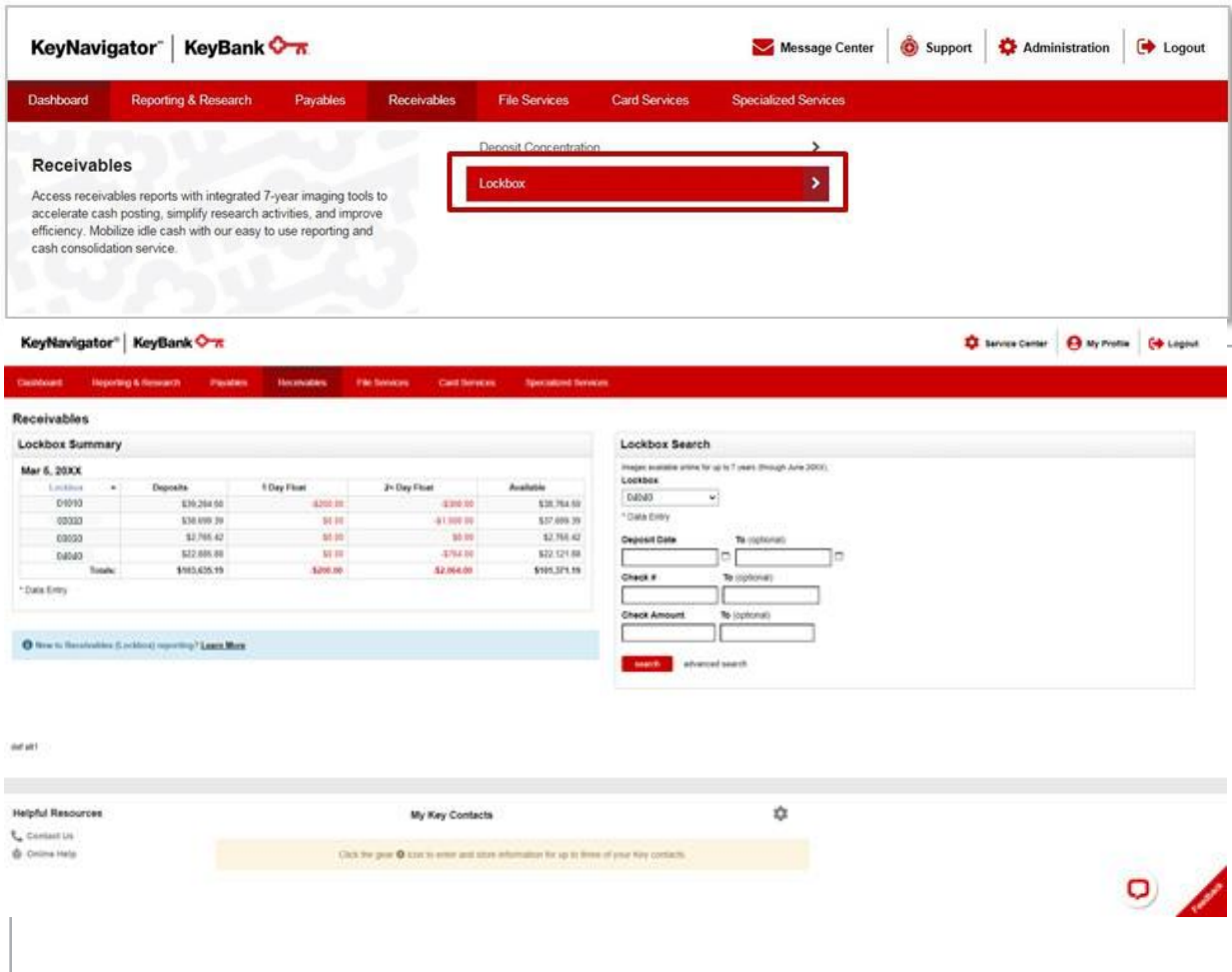
- **8:00 a.m.** – Cleveland and Cincinnati
- **12:00 p.m.** – Cleveland, Cincinnati, Albany, Tacoma, Chicago, Los Angeles, Dallas, and Pittsburgh
- **3:00 p.m.** – Cleveland, Cincinnati, Albany, Denver, Tacoma, Chicago, Los Angeles, Dallas, and Pittsburgh
- **End-of-Day** – Cleveland, Cincinnati, Albany, Denver, Tacoma, Chicago, Los Angeles, Dallas, and Pittsburgh

The following services are delivered based on your requirements:

- Images and data entry via KeyNavigator
- Data Transmission
- Image Transmission
- Package
- CDs/DVDs (Daily, Weekly, or Monthly)

4. Imaging -and Reporting

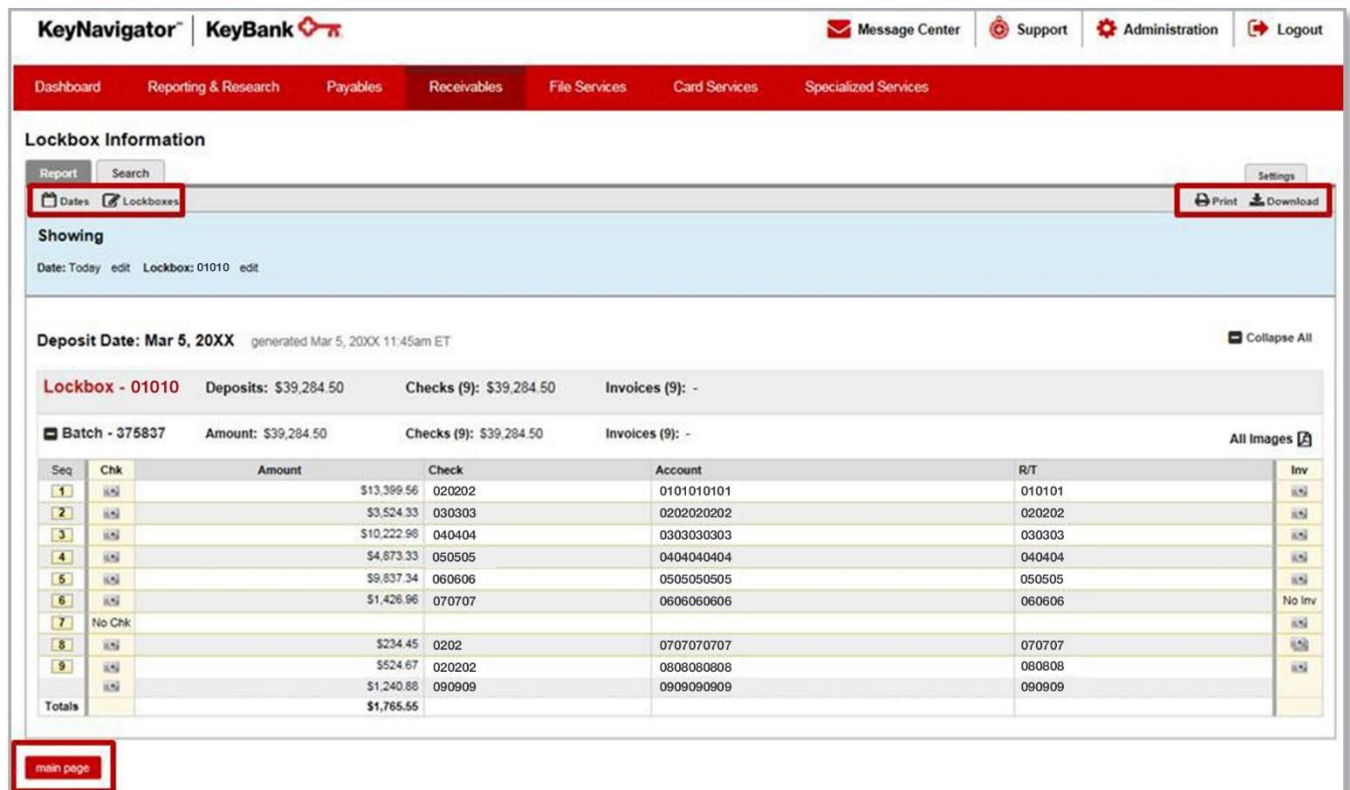
Access the **Receivables** section and select **Lockbox** to view all your lockbox activity in detail. View deposits briefly, create a customized report and search for data and images. Hyperlinks will take you to more detailed information of deposits made into each lockbox.




The screenshot shows the KeyBank KeyNavigator interface. At the top, there is a navigation bar with 'KeyNavigator' and 'KeyBank' logos, and links for 'Message Center', 'Support', 'Administration', and 'Logout'. Below this is a secondary navigation bar with 'Dashboard', 'Reporting & Research', 'Payables', 'Receivables', 'File Services', 'Card Services', and 'Specialized Services'. The 'Receivables' section is active, displaying a 'Receivables' header and a description: 'Access receivables reports with integrated 7-year imaging tools to accelerate cash posting, simplify research activities, and improve efficiency. Mobilize idle cash with our easy to use reporting and cash consolidation service.' A 'Deposit Concentration' dropdown menu is open, showing 'Lockbox' as the selected option. Below this, there is a 'Lockbox Search' form with fields for 'Lockbox', 'Deposit Date', 'Check #', and 'Check Amount', and a 'Search' button. At the bottom, there is a 'Helpful Resources' section with 'Contact Us' and 'Online Help' links, and a 'My Key Contacts' section with a 'Click the gear icon to enter and store information for up to three of your key contacts.' message.

4.1 Reports

The **Report** tab will provide you with a detailed view of all lockbox activity for the current day or historically for up to seven (7) years. You can use the filter buttons to change the **date** and / or **lockboxes** displayed and use the **print** button to print a version of the report, optimized for print. In addition, the **download** button will allow you to download the report in CSV or PDF formats. You can also use the **main page** button to return to the Receivables main page.



KeyNavigator | **KeyBank**  | [Message Center](#) | [Support](#) | [Administration](#) | [Logout](#)

Dashboard | Reporting & Research | Payables | **Receivables** | File Services | Card Services | Specialized Services

Lockbox Information

Report | Search | Settings


Dates Lockboxes Print Download










Showing

Date: Today edit Lockbox: 01010 edit

Deposit Date: Mar 5, 20XX generated Mar 5, 20XX 11:45am ET Collapse All

Lockbox - 01010 Deposits: \$39,284.50 Checks (9): \$39,284.50 Invoices (9): -

Batch - 375837 Amount: \$39,284.50 Checks (9): \$39,284.50 Invoices (9): - All Images 

Seq	Chk	Amount	Check	Account	R/T	Inv
1	IKS	\$13,399.56	020202	0101010101	010101	
2	IKS	\$3,524.33	030303	0202020202	020202	
3	IKS	\$10,222.96	040404	0303030303	030303	
4	IKS	\$4,873.33	050505	0404040404	040404	
5	IKS	\$9,837.34	060606	0505050505	050505	
6	IKS	\$1,426.96	070707	0606060606	060606	No Inv
7	No Chk					
8	IKS	\$234.45	0202	0707070707	070707	
9	IKS	\$524.67	020202	0808080808	080808	
	IKS	\$1,240.88	090909	0909090909	090909	
Totals		\$1,765.55				

[main page](#)

4.2 Images

Your images will be linked directly from the detail report, and you can click on the **camera icons** or the **transaction sequence number buttons** to view the images for each transaction. On the **Transaction Detail** screen, you can link to all the images in that transaction and view, manipulate, or print the image with the toolbar provided. You can also download all images in PDF format.

Seq	Chk	Amount	Check	Account	RT	Inv
1	US	\$13,399.56	0202 022	010 101 010 1	010 101	US
2	US	\$3,624.33	030 303	020 202 020 2	020 202	US
3	US	\$10,222.96	040 404	030 303 030 3	030 303	US
4	US	\$4,873.33	050 005	040 404 040 4	040 404	US
5	US	\$9,837.34	060 006	050 005 050 5	050 005	US
6	US	\$1,426.96	070 707	060 006 060 6	070 707	No Inv
7	No Chk					US
8	US	\$234.46	020 202	070 707 070 7	080 008	US
9	US	\$624.67	080 808	080 808 080 8	080 808	US
	US	\$1,340.00	020 2	090 908 090 9	101 010	
Totals		\$1,765.55				

Transaction Detail

Transaction: 1 Checks (1): \$433.20 Invoices (3): \$708.20 Lockbox: 62345 Batch: 375837 Date: 03/05/20XX

Images

1 - Inv Front

2 - Inv Front

3 - Inv Front

4 - Check

Transaction Summary: ROBERT ANDREWS, SAMPLE VOID, 1774 DIVIDEND DRIVE, COLUMBUS, OH 43228. Date: 09/09/xx. Amount: \$ 433.20. Pay to the Order of: Your Company Name. Four hundred thirty-three and 20/100 Dollars. For: 100. Signature: [Handwritten Signature]. MICR line: ⑆04 ⑆00 ⑆039⑆ 56789⑆ 1659.

5. Lockbox Exception Management

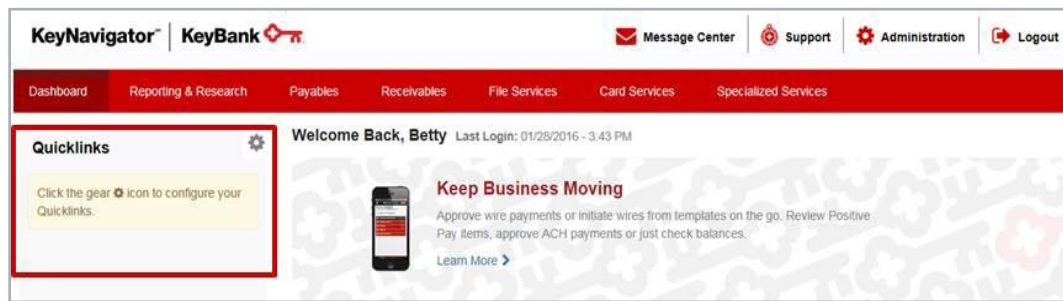
KeyBank’s Exception Management Decisioning system provides a way for you to provide Key instructions on how to handle exception transactions that cannot be processed for some reason.

Lockbox Exception Management is accessed through Quicklinks on KeyNavigator. It allows clients to make decisions (reject or accept) on lockbox exceptions. (unprocessible items).

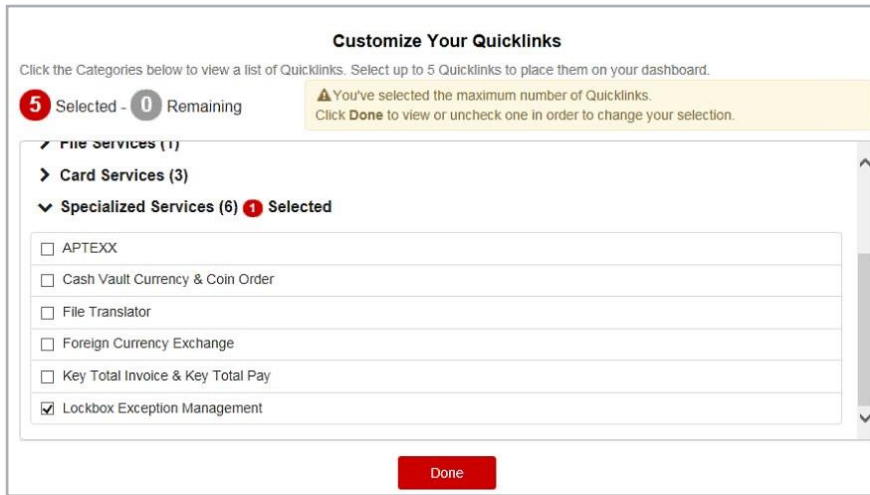
Clients have one business day to make the decision to reject or accept. If no decision is made, the default is to reject. Rejected items are simply sent back to the client via mail to review and decision.

5.1 Accessing Exception Management

1. From the KeyNavigator homepage or dashboard, under the **Quicklinks** in the top left-hand corner, click the **gear** icon to **create a Quicklink**.



- From the **Customize Your Quicklinks** screen, scroll down to the **Specialized Services** section and select **Lockbox Exception Management**. Click Done.




- Then, under your customized Quicklinks section, click on the **Lockbox Exception Management** link.



- After you click on the **Lockbox Exception Management** link, the next screen will be the Lockbox Exception Management main log-in. Here you will enter your **Username** and **Password**. Click **Login**.



 *If you are a new user of Lock box Exception Management, the system will prompt you to change your password upon your first log in. Your Username for Lockbox Exception Management can be the same as KeyNavigator.*

- Once you are logged into Lockbox Exception Management, you will be taken directly to the Welcome screen. Click on the **Decisions** tab.



5.2 Decisioning

The decisioning system is made up of three separate interfaces:

- Batch Details
- Transactions, and
- Reporting

5.2.1 Batch Details Interface

The **Batch Details** interface provides you with a filterable list of batches containing transactions that have been flagged because they cannot be processed without further information.

- To work on a batch simply click the batch's corresponding **Checkout** button. Administrators will also have an **Unlock** button available for each batch, allowing them to unlock batches that have been previously checked out. This Unlock button can be used to free the batch for checkout by another user.

The screenshot shows the KeyBank interface with the 'Batch Details' tab selected. It features a 'Filter List By' dropdown menu and a table of batches. The 'Checkout' and 'Unlock' buttons for the first batch are highlighted with a red box. Below the main table is an 'Exception Codes' table.

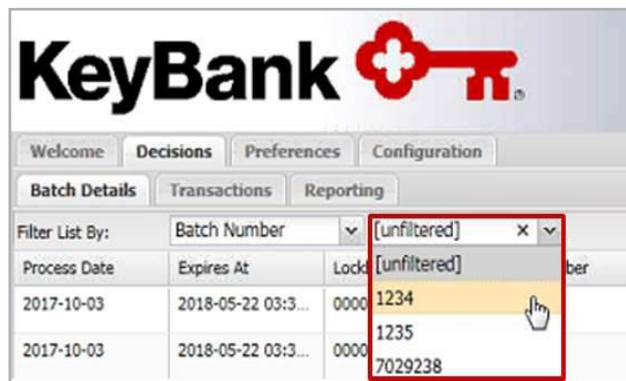
Process Date	Expires At	Lockbox N...	Batch Nu...	Batch Stat...	Transactio...	Payments	Checked o...	Checked o...	Checkout	Unlock
2019-12-09	2019-12-24 09:24 AM MT	00000000...	149949	New	4	4			Checkout	Unlock
2019-12-09	2019-12-24 09:24 AM MT	00000000...	149950	New	3	3			Checkout	Unlock
		1	2		7	7				

Exception Codes	Description	Status
10	Data is missing or invalid	Undecided
3	No Coupon/Invoice/Bad Scanline	Undecided
10	Data is missing or invalid	Undecided

- Click on the arrow next to **Filter List By** drop-down box to filter Batches by Process/Expiration Date, Lockbox Number, Batch Number and Batch status.

This close-up shows the 'Filter List By' dropdown menu open, with options for 'Process Date', 'Expires At', 'Lockbox Number', 'Batch Number', and 'Batch Status'. The 'Batch Number' option is highlighted, and a mouse cursor is pointing at it.

- Once a **Filter By** criteria is selected, you may select any of the valid values that are available in the grid to filter the list down to the selected value.



- The **Batch Information Pane** in the lower half of the screen contains details about the individual exceptions contained in the selected batch and their statuses. This information allows you to quickly see the number and type of exceptions contained in each batch.

Process Date	Expires At	Lockbox Number	Batch Number	Batch Status	Transactions	Payments	Checked out By	Checked out At	Checkout	Unlock
2019-12-09	2023-02-07 09:48 AM ET	00000000999999	149949	New	4	4			Checkout	Unlock
2019-12-09	2023-02-07 09:48 AM ET	00000000999999	149951	New	3	3	19OLDPM	2023-02-06 14:31:44.312701	Checkout	Unlock

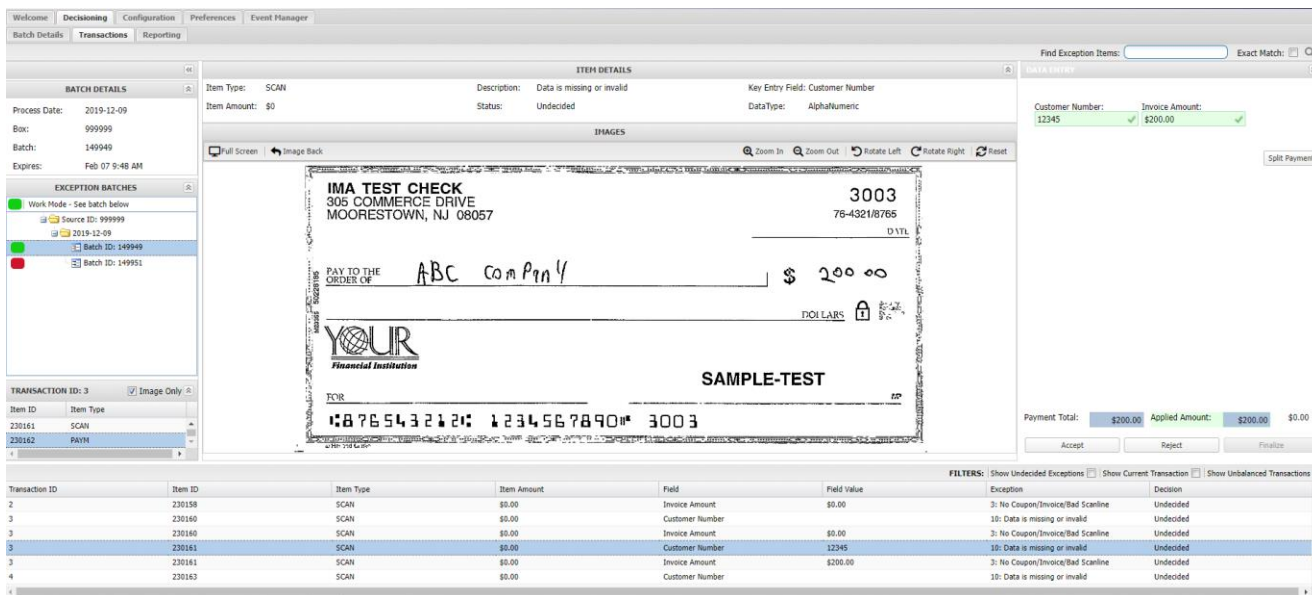
10	Data is missing or invalid	Undecided
3	No Coupon/Invoice/Bad Scanline	Undecided
10	Data is missing or invalid	Undecided
3	No Coupon/Invoice/Bad Scanline	Undecided
10	Data is missing or invalid	Undecided
3	No Coupon/Invoice/Bad Scanline	Undecided
10	Data is missing or invalid	Undecided
3	No Coupon/Invoice/Bad Scanline	Undecided
10	Data is missing or invalid	Undecided
3	No Coupon/Invoice/Bad Scanline	Undecided



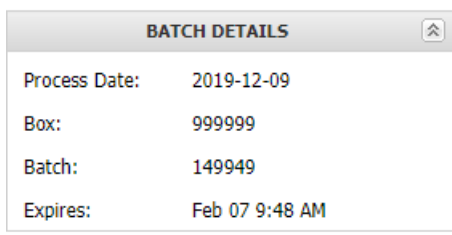
Exception Codes	Description	Status
1	Invalid Payee	Undecided
2	Restrictive Notation	Undecided
3	No Coupon/Invoice/Bad Scanline	Undecided
8	Invalid Account Number	Undecided
5	Dollar Amount Differs	Undecided
4	Verify Lockbox	Undecided

5.2.2 Transactions Interface

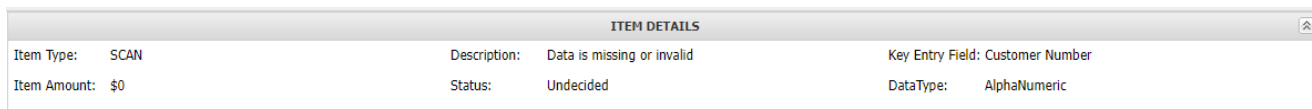
- The **Transactions** interface is designed to allow you to view and edit any exception field data and accept or reject exceptions for processing. The front and rear image of the item, along with all relevant data about the item, and all other related items is provided in order to give you all the necessary information to determine how to best handle the exception.



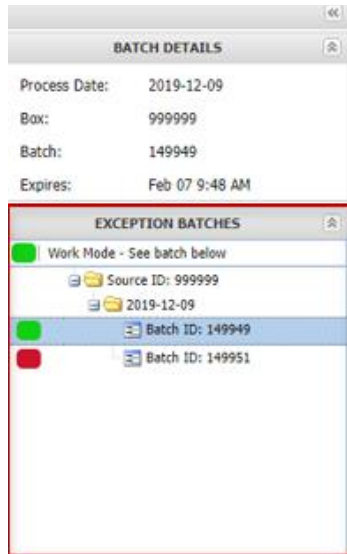
- In the upper left portion of **Transactions** interface is the **Batch Details** pane. This provides information on Processed Date, Box Number, Batch, and when the item expires



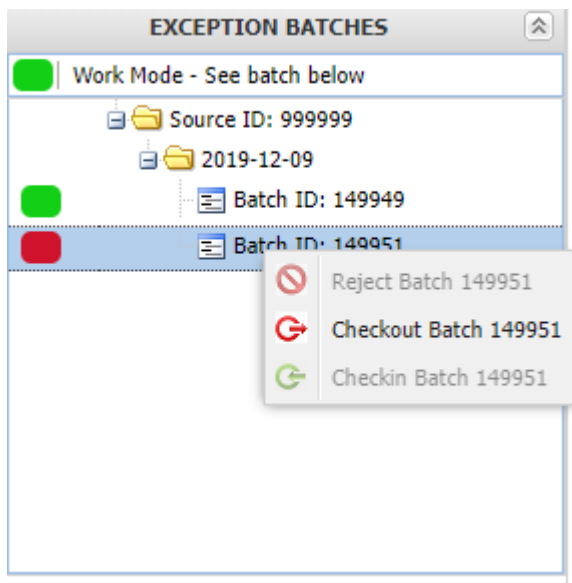
- Directly to the right of the Batch Details is the Item Detail pane. This provides any data entry that our associates were able to perform on the presented item.



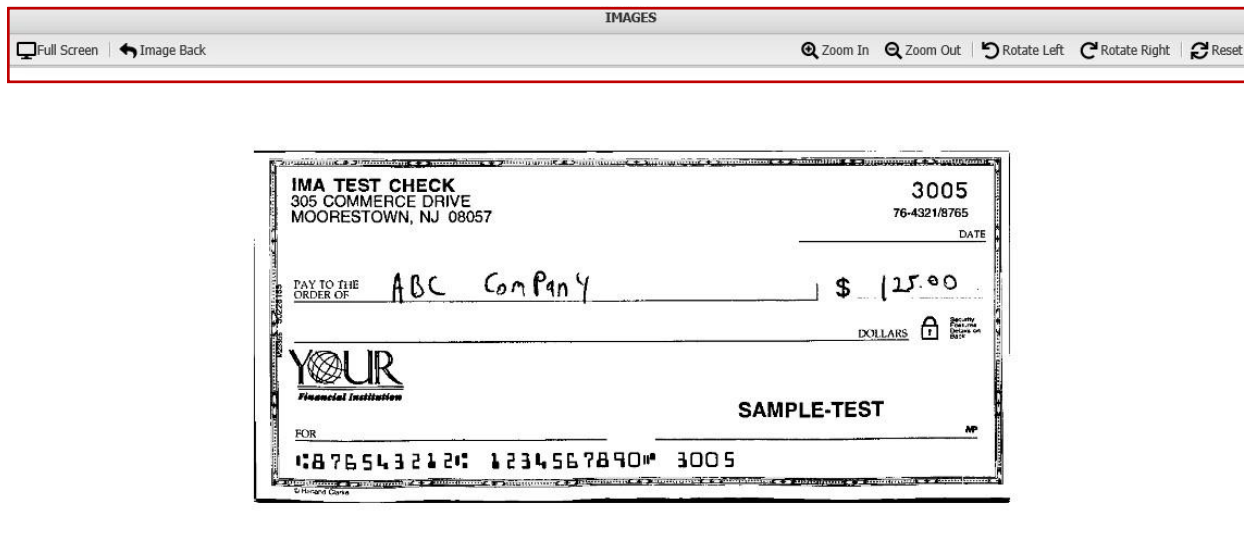
- Located in the lower left under the batch details pane is, the **Exception Batches** pane is used to display the exception batches that need attention:



- Use this panel to navigate through decisioning batches by expanding each exception source and date. As batches are selected the interface is updated to reflect the transactions, images, and exception details of the batch.
- You will notice two modes **View** and **Work**; if you are in **View** mode, designated by a red bullet, you can review the exceptions but cannot act on them, no images will display. You can **Check out** a batch by right clicking to move it to **Work** mode, designated by a green bullet, and begin working through the exceptions. Only one user may work a batch at a time.



- Once checked out you will also have options to:
 - **Reject Batch** – Applies to all Exceptions in the Batch.
 - **Check-in Batch** – Check the Batch in from working
 - Batches that are not decided within the designated timeframe will be rejected and original checks and documents will be sent back to you for review based on your processing instructions.
- The **Image Pane** is in the middle of the interface; this displays the associated images of the currently selected item(s).



- Use the zoom controls at the top right of each image to:
 - **Full Page** – View the image(s) in a separate full-size window
 - **Image Back** – Presents the back of the item should it be available
 - **Zoom In / Out** – Increase / Decrease the size of the image(s) within the current view
 - Use the **Reset** feature to reset the image to its default presentment

- The **Data Entry** pane, located on the right side of the user interface allows clients to populate data related to the exception item

Transaction ID	Item ID	Item Type	Item Amount	Field	Field Value	Exception	Decision
1	21655	PAYM	\$125.00	Customer Number		10: Data is missing or invalid	Undecided
1	21655	PAYM	\$125.00	Invoice Amount	\$0.00	3: No Coupon/Invoice/Bad Scanline	Undecided
2	21656	PAYM	\$200.25	Customer Number		10: Data is missing or invalid	Undecided
2	21656	PAYM	\$200.25	Invoice Amount	\$0.00	3: No Coupon/Invoice/Bad Scanline	Undecided
3	21657	PAYM	\$73.25	Customer Number	1324	10: Data is missing or invalid	Undecided

- The **Data Entry** pane also allows you to **split payments** by selecting the split payment toggle then clicking the green plus marks to add additional split payment fields. At the bottom of this field live balancing occurs. If an item is not in balance, it cannot be accepted, and the batch cannot be finalized.

- At the bottom of the screen, exception items requiring data entry are displayed in a table format. Once keyed these fields populate with what is input to the data entry fields in the data entry pane.

The screenshot displays the KeyBank Wholesale Lockbox interface. On the left, there are navigation tabs: 'Welcome', 'Decisioning', 'Configuration', 'Preferences', and 'Event Manager'. Below these are sub-tabs for 'Batch Details', 'Transactions', and 'Reporting'. The main area is divided into several sections:

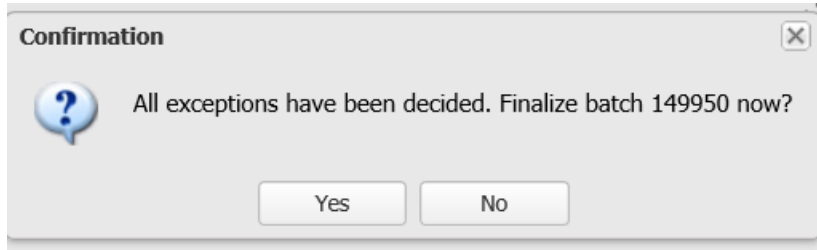
- BATCH DETAILS:** Shows process date (2019-12-09), box (999999), batch (149949), and expires (Feb 07 9:48 AM).
- EXCEPTION BATCHES:** Lists work mode and source ID (999999), with a list of batches including 2019-12-09, 149949, and 149951.
- TRANSACTION ID: 3:** Shows a list of items with columns for Item ID, Item Type, and a toggle for 'Image Only'.
- ITEM DETAILS:** Shows 'Item Type: SCAN', 'Description: Data is missing or invalid', 'Status: Undecided', 'Key Entry Field: Customer Number', and 'Data Type: AlphaNumeric'.
- IMAGES:** Displays a check image for 'IMA TEST CHECK' from '305 COMMERCE DRIVE MOORESTOWN, NJ 08057' for \$200.00, payable to 'ABC Company'. The check includes a MICR line and the text 'SAMPLE-TEST'.
- DATA ENTRY:** Fields for 'Customer Number' (12345) and 'Invoice Amount' (\$200.00) are populated.
- Table:** A table at the bottom lists exception items with columns for Transaction ID, Item ID, Item Type, Item Amount, Field, Field Value, Exception, and Decision.
- FILTERS:** Options to show 'Undecided Exceptions', 'Current Transaction', and 'Unbalanced Transactions' are available.

Transaction ID	Item ID	Item Type	Item Amount	Field	Field Value	Exception	Decision
2	230158	SCAN	\$0.00	Invoice Amount	\$0.00	2: No Coupon/Invoice/BaB Scanline	Undecided
3	230160	SCAN	\$0.00	Customer Number	\$0.00	10: Data is missing or invalid	Undecided
3	230160	SCAN	\$0.00	Invoice Amount	\$0.00	3: No Coupon/Invoice/BaB Scanline	Undecided
3	230161	SCAN	\$0.00	Customer Number	12345	10: Data is missing or invalid	Undecided
3	230161	SCAN	\$0.00	Invoice Amount	\$200.00	3: No Coupon/Invoice/BaB Scanline	Undecided
4	230163	SCAN	\$0.00	Customer Number		10: Data is missing or invalid	Undecided

- Columns can be added / removed, re-ordered, and sorted using the column header controls shown here. Simply click on the column header to open the menu.
- You can toggle through the corresponding images of exception items using the toggle to the left of the image pane. Images will include remittance sent with the payment.

This screenshot is identical to the one above, but with a red box highlighting the 'Image Only' toggle in the 'TRANSACTION ID: 3' section of the interface.

- To finalize a batch all items must be accepted or rejected and fully balanced. You will then select finalize in the data entry pane or via the automated message that will pop up on your screen:



5.2.3 Reporting Interface

The reporting summary interface is displayed when you click the **Reporting** tab and is designed to allow you to define and build customized reports about decisioning activity.

The reporting system is made up of the Processing Summary Report, and the Processing Detail Report.

- The **Processing Summary Report** provides high level information about the batch, including: process date, finalized date, the number and dollar amount of accepted items, the number and dollar amount of rejected items, and processing times

Exception Processing Summary Report									Exceptions	Accepted	Rejected
Finalized Date: 10/10/2017 to 10/11/2017 Show Lockbox(es): All									14	14	0
Process Date	Finalize Date	User	Batch	Accepted	\$	Rejected	\$	Process Time	\$691,556.32	\$691,556.32	\$0.00
2017-10-03	2017-10-11	imagehawk	1234	7	\$345,778.16	0	\$0.00	2.51 mins			
2017-10-03	2017-10-11	imagehawk	1235	7	\$345,778.16	0	\$0.00	1.46 mins			
			2	14	\$691,556.32	0	\$0.00	3.98 mins			

- Use the **Finalized Date** fields provided and click the **Refresh** button to limit the report to specific data ranges.

Process Date	Finalize Date	User	Batch	Accepted	\$
2017-10-03	2017-10-11	imagehawk	1234	7	\$345,778.16
2017-10-03	2017-10-11	imagehawk	1235	7	\$345,778.16
			2	14	\$691,556.32

- Use the **Show Lockbox** drop-down list to filter the report to only include data about specific lockboxes. Simply select the desired lockboxes from the **Show Lockboxes** drop-down list.

Process Date	Finalize Date	User	Batch	Accepted	\$
2017-10-03	2017-10-11	imagehawk	1234	7	\$345,778.16
2017-10-03	2017-10-11	imagehawk	1235	7	\$345,778.16
			2	14	\$691,556.32

- The **Processing Detail Report** shows the details about a specific batch including what the exception types were, the date which each exception was decided, who decided it, the dollar amount of the exception, and what the decision was.
- You can modify the contents of this report by changing the **date range** and clicking **Refresh**.
- Use the **Back to Summary Report** button to go back to the Summary Report

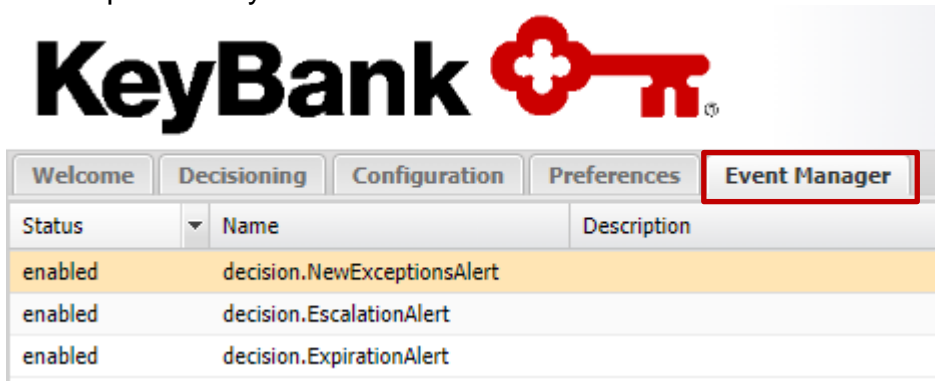
Decision Date	User	Exception	Status	\$
2017-10-11	imagehawk	Invalid Payee	Accepted	\$22,576.46
2017-10-11	imagehawk	Restrictive Notation	Accepted	\$81,437.19
2017-10-11	imagehawk	No Coupon/Invoice/Bad Scanline	Accepted	\$64,252.73
2017-10-11	imagehawk	Invalid Account Number	Accepted	\$35,642.90
2017-10-11	imagehawk	Dollar Amount Differs	Accepted	\$35,642.90
2017-10-11	imagehawk	Verify Lockbox	Accepted	\$32,726.50
2017-10-11	imagehawk	Dollar Amount Differs	Accepted	\$73,499.48

Exception Types

- Invalid Payee
- Restrictive Notation
- No Coupon/Invoice/Bad Scanline
- Invalid Account Number
- Dollar Amount Differs**
- Verify Lockbox

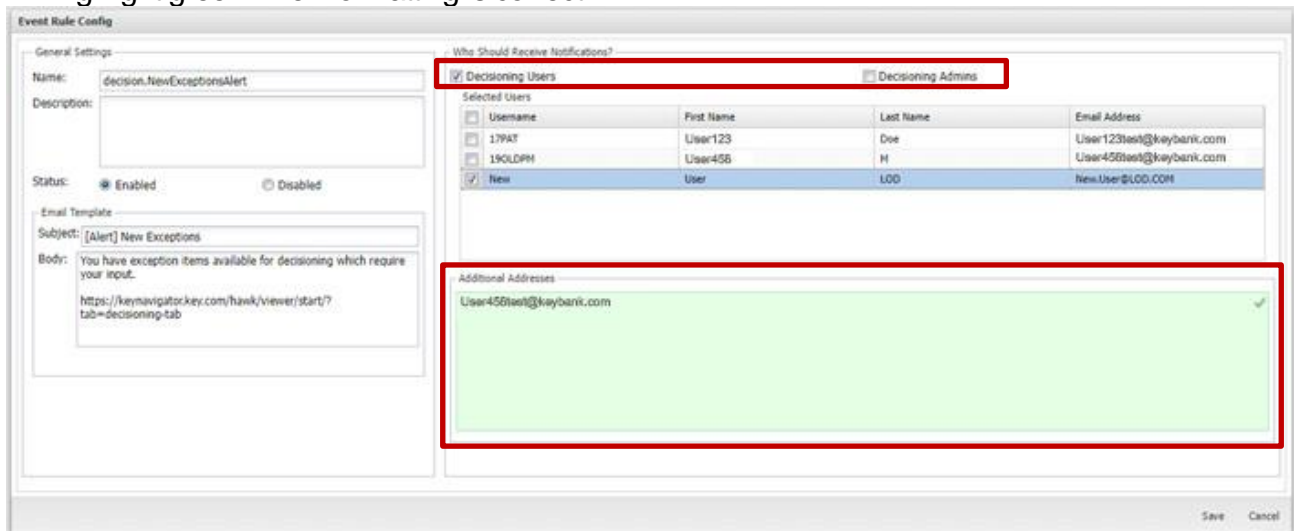
5.2.4 Manage Alerts

The Event Manager provides you with a powerful and flexible tool to configure and receive alerts in the form of email or SMS text messages about the tasks that are important to you.



- Admin level users can edit an alert, simply double-click the Event Alert entry you wish to edit.
- Configuring an Alert:
 - **Double-click** the Event Alert, you will want to edit.
 - There are three alerts: a new exceptions alert, exceptions are expiring soon alert, and an alert to inform you a batch has expired.
 - **The Event Rule Config** box will display.
 - In General Settings you can change the name of an alert, enable, or disable the alert, and change the body of the alert.

You can decide groups of users to receive alerts by checking the Decisioning Users and Decisioning Admins boxes. Recipients can also be added in the Additional Addresses box, which will highlight green when formatting is correct.



5.2.5 Preferences

User preferences are an easy way you configure the behavior of exception processing for each user.

Preferences you can set include:

- Image Windows – the number of available windows for viewing image pop-outs and PDFs
- Email Address – the email addresses the system will send alert notifications to
- Mobile Email – a cell phone address that accepts SMS messages for alerts
 - A list of the most popular addresses is listed below
- Starting Page – the preferred landing page after logging into the system

Examples of how to format your address for SMS Text Messages for common providers are below:

Provider	Address Format for SMS Text Messages
AT&T	[Mobile Number] @txt.att.net
Cingular (GSM)	[Mobile Number] @cingularme.com
Cingular (TDMA)	[Mobile Number] @mmode.com
Cricket	[Mobile Number] @mms.cricketwireless.net
Metro PCS	[Mobile Number] @mymetropcs.com
Sprint PCS	[Mobile Number] @messaging.sprintpcs.com
T-Mobile	[Mobile Number] @tmomail.net
US Cellular	[Mobile Number] @email.uscc.net
Verizon Wireless	[Mobile Number] @vtext.com

5.3 Company Administration

KeyBank’s Exception Management Decisioning system provides a unique, simplified administration experience for company administrators, allowing you to quickly perform the tasks relevant to you.

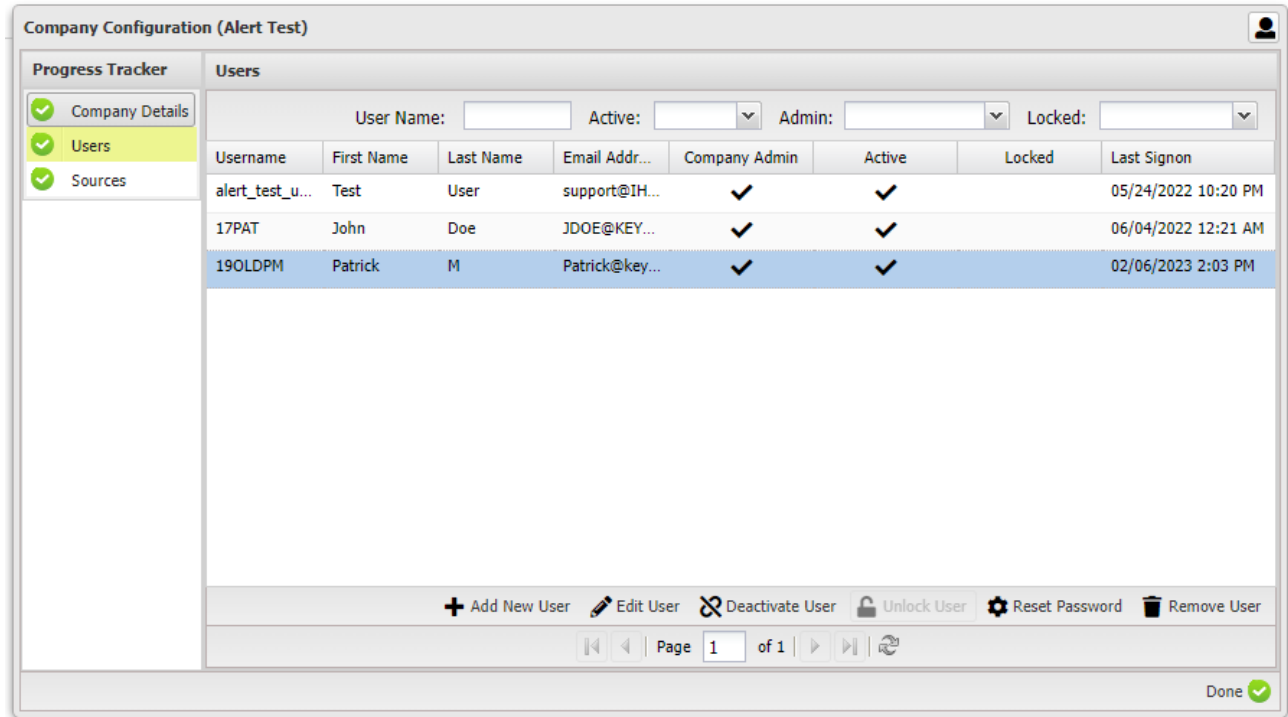
When you access the Configuration Tab you are presented with your User Profile.



Your company’s administrators will also have access to two additional administrative pages – sources and users.

5.3.1 Users

The user administration page provides your company administrators the tools necessary to manage Lockbox Exception Management Decisioning users for your organization. By clicking Configuration, the company configuration window will pop up.

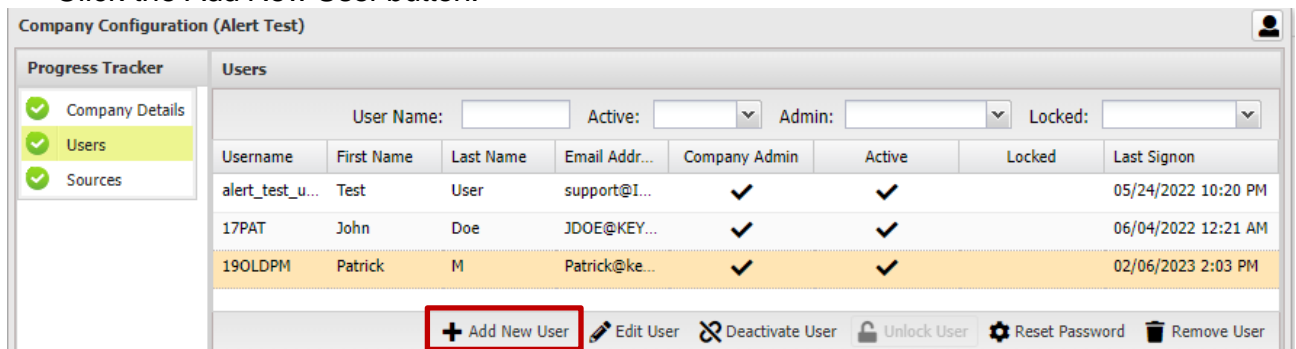


The User List consists of the basic information about the user along with some indicators as to the user’s status, including:

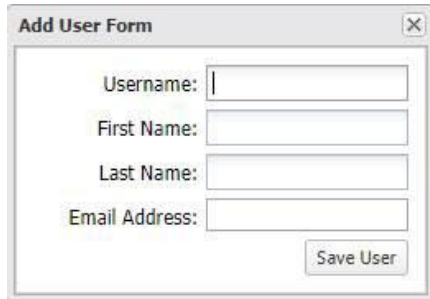
- Company Admin – Indicates that the user has been designated an administrator for their company.
- Active – Indicates whether the user is an active user of the system and allowed to login.
- Locked – Indicates that the user has been locked from being allowed to login to the system. This is usually due to too many failed login attempts.

To Add a User:

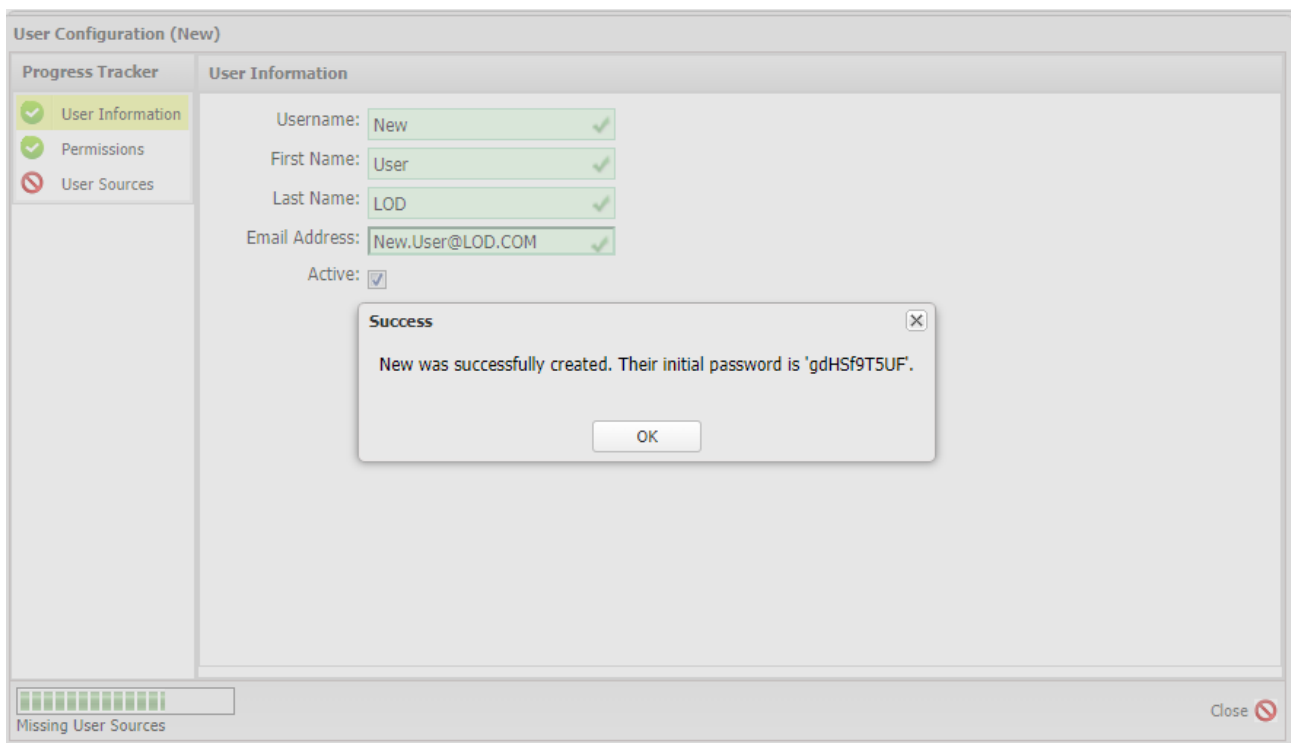
- Click the Add New User button.



- The Add User Form will display.



- Enter the Username, First Name, Last Name and Email Address of the user to be added.
- Once completed a box will generate with the new user's temporary password. This will need to be changed upon first log in.



- You will then provide roll-based access for the user:

User Configuration (New)

Progress Tracker	Permissions																											
<ul style="list-style-type: none"> <input checked="" type="checkbox"/> User Information <input checked="" type="checkbox"/> Permissions <input type="checkbox"/> User Sources 	<p>Admin Permissions Add All</p> <table border="0"> <tr> <td><input type="checkbox"/> Add Splitfield</td> <td><input type="checkbox"/> Change Companyparserfield</td> <td><input type="checkbox"/> Change Companytemplate</td> </tr> <tr> <td><input type="checkbox"/> Change Exportdefinition</td> <td><input type="checkbox"/> Change Group</td> <td><input type="checkbox"/> Change Lockboxgroup</td> </tr> <tr> <td><input type="checkbox"/> Change Permission</td> <td><input type="checkbox"/> Change Splitfield</td> <td><input type="checkbox"/> Create Users</td> </tr> <tr> <td><input type="checkbox"/> Delete Splitfield</td> <td><input type="checkbox"/> Edit Consumer Users</td> <td><input type="checkbox"/> Reset Password</td> </tr> <tr> <td><input type="checkbox"/> View Company</td> <td></td> <td></td> </tr> </table> <p>User Permissions Add All</p> <table border="0"> <tr> <td><input type="checkbox"/> Create Reports</td> <td><input type="checkbox"/> View Activity Reports</td> <td><input type="checkbox"/> Change Rule</td> </tr> <tr> <td><input type="checkbox"/> Do Payment Reversal</td> <td><input type="checkbox"/> Change Alert</td> <td></td> </tr> </table> <p>Decisioning Permissions Add All</p> <table border="0"> <tr> <td><input checked="" type="checkbox"/> Accept Decisioning</td> <td><input checked="" type="checkbox"/> Reject Decisioning</td> <td><input type="checkbox"/> View Company Reports Decisioning</td> </tr> <tr> <td><input checked="" type="checkbox"/> Finalize Decisioning</td> <td><input type="checkbox"/> Unlock Company Decisioning</td> <td><input checked="" type="checkbox"/> View Decisioning</td> </tr> </table>	<input type="checkbox"/> Add Splitfield	<input type="checkbox"/> Change Companyparserfield	<input type="checkbox"/> Change Companytemplate	<input type="checkbox"/> Change Exportdefinition	<input type="checkbox"/> Change Group	<input type="checkbox"/> Change Lockboxgroup	<input type="checkbox"/> Change Permission	<input type="checkbox"/> Change Splitfield	<input type="checkbox"/> Create Users	<input type="checkbox"/> Delete Splitfield	<input type="checkbox"/> Edit Consumer Users	<input type="checkbox"/> Reset Password	<input type="checkbox"/> View Company			<input type="checkbox"/> Create Reports	<input type="checkbox"/> View Activity Reports	<input type="checkbox"/> Change Rule	<input type="checkbox"/> Do Payment Reversal	<input type="checkbox"/> Change Alert		<input checked="" type="checkbox"/> Accept Decisioning	<input checked="" type="checkbox"/> Reject Decisioning	<input type="checkbox"/> View Company Reports Decisioning	<input checked="" type="checkbox"/> Finalize Decisioning	<input type="checkbox"/> Unlock Company Decisioning	<input checked="" type="checkbox"/> View Decisioning
<input type="checkbox"/> Add Splitfield	<input type="checkbox"/> Change Companyparserfield	<input type="checkbox"/> Change Companytemplate																										
<input type="checkbox"/> Change Exportdefinition	<input type="checkbox"/> Change Group	<input type="checkbox"/> Change Lockboxgroup																										
<input type="checkbox"/> Change Permission	<input type="checkbox"/> Change Splitfield	<input type="checkbox"/> Create Users																										
<input type="checkbox"/> Delete Splitfield	<input type="checkbox"/> Edit Consumer Users	<input type="checkbox"/> Reset Password																										
<input type="checkbox"/> View Company																												
<input type="checkbox"/> Create Reports	<input type="checkbox"/> View Activity Reports	<input type="checkbox"/> Change Rule																										
<input type="checkbox"/> Do Payment Reversal	<input type="checkbox"/> Change Alert																											
<input checked="" type="checkbox"/> Accept Decisioning	<input checked="" type="checkbox"/> Reject Decisioning	<input type="checkbox"/> View Company Reports Decisioning																										
<input checked="" type="checkbox"/> Finalize Decisioning	<input type="checkbox"/> Unlock Company Decisioning	<input checked="" type="checkbox"/> View Decisioning																										

Missing User Sources Close

- Finally, you will assign the sources (lockboxes), this user has access to:

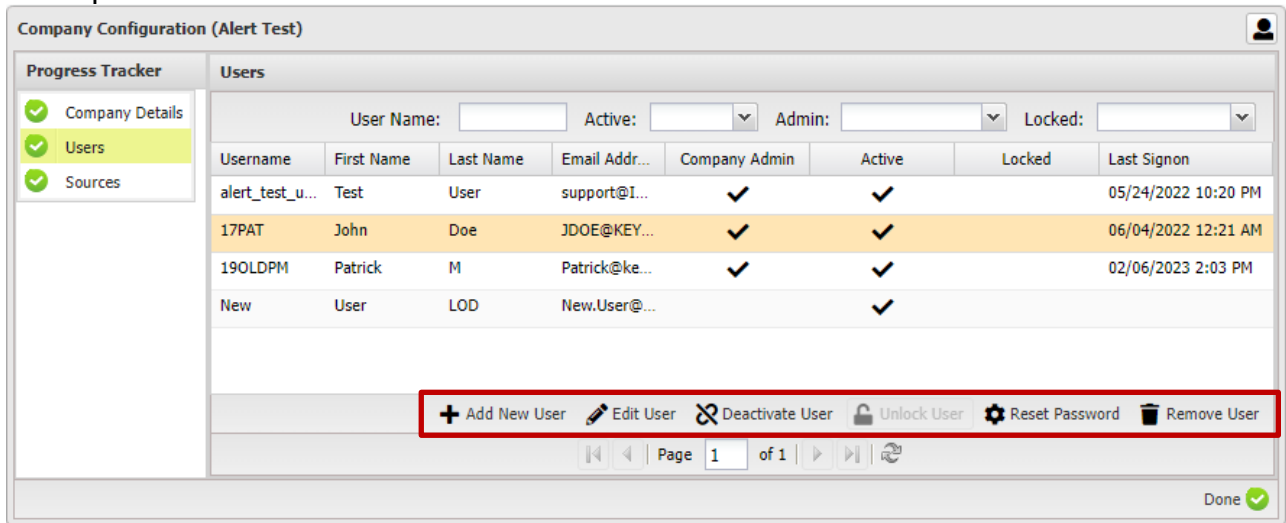
User Configuration (New)

Progress Tracker	User Sources				
<ul style="list-style-type: none"> <input checked="" type="checkbox"/> User Information <input checked="" type="checkbox"/> Permissions <input checked="" type="checkbox"/> User Sources 	<p>Number: <input type="text"/> Name: <input type="text"/></p> <table border="1"> <thead> <tr> <th>Number</th> <th>Name</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> </tr> </tbody> </table> <p>+ Add New Source Remove</p>	Number	Name		
Number	Name				

Missing User Sources Close

To Configure a User:

To configure a user, simply select the user you wish to configure, and select Edit User at the bottom of the page. You can also remove users or reset passwords from this view. Once Edit User is selected the same windows will show as setting up a new user.



Assigning User Permissions

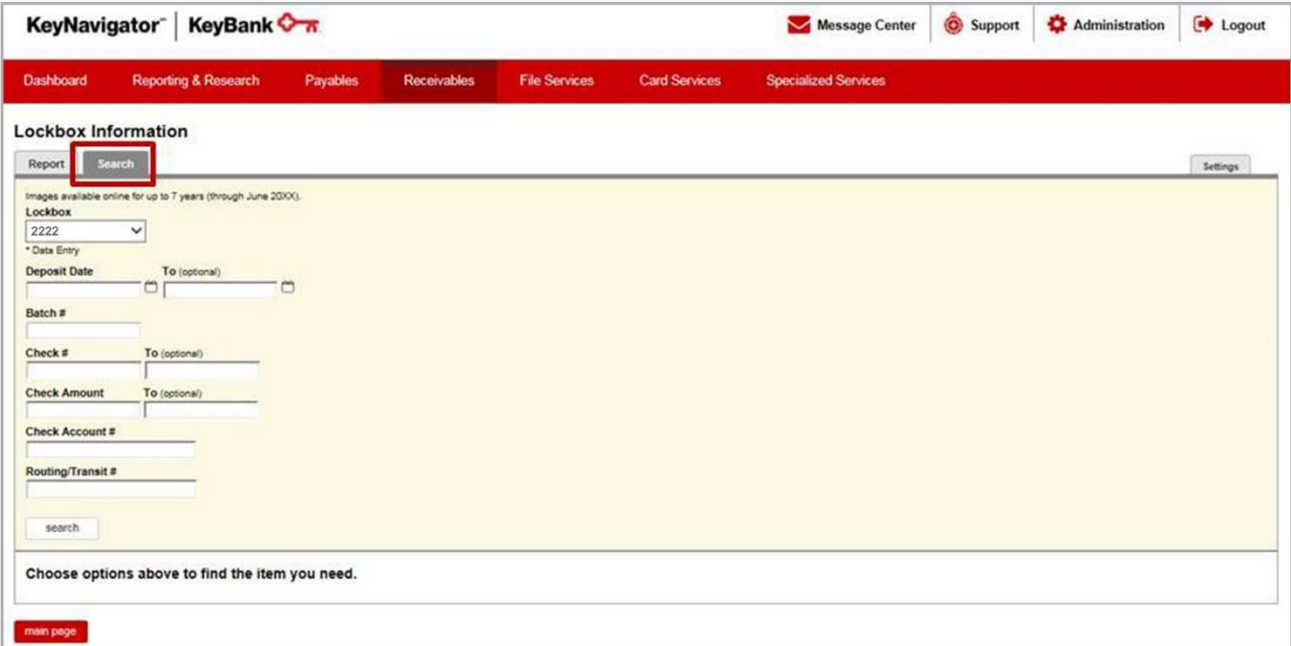
To grant or deny user permissions simply select / deselect those permissions you wish to grant or deny the user and click the "Save User Configuration" Button. As an administrator you are only allowed to administer those permissions to which you yourself have been granted. The common permissions available are:

- Create Users – Able to create new users within the system.
- Change Permission – Able to grant users permissions and access to sources.
- Reset Passwords – Able to reset other user passwords.
- View Reports – Able to view the report suite.
- Create Reports – Able to perform export activity from the system.
- View Decisioning – Able to view the Exception Decisioning Application within the system.
- Accept Decisioning – Able to "Accept" exceptions within the Decisioning Application.
- Reject Decisioning – Able to "Reject" exception within the Decisioning Application
- Finalize Decisioning – Able to submit exceptions for final processing within the Decisioning Application.

6. Additional Functionality

6.1 Search

You can easily search for images from either the Receivables basic search panel or from the fully advanced Search tab. Criteria available will be based on the originally captured set-up for your lockboxes.



The screenshot shows the KeyNavigator interface with the 'Receivables' tab selected. The 'Lockbox Information' section is active, and the 'Search' tab is highlighted. The search form contains the following fields:

- Lockbox: A dropdown menu with '2222' selected.
- * Data Entry: A checkbox.
- Deposit Date: A date range selector with 'To (optional)'.
- Batch #: A text input field.
- Check #: A text input field with 'To (optional)'.
- Check Amount: A text input field with 'To (optional)'.
- Check Account #: A text input field.
- Routing/Transit #: A text input field.
- A 'search' button at the bottom of the form.

Below the form, there is a note: "Choose options above to find the item you need." and a "main page" link.

You can search one, all, or any combination of the following field options using either exact or a range of criteria:

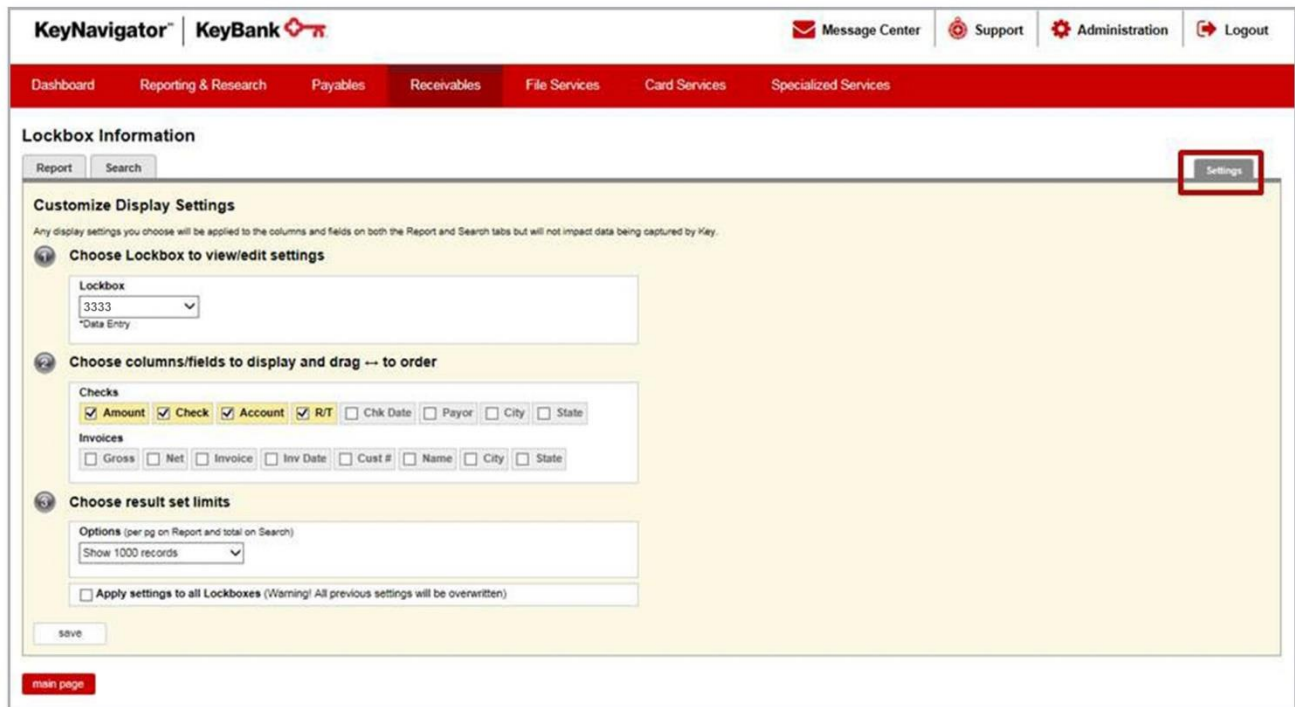
- Lockbox Number
- Batch Sequence Number
- Check Routing
- Transit Number
- Batch Amount
- Check Number
- Check Amount
- Check Serial Number
- Transaction Sequence Number
- Deposit Date
- Transaction Item

The following twelve optional search fields are also available if you choose to use Key’s data entry service:

- Customer Number
- Invoice Number
- Invoice Name
- Invoice City
- Invoice State
- Invoice Date
- Gross Invoice Amount
- Net Amount
- Payor Name
- Payor City
- Payor State
- Check Date

6.2 Customized Display Settings

By clicking on the **Settings** tab, you can customize your display settings. For example, choose the lockbox to view or edit as well as how the data is displayed on the screen each time you enter the system.



7. Questions and Assistance

KeyBank’s Lockbox Solutions Team will handle the set-up and implementation of your Lockbox. This team will be led by your Payments Advisor, who will work in tandem with your Relationship Manager. Both will be supported by a Client Manager or Implementation Manager, who will take on a strong servicing role throughout the implementation process.

Additionally, your implementation project group will consist of any other members of your assigned Key Team and any Operations/Product contacts necessary to make sure the implementation process runs smoothly.

This team will ensure that the implementation of our lockbox solution is organized and efficient in both delivery and communication. A conversion task list will outline each step of the set-up process and what actions need to be taken by either you or Key. Throughout the implementation, we will be in communication via weekly conference calls to update you on the progress and completion of the implementation. Additionally, we will complete quality checks shortly after each solution has been implemented to ensure your complete satisfaction.

Key will also provide all the necessary support during implementation. Our support includes training, technical assistance, and onsite visits as needed.

Key's Commercial Banking Services center should be your first point of contact for all inquiries and issues, regardless of urgency level. If necessary, Key's Commercial Banking Services team will create and route the request back to the Lockbox Solutions Team for appropriate resolution and follow-up.

The Commercial Banking Services team can be reached Monday through Friday from 8:00 a.m. – 9:00 p.m. ET at 800-821-2829.

8. Glossary

OCR-Scannable: Optical Character Recognition, lockbox processing of a coupon size document with Optical Character scan line that will be machine read by high-speed equipment.