KeyBank

Loan Management Center
User Guide

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1. Introduction

KeyNavigator's Loan Management Center module provides you with the ability to manage and view information on your commercial loans 24 hours a day.
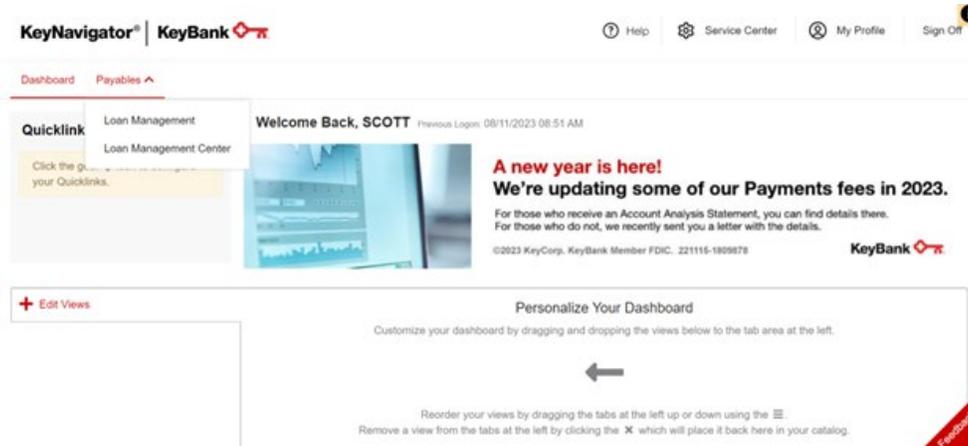
2. Commercial Loan Statements

Commercial Loan Statements are only drawn on the customer level. Only current loans generate Commercial Loan Statements.

Commercial Loan Statements can generally be viewed one to two business days after they are generated. Statements can be viewed online at any time. Commercial Loan Statements are available on KeyNavigator® for a rolling 13 months.

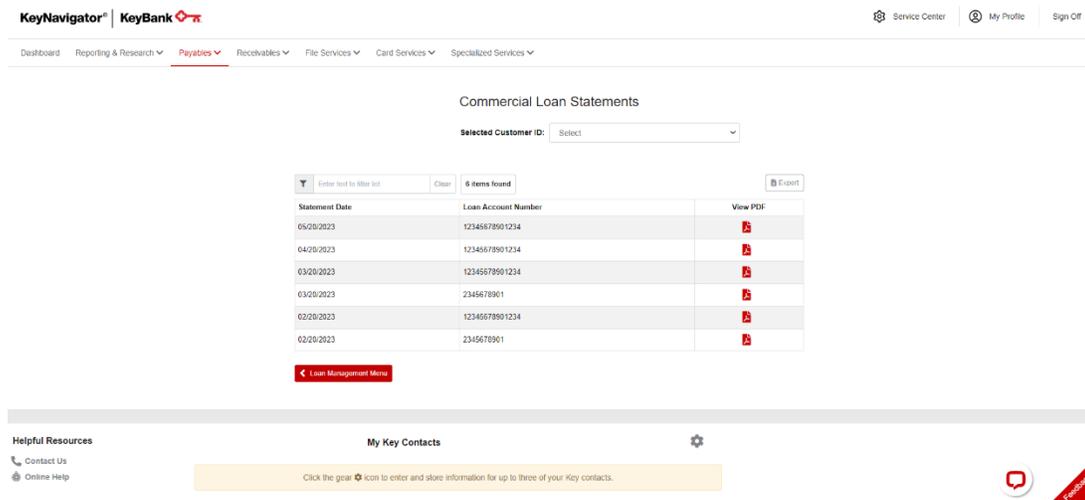**To View your Commercial Loan Statement:**

1. Under the **Payables** section of KeyNavigator, select **Loan Management Center**

2. Select **Commercial Loan Statements** from the Loan Management Center page.
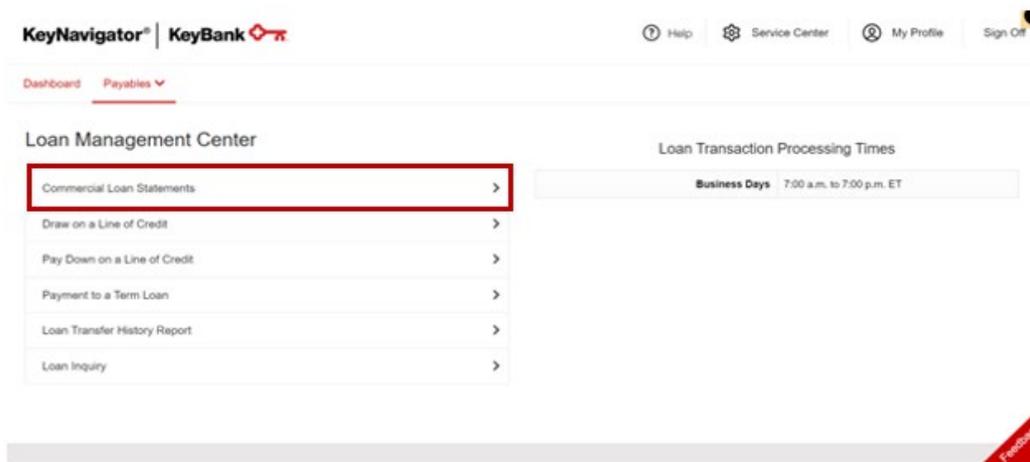
3. Select the customer ID for which you would like to view a statement.

4. Select **Next** to view a list of statements for the account selected or select **Cancel** to return to the Loan Management Center main page.

5. A list of statements will be displayed. Click on the statement that you wish to view, filter or return to the Loan Management Center main page.
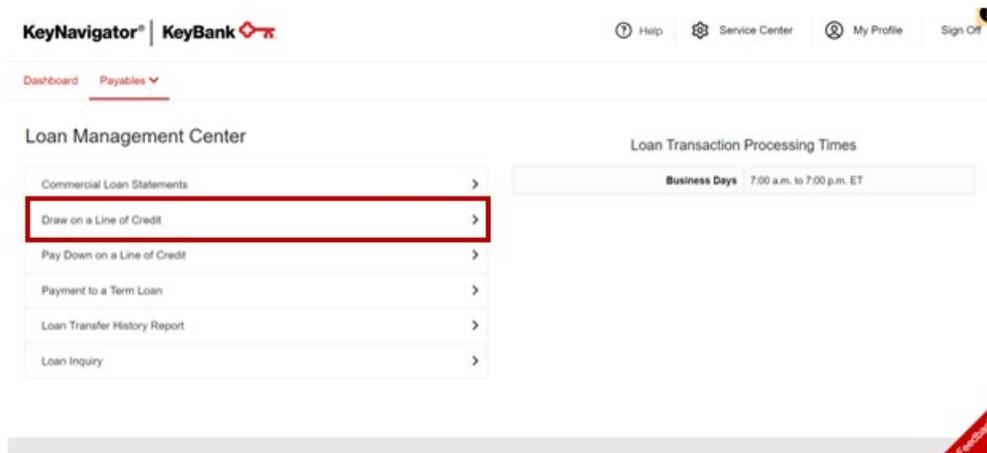
6. Your commercial loan statement will be displayed.

3. Advance Funds from a Line of Credit

Funds can be drawn from a line of credit from 7:00 a.m. to 7:00 p.m. ET on business days.

To Draw on a Line of Credit:

1. Select **Draw on a Line of Credit** from the Loan Management Center page.

2. Utilize the dropdown menus to select the loan account number to transfer funds **From**. Select the checking account number to transfer funds **To**.

3. Select **Next** to proceed with transferring funds from your line of credit to your checking account; or select **Cancel** to return to the Loan Management Center main page.

4. The next screen will provide you with your current principal balance as well as the amount of credit available. Enter the amount that you wish to transfer.
   *Memo field is optional

5. Select **Next** to proceed with transferring funds; click **Edit** to return to the previous screen to change either of the account numbers; or select **Cancel** to return to the Loan Management Center main page.

6. Review the information provided on the **Draw on a Line of Credit Approval** page. Select **Accept** to transfer the funds; select **Edit** to return to the previous screen to change the amount of the transfer or select **Cancel** to return to the Loan Management Center main page.

7. After selecting **Accept**, you will receive a confirmation screen. This indicates that the transaction was successful. Select **Main Page** to return to the Loan Management Center main page or select **Create Another Transaction** to return to the account selection screen to transfer additional funds.

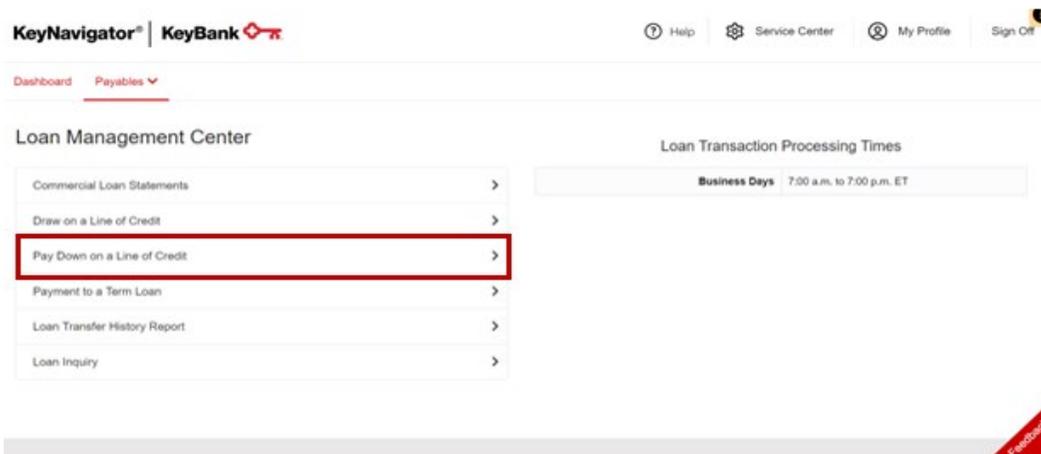☑ **_NOTE_**: *Funds are immediately available upon the completion of a successful transaction.*

4. Pay Down a Line of Credit

Payments to a line of credit can be made from 7:00 a.m. to 7:00 p.m. ET on business days.

To Make Payments on a Line of Credit:

1. Select **Pay Down on a Line of Credit** from the Loan Management Center main page.

2. Utilize the dropdown menus to select the checking account number to transfer funds **From**. Select the loan account number to transfer funds **To**.

3. Select **Next** to proceed with making a payment from your checking account to your loan account or select **Cancel** to return to the Loan Management Center main page.

4. The next screen will provide you with your current balances as well as the amount of principal, interest, and fees due on your loan. Enter the amount that you wish to pay toward the principal, the amount you wish to pay toward the interest and the amount you wish to pay towards the fees due on your loan.

5. Select **Next** to proceed with making a payment, select **Edit** to return to the previous screen to change either of the account numbers, or click **Cancel** to return to the Loan Management Center main page.

6.   Review the information provided.

7.   On the approval screen validate the information presented. Select **Accept** to continue making a payment. Select **Edit** to return to the previous screen to change the amount of the payment or select **Cancel** to return to the Loan Management Center main page.

8.   After selecting **Accept**, you will receive a confirmation screen. This indicates that the transaction was successful. Select **Main Page** to return to the Loan Management Center main page or select **Create Another Transaction** to return to the account selection screen to make additional payments.

NOTE *Payments made to the principal on a line of credit will be reflected immediately, however, interest and fee payments on a line of credit will not be reflected on KeyNavigator until the next business day.*

5. Make a Payment to a Term Loan

Payments to term loans can be made from 7:00 a.m. to 7:00 p.m. ET on business days.

To Make a Payment on a Term Loan:

1. Select **Payment to a Term Loan** from the Loan Management Center main page.
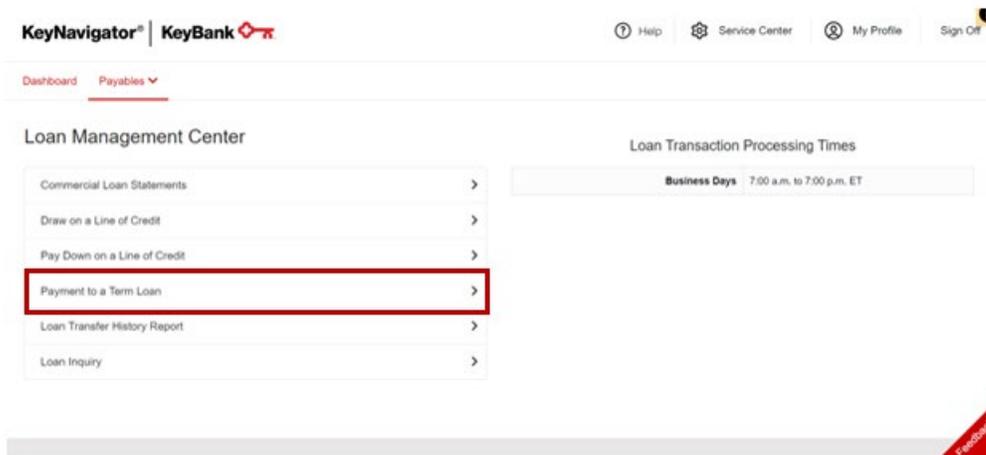
2. Utilize the dropdown menus to select the checking account number to transfer funds **From**. Select the loan account number to transfer funds **To**.

3. Select **Next** to proceed with making a payment from your checking account to your loan account; or select **Cancel** to return to the Loan Management Center main page.

4. The next screen will provide you with your current balances as well as the principle, interest, fees, and escrow amount due on your loan. Enter the amount that you wish to pay toward your loan.

5. Select **Next** to proceed with making a payment, select **Edit** to return to the previous screen to change either of the account numbers, or select **Cancel** to return to the Loan Management Center main page.

6. Review the information provided.

7. On the approval page, validate the information. Select **Accept** to continue making a payment, select **Edit** to return to the previous screen to change the amount of the payment, or select **Cancel** to return to the Loan Management Center main page.

8. After selecting **Accept**, you will receive a confirmation screen. This indicates that the transaction was successful. Select **Main Page** to return to the Loan Management Center main page or select **Create Another Transaction** to return to the account selection screen to make additional payments on your term loan(s).

NOTE: *Term loan transactions performed on KeyNavigator will not be reflected on KeyNavigator until the next business day.*

6. View a Loan Transfer History Report

To View your Report Containing Loan Transfer History:

1. Select **Loan Transfer History Report** from the Loan Management Center main page.
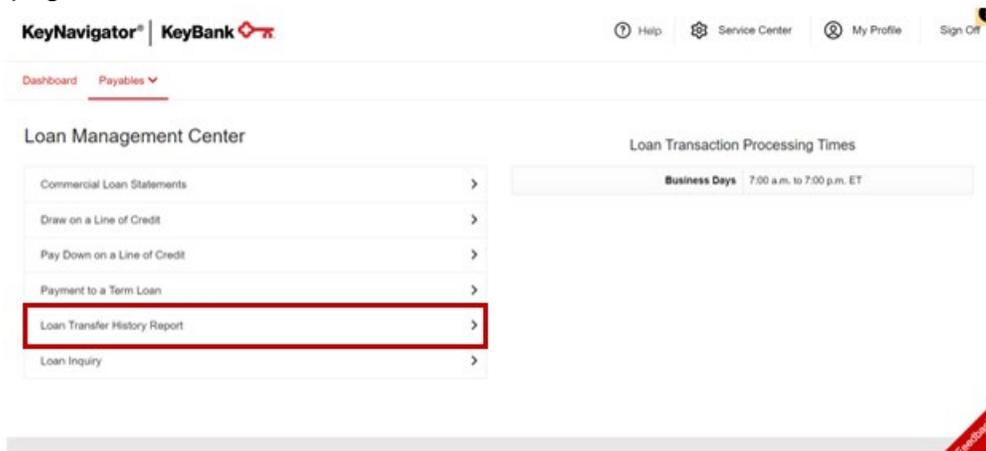
2. You will be presented with a report that contains the transactions during the past 45 days, including the date and time entered, the transaction description, the transaction status, account numbers involved in the transaction, the transaction amount, as well as the user that performed the transfer. The KeyNavigator column will be marked 'Yes' if the transaction was performed on KeyNavigator.

NOTE: All transactions, not just those performed on KeyNavigator will be reflected

To Filter the Report:

1. Click the **Filter** box near the top of the Loan Transfer History Report.

2. Enter text to filter the list.

3. Utilize the dropdown to select a specific loan type.

4. Select **Export** to download a report that is filtered according to the parameters that you selected.

5. To return to the original listing, select **Clear**.
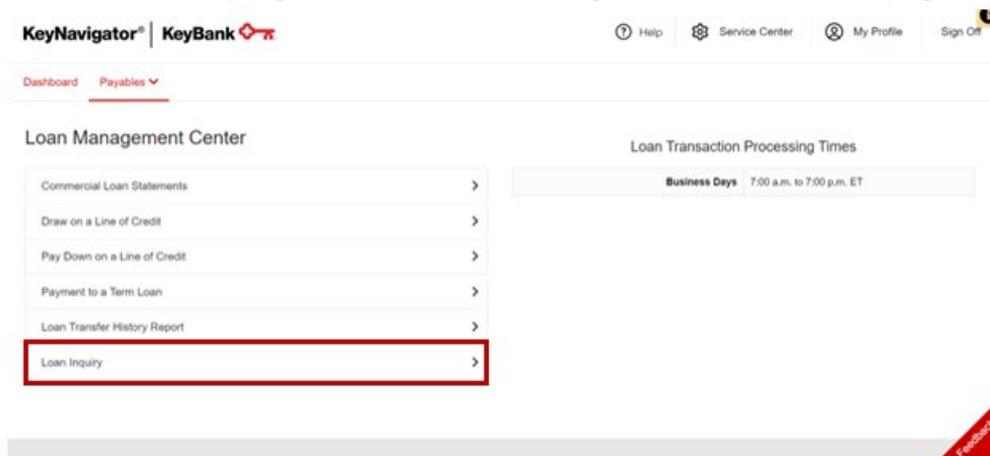
To Download the Report:

1. Select **Export** from the Loan Transfer History Report.

7. Perform a Loan Inquiry

To view details regarding loans that you have access to on KeyNavigator, including information on the balance, available credit, and amount due:

1. Select **Loan Inquiry** from the Loan Management Center main page.

2. A list of your loans will be displayed, along with the Customer ID and loan numbers, loan type, principal balance, line of credit available, total amount due, and the maturity date.

To Filter the Report:

1. **Enter text to filter** from the Loan Inquiry List.
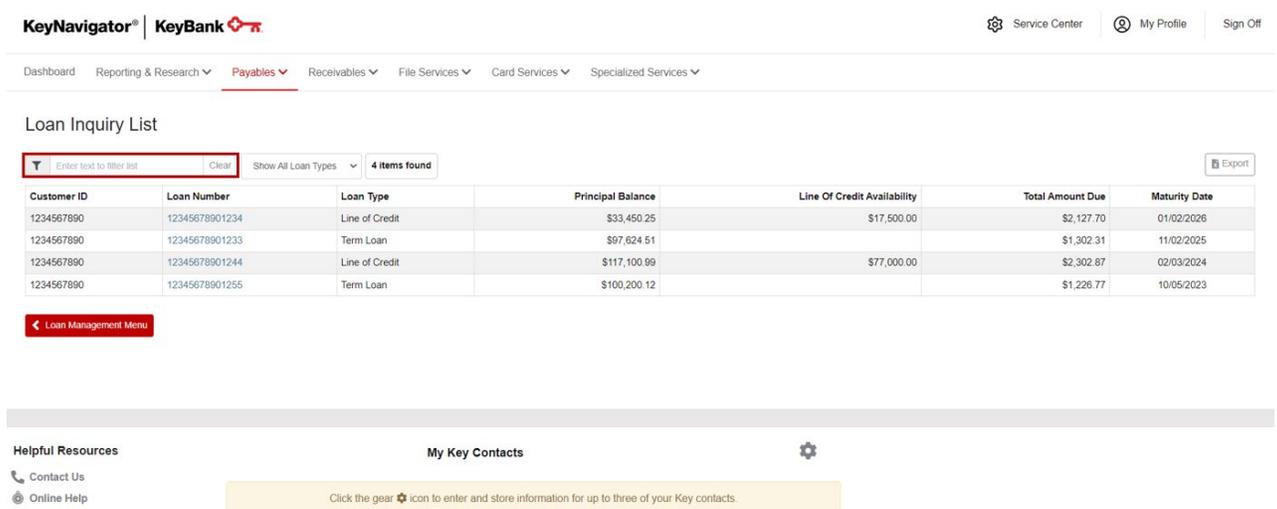
2. Utilize the dropdown menus to select the loan type.

3. Select **Export** to download a report that is filtered according to the parameters that you selected.

4. To return to the original listing, select **clear**.

To Download the Report:

1. Select **Export** from the loan inquiry listing.

To View Additional Details Regarding a Specific Loan:

1. Click on the loan number.

2. Additional details, including the rate and a history of transactions up to and including the last complete business day, will be displayed, but does not include the current day's transactions.

☑ *NOTE: All transactions, not just those performed on KeyNavigator will be reflected.*

3. Select **Loan Inquiry List** to go back to the Loan Inquiry listing.