



# KeyNavigator<sup>®</sup> Message Center

User Guide

# Table of Contents

|                               |          |
|-------------------------------|----------|
| <b>Introduction.....</b>      | <b>3</b> |
| Overview .....                | 3        |
| Alert Catalog.....            | 3        |
| <b>Features .....</b>         | <b>4</b> |
| Create Customized Alerts..... | 4        |
| Manage Delivery .....         | 4        |
| View Alert History .....      | 4        |
| <b>Screen Views .....</b>     | <b>5</b> |
| Message History .....         | 5        |
| Manage Alerts .....           | 6        |
| Manage Delivery .....         | 9        |

# Introduction

## Overview

The KeyNavigator Message Center is designed to provide you with account activity and transaction alerts, when and how you need them. You can choose to receive alerts via email or via SMS/text message.

You can choose to receive some alerts by email and others via SMS/text message. You can even choose to receive alerts (i.e. high priority alerts) via both email and SMS/text message. You can configure each alert individually.

You also have the ability to set “quiet times” for SMS/text messages as well as suspend both email and SMS/text messages when you are out of the office. Alerts are always retained in Message History for you to view upon your return or when your designated quiet time ends.

## Alert Catalog

The KeyNavigator Message Center currently has four categories of alerts.

### Account Activity:

- Available Balance
- Check Returned Due to Insufficient Funds
- Deposit Completed
- Intraday Credit Detail Available
- Intraday Debit Detail Available
- Opening Available Balance
- Stop Payment Expiring
- Stop Payment Placed

### ACH:

- Customer Activity Report (CAR) Available for Review
- ACH Exposure
- ACH Return Item Posted
- Incoming ACH Received

### Book Transfer:

- Book Transfer Completed
- Book Transfer Pending Approval
- Book Transfer Scheduled

### Wire:

- Incoming Wire Received
- Outgoing Wire Requires Authorization
- Outgoing Wire Sent
- Outgoing Wire Voided
- Pre-Cutoff – Wires Requiring Authorization

# Features

## Create Customized Alerts

- **Available to all Users** — Any KeyNavigator user who is entitled to services that have alerts available will be able to create and edit alerts.
- **Easy Alert Setup** — A simple, step-by-step process allows easy configuration of each alert subscription.
- **Choose Alert Delivery Method** — Choose to receive alerts in real time (i.e. within approximately 15 minutes of event occurring) or schedule alert delivery for certain times throughout the day.
- **Customize Alerts** — Set thresholds so that your alerts will only be triggered when those thresholds are met (e.g. incoming wire above \$X dollars or when balance drops below \$X dollars).

## Manage Delivery

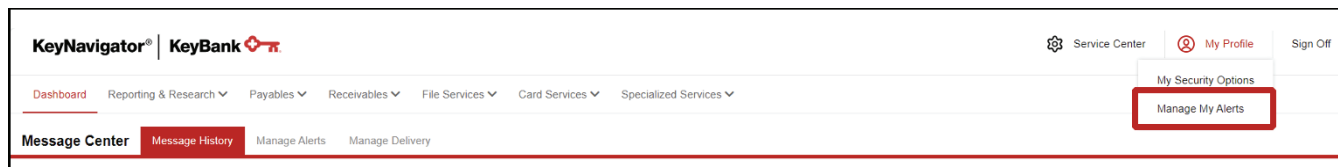
- **Alternative Email** — You can provide an alternative email address allowing for notifications to be sent to two separate email addresses. Your KeyNavigator-enrolled email address is always your primary email for alerts.
- **Global Suspend** — Suspend email alerts between selected dates while still being able to view them in your Alert History when you return.
- **Choose Delivery Channel** — Receive alerts via email or SMS/text. Or you can choose to receive some alerts via email and others via SMS/text.

## View Alert History

- **Comprehensive Message History** — You can access all of the alerts that have been sent to you via email and/or SMS/text in the centralized Message History. Message History is essentially a copy of what was sent via any channel (email or text), and it can be sorted and filtered various ways. Alerts will always be available in Message History, even if Global Suspend has been enabled.

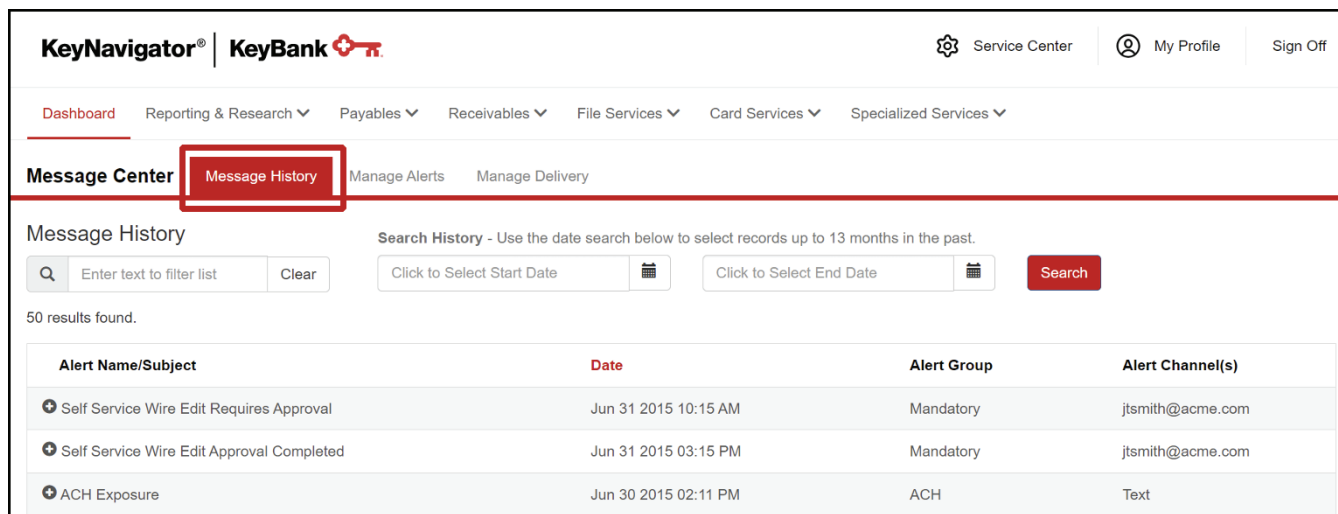
# Screen Views

Access Message Center screens by clicking on **My Profile** at the top of the KeyNavigator page, and then selecting **Manage My Alerts**:



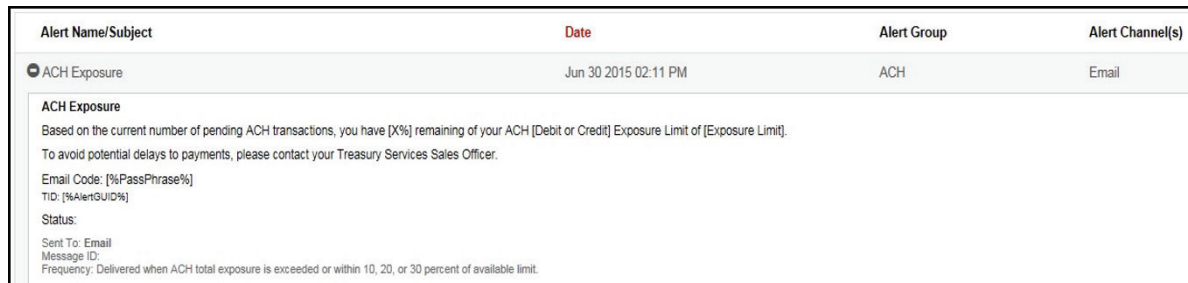
## Message History

The **Message History** page will display all alert notifications (both email and SMS/text) that have been sent to you based on the alerts that you have subscribed to. You can filter the Message History list by entering text in the field provided. You can also filter the Message History list by using the date filter. Thirteen (13) months of history is provided on the Message History screen.



The following information is provided for each alert:

- Alert Name/Subject (you can click on the + sign to expand the row in order to view alert details)
- Date
- Alert Group
- Alert Channel(s)



# Screen Views

## Manage Alerts

The **Manage Alerts** page will display all of the alerts that you have set up.

The screenshot shows the KeyNavigator Message Center interface. At the top, there's a navigation bar with the KeyNavigator and KeyBank logos, a Service Center link, a My Profile link, and a Sign Off link. Below this is a main navigation bar with links to Dashboard, Reporting & Research, Payables, Receivables, File Services, Card Services, and Specialized Services. The Message Center section is active, showing Message History, Manage Alerts (highlighted), and Manage Delivery. Under My Alerts, there's a search bar with a magnifying glass icon, a text input field labeled 'Enter text to filter list', a Clear button, and an Add Alert button. Below the search bar is a table with four columns: Alert Name/Subject, Alert Group, Alert Channel(s), and Last Modified. The table contains three rows of alert data.

| Alert Name/Subject              | Alert Group      | Alert Channel(s) | Last Modified           |
|---------------------------------|------------------|------------------|-------------------------|
| Incoming Wire Received          | Wire             | Email, Text      | 2014-12-21 Sun 7:14 PM  |
| Stop Payment Placed             | Account Activity | Email            | 2014-12-19 Fri 9:01 PM  |
| Intraday Debit Detail Available | Account Activity | Email            | 2014-12-17 Wed 10:21 PM |

The following information is provided for each alert:

- Alert Name/Subject
- Alert Group
- Alert Channel(s)
- Last Modified date

Click on a specific alert to view alert details and all alert customization settings, such as the alert's nickname, accounts, dollar threshold, channel(s), and frequency. You can also edit or delete an existing alert while viewing the alert.

# Screen Views

- To add a new alert subscription, click on the **Add Alert** button.

The screenshot shows the KeyNavigator® KeyBank interface. The top navigation bar includes 'Service Center', 'My Profile', and 'Sign Off'. Below this is a menu with 'Dashboard', 'Reporting & Research', 'Payables', 'Receivables', 'File Services', 'Card Services', and 'Specialized Services'. The 'Message Center' section is active, with sub-tabs for 'Message History', 'Manage Alerts', and 'Manage Delivery'. The 'Manage Alerts' tab is selected, showing 'My Alerts'. A search bar with 'Enter text to filter list' and a 'Clear' button is present. A red box highlights the 'Add Alert' button. Below the search bar is a table of alerts.

| Alert Name/Subject              | Alert Group      | Alert Channel(s) | Last Modified           |
|---------------------------------|------------------|------------------|-------------------------|
| Incoming Wire Received          | Wire             | Email, Text      | 2014-12-21 Sun 7:14 PM  |
| Stop Payment Placed             | Account Activity | Email            | 2014-12-19 Fri 9:01 PM  |
| Intraday Debit Detail Available | Account Activity | Email            | 2014-12-17 Wed 10:21 PM |

- Select the **Alert Group**.

The screenshot shows the 'Add Alert' form. The 'Alert Group' dropdown menu is open, displaying a list of options: 'Select', 'Account Activity', 'ACH', 'Book Transfer', and 'Wire'.

- Select the **Alert Type**.

The screenshot shows the 'Alert Type' dropdown menu. The dropdown is open, displaying a list of options: 'Select', 'Available Balance', 'Check Returned Due to Insufficient Funds', 'Deposit Completed', 'Intraday Credit Detail Available', 'Intraday Debit Detail Available', 'Opening Available Balance', 'Stop Payment Expiring', and 'Stop Payment Placed'.



# Screen Views

- Edit the default **Alert Name/Subject** if you desire.

**Alert Name/Subject \***  
 ×

- Select the **account(s)** to be included in the alert.

**Accounts**    

|                                                                  |  |
|------------------------------------------------------------------|--|
| <input checked="" type="checkbox"/> Accounts Payable ...7787     |  |
| <input checked="" type="checkbox"/> Acme Widgets General ...4683 |  |
| <input checked="" type="checkbox"/> Acme Widgets Master ...7665  |  |
| <input checked="" type="checkbox"/> Department 1 ...5678         |  |
| <input checked="" type="checkbox"/> Department 2 ...7423         |  |

- Select a **dollar threshold** for your alert.

**Amount**  

Any

Greater Than

Greater Than or Equal To

Less Than

Less Than or Equal To

Equal To

- Select the **Alert Channel** — Email and/or Phone (Text).

**Alert Channel**  
☒ Email ☒ Phone (Text)



**Note:** To receive an alert via SMS/text message, you must first enable Phone (Text) delivery on the **Manage Delivery** page. The Phone (Text) delivery option will not be displayed until you complete the enrollment process to receive SMS/text messages.



# Screen Views

- Select the **Alert Frequency** (if available, note that some alerts are only sent once per day at a designated time). Click the radio button to choose **Immediately** or **At Selected Time**.

|                                                                                                                                |                                                                                                                                 |
|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|
| <b>Alert Frequency</b><br><input checked="" type="radio"/> <b>Immediately</b><br><input type="radio"/> <b>At Selected Time</b> | <b>Alert Frequency</b><br><i>Alert sent once during current business day after Available Balance limit amount criteria met.</i> |
|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|

## Manage Delivery

The **Manage Delivery** page is where you add/edit various settings that control how and when alerts are delivered to you.

**KeyNavigator® | KeyBank** 

Service Center My Profile Sign Off

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

Message Center Message History Manage Alerts Manage Delivery

### Manage Delivery

 **Email Addresses**  
**Primary Email**  
  
**Email Format** ☒ HTML ☐ Text  
**Alternate Email \* (optional)**  
  
**Email Format** ☒ HTML ☐ Text  
**Email Code \*\***  
  
**Edit**  
Your primary address is the email address on record with KeyNavigator. To update this address, please contact your Treasury Services Sales Representative.  
\* If an alternate email is supplied, alerts will be sent to this address in addition to the primary email address.  
\*\* An Email Code of your choice can be added to your email alerts. This Email Code will display on all alerts that you have added within the Message Center. If your Email Code doesn't display or is different from what you have added, please contact Commercial Banking Services at 1-800-539-9039, Option 2.  
Hours: 8:00 AM to 8:00 PM Monday through Friday.

 **Global Suspend**  
Suspend all Email and Phone (Text) Alerts between:  
**Start Date**  
  
**End Date**  
  
**Edit**  
Global Suspend is not available until at least one subscription has been added.  
Global suspend starts at 12:00 AM on the first date and ends at 11:59 PM on the second date. Alerts will not be sent between Global Suspend Dates but are available in **Message History**.

 **Phone (Text) Number**  
**Primary Phone (Text) Number**  
  
**Important Note:** You expressly authorize KeyBank National Association and its service providers, affiliates, agents, successors, assigns, and third party debt collectors to contact you on any of your mobile phone numbers, whether you provide those numbers to KeyBank (now or in the future) or whether KeyBank identifies those mobile numbers via other sources including, but not limited to, those obtained via skip tracing or those provided by third parties. This consent applies to all calls including text messages or telephone calls made via or using an automatic telephone dialing system, autodialer, and/or an automated or prerecorded voice. This consent applies to any and all accounts, loans, lines of credit, or other relationships you have with KeyBank, including those you already have or any that you may obtain in the future, and this consent permits calls regardless of their purpose. These calls and messages may incur access fees from your cellular provider.  
**Edit**  
☐ **I understand the Terms and Conditions.**  
**Terms and Conditions:** Enter your number on the mobile web page to receive standard rate banking alerts from KeyBank. Message frequency depends on use. Text **STOP** to 59843 to opt out. Text **HELP** to 59843 for support or call 1-888-539-9039 Option 2 or email treasury\_services@keybank.com. Message and data rates may apply. Mobile carriers are not responsible for lost or undelivered messaging. Participating carriers include: Ntelos, Cellcom, Celtsouth, Carolina West, AT&T, MetroPCS, T-Mobile, U.S. Cellular, Sprint, Google Voice, Boost, Virgin Mobile and Verizon Wireless. Terms & Conditions located at key.com. Privacy and Security Policy can be viewed at www.key.com/security.

 **Phone (Text) Quiet Time**



# Screen Views

## Address Details:

- Primary Email — Defaults to your email address on record with KeyNavigator
- Email Format — HTML or Text
- Alternative Email — Can be any secondary email address
- Email Code — Enter a word that means something to you. This email code will display on all alerts that you have subscribed to in the Message Center.

### Manage Delivery

 **Email Addresses**

**Primary Email**

**Email Format** ☒ HTML ☐ Text

**Alternate Email \*** (optional)

**Email Format** ☒ HTML ☐ Text

**Email Code \*\***

Edit

Your primary address is the email address on record with KeyNavigator. To update this address, please contact your Treasury Services Sales Representative.

\* If an alternate email is supplied, alerts will be sent to this address in addition to the primary email address.

\*\* An Email Code of your choice can be added to your email alerts. This Email Code will display on all alerts that you have added within the Message Center. If your Email Code doesn't display or is different from what you have added, please contact Commercial Banking Services at **1-800-539-9039**, Option 2.

**Hours: 8:00 AM to 8:00 PM Monday through Friday.**

# Screen Views

## Global Suspend:

- Enter a Start and End Date for when alerts should not be delivered.



**Note:** Global Suspend begins at 12:00 a.m. on the Start Date and ends at 11:59 p.m. on the End Date.



**Note:** Alerts will not be sent between the Global Suspend dates; instead, they will always be available in your Message History.

 **Global Suspend**

Suspend all Email and Phone (Text) Alerts between:

**Start Date**

**End Date**

Global Suspend is not available until at least one subscription has been added.

**Edit**

Global suspend starts at 12:00 AM on the first date and ends at 11:59 PM on the second date.  
Alerts will not be sent between Global Suspend Dates but are available in Message History.

# Screen Views

## Phone (Text) Number:

- You must complete enrollment of SMS/text message receipt on your mobile device before you can add SMS/text as a delivery option to individual alert subscriptions.
- Click Edit and enter your mobile device phone number. Then click Save.
- Click on the checkbox after you have reviewed the Terms and Conditions.
- Follow all instructions sent to you via SMS/text on your device to complete the enrollment process.
- Select a Quiet Time to not receive alerts via SMS/text on your device.



**Note:** Alerts will not be sent to your mobile device if you set a Quiet Time. Once the Quiet Time has ended, all alerts will be sent to your device as well as displayed in Message History.

Phone (Text) Number

Primary Phone (Text) Number

Important Note: You expressly authorize KeyBank National Association and its service providers, affiliates, agents, successors, assigns, and third party debt collectors to contact you on any of your mobile phone numbers, whether you provide those numbers to KeyBank (now or in the future) or whether KeyBank identifies those mobile numbers via other sources including, but not limited to, those obtained via skip tracing or those provided by third parties. This consent applies to all calls including text messages or telephone calls made via or using an automatic telephone dialing system, autodialer, and/or an automated or prerecorded voice. This consent applies to any and all accounts, loans, lines of credit, or other relationships you have with KeyBank, including those you already have or any that you may obtain in the future, and this consent permits calls regardless of their purpose. These calls and messages may incur access fees from your cellular provider.

Edit

☐ I understand the Terms and Conditions.

Terms and Conditions: Enter your number on the mobile web page to receive standard rate banking alerts from KeyBank. Message frequency depends on use. Text STOP to 59843 to opt out. Text HELP to 59843 for support or call 1-888-539-9039 Option 2 or email [treasury\\_services@keybank.com](mailto:treasury_services@keybank.com). Message and data rates may apply. Mobile carriers are not responsible for lost or undelivered messaging. Participating carriers include: Ntelos, Cellcom, Cellsouth, Carolina West, AT&T, MetroPCS, T-Mobile, U.S. Cellular, Sprint, Google Voice, Boost, Virgin Mobile and Verizon Wireless. Terms & Conditions located at [kftf.key.com](http://kftf.key.com). Privacy and Security Policy can be viewed at [www.key.com/security](http://www.key.com/security).

Phone (Text) Quiet Time

Start Time

Select Time

End Time

Select Time

Edit

Phone (Text) Alerts will not be sent to your mobile device during enabled Quiet Time. At the end of your selected Quiet Time, these alert(s) will be sent to your mobile device and appear in Message History.