



Digital Disbursements Transmission

Toolkit

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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, and verification and 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 are 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.

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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 addresses only.
- Common recipient authentication fields are first name, last name, last 4 of SSN, DOB, driver's license number, unique customer or vendor ID, invoice number, transaction date, etc. There must be one and up to four authentication parameters.
- Debit card account verification fields include first name, last name, card account number, expiration date, security code, account address.
- 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 a.m., 2 p.m., 8 p.m., and 2 a.m. 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 a.m. ET, 365 days per year.
- Notify Cancel records are intended to cancel payments where a recipient has not yet chosen and been verified according to their preferred payment type. Cancels will not affect payments where recipient has selected payment type and payment was issued.

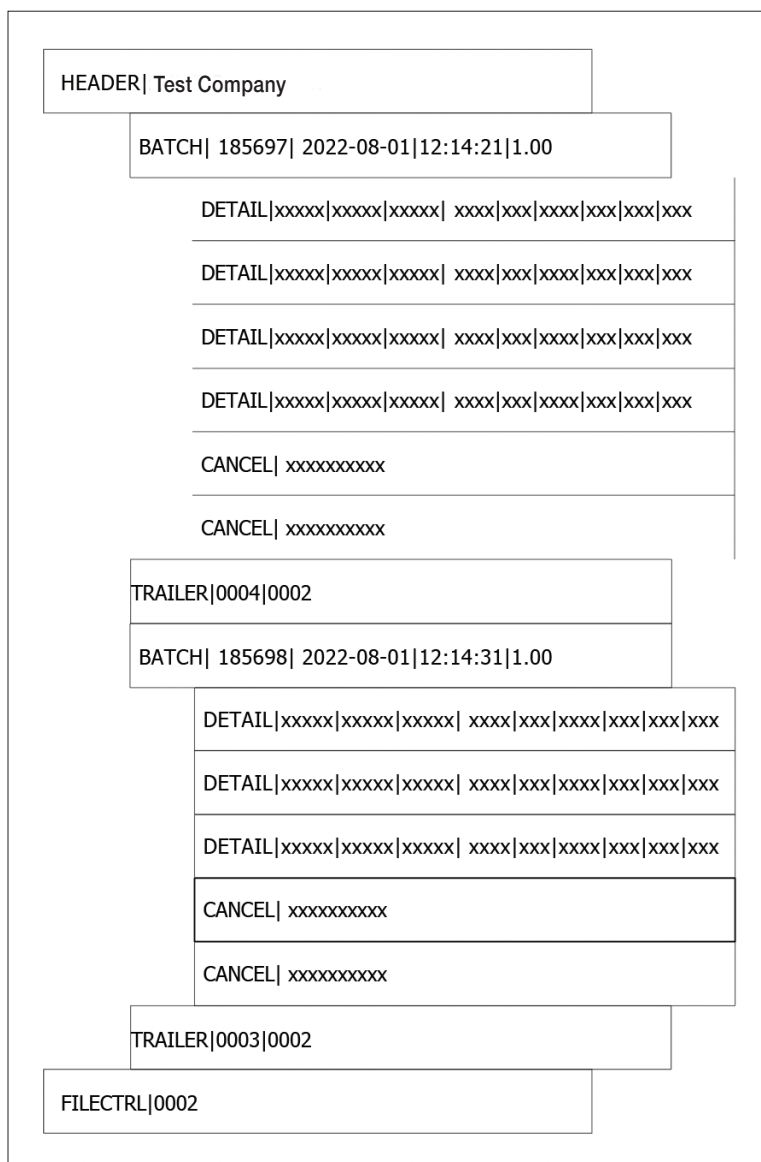
Input file format

Input File Name: SPE_PAYREQ_99999_YYMMDDHHMMSS.TXT



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.



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
CHECK REMITTANCE	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	Test Company
FILE TYPE	Required		String, length 20	NEW or RESEND

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, KeyBank 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| |Test|Client|8083320072|000 Main Street||South Bend|IN|11111|testclient@gmail.com||6014|7/30/88|236jhdf@6|Wilkerson|||1234-5678|Auto Accident|2020 Toyota Camry|Rear bumper replacement|April 1, 2021|test city|AB1234567|||

Field	Optional or Required	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.		
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 of 150	
CITY	Required	Recipient city (required for Recipient Verification).	String of max length of 150	
STATE	Required	The two letters designated 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	test client @gmail.com
HOME PHONE	Optional	The home phone of the customer. Numeric values only and no other characters allowed.	Number of length 10	

Input file

Field	Optional or Required	Description	Format	Possible Values
AUTHENTICATION VALUE 1	Optional	The first authentication variable value.	String, length 10	Always send value DETAIL
AUTHENTICATION VALUE 2	Optional	The second authentication variable value.	String 100	
AUTHENTICATION VALUE 3	Optional	The third authentication variable value.	String 100	
AUTHENTICATION VALUE 4	Optional	The fourth authentication variable value.	String 100	
AUTHENTICATION VALUE 5	Optional	The fifth authentication variable value.	Decimal 10	3500.00
AUTHENTICATION VALUE 6	Optional	The sixth authentication variable value.	String 30	
NOTIFICATION VALUE 1	Optional	The value of the first variable used in the email to the customer.	String of max length of 150	
NOTIFICATION VALUE 2	Optional	The value of the second variable used in the email to the customer.	String of max length of 150	
NOTIFICATION VALUE 3	Optional	The value of the third variable used in the email to the customer.		
NOTIFICATION VALUE 4	Optional	The value of the fourth variable used in the email to the customer.	String of max length of 150	
NOTIFICATION VALUE 5	Optional	The value of the fifth variable used in the email to the customer.	String of max length of 150	
NOTIFICATION VALUE 6	Optional	The value of the sixth variable used in the email to the customer.	String of max length of 150	
NOTIFICATION VALUE 7	Optional	The value of the seventh variable used in the email to the customer.	String of length of 2	
NOTIFICATION VALUE 8	Optional	The value of the eighth variable used in the email to the customer.	String of max length of 10	
NOTIFICATION VALUE 9	Optional	The value of the ninth variable used in the email to the customer.	String of max length of 150	test client @gmail.com
NOTIFICATION VALUE 10	Optional	The value of the 10th variable used in the email to the customer.	Number of length 10	
NOTIFICATION VALUE 11	Optional	The value of the 11th variable used in the email to the customer.		
NOTIFICATION VALUE 12	Optional	The value of the 12th variable used in the email to the customer.		

Input file

Notify Cancel record layout

Example: CANCEL|002152116867963|5000.00

Field	Optional or Required	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	002152116867963
AMOUNT	Required	Dollar amount of disbursement (\$\$\$\$\$\$.cc).	Decimal 10	5000.00

Trailer record layout

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

Example: TRAILER|12|1|17225.50

Field	Optional or Required	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	12
NUMBER OF NOTIFY CANCEL REQUESTS	Required	Number of Notify Cancel requests included in the Detail section of this file.	Number	1
AMOUNT TOTAL	Required	Sum of individual amounts in DETAIL and CANCEL records.	Decimal 10	17225.50

File control record layout

Example: FILECTRL|2

Field	Optional or Required	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	2

Input file

Below is a color-coded breakdown of our file formatting requirements:

HEADER|ACME INC|New

BATCH|35697|2022-08-01|12:14:21|1.00

DETAIL|002152116867963|762346423874|1000345634|2700.00|Claim 1234- 5678||Test|Client|8083320072|000
Main Street||South Bend|IN|46617| test client@gmail.com ||6014|7/30/88|236jhdf@6|Wilkerson|||1234-5678|Auto
Accident|2020Toyota Camry|Rear bumper replacement|April 1, 2021|test city|AB1234567|||||

TRAILER|1|0|2700.00

FILECTRL|1

Header

Record Type – Always **HEADER**

Company Name – String, length 80

File Type - String, length 20 (NEW or RESEND)

Batch

Record Type – Always **BATCH**

Participant ID - Int 5

Date – Always YYYY-MM-DD

Time – Always HH:MM:SS

Version – Always 1.00

Detail

Record Type – Always **DETAIL**

Client Reference ID - String 100

Client Reference ID 2 (Optional) - String 100

Customer ID (Optional) - String 100

Amount - Decimal 10 ALWAYS \$\$\$\$\$.cc

Client Memo (Required if using Check) - String 30

First Name - String of max length of 150

Last Name - String of max length of 150

Cell (Optional) - Number of length 10

Address Line 1 - String of max length of 150

City - String of max length 150

State - String of length of 2

ZIP Code- String of max length of 10

Email - String of max length of 150

Authentication Value 1 String of max length of 40

Authentication Value 2 String of max length of 40

Authentication Value 3 String of max length of 40

Notification Value 1 String of max length of 750

Notification Value 2 String of max length of 750

Notification Value 3 String of max length of 750

Notification Value 4 String of max length of 750

Notification Value 5 String of max length of 750

Notification Value 6 String of max length of 750

Notification Value 7 String of max length of 75

Trailer

Record Type – ALWAYS **TRAILER**

Number of Payees – Number

Number of Cancel Request – Number

Amount Total - Decimal 10

File Control

Record Type - ALWAYS **FILECTRL**

Batch Count - 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_Disburse_Recon_10258_YYMMDDHHMMSS

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 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	
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	

Next-day reporting

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	
Notify 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_Disburse_Recon_10258_YYMMDDHHMMSS

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. The client reference ID is the single source of truth for reconciliation back to the client's ERP system.

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	
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	

