

Key Multicurrency Account User Guide

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1. Overview

The Key Multicurrency Account can help you reduce your international transaction costs and improve liquidity. Proceeds from the settlement of foreign receivables can be deposited directly into your account. Since no foreign conversion is required, payments can be credited to your account faster. If you have both currency-denominated payables and receivables Key’s multicurrency account can help reduce foreign exchange rate risk by maintaining balances in multiple currencies to cover international payment obligations.

This guide will provide all the details you need for how to create and authorize your payments, as well as view your account activity.

Key Multicurrency Account User Guide

2. Create a payment

- Login to **KeyNavigator®** using the User ID and Password provided.
 - You will see the KeyNavigator dashboard.
 - Select **Wires**, located under the **Payables** section at the top of the page.
 - On the **Wires** homepage, select **Create Key Multicurrency Wire**.
- **Note:** Same value date cut-off times will apply. You will find the timelines listed on the bottom right.

KeyNavigator®

KeyBank

FDIC Insured - Backed by the full faith and credit of the U.S. Government

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Create Wire

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Create Key Multicurrency Wire

Create Key Multicurrency Wire Template

Authorize

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Wire Status Report

Incoming/Outgoing Wire Activity Report

Wire System Availability

Wire System is available on bank business days only

All Wires and Drawdowns: 6:00 AM - 6:00 PM ET

Extended Wires: 6:00 PM - 11:00 PM ET

Federal Tax Payments: 6:00 AM - 4:00 PM ET

International Wire Value Date Disclosure

Type Value Date

All US Dollars Send Date

Mexican and Canadian Currency Send Date + 1 (Bank) Business Day

All other Foreign Currency Send Date + 2 (Bank) Business Days

Key Multicurrency Wire Value Date Disclosure

All international payments denominated in foreign currency are settled based on value dates per desired currency

Type Value Date

CAD, EUR, NOK, DKK, SEK, MXN, GBP, ZAR, CHF, HUF Send date + 1 (Bank) Business Day

JPY, AUD, SGD, HKD, NZD Send date + 2 (Bank) Business Days

The daily cut-off time for approving your outgoing payments to KeyBank: 3:00 pm ET / 12:00 pm PT

Wire Transfer User Guide - PDF

2. Create a payment (continued)

- You will arrive on the **Key Multicurrency Wire** page.
- Select to use a **Template** (previously created) or to **Create One Time Wire**.
- Complete all fields.

Create Key Multicurrency Wire

[Show invalid characters](#)

An asterisk (*) denotes a required field.

1

Ordering Customer Information
Name: Ned Spielman
Company: Sparky Consolidated Industries
Debit Account*: Operating Account:00000000000099999999:101

2

Beneficiary Bank Information
Country*: None Selected
Currency*: None Selected
Beneficiary Bank SWIFT*:
(Don't know the SWIFT?) [Find a SWIFT](#)

3

Intermediary Bank SWIFT:
(Don't know the SWIFT?) [Find a SWIFT](#)

4

Beneficiary Account Information
Account Number*: 65221
(If appropriate, enter IBAN or CLABE here.)
Beneficiary's Name and Address*: Acme Avionics

† To avoid processing delays or return of wire, include full account name (no abbreviations or initials) and include full beneficiary address. Due to Travel Rules, many banks require complete name and address of the receiver.

References

Purpose of Wire/Message to Beneficiary†: Sales Commission for Aircraft Parts

† To avoid processing delays or return of wire, include purpose of payment

Amount*: 1000.00

Date to Debit*: Jan 2 20XX

cancel

5 next

1 Ordering Customer Information:

- Debit Account dropdown will contain your Key Multicurrency Account Number.

2 Beneficiary Bank Information:

- Enter the Beneficiary Country and Currency you are sending from your Multicurrency Account.
- Enter the SWIFT code of the Beneficiary Bank.
If not known you can search using the [Find a SWIFT](#) button.

3 Intermediary Bank Information:

- Enter the SWIFT code of the Intermediary, if one is needed.

4 Beneficiary Account Information:

- Enter the Beneficiary Account Number and Beneficiary Account Name.
- Enter a Reference, if needed.
- Enter Amount of payment and Date to Transmit (Value Date).

5 Click Next.

- Payment Details will reappear, you will be asked to approve the wire you just created.
- Click **Accept**.
- Payment will move to **Status: Authorization Required**.

3. Authorize payment

A second user from your organization must log into KeyNavigator, in order to authorize the payment.

- After logging into KeyNavigator, select **Wires** under the **Payables** section.
- Select **Authorize Transactions**.
- Any wires waiting to be authorized will be sitting in the queue.
- Check the box to **Authorize** and select **Authorize Selected Payments**.
- You can also click on the payment to see additional information on a particular payment.
- Payment details will reappear, you will be asked to approve the wire authorized.
- Select **Accept**.
- Lastly, the **Authorize Transaction Confirmation** page will appear, confirming payment has been authorized.

4. View account activity

- From the KeyNavigator Dashboard, select **Reporting & Research**, then **Information Reporting**.
- Select **Global Account Reporting** and adjust the filters to view your Multicurrency Accounts activity and balance.

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Service CenterQuicklinksMy ProfileSign Off

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Information Reporting

Standard Reports

Previous Day

Intraday

BAI2 Previous Day File

BAI2 Intraday File

Global Account Reporting

Other Statements

Account Analysis Statement

EDI 822

ACH Reports

ACH Customer Activity Report

Previous Day EDI Remittance

Intraday EDI Remittance

ACH Entries Resubmitted via ACH

ACH Entries Converted to Draft

Deposit Distribution

ACH Receiving Entries

ACH Return Notification

Rejected EPA Notification

My Saved Reports

Previous Day

Previous Day - Elyria

This Week - Transaction Activity

PD Transactions - Acme Account Group

Intraday

Intraday - Acme Account Group

Corporate Banking Statement

You may no longer need your paper statements or check images. Save money and time!

Stop paper nowSet Email AlertsLearn more

Use the options below to download multiple statements at once or access individually.

Select Statement Accounts

Enter text to filter list

Clear16 accounts total

Check AllUncheck All

Accounts Payable - 1238787787

Accounts Receivable - 1236763764

Acme Concentration - 5211374834747

Global Account Reporting Filter

Information is only available for the past 90 calendar days.

An asterisk (*) denotes a required field.

Saved Filter(s):None Selected

apply

edit

delete

Filter Name:

save

Report:Global Account Reporting

Display:☒ Detail☒ Summary

Account(s):All Accounts511010200040 - NASA551908070605 - M.I.T.555200060801 - FOLDGERS

Bank(s):All Banks04020001 - KEY BANK04004502 - NATIONAL BANK OF TEXAS04000113 - SIXTH BANK OF FLORIDA

Date(s):Previous Day

Transaction Type(s):All Transaction Types

Dollar Amount From:

(This filter criteria is for Detail Transactions only)

Dollar Amount To:

(This filter criteria is for Detail Transactions only)

canceldownloadview