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1. Overview

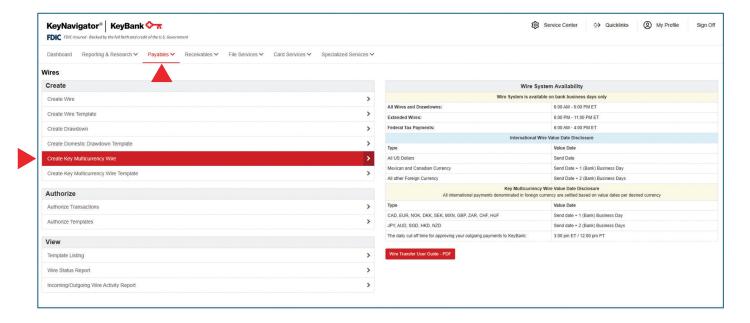
The Key Multicurrency Account can help you reduce your international transaction costs and improve liquidity. Proceeds from the settlement of foreign receivables can be deposited directly into your account. Since no foreign conversion is required, payments can be credited to your account faster. If you 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.



2. Create a payment

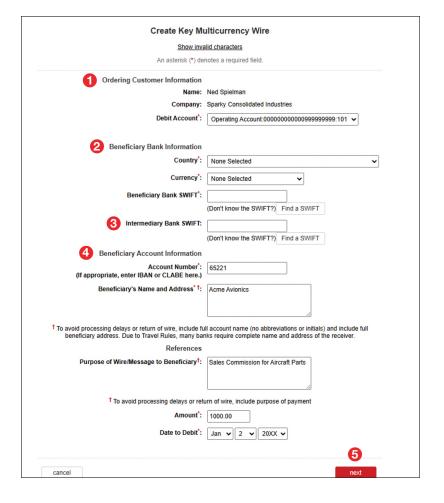
- Login to KeyNavigator® using the User ID and Password provided.
- You will see the KeyNavigator dashboard.
- Select Wires, located under the Payables section at the top of the page.
- On the Wires homepage, select Create Key Multicurrency Wire.
- ▶ Note: Same value date cut-off times will apply. You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





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.



1 Ordering Customer Information:

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

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).

6 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

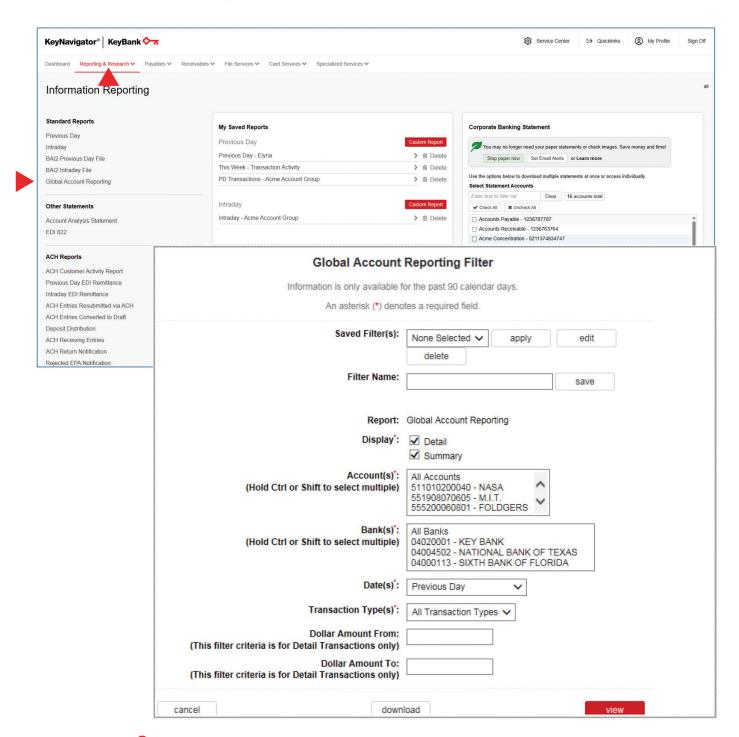
A second user from your organization must log into KeyNavigator, in order to authorize the payment.

- 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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