KeyNavigator® File Transfer

User Guide

KeyBank

Table of Contents

Introduction

Overview

File Transfer is a powerful yet simple method of providing your company with the ability to exchange (send and/or receive) files with KeyBank using a "Web-Based File Transfer" protocol.

By using drop and drag functionality, authorized KeyNavigator users can send files to KeyBank from a user's PC or a company LAN/Shared Drive. Conversely, users can retrieve files from Key to be processed by systems that your company uses.

Users are authorized to send and/or receive specific file types (i.e., ACH versus Lockbox). Additionally, users who are submitting sensitive information for things like payroll processing can mark their files as "Confidential" to prevent other users with access to that file type from viewing the contents of a file.

File Transfer also has a separate area to be used when you are setting up new file types for exchange. You will send and/or retrieve test files while you are working with our onboarding teams. Files sent and/or retrieved via this testing area are done outside of production environments.

Files you can exchange

File Transfer can be used to send and/or retrieve the following file types. Please note that file types not listed here must be exchanged using a Direct Transmission (i.e., FTP, sFTP, AS2, etc.). Please contact your Payment Advisor for details on a file type not listed below.

Send Files

- Account Reconcilement (ARP)
- Automated Clearing House (ACH)
- Check Outsourcing
- Electronic Data Interchange (EDI)
- Wire Transfer
- PAIN.001 (ACH/Wire/Check)
- PAIN.008 (ACH/Wire)

Retrieve Files

- Account Reconcilement (ARP)
- Automated Clearing House (ACH)
- BAI2 Intraday
- BAI2 Previous Day
- Electronic Data Interchange (EDI)
- Lockbox
- Returned Items
- Wire Transfer
- CAMT.002 (Intraday BAI)
- CAMT.053 (Previous Day BAI)
- PAIN.002 (ACH/Wire/Check)

Features

Streamlined experience

One screen shows all

Sending or retrieving files is integrated with file status and history reporting. You do not have to go to a separate report menu to obtain file information.

File retention

Files that have been sent or retrieved can be downloaded for 45 days. A File History (records of sent/retrieved files) is available for 180 days.

Exchange test files

Separate screens/tabs are used to send and/or retrieve files during the onboarding process for new files. Test environments are not connected to production systems.

Manage access

User entitlements

Users can be entitled to send and/or retrieve specific file types.

Confidential files

Users who are sending confidential files can mark the file as “Confidential.” This will prevent other users with access to that file type from downloading or viewing the contents of the file.

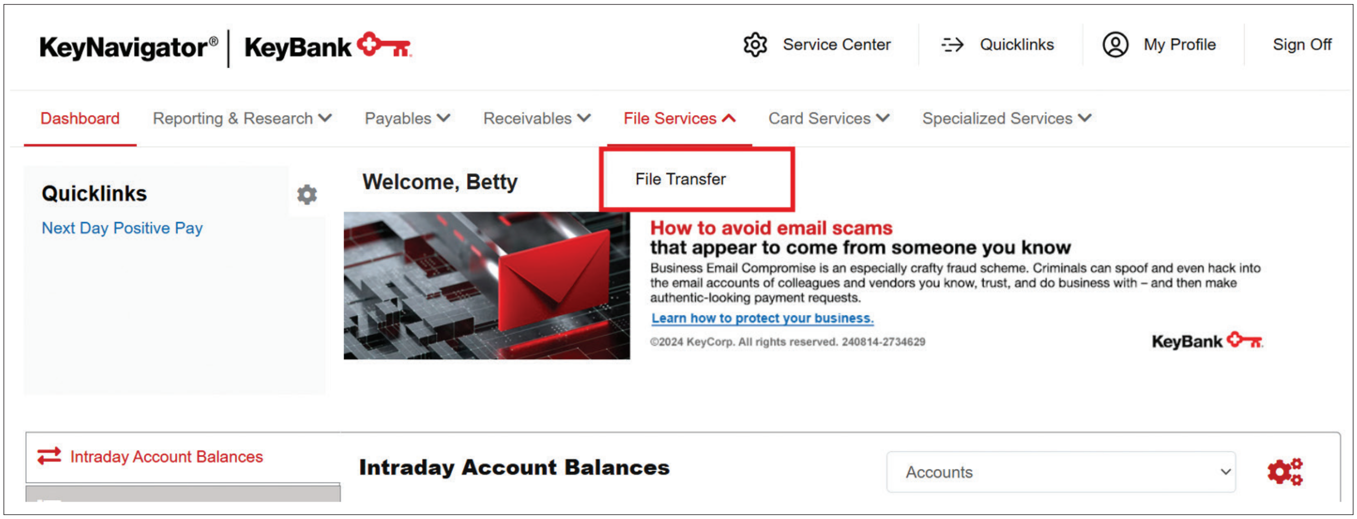
Audit trail

Full audit details are provided. User information and date/time details are provided for both sending and retrieving files.

Screen Views

Initial setup process

- Access File Transfer by clicking on the **File Services** section at the top of the KeyNavigator page.
- Click on **File Transfer.**



Screen Views

File Transfer homepage

The File Transfer homepage will display any File Transfer-specific news or information. It also contains the System Availability, including deadlines for submitting files and the times when files are available for retrieval.

File Transfer

Home | Send Files | Retrieve Files | Send Test Files | Retrieve Test Files

Did You Know?

Confidential File Checkbox Option:

File Transfer includes the option for a user to mark a file they are sending as "Confidential".
Clicking the "Confidential File" checkbox when uploading a file will prevent other users from being able to download / view that file in the Send Files results screen.

File Validation Email Notifications:

Your company can subscribe to file validation email notifications. These emails are generated after a file you submit is validated for proper formatting.

You can also receive an email notification when your outbound files are ready for pickup. The following email notifications are available:

- Success - includes "Success" and "Success with Warnings"
- Reject - includes "Rejected" and "Empty"
- File Available for Pickup

If you are interested please have your KeyNavigator Company Administrator contact your company's Treasury Services Payment Advisor or Client Manager.

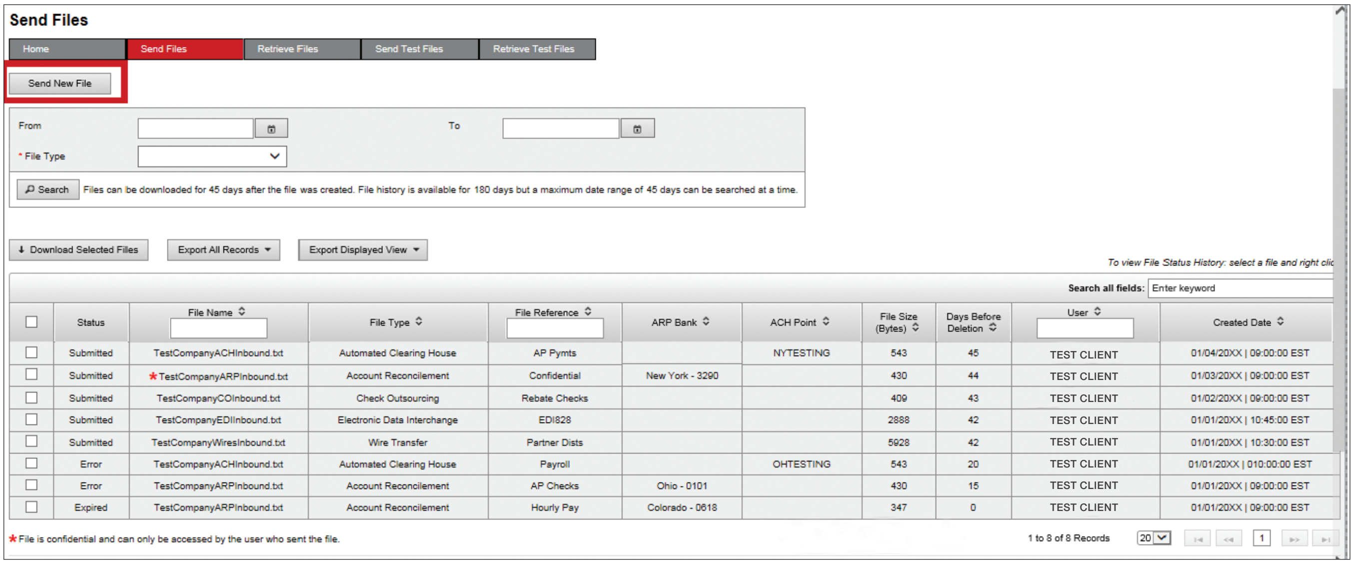
- Email notifications are generated for a particular file - not at the user level - emails can be sent to up to 2 email addresses
- Email notifications for non-standard formatted inbound files are not available

File Transfer Times - System Availability 24/7

Send File - Deadline for Overnight Processing	
ACH:	9:00 PM ET
EDI (for ACH):	9:00 PM ET
EDI (for Wires):	6:00 PM ET
ARP (Account Reconcilement):	11:00 PM ET
Wire:	6:00 PM ET
Retrieve Files - Anytime After	
ACH Returns:	8:00 AM ET
Previous Day EDI:	8:00 AM ET
Intraday EDI:	7:00 AM ET, 12:00 PM ET, 5:00 PM ET and 8:00 PM ET
ARP (Account Reconcilement):	8:00 AM ET
LBX (Lockbox):	8:00 AM ET (multiple files throughout the day)
BAI2 Intraday	8:00 AM ET
BAI2 Previous Day	8:00 AM ET ME-NH-VT-NY-OH-IN-MI 10:30 AM ET CO-UT-ID-OR-WA 11:30 AM ET AK
Return Items:	8:00 AM ET

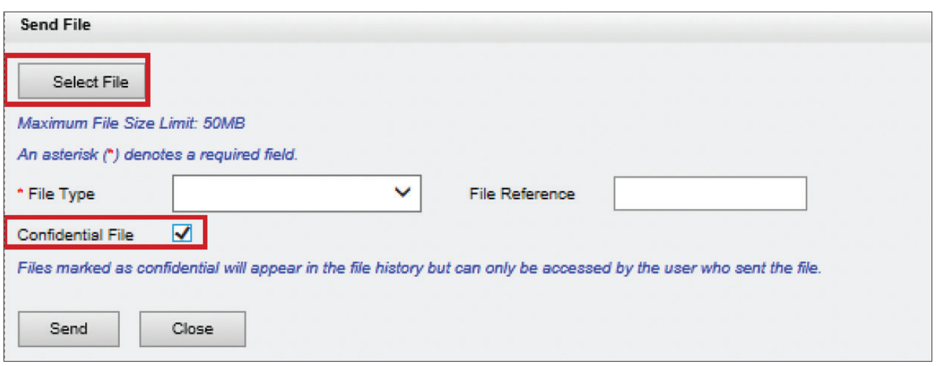
Send Files

The Send Files screen is where you can send files to KeyBank, download/view previously sent files, and view file status and history information.



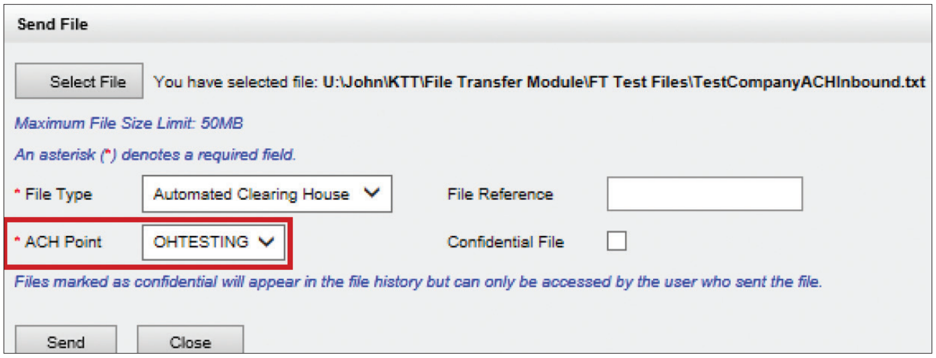
To send a file

- Click on **Send New File**.
- Click **Select File** to choose the file you want to upload, the file type, and enter a file reference (memo). You can also check the **Confidential File** box if you want to prevent other users from downloading/viewing the contents of the file.
- Click **Send** to submit your file.

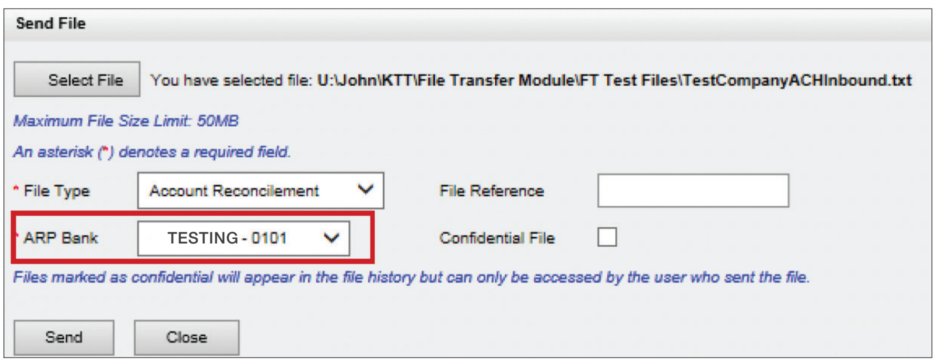


Screen Views

When sending an Automated Clearing House file, please enter the correct ACH Point for the file you are sending. The onboarding team will provide you with this information during file testing.

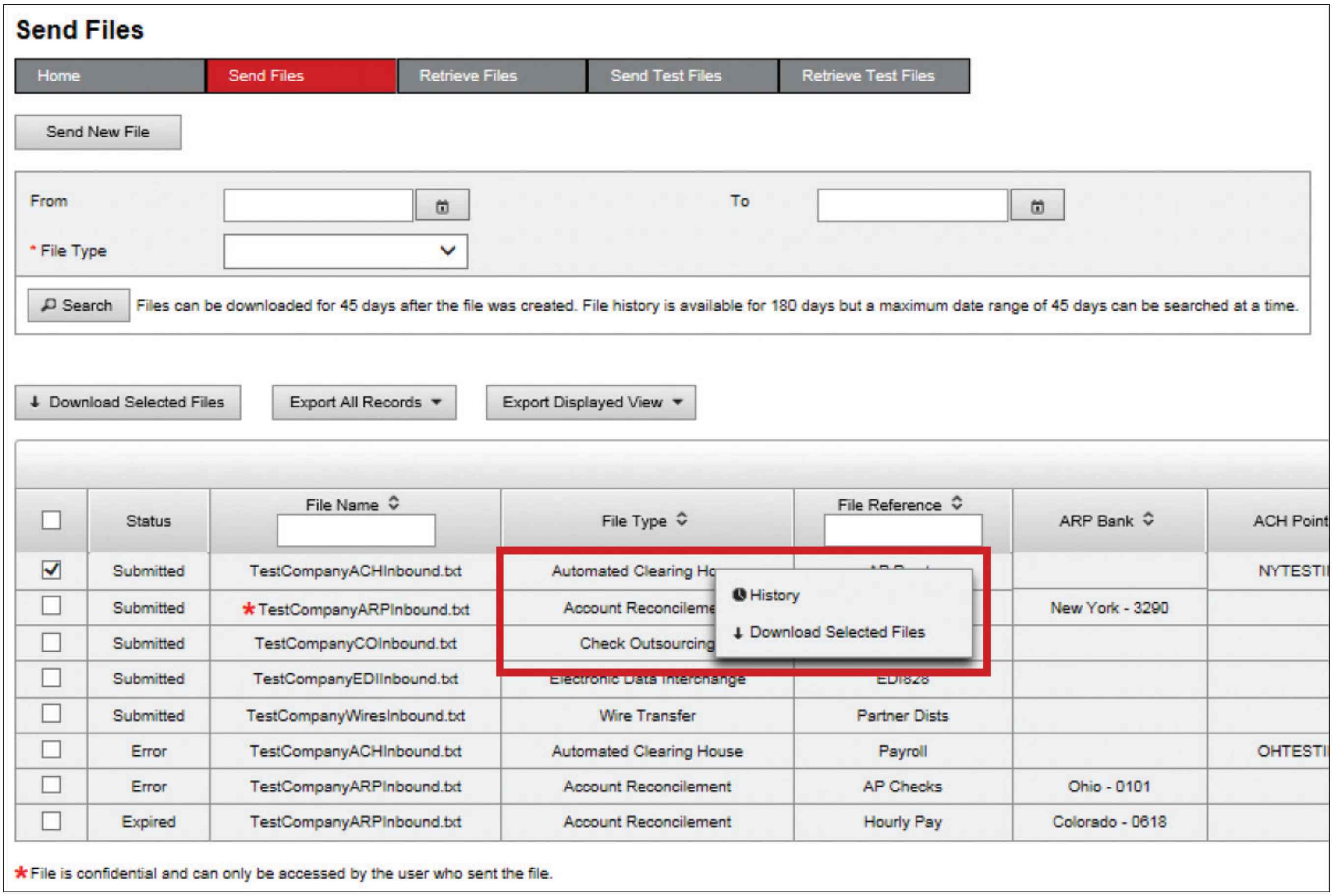


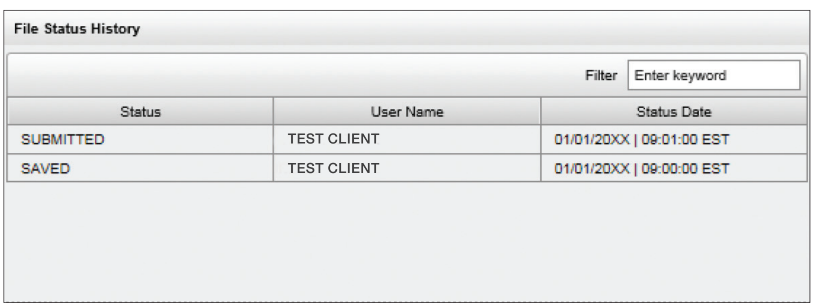
When sending an Account Reconcilement file, please enter the correct ARP Bank for the file. The onboarding team will provide you with this information during file testing.



Screen Views

To view the status of a file that has been sent or to view the history of the file, right click on **a file** and then click **History**.





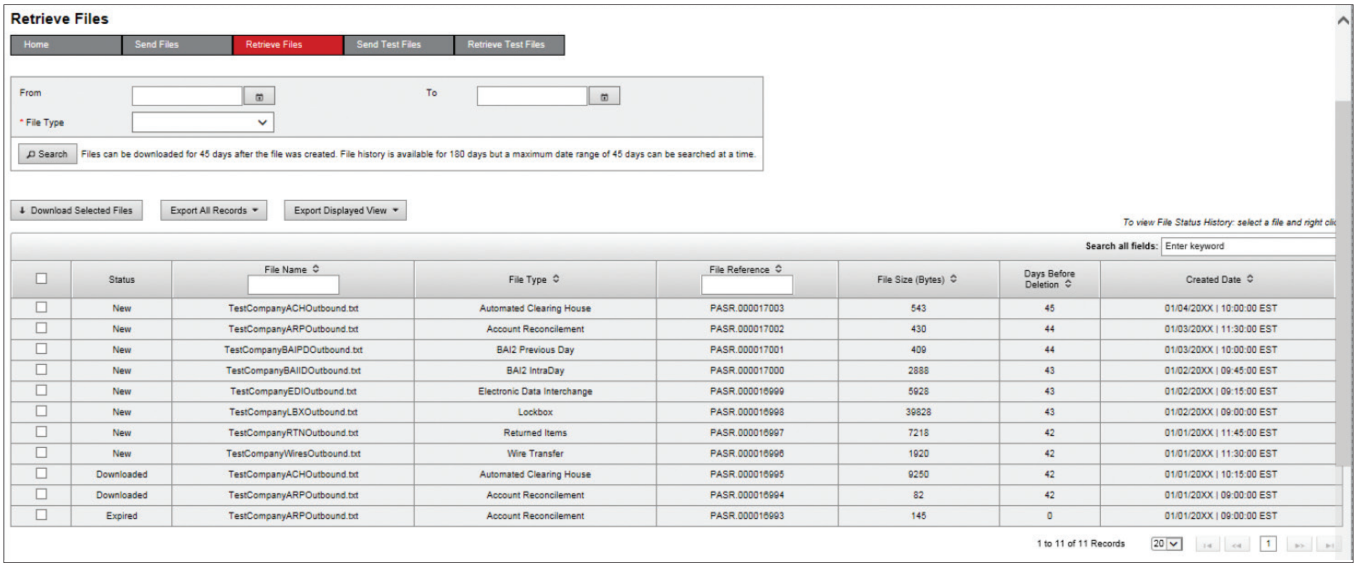
Screen Views

Retrieve Files

The Retrieve Files screen is where you can retrieve files from KeyBank, download/view previously retrieved files, and view file status and history information.

Files available for downloading from KeyBank will be indicated as New in the Status column. Files that have been downloaded by other users at the company will be indicated as Downloaded in the Status column.

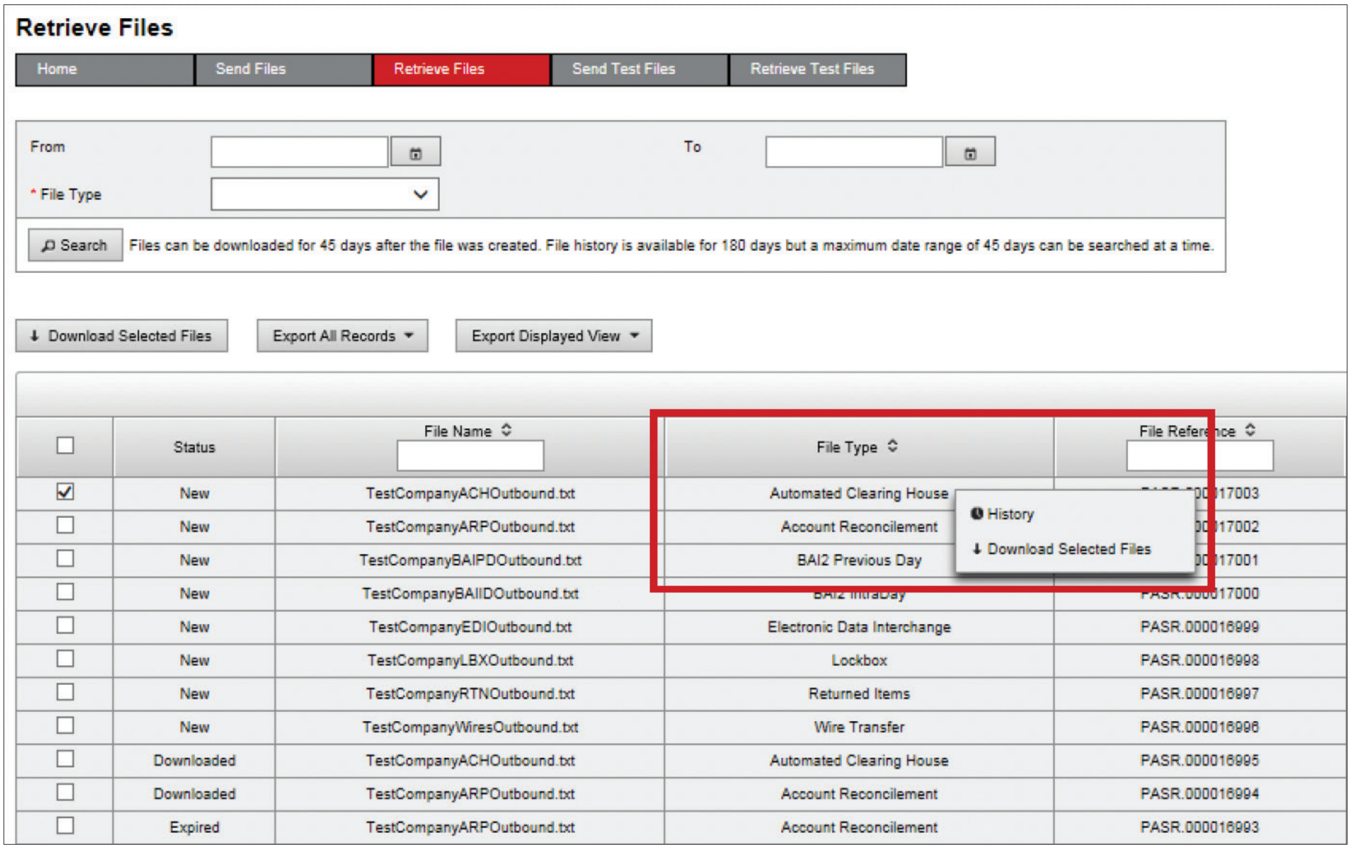
Files are available for downloading for 45 days. Files that have passed the 45-day retention period will be indicated as Expired in the Status column. The file's record will remain in the system for 180 days from the original date and can be viewed by using the search filter.

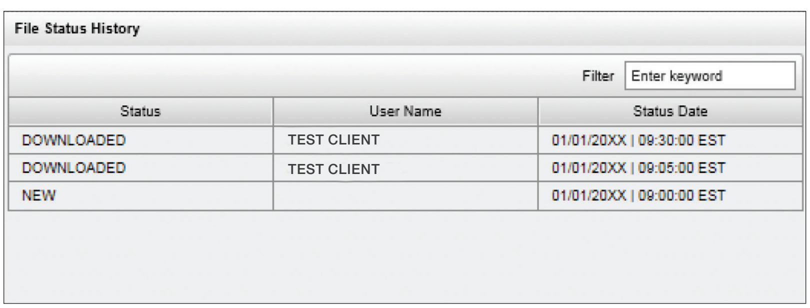


	Status	File Name	File Type	File Reference	File Size (Bytes)	Days Before Deletion	Created Date
	New	TestCompanyACHOutbound.txt	Automated Clearing House	PASR.000017003	543	45	01/04/20XX | 10:00:00 EST
	New	TestCompanyARPOutbound.txt	Account Reconcilement	PASR.000017002	430	44	01/03/20XX | 11:30:00 EST
	New	TestCompanyBAIPDOutbound.txt	BAI2 Previous Day	PASR.000017001	409	44	01/03/20XX | 10:00:00 EST
	New	TestCompanyBAIIDOutbound.txt	BAI2 IntraDay	PASR.000017000	2888	43	01/02/20XX | 09:45:00 EST
	New	TestCompanyEDIOutbound.txt	Electronic Data Interchange	PASR.000016999	5928	43	01/02/20XX | 09:15:00 EST
	New	TestCompanyLBXOutbound.txt	Lockbox	PASR.000016998	39828	43	01/02/20XX | 09:00:00 EST
	New	TestCompanyRTNOutbound.txt	Returned Items	PASR.000016997	7218	42	01/01/20XX | 11:45:00 EST
	New	TestCompanyWiresOutbound.txt	Wire Transfer	PASR.000016996	1920	42	01/01/20XX | 11:30:00 EST
	Downloaded	TestCompanyACHOutbound.txt	Automated Clearing House	PASR.000016995	9250	42	01/01/20XX | 10:15:00 EST
	Downloaded	TestCompanyARPOutbound.txt	Account Reconcilement	PASR.000016994	82	42	01/01/20XX | 09:00:00 EST
	Expired	TestCompanyARPOutbound.txt	Account Reconcilement	PASR.000016993	145	0	01/01/20XX | 09:00:00 EST

Screen Views

To view the status of a file that has been sent to you by KeyBank, or to view the history of the file, right click on **a file** and then click **History**.

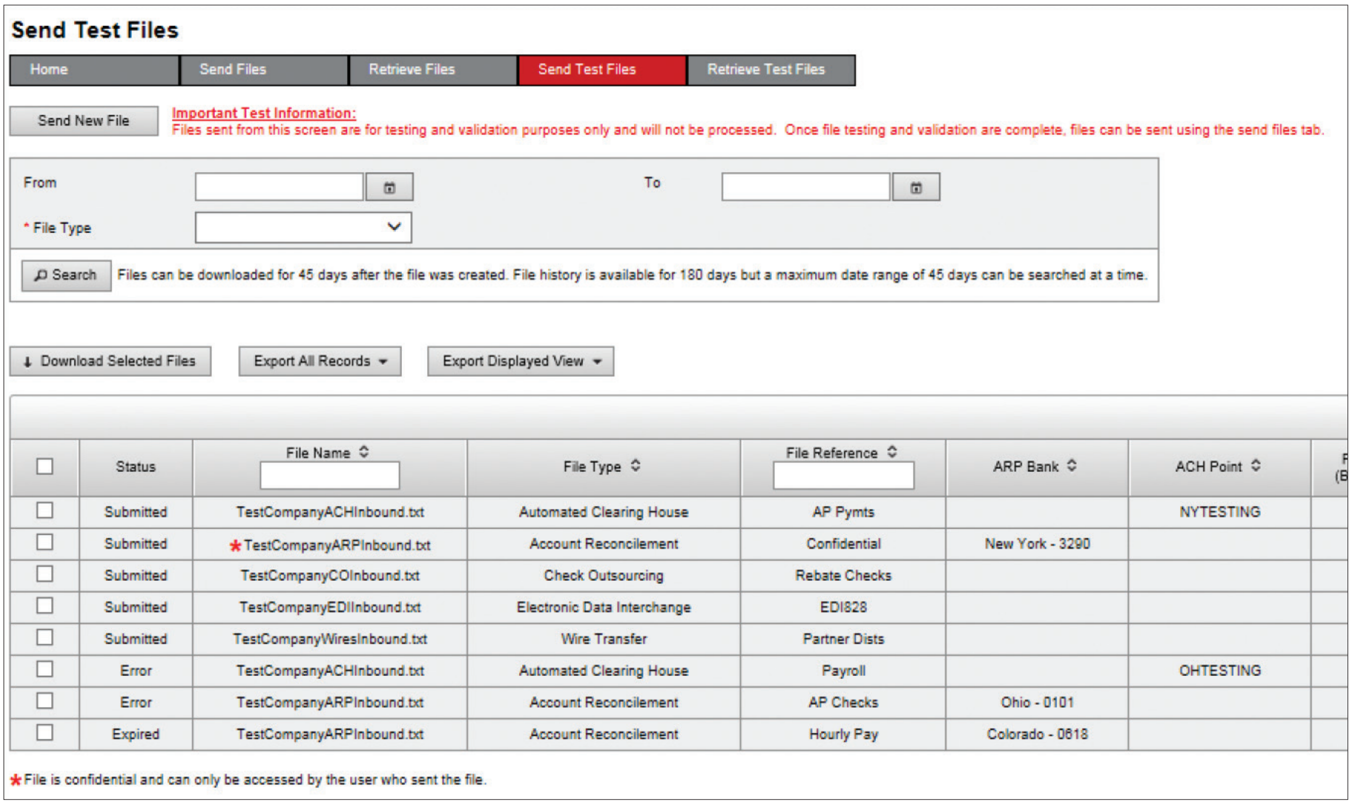




Screen Views

Send Test Files

The Send Test Files screen is where you will transmit files during the testing/onboarding phase of implementing new services. Files sent via the test screen are not processed in production systems. They are used for validation purposes only. You and KeyBank onboarding personnel will agree to a “move to production” date once both parties agree file testing has been completed.


Send Test Files

Home | Send Files | Retrieve Files | Send Test Files | Retrieve Test Files

Send New File

Important Test Information:
Files sent from this screen are for testing and validation purposes only and will not be processed. Once file testing and validation are complete, files can be sent using the send files tab.

From | To

* File Type

Search — Files can be downloaded for 45 days after the file was created. File history is available for 180 days but a maximum date range of 45 days can be searched at a time.

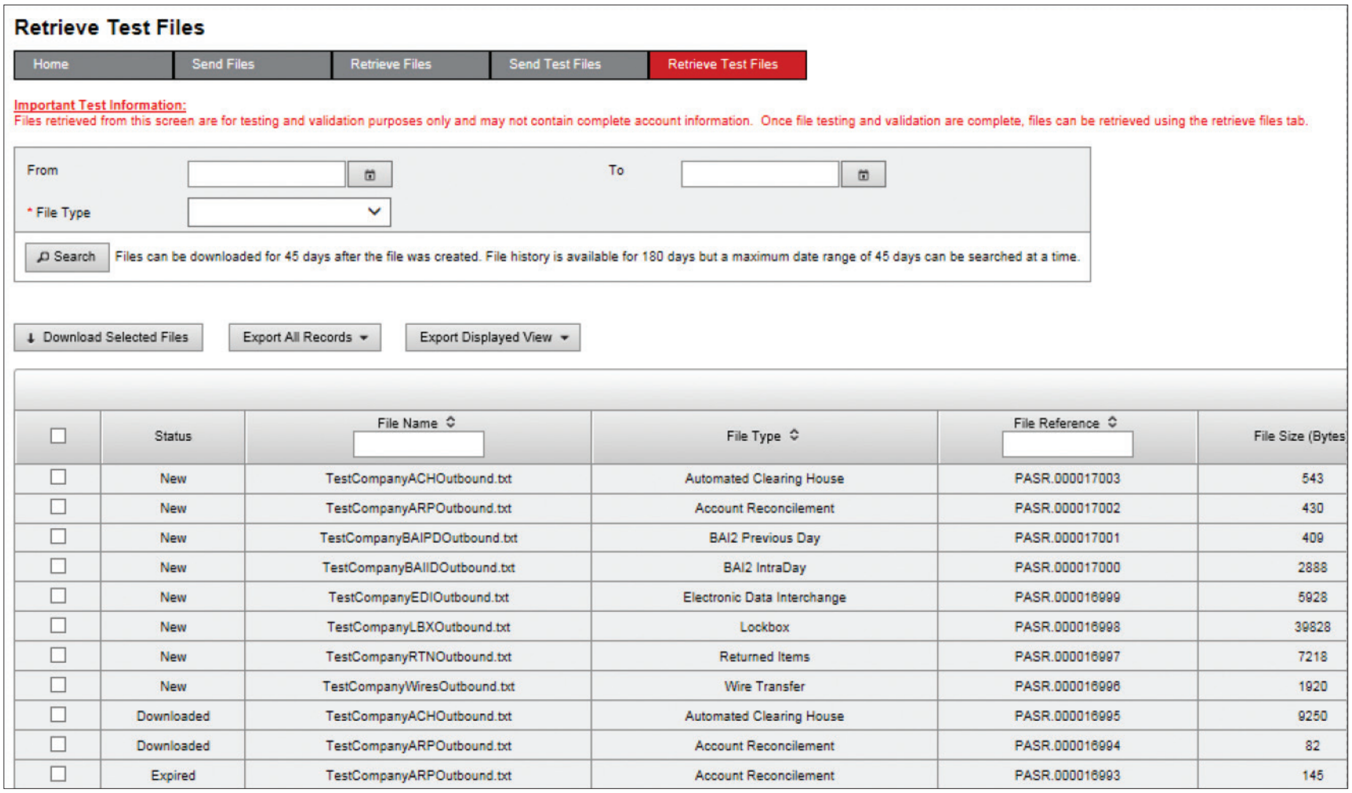
Download Selected Files | Export All Records | Export Displayed View

	Status	File Name	File Type	File Reference	ARP Bank	ACH Point	F (B
☐	Submitted	TestCompanyACHInbound.txt	Automated Clearing House	AP Pymts		NYTESTING	
☐	Submitted	*TestCompanyARPInbound.txt	Account Reconcilement	Confidential	New York - 3290		
☐	Submitted	TestCompanyCOInbound.txt	Check Outsourcing	Rebate Checks			
☐	Submitted	TestCompanyEDIInbound.txt	Electronic Data Interchange	EDI828			
☐	Submitted	TestCompanyWiresInbound.txt	Wire Transfer	Partner Dists			
☐	Error	TestCompanyACHInbound.txt	Automated Clearing House	Payroll		OHTESTING	
☐	Error	TestCompanyARPInbound.txt	Account Reconcilement	AP Checks	Ohio - 0101		
☐	Expired	TestCompanyARPInbound.txt	Account Reconcilement	Hourly Pay	Colorado - 0818		

*File is confidential and can only be accessed by the user who sent the file.

Retrieve Test Files

The Retrieve Test Files screen is where you will retrieve files during the testing/onboarding phase of implementing new services. Files retrieved via the test screen are not processed from production systems. They are used for validation purposes only and should not be ingested/processed in your production systems. You and KeyBank onboarding personnel will agree to a “move to production” date once both parties agree file testing has been completed.



	Status	File Name	File Type	File Reference	File Size (Bytes
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☐	New	TestCompanyBAIIDOutbound.txt	BAI2 IntraDay	PASR.000017000	2888
☐	New	TestCompanyEDIOutbound.txt	Electronic Data Interchange	PASR.000016999	5928
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☐	New	TestCompanyRTNOutbound.txt	Returned Items	PASR.000016997	7218
☐	New	TestCompanyWiresOutbound.txt	Wire Transfer	PASR.000016996	1920
☐	Downloaded	TestCompanyACHOutbound.txt	Automated Clearing House	PASR.000016995	9250
☐	Downloaded	TestCompanyARPOutbound.txt	Account Reconcilement	PASR.000016994	82
☐	Expired	TestCompanyARPOutbound.txt	Account Reconcilement	PASR.000016993	145

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