



Wire Transfer

User Guide

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Introduction

Overview

Thank you for choosing Key's Wire Transfer Services¹. The Wire Transfer Service will provide you the ability to make time sensitive and irrevocable payments to supplier/receivers in U.S. dollar and foreign currencies.

There are multiple methods available to initiating wire transfers. This guide will review:

- Online initiation through KeyNavigator[®]
- Phone initiation through the wire Voice Response Unit
- Initiation through a Standing Transfer Order
- Use of a batch wire file

The types of Wire Transactions supported by these channels include:

- Domestic (repetitive and non-repetitive)
- International (repetitive and non-repetitive)
- Internal (repetitive and non-repetitive)
- Federal Tax Payments
- Third Party Originated Wires
- Drawdown
- U.S. Dollar and Foreign Currency Wires

▶ **Note:** Avoid the use of abbreviations or initials in beneficiary's account information.
Use of initials or abbreviations may cause a delay in processing.

Contact us

For assistance with Wire Transfers, please contact us toll-free at 800-447-3817. Dial 711 for TTY/TRS. Our hours of operation are Monday through Friday, 8:00 a.m. – 6:00 p.m. ET.

¹ Fees may apply.

Telephone Initiated Wires (VRU with PIN)

Telephone initiation of wires through the Voice Response Unit (VRU) is ideal for lower volumes or infrequent wire needs. Work with your Payments Advisor to define company users, set limits and receive unique PINs needed for wire initiation. Complete instructions arrive with the PIN.

You can initiate wires by calling the Wire Department VRU from 8:00 a.m. to 5:30 p.m. ET. Be sure to allow time for a callback, if necessary.

The VRU will request and validate your unique PIN and account information. After touchtone authentication has occurred, if needed, you will be connected to a wire transfer representative to complete the transaction.

► **Note:** Repetitive wires release immediately. Call-backs occur on all non-repetitive wires unless you have waived the call-back process. We strongly recommend you do not waive the call-back process.

Call-Back Options are set at the Account level. The default is to receive a callback on all non-repetitive wires. Contact your Payments Advisor to set up your users and to define the call-back option:

- **Callback**

The wire department calls the telephone number provided by the client and the additional Authorized Representative is asked to verify all non-repeat wires. (Repeat wires do not require a callback)

- **Callback with PIN**

The Authorized Representative is required to provide a PIN

- Callback contact cannot be the initiator
- PIN used to initiate wire cannot be used again to release the wire

- Only one PIN can be issued per user

- **Callback with Dollar Limit**

Optional service where secondary callbacks will be initiated for wires at or above a client specified dollar limit

- **Callback with PIN and Dollar Limit**

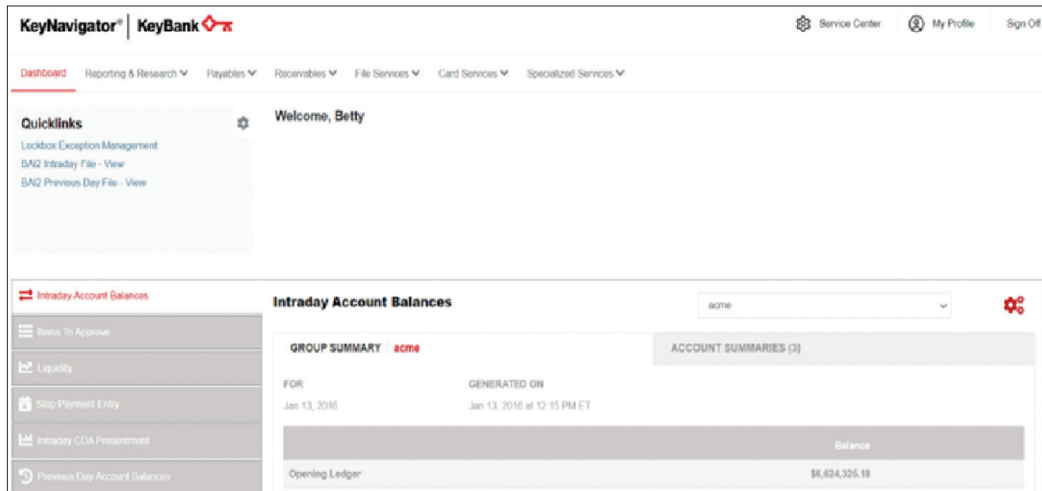
Combining the two above options

- Waiver of callback is an option on the Wire Payment Authorization form but is not a best practice and is not recommended.

Inquiries, questions about agreements, PINS, repeats, Standing Transfer Orders (STO), and open Investigations can be directed to this phone number. Select the option that fits your need.

► **Note:** If you use KeyNavigator or batch wire initiation, you should maintain VRU credentials for back up or disaster recovery purposes. If you send batch wires, it is strongly recommended that you also maintain credentials for using KeyNavigator to be in used in emergency situations.

KeyNavigator is our best-in-class commercial online banking channel. If you already have KeyNavigator for other services, it is a convenient alternate channel for initiating wires. If you have a high volume of wires, and find VRU/phone initiation cumbersome, please consider using KeyNavigator.



You can log on to KeyNavigator to:

- Initiate one-time wire transfers (non-repetitive)
- Initiate repetitive wire transfers using a template
- Initiate domestic or international wires
- Initiate internal wire transfers from one Key account to another
- Pay Federal taxes
- View your completed wire transfers and corresponding Fed Ref numbers, via the Incoming/Outgoing Wire Report
- Utilize your Wire Status Report for statuses such as: sent, void, authorization required, reference number pending. You can also view who created and approved each wire.

You can initiate wire transfers from 6:00 a.m. to 5:30 p.m. ET. Extended wire hours are available to initiate wires; once fully approved, these will release the next morning.

Contact your Payments Advisor to add this feature. Federal tax payments must be initiated by 4:00 p.m. ET for same day settlement.

Initiating One-time Wires via KeyNavigator

From the KeyNavigator home page, click on the **Payables Category**.

Select **Wires**

Under the **Create** section, select **Create Wire**

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

Wires

Create

- Create Wire**
- Create Wire Template
- Create Drawdown
- Create Domestic Drawdown Template
- Create Key Multicurrency Wire
- Create Key Multicurrency Wire Template

Authorize

- Authorize Transactions
- Authorize Templates

View

- Template Listing
- Wire Status 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 + 1 (Bank) Business Day
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

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Create Wire

Select type of wire to create.

Create Wire from Existing Templates

1214

Enter Template Number and click select.

- or -

Select authorized template.

Create One-Time Wires

- Federal Wire**: Transfer U.S. funds from one KeyBank account to another KeyBank account.
- Domestic Wire**: Transfer U.S. funds to a U.S. bank, or to a foreign bank via a U.S. bank.
- Third Party Domestic Wire**: Transfer U.S. funds to a U.S. bank, or to a foreign bank via a U.S. bank.
- International Wire**: Transfer funds to a foreign bank.
- Third Party International Wire**: Transfer funds to a foreign bank.
- Federal Tax Payment**: Transfer U.S. funds from one KeyBank account to IRS.

If you select **Next**, an approval screen will display.

Approve Internal Wire

You have entered the following wire transfer information.
Please review it before clicking (accept)

Sender information

Name: Test User
Company: ABC Company
Phone Number: 123.456.789
Debit Account: Operating Account:000000000099999999 101

Beneficiary Account Information

Bank Number: 0101
Account Number: 1121173
Amount: \$750,000.00
Reference: install T1 lines in Regional offices
Date to Transmit: Jan 02, 20XX

cancel edit **accept**

Click **Accept** to approve the wire; you can also **Cancel** or **Edit** the instructions.

After accepting the wire, a **Confirmation** screen will appear. This screen will include the status of the wire.

Internal Wire Confirmation -- Authorization Required

Use browser to print confirmation.

Status Information

Trace ID: 12541
KeyBank Transaction Reference: 040917001111
Repetitive Number: 9100035
Template Number: 1329
Status: AUTHORIZATION REQUIRED
Entered By: SPARKY1
Entered On: Jan 02, 20XX
Authorized By:
Authorized On:
Authorized By:
Authorized On:

Sender Information

Name: Test User
Company: ABC Company
Phone Number: 123.456.7890
Debit Account: Operating Account:000000000099999999 101

Beneficiary Account Information

Bank Number: 0101
Account Number: 1121173
Amount: \$ 750,000.00
Reference: install T1 lines in Regional offices
Date to Transmit: Jan 02, 20XX

main page void create another wire status report

From the confirmation screen you can:

- Navigate to the **Main Page**
- **Void** or **Delete** the wire (available only if secondary authorization is being used)
- **Create Another Wire**
- Go to the **Status Report**

If you are using secondary authorizations, your wire will need to be approved by an authorized person before the wire will be released. Please see the **Authorizing Transactions** section of this guide for additional details.

Initiating a Domestic wire via KeyNavigator

Domestic wires are the transfer of funds to a U.S. Bank.

Click **Domestic Wire** from the **Create Wire** screen.

The screenshot shows the KeyNavigator interface for creating a wire transfer. The page title is "Create Wire" with the instruction "Select type of wire to create." There are two main sections: "Create Wire from Existing Template" and "Create One-Time Wire".

Create Wire from Existing Template: Includes a text input field with "1214", a "select" button, the instruction "Enter Template Number and click select.", a separator "- or -", and a "Select authorized template" button.

Create One-Time Wire: Lists several wire types with descriptions:

- Internal Wire:** Transfer U.S. funds from one KeyBank account to another KeyBank account.
- Domestic Wire:** Transfer U.S. funds to a U.S. bank, or to a foreign bank via a U.S. bank. (This option is highlighted with a red box in the image.)
- Third Party Domestic Wire:** Transfer U.S. funds to a U.S. bank, or to a foreign bank via a U.S. bank.
- International Wire:** Transfer funds to a foreign bank.
- Third Party International Wire:** Transfer funds to a foreign bank.
- Federal Tax Payment:** Transfer U.S. funds from one KeyBank account to IRS.

A "cancel" button is located at the bottom left of the form area.

Complete the required fields to create a domestic wire.

If you need help locating an ABA number use the **Find ABA** feature or contact the receiver for instructions.

Click **Next** to proceed with the transfer or **Cancel** to return to the Wire main page.

Create Domestic Wire
[Show invalid characters](#)

Some intermediary banks used by KeyBank may take a fee directly out of the amount you send. By sending a wire, you acknowledge your understanding and authorization of this fact.

An asterisk (*) denotes a required field.

Sender Information
Name: **Test User**
Company: **ABC Company**
Phone Number: **123.456.7890**
CHWT Account: **None Selected**

Target Bank Information
ABA Number: []
(Don't know the ABA number? [Find an ABA](#))

Intermediary Bank Information
Intermediary Bank Name: []

Beneficiary Bank Information
(Complete only if the final destination differs from the target bank)
ABA Number: []
(Don't know the ABA number? [Find an ABA](#))

Beneficiary Account Information
 Wire Fraud is on the rise in the Banking Industry. [Here's how you protect your business?](#)
Account Number: []
Account Name: []
Address Line 1: []
Address Line 2: []
City: []
State/Territory: **None Selected**
Zip Code: []

* To avoid processing delays or returns of wires, include the full account name (no abbreviations or initials) and include the full beneficiary address. Due to Fraud Rules, many banks require complete name and address of receiver.

References
Message to Beneficiary: []
Message to Bank: []
Reference to Beneficiary: []
Notify Beneficiary By: **None Selected**
Notification Number: []
Amount: []
Date to Transmit: **JAN 16 2026**

Field Definitions

ABA Number – The 9 digit routing number of the bank receiving the funds.

Beneficiary Bank – This is the last bank that receives the wire. This bank holds the beneficiary's account. The beneficiary bank Information only needs to be completed if this bank is different from the target bank.

Bank Name – The name of the final bank.

Bank Account – The number of the beneficiary bank's account that is held at the target bank (or intermediary bank if applicable).

Account Number – The beneficiary's (recipient's) account number.

Account Name – The name of/on the account.

Address – The beneficiary account address

Message to Beneficiary – Provides additional information that can help the beneficiary apply funds; i.e., payment for invoice #1234.

Message to Bank – Information that will help the receiving bank apply funds to the beneficiary's account, branch information, etc.

Reference to Beneficiary – Add¹io³nal information can be entered here if extra space is required.

Notification Number – Phone number, etc. used to contact the beneficiary regarding the incoming wire.

If you selected **Next** an approval screen will be displayed.

Click **Accept** to approve the wire (or you can cancel or edit the instructions).

After accepting the wire, a **Confirmation** screen will appear. This screen will include the status of the wire.

Approve Domestic Wire

You have entered the following wire transfer information.
Please review it before clicking **[accept]**.

Sender Information
Name: Test User
Company: Test Company
Phone Number: 123.456.7890
Debit Account: 1234000000009999999

Target Bank Information
Bank ABA: 031000053
Bank Name/Address: PNC BANK, NATIONAL ASSOCIATION
PHILADELPHIA, PA

Intermediary Bank Information
Intermediary Bank Name:

Beneficiary Bank Information
Bank ABA: 243374218
Bank Name/Address: NORTHWEST BANK
WARREN, PA

Beneficiary Account Information †
Account Number: 11110000000009999
Account Name: John Doe
Address Line 1: 123 Anywhere Lane
Address Line 2: Suite 203
City: Pittsburgh
State/Territory: PA
Zip Code: 15220

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

References
Message to Beneficiary: MSG to Beneficiary
Message to Bank: MSG to Bank
Reference to Beneficiary: REF to Beneficia
Notify Beneficiary By: PHIN
Notification Number: 123.456.7890
Amount: \$500.00
Date to Transmit: 1/18/2025

From the confirmation screen you can:

- Navigate to the **Main Page**
- **Void** or **Delete** the wire (available only if secondary authorization is being used)
- **Create Another Wire**
- Go to the **Status Report**

If you are using secondary authorizations, that action will need to be taken by another person before the wire will be released.

Domestic Wire Confirmation - Authorization Required
Use browser to print confirmation.

Status Information
Trace ID: 10737055519153
KeyBank Transaction Reference:
Repetitive Number:
Template Number:
Fed. Reference Number:
Status: Authorization Required
Entered By: 242AXXDASC2
Entered On: 1/16/2025
Authorized By:
Authorized On:

Sender Information
Name: Test User
Company: Test Company
Phone Number: 123.456.7890
Debit Account: 000001111119999999

Target Bank Information
Bank ABA: 031000053
Bank Name/Address: PNC BANK, NATIONAL ASSOCIATION
PHILADELPHIA, PA

Intermediary Bank Information
Intermediary Bank Name:

Beneficiary Bank Information
Bank ABA: 243374216
Bank Name/Address: NORTHWEST BANK
WARREN, PA

Beneficiary Account Information[†]
Account Number: 374040123
Account Name: John Doe
Address Line 1: 123 Pennsylvania Lane
Address Line 2: Suite 203
City: Pittsburgh
State/Territory: PA
Zip Code: 15220

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

References
Message to Beneficiary: MSG to Beneficiary
Message to Bank: MSG to Bank
Reference to Beneficiary: REF to Beneficia
Notify Beneficiary By: Print
Notification Number: 123.456.7890
Amount: \$500.00
Date to Transmit: 1/16/2025

main page void create another wire status report

Initiating an International Wire via KeyNavigator

International wires are the transfer of funds to a foreign bank. To avoid delays, do not use abbreviations or initials in beneficiary's account information.

Click **International Wire** from the **Create Wire** screen.

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Create Wire

Select type of wire to create.

Create Wire from Existing Template

1234

Enter Template Number and click **select**.

- or -

Create One-Time Wire

- Internal Wire**: Transfer U.S. funds from one KeyBank account to another KeyBank account.
- Domestic Wire**: Transfer U.S. funds to a U.S. bank, or to a foreign bank via a U.S. bank.
- Third Party Domestic Wire**: Transfer U.S. funds to a U.S. bank, or to a foreign bank.
- International Wire**: Transfer funds to a foreign bank.
- Federal Tax Payment**: Transfer U.S. funds from one KeyBank account to IRS.

On the first screen the sender information is populated from the user log-on information.

If multiple banks will not be involved in the transfer click **No** and then **Next**. If multiple banks will be involved, click **Yes** and **Next**.

See the multibank page below.

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International Wire Bank Selection

All fields are required.

Sender Information

Name: Test User
Company: ABC Company
Phone Number: 123.456.7890

Are multiple bank addresses involved with this wire transaction? Yes No

For Wires using one receiving bank:

- On the Create International Wire screen (with one receiving bank, the beneficiary's bank) complete the required fields to create an International wire.
- If you need help locating the proper SWIFT BIC, use:
 - The Find a SWIFT feature on KeyNavigator, Swift.com or contact the beneficiary to receive appropriate instructions.
- Click **Next** to proceed with the transfer or **Cancel** to return to the Wire main page.

Create International Wire

[Show invalid characters](#)

An asterisk (*) denotes a required field.

Sender Information

Name: Test User
Company: Test Company
Phone Number: 123.456.7890
Debit Account*: None Selected

Beneficiary Bank Information
(SWIFT is required.)

Country*: None Selected

† Effective June 1, 2021 All Wires to Canada must include Beneficiary Name, Beneficiary Address along with account information. Missing mandatory information may result in a wire being delayed or returned.

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

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Beneficiary Account Information†

Account Number*:
(If appropriate, enter IBAN or CLABE here.)

Beneficiary's Name*:
Address Line 1*:
Address Line 2*:
City*:
State / Territory / Province*:
Postal Code*:
Country*: None Selected

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

References

Purpose of Wire/Message to Beneficiary*:

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

Reference to Beneficiary*:
Amount*:
Date to Transmit*: JAN 21 2025

Some intermediary banks used by KeyBank may take a fee directly out of the amount you send. By sending a wire, you acknowledge your understanding and authorization of this fact.

For Wires using Multiple Receiving Banks:

- On the **Create International Wire** screen (using intermediary banks) complete the required fields to create an International wire.
- The First Intermediary Bank (toward the top of the screen) is the bank that receives the funds after the wire leaves Key.
- Typically the First Intermediary Bank will then transfer to the Beneficiary Bank (information provided in the middle of the screen).
- Should a Second Intermediary Bank be needed, enter that data in the Intermediary Bank section toward the bottom of the screen.
- Click **Next** to proceed or **Cancel** to return to the Wire main page.

Create International Wire

[Show invalid characters](#)
An asterisk (*) denotes a required field.

Sender Information
Name: Test User
Company: Test Company
Phone Number: 123.456.7890
Debit Account: None Selected

First Intermediary Bank Information
(SWIFT is required.)

Country: None Selected

Currency: None Selected

SWIFT:
(Don't know the SWIFT?) Find a SWIFT

Beneficiary Bank Information
(This is your final destination.)

Will National ID be used? Yes No

(SWIFT is Required.)
(Please precede National ID with two alpha character prefix.)

SWIFT/Bank ID: National ID: ?
(Don't know the SWIFT?) Find a SWIFT

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[How can you protect your business?](#)

Beneficiary Account Information*
Account Number:
(if appropriate, enter IBAN or CLABE here.)

Beneficiary's Name:

Address Line 1:

Address Line 2:

City:

State / Territory / Province:

Postal Code:

Country: None Selected

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

Intermediary Bank Information

SWIFT/Bank ID:

References

Purpose of Wire/Message to Beneficiary:

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

Reference to Beneficiary:

Amount:

Date to Transmit: JAN | 16 | 2025

Some intermediary banks used by KeyBank may take a fee directly out of the amount you send. By sending a wire, you acknowledge your understanding and authorization of this fact.

If you selected **Next** an approval screen will be displayed.
Click **Accept** to approve the wire (or you can cancel or edit the instructions).

Approve International Wire

You have entered the following wire transfer information.
Please review it before clicking [accept].

Sender Information
Name: Test User
Company: Test Company
Phone Number: 123.456.7890
Debit Account: 5417 19:0000000359681310728:101

First Intermediary Bank Information
Country: UNITED KINGDOM
Currency: UNITED KINGDOM POUNDS
SWIFT: AACGGB21
Bank Information: UBS CLEARING AND EXECUTION SERVICES 199 BISHOPSGATE FLOOR 2 LONDON,GB

Beneficiary Bank Information
SWIFT/Bank ID: AAPUGB21
Additional Bank Information: ABBOTSTONE AGRICULTURAL PROPERTY UN 155 BISHOPSGATE LONDON,GB

Beneficiary Account Information[†]
Account Number: 12345
Beneficiary's Name: ABC Company
Address Line 1: 123 Test Street
Address Line 2:
City: London
State / Territory / Province:
Postal Code:
Country: GB

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

Second Intermediary Bank Information
SWIFT/Bank ID:
Additional Bank Information:

References
Purpose of Wire/Message to Beneficiary[†]: Test International Wire

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

Reference to Beneficiary:
Amount: UNITED KINGDOM POUNDS: 100.00
Date to Transmit: 1/16/2025
Value Date: 1/21/2025
Approximate Rate: 1.3367
Approximate U. S. Dollar Amount: \$133.67

After accepting the wire, a Confirmation screen will appear. This screen will include the status of the wire.

From the confirmation screen you can:

- Navigate to the **Main Page**
- **Void** or **Delete** the wire (available only if secondary authorization is being used)
- **Create Another Wire**
- Go to the **Status Report**

If you are using secondary authorizations, the wire will need to be approved by another user before the wire will be released.

International Wire Confirmation - Authorization Required

Use browser to print confirmation.

Status Information
Trace ID: 12737058285380
KeyBank Transaction Reference:
Repetitive Number:
Template Number:
International Reference Number:
Status: **Authorization Required**
Entered By: 24ZAXXDASC2
Entered On: 1/16/2025
Authorized By:
Authorized On:
Authorized By:
Authorized On:

Sender Information
Name: Test User
Company: Test Company
Phone Number: 123.456.7890
Debit Account: 5417 19:0000000359681310728:101

First Intermediary Bank Information
Country: UNITED KINGDOM
Currency: UNITED KINGDOM POUNDS
SWIFT: AACCGB21
Bank information: UBS CLEARING AND EXECUTION SERVICES 199 BISHOPSGATE FLOOR 2 LONDON,GB

Beneficiary Bank Information
SWIFT/Bank ID: AAPUGB21
Additional Bank Information: ABBOTSTONE AGRICULTURAL PROPERTY UN 155 BISHOPSGATE LONDON,GB

Beneficiary Account Information[†]
Account Number: 12345
Beneficiary's Name: Acme Avionics
Address Line 1 : 123 Test Street
Address Line 2 :
City : London
State / Territory / Province :
Postal Code :
Country : GB

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

Second Intermediary Bank Information
SWIFT/Bank ID:
Additional Bank Information:

References
Purpose of Wire/Message to Beneficiary[†]: Test International Wire

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

Reference to Beneficiary:
Amount: UNITED KINGDOM POUNDS: 100.00
Date to Transmit: 1/16/2025
Value Date: 1/21/2025
Approximate Rate: 1.3367
Approximate U. S. Dollar Amount: \$133.67

Initiating a Federal Tax Payment via KeyNavigator

Federal Tax Payment wires are the transfer of funds from a Key account to the IRS. Click **Federal Tax Payment** from the Create Wire screen. Complete the required fields to create a Federal Tax Payment wire. Click **Next** to proceed with the transfer or **Cancel** to return to the Wire main page.

If you select **Next** an approval screen will be displayed.

Click **Accept** to approve the wire (or you can cancel or edit the instructions).

Approve Federal Tax Payment

You have entered the following wire transfer information. Please review it before clicking [Accept].

Sender Information
 Name: Test User
 Company: Test Company
 Phone Number: 123.456.7890
 Debit Account: Operating Account:00000000000099999999:101

Beneficiary Tax Payment Information
 Tax Type: 0725
 Tax Type Prefix: 0725 (Form 0725)
 Tax Type Suffix: 6 - Estimated
 Tax ID Number: 314566189

Taxpayer Name Control: SPAR
 Taxpayer Name: Spaky Consolidated
 Tax Date: 01/02/XX

Target Bank Information
 ABA Number: 03100164

Beneficiary Bank Information
 Bank Name: IRS
 Bank Account: 20XN4500

Contact Information
 Name and Phone Number: Joe B. Smith: 215-355-5555

Amount: \$128.56
 Date to Transmit: Jan 12, 20XX

cancel edit accept

Beneficiary Tax Payment Information Definitions

Tax Type Prefix – The beginning digits of your tax form. The help button (?) displays all valid tax type prefixes.

Tax Type Suffix – The last digit of the Tax Form.

Tax ID Number – A nine-digit number assigned by the IRS.

Taxpayer Name Control – A four-character designation assigned by the IRS. Taxpayer Name – The name of the company, organization, group, etc.

Tax Date – This date must coincide with the date of the tax period and is not necessarily the current day.

Initiating a Multicurrency Wire

The Key Multicurrency Product allows corporate clients to maintain balances in 14 major foreign currencies. Holding a foreign currency account mitigates foreign exchange rate risk. Proceeds from the settlement of foreign receivables can be deposited directly into the account. For additional information on the Key Multicurrency Product, please contact the International Product Team at IntlTradeFinance@Keybank.com.

After the International Trade team has arranged for use of this type of wire, to initiate a multicurrency wire click **Create Key Multicurrency Wire** from the Create Wire screen.

Wires

Create

- Create Wire
- Create Wire Template
- Create Drawdown
- Create Domestic Drawdown Template
- Create Key Multicurrency Wire**
- Create Key Multicurrency Wire Template

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

Select type to create:

Create Key Multicurrency Wire from Existing Template

1214 select

Enter Template Number and click **[select]**

- or -

Select authorized template from listing...

cancel

Create One-Time Wire

Key Multicurrency Wire

Request a transfer of U.S. funds from a U.S. bank to a Foreign account.

Create Key Multicurrency Wire

[Show invalid characters](#)
An asterisk (*) denotes a required field.

Ordering Customer Information
Name: Test User
Company: Test Company
Debit Account*: None Selected

Beneficiary Bank Information
(SWIFT is required.)
Country*: None Selected

† Effective June 1, 2021 All Wires to Canada must include Beneficiary Name, Beneficiary Address along with account information. Missing mandatory information may result in a wire being delayed or returned.

Currency*: None Selected
SWIFT*:
(Don't know the SWIFT?) Find a SWIFT

Intermediary Bank Information
SWIFT/Bank ID:
(Don't know the SWIFT?) Find a SWIFT

Beneficiary Account Information†
Account Number*:
(If appropriate, enter IBAN or CLABE here.)
Beneficiary's Name*:
Address Line 1*:
Address Line 2*:
City*:
State / Territory / Province*:
Postal Code*:
Country*: None Selected

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

References
Purpose of Wire/Message to Beneficiary†:

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

Amount*:
Date to Transmit*: JAN 16 2025

If you select **Next** an approval screen will be displayed.

Click **Accept** to approve the wire (or you can cancel or edit the instructions).

Approve Key Multicurrency Wire

You have entered the following Keymulticurrency Wire request.
Please review it before clicking **[accept]**.

Ordering Customer Information:
Name: Test User
Company: Test Company
Debit Account: KMCA TEST:0000000000123131535-1

Beneficiary Bank Information
Country: UNITED KINGDOM
Currency: UNITED KINGDOM POUNDS
SWIFT: AACCGB21
Bank Information: UBS CLEARING AND EXECUTION SERVICES 199
BISHOPSGATE FLOOR 2 LONDON,GB

Beneficiary Account Information[†]
Account Number: 12345
Beneficiary's Name: Test Account
Address Line 1 : 123 Test Street
Address Line 2 :
City : London
State / Territory / Province :
Postal Code :
Country : GB

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

References
Purpose of Wire/Message to Beneficiary[†]: Test MultiCurrency Wire

[†] To avoid processing delays or return of wire, include purpose of payment.
Amount: UNITED KINGDOM POUNDS: 200.00
Date to Submit: 1/16/2025

Key Multicurrency Wire Confirmation

Use browser to print confirmation.

Status Information
Trace ID: 01737058943658

KeyBank Transaction Reference:
Repetitive Number:
Template Number:
International Reference Number:

Status: **In Process**
Entered By: 24ZAXXDASC1
Entered On: 1/16/2025
Authorized By:
Authorized On:

Ordering Customer Information:
Name: **Test User**
Company: **Test Company**
Debit Account: KMCA TEST:0000000000123131535:-1

Beneficiary Bank Information
Country: UNITED KINGDOM
Currency: UNITED KINGDOM POUNDS
SWIFT: AACCGB21
Bank Information: UBS CLEARING AND EXECUTION SERVICES 199 BISHOPSGATE FLOOR 2 LONDON,GB

Beneficiary Account Information†
Account Number: 12345
Beneficiary's Name: Test Account
Address Line 1 : 123 Test Street
Address Line 2 :
City : London
State / Territory / Province :
Postal Code :
Country : GB

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

References
Purpose of Wire/Message to Beneficiary†: Test MultiCurrency Wire
† To avoid processing delays or return of wire, include purpose of payment
Amount: UNITED KINGDOM POUNDS: 200.00
Date to Submit: 1/16/2025

main page create another wire status report

From the confirmation screen you can:

- Navigate to the **Main Page**
- **Void** or **Delete** the wire (available only if secondary authorization is being used)
- **Create Another Wire**
- Go to the **Status Report**

If you are using secondary authorizations, the wire will need to be approved by another user before the wire will be released.

Creating and Using Templates for Repeat Wires Introduction

Templates allow your users to initiate wires from pre-populated template screens without having to re-key information every time the wire is sent. At the time of wire initiation only the dollar amounts, and dates are required.

You can create templates for internal, domestic, international, and Federal tax payments.

- **Note:** Templates require secondary approval before they can be used to initiate the wire. The second user, with approval rights on KeyNavigator, must approve the templates via the Authorize Templates function on the main Wire tab. The second user can **Cancel, Edit, Void** or **Authorize**.

Template approval can also be completed via KeyNavigator Mobile.

If your organization only has a single user, you are not able to use templates due to the secondary approval requirement. If you want to use templates, please contact your Payments Advisor regarding adding other users and setting up secondary approvals.

Creating a Template via KeyNavigator

From the KeyNavigator home page, click on the **Payables** section and select **Wire**.

From the Wires main page, choose the **Create Wire Template** action appropriate for the type of template you wish to create (standard, drawdown, multicurrency).

The screenshot shows the KeyNavigator interface with the 'Wires' section active. The 'Create' sub-section is expanded, showing several options: 'Create Wire', 'Create Wire Template', 'Create Drawdown', 'Create Domestic Drawdown Template', 'Create Key Multicurrency Wire', and 'Create Key Multicurrency Wire Template'. The 'Create Wire Template' and 'Create Key Multicurrency Wire Template' options are highlighted with red boxes. The 'Authorize' sub-section shows 'Authorize Transactions' and 'Authorize Templates'. The 'View' sub-section shows 'Template Listing' and 'Wire Status Report'. On the right side, there is a 'Wire System Availability' table and a 'Key Multicurrency Wire Value Date Disclosure' table. A 'Wire Transfer User Guide - PDF' link is visible at the bottom.

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

Under **Create Wire Template**, select the type of wire you wish to create a template for.

The screenshot displays the KeyNavigator interface. At the top left, the logo reads 'KeyNavigator® | KeyBank'. On the right, there are links for 'Service Center', 'My Profile', and 'Sign'. Below the logo is a navigation bar with the following items: 'Dashboard', 'Reporting & Research', 'Payables' (highlighted with a red underline), 'Receivables', 'File Services', 'Card Services', and 'Specialized Services'. The main content area is titled 'Create Wire Template' and includes the instruction 'Select type of template to create.' Below this, there are four options, each with a link and a description:

- [Internal Template](#): Create a template to transfer U.S. funds from one KeyBank account to another KeyBank account.
- [Domestic Template](#): Create a template to transfer U.S. funds to a U.S. bank, or to a foreign bank via a U.S. bank.
- [International Template](#): Create a template to transfer funds to a foreign bank.
- [Federal Tax Payment Template](#): Create a template to transfer U.S. funds from a KeyBank account to IRS.

At the bottom of the content area, there is a 'cancel' button.

Complete the required fields for the payment type selected. You can refer to the **Create Wire** section for details about each payment type.

Complete the required information in the template. We recommend completing the **Description** field in the template with a title that will make it easy for you to identify your various templates. If you do not complete the description field, your template will be assigned a number as an identifier.

After completing the required information, select **Cancel** to return to the wire main page, or select **Next** to proceed with creating the template. If you select **Next** an approval screen will display.

Example of a Domestic Wire Template

Create Domestic Wire Template

[Show invalid characters](#)

Some intermediary banks used by KeyBank may take a fee directly out of the amount you send. By sending a wire, you acknowledge your understanding and authorization of this fact.

An asterisk (*) denotes a required field.

Template Information
(Information needed to identify your template)

Description:

Sender Information

Debit Account*:

Target Bank Information

ABA Number:
(Don't know the ABA number? [Find an ABA.](#))

Intermediary Bank Information

Intermediary Bank Name:

Beneficiary Bank Information
(Complete only if the final destination differs from the target bank)

ABA Number:
(Don't know the ABA number? [Find an ABA.](#))

Beneficiary Account Information†

Account Number*:

Account Name*:

Address Line 1:

Address Line 2:

City:

State/Territory:

Zip Code:

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

References

Message to Beneficiary:
(If left blank, data can be entered during wire entry)

Message to Bank:
(If left blank, data can be entered during wire entry)

Reference to Beneficiary:
(If left blank, data can be entered during wire entry)

Notify Beneficiary By:

Notification Number:

Click **Accept** to approve the template (or you can cancel or edit the instructions). After accepting the template, a confirmation screen will appear.

From the confirmation screen you can:

- Navigate to the **Main Page**
- **Void** or **Delete**
- **Edit** the template
- **Create Another Template**

Approve Domestic Wire Template

You have entered the following wire template information.
Please review it before clicking [accept].

Template Information
Description: Test Domestic Template
Entered By: 24ZA00DASC2
Entered On: 1/16/2025
Authorized By:
Authorized On:
Last Used On:

Sender Information
Debit Account: 9999900000000000

Target Bank Information
Bank ABA: 04100014
Bank Name/Address: FEDERAL RESERVE BANK OF CLEVELAND
CLEVELAND, OH

Intermediary Bank Information
Intermediary Bank Name:

Beneficiary Bank Information
Bank ABA:
Bank Name/Address:

Beneficiary Account Information †
Account Number: 12345
Account Name: Template Test
Address Line 1: 123 Anywhere Lane
Address Line 2: Apartment 203
City: Cleveland
State/Territory: OH
Zip Code: 44143

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

References
Message to Beneficiary:
Message to Bank:
Reference to Beneficiary:
Notify Beneficiary By:
Notification Number:

► **Note:** Templates require secondary approval before they can be used to initiate the wire. The second user, with approval rights on KeyNavigator, must approve the templates via the Authorize Templates function on the main Wire tab. The second user can **Cancel, Edit, Void** or **Authorize**.

Template approval can be completed via KeyNavigator Mobile also.

If your organization only has a single user, you are not able to use templates due to the secondary approval requirement. If you want to use templates, please contact your Payments Advisor regarding adding other users and setting up secondary approvals.

Domestic Wire Template Confirmation

Use browser to print confirmation.

Template Information
Template Number: 1021757
Description: Test Domestic Template
Repetitive Number:
Status: Authorization Required
Entered By: 24ZAXXDASC2
Entered On: 1/16/2025
Authorized By:
Authorized On:
Last Used On:

Sender Information
Debit Account: 9999900000000000

Target Bank Information
Bank ABA: 041000014
Bank Name/Address: FEDERAL RESERVE BANK OF CLEVELAND
CLEVELAND, OH

Intermediary Bank Information
Intermediary Bank Name:

Beneficiary Bank Information
Bank ABA:
Bank Name/Address:

Beneficiary Account Information †
Account Number: 12345
Account Name: Template Test
Address Line 1: 123 Anywhere Lane
Address Line 2: Apartment 203
City: Cleveland
State/Territory: OH
Zip Code: 44143

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


References
Message to Beneficiary:
Message to Bank:
Reference to Beneficiary:
Notify Beneficiary By:
Notification Number:

main page void edit create another template

Using a Template to Create a wire via KeyNavigator

After the template has been created and approved, it can be used to initiate a wire.

- From the KeyNavigator home page, click on the **Payables** section and select **Wires**.
- From the Wire home page, select **Create Wire**.
- On the left hand side of the screen enter the template number or select it from the template listing.

KeyNavigator® | KeyBank  Service Center My Profile Sign C

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

Create Wire

Select type of wire to create

Create Wire from Existing Template
 select
Enter Template Number and click **select**.
- or -

Create One-Time Wire

- Internal Wire: Transfer U.S. funds from one KeyBank account to another KeyBank account.
- Domestic Wire: Transfer U.S. funds to a U.S. bank, or to a foreign bank via a U.S. bank.
- Third Party Domestic Wire: Transfer U.S. funds to a U.S. bank, or to a foreign bank via a U.S. bank.
- International Wire: Transfer funds to a foreign bank.
- Third Party International Wire: Transfer funds to a foreign bank.
- Federal Tax Payment: Transfer U.S. funds from one KeyBank account to IRS.

These fields can be edited before accepting and approving the wire. Minimum required fields are the **Amount** and the **Date to Transmit**.

- ▶ **Note:** Key recommends that you print and store a copy of wire template details for phone initiation, in the event that users are experiencing technical difficulties preventing access to KeyNavigator.

References

Message to Beneficiary:

Message to Bank:

Reference to Beneficiary:

Notify Beneficiary By:

Notification Number:

Amount:

Date to Transmit:

After completing the required information, select **Cancel** to return to the wire main page, or select **Next** to proceed with creating the wire.

If you select **Next** an approval screen will display. Click **Accept** to approve the wire (or you can cancel or edit the instructions).

Domestic Wire Template Authorization Confirmation

Use browser to print confirmation.

Template Information

Template Number: 1021757
Description: Test Domestic Template
Repetitive Number:
Status: Authorized
Entered By: 25TestUser
Entered On: 01/16/2025
Authorized By: 25TestUser2
Authorized On: 01/16/2025
Last Used On:

Sender Information
Debit Account: 9999900000000000

Target Bank Information
Bank ABA: 041000014
Bank Name/Address: FEDERAL RESERVE BANK OF CLEVELAND
CLEVELAND, OH

Intermediary Bank Information
Intermediary Bank Name:

Beneficiary Bank Information
Bank ABA:
Bank Name/Address:

Beneficiary Account Information †
Account Number: 12345
Account Name: Template Test
Address Line 1: 123 Anywhere Lane
Address Line 2: Apartment 203
City: Cleveland
State/Territory: OH
Zip Code: 44143

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

References
Message to Beneficiary:
Message to Bank:
Reference to Beneficiary:
Notify Beneficiary By:
Notification Number:

edit void authorize another template create transaction from template

After accepting the wire, a confirmation screen will appear. From the confirmation screen you can:

- Navigate to the **Main Page**
- **Void** or **Delete**
- **Edit** the template
- **Create Another Template**

Domestic Wire Confirmation

Use browser to print confirmation.

Status Information
Trace ID: 04737059473224

KeyBank Transaction Reference:
Repetitive Number:
Template Number: 1021757
Fed. Reference Number:
Status: **In Process**
Entered By: 25TestUser
Entered On: 1/16/2025
Authorized By:
Authorized On:

Sender Information
Name: Test User
Company: Test Company
Phone Number: 123.456.7890
Debit Account: 9999900000000000

Target Bank Information
Bank ABA: 041000014
Bank Name/Address: FEDERAL RESERVE BANK OF CLEVELAND
CLEVELAND, OH

Intermediary Bank Information
Intermediary Bank Name:

Beneficiary Bank Information
Bank ABA:
Bank Name/Address:

Beneficiary Account Information[†]
Account Number: 12345
Account Name: Template Test
Address Line 1: 123 Anywhere Lane
Address Line 2: Apartment 203
City: Cleveland
State/Territory: OH
Zip Code: 44143

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

References
Message to Beneficiary:
Message to Bank:
Reference to Beneficiary:
Notify Beneficiary By:
Notification Number:
Amount: \$250.00
Date to Transmit: 1/16/2025

main pagecreate another wirestatus report

Drawdowns

A drawdown is a message initiated by Key and sent to a different financial institution, requesting funds from an account at that institution be wired to your account at Key. Generally speaking, the receiver of a drawdown request needs to have instructions and authorizations set up with their bank in order for the drawdown to be honored. If the receiver of the drawdown request accepts the drawdown, the received wire will appear with all of your other incoming wires in KeyNavigator reporting.

Creating One-Time Drawdowns in KeyNavigator

From the KeyNavigator home page, click on the **Payables** section, and select **Wires**.

From the Wires home page, select **Create Drawdown**.

The screenshot shows the KeyNavigator interface. At the top, there's a navigation bar with 'KeyNavigator' and 'KeyBank' logos, and links for '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 'Payables' section is active, and the 'Wires' sub-section is selected. On the left, there's a 'Wires' menu with options: 'Create', 'Authorize', and 'View'. Under 'Create', 'Create Drawdown' is highlighted with a red box. On the right, there's a 'Wire System Availability' section with a table of operating hours for different wire types and currencies. A 'Feedback' icon is visible in the bottom right corner.

Select **Domestic Drawdown**.

The screenshot shows the 'Create Drawdown' form in KeyNavigator. The form has a title 'Create Drawdown' and a subtitle 'Select type of drawdown to create.' There are two main sections: 'Create Drawdown from Existing Template' and 'Create One-Time Drawdown'. The 'Create One-Time Drawdown' section is highlighted with a red box and contains the option 'Domestic Drawdown' with a description: 'Request a transfer of U.S. funds from a U.S. bank to a KeyBank account.' There are also input fields for template numbers and a 'cancel' button at the bottom.

Drawdowns

Complete the required fields. Click **Next** to proceed with the request or **Cancel** to return to the Create Drawdown screen.

KeyNavigator | **KeyBank**

Service Center | My Profile | Sign Out

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

Create Domestic Drawdown

Show invalid characters
An asterisk (*) denotes a required field.

Beneficiary Bank Information

Name: Neil Spelman
Company: Sparty Consolidated Industries
Phone Number: 214.860.9123
Credit Account: Operating Account:00209020000103090099101

Receiving Bank Information

ABA Number:
(Don't include the ABA number's leading 0s)

Debit Account Number:

Debit Account Name:

References

Message to Recipient: Sales Commission for Aircraft Parts

Message to Bank:

Reference to Recipient:

Notify Recipient By: None

Notification Number:

Amount: 1000.00

Date to Transmit: Jan 2 20XX

A drawdown is a client-initiated request to transfer funds to a KeyBank account. In order for the transaction to be executed the debit account owner must have authorization on file with their financial institution. As such, KeyBank does not guarantee the receipt of funds.

If you selected **Next** an approval screen will be displayed.


Field Definitions

Credit Account – The account at Key that will be credited once the wire is received.

Debit Account Number – The account number at the other financial institution that will be debited when the drawdown request is honored, meaning the response wire is sent.

Drawdowns

Click **Accept** to approve the template (or you can cancel or edit the instructions).

KeyNavigator® | KeyBank  Service Center My Profile Sign Out

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

Approve Domestic Drawdown

You have entered the following Drawdown request.
Please review it before clicking [accept].

Beneficiary Bank Information

Name: Ned Spielman
Company: Sparky Consolidated Industries
Phone Number: 216.698.9123
Credit Account: Operating Account 000000000099999999.101

Receiving Bank Information

Bank ABA: 143152353
Bank Name/Address: Bank of Ohio
Cleveland, OH
Debit Account Number: 60980054
Debit Account Name: TEST ACCOUNT

References

Message to Recipient: Sales Commission for Aircraft Parts
Message to Bank:
Reference to Recipient:
Notify Recipient By:
Notification Number:
Amount: \$1,000.00
Date to Transmit: Jan 02, 20XX

Drawdowns

After accepting the template, a **Confirmation** screen will appear. The confirmation screen will include the status of the wire. If you are using secondary authorizations, that action will need to be taken by another person before the drawdown request will be released.

From the confirmation screen you can:

- Navigate to the **Main Page**
- **Void** or **Delete** the template (option available only if secondary authorization is being used)
- **Create Another Template**
- Go to the **Status Report**

KeyNavigator | **KeyBank**

Service Center | My Profile | Sign Off

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Domestic Drawdown Confirmation

Use browser to print confirmation.

Status Information

Trace ID: 023511
KeyBank Transaction Reference: 040917001111
Repetitive Number: 1214
Template Number: 1729
Fed. Reference Number:
Status: IN PROCESS
Entered By: Ned Spleman
Entered On: Jan 02, 20XX
Authorized By:
Authorized On:
Authorized By:
Authorized On:

Beneficiary Bank Information

Name: Ned Spleman
Company: Sparky Consolidated Industries
Phone Number: 216.698.9123
Credit Account: Operating Account:000000000009999999:101

Receiving Bank Information

Bank ABA: 143152353
Bank Name/Address: Bank of Ohio
Cleveland, OH
Debit Account Number: 65980054
Debit Account Name: TEST ACCOUNT

References

Message to Recipient: Sales Commission for Aircraft Parts
Message to Bank:
Reference to Recipient:
Notify Recipient By:
Notification Number:
Amount: \$1,000.00
Date to Transmit: Jan 02, 20XX

[main page](#) | [create another drawdown](#) | [status report](#)

Drawdowns

Creating and Using Templates for Drawdown Requests on KeyNavigator

Templates allow users to initiate drawdowns from pre-populated template screens without having to re-key information every time the drawdown request is sent.

- ▶ **Note:** Templates require secondary approval before they can be used to initiate the wire. The second user, with approval rights on KeyNavigator, must approve the templates via the Authorize Templates function on the main Wire tab. The second user can **Cancel, Edit, Void** or **Authorize**.

Template approval can also be completed via KeyNavigator Mobile.

If your organization only has a single user, you are not able to use templates due to the secondary approval requirement. If you want to use templates, please contact your Payments Advisor regarding adding other users and setting up secondary approvals.

Creating a Drawdown Template on KeyNavigator

From the KeyNavigator home page, click on the **Payables** section and select **Wire**.

Select **Create Domestic Drawdown Template**.

The screenshot shows the KeyNavigator interface. The top navigation bar includes 'KeyNavigator', 'KeyBank', and user options like 'Service Center', 'My Profile', and 'Sign Off'. The main menu has 'Payables' selected. On the left, under the 'Wires' section, 'Create Domestic Drawdown Template' is highlighted with a red box. The right side of the screen displays 'Wire System Availability' and 'International Wire Value Date Disclosure' tables.

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

Drawdowns

Complete the required fields. You can refer to the **one-time drawdown** section above for details about drawdown fields.

The screenshot shows the 'Create Domestic Drawdown Template' form in the KeyBank KeyNavigator interface. The form is titled 'Create Domestic Drawdown Template' and includes a 'Show invalid characters' link and a note: 'An asterisk (*) denotes a required field.' The form is organized into several sections:

- Template Information:** (Information needed to identify your template)
 - Description:
- Beneficiary Bank Information:**
 - Credit Account:
- Receiving Bank Information:**
 - ABA Number:
 - (Don't know the ABA number? Find an ABA.)
 - Debit Account Number:
 - Debit Account Name:
- References:**
 - Message to Recipient:
(If left blank, data can be entered during Drawdown entry)
 - Message to Bank:
(If left blank, data can be entered during Drawdown entry)
 - Reference to Recipient:
(If left blank, data can be entered during Drawdown entry)
 - Notify Recipient By:
 - Notification Number:

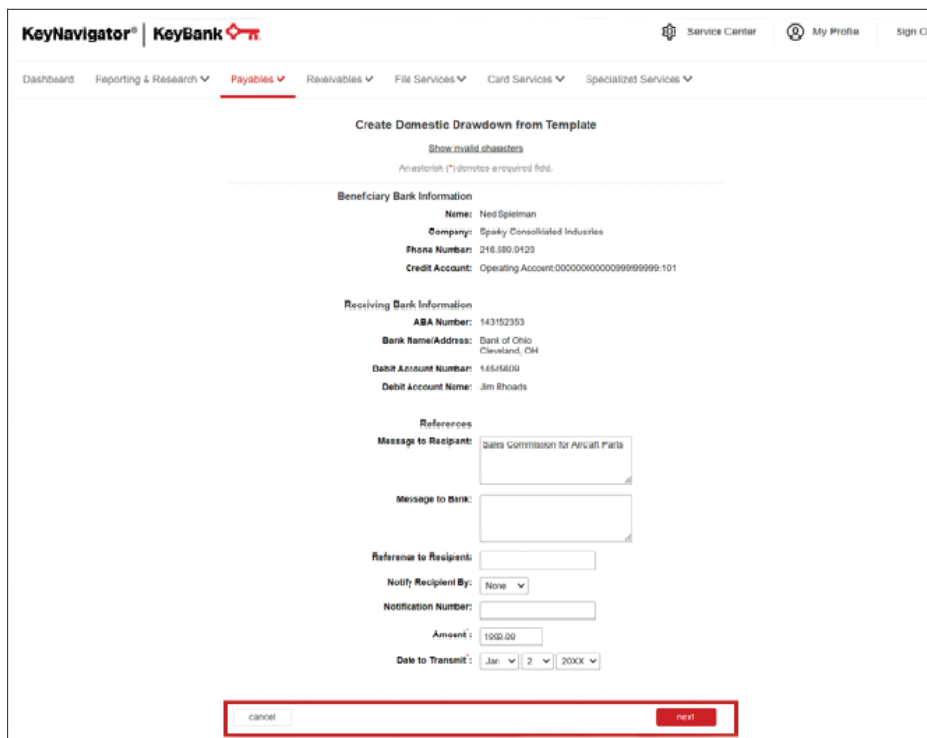
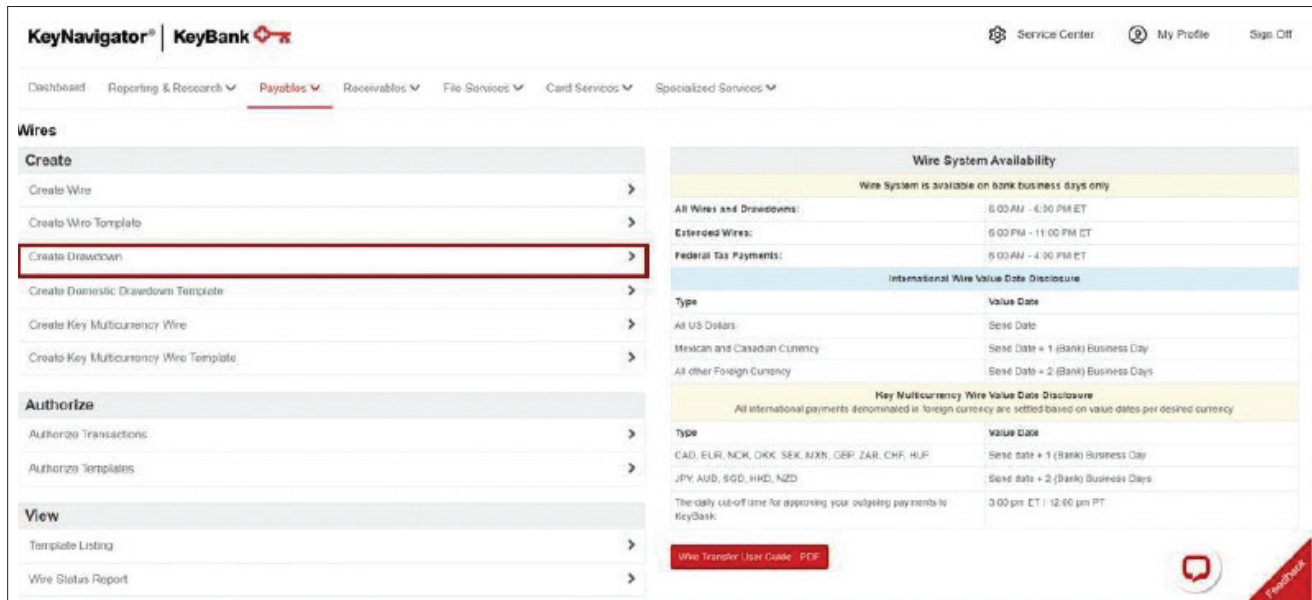
At the bottom of the form, there are two buttons: 'cancel' and 'next'.

Select **Next** to proceed with creating the drawdown template or **Cancel** to stop the process. If you selected **Next** an approval screen will be displayed.

Drawdowns

Using a Template to Create a Drawdown on KeyNavigator

After the template has been created and approved it can be used to initiate a drawdown. From the KeyNavigator home page, click on **Payables** section and select **Wires**. Select **Create Drawdown**. On the left hand side of the screen, enter the template number or select it from the template listing.



Complete the fields in the **References** section and click **Next** to proceed.

Minimum required fields are the **Amount** and the **Date to Transmit**.

► **Note:** Key suggests that you print and store a copy of wire template details for phone initiation in the event that users are experiencing technical difficulties preventing access to KeyNavigator.

Drawdowns

Click **Accept** to approve the template (or you can cancel or edit the instructions).

KeyNavigator | **KeyBank**

Service Center | My Profile | Sign Off

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

Approve Domestic Drawdown from Template

You have entered the following Drawdown request.
Please review it before clicking [accept].

Beneficiary Bank Information

Name: Ned Spielman
Company: Sparky Consolidated Industries
Phone Number: 216.698.8123
Credit Account: Operating Account:0000000000099999999:101

Receiving Bank Information

Bank ABA: 443142353
Bank Name/Address: Bank of Ohio
Cleveland, OH
Debit Account Number: 65986054
Debit Account Name: TEST ACCOUNT

References

Message to Recipient: Sales Commission for Aircraft Parts
Message to Bank:
Reference to Recipient:
Notify Recipient By:
Notification Number:
Amount: \$1,000.00
Date to Transmit: Jan 02, 20XX

After accepting the template, a confirmation screen will appear.

From the confirmation screen you can:


- Navigate to the **Main Page**
- **Void** or **Delete**
- **Edit** the template
- **Create Another Template**

Drawdowns

After accepting the template, a confirmation screen will appear.

From the confirmation screen you can:

- Navigate to the **Main Page**
- **Void** or **Delete**
- **Edit** the template
- **Create Another Template**

KeyNavigator | **KeyBank** 

Service Center | My Profile | Sign Off

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

Domestic Drawdown Confirmation

Use browser to print confirmation.

Status Information

Trace ID: 923511
KeyBank Transaction Reference: 040917001111
Repetitive Number: 1214
Template Number: 1729
Fed. Reference Number:
Status: **IN PROCESS**
Entered By: Ned Spelman
Entered On: Jan 02, 200X
Authorized By:
Authorized On:
Authorized By:
Authorized On:

Beneficiary Bank Information

Name: Ned Spelman
Company: Sparky Consolidated Industries
Phone Number: 216.698.9123
Credit Account: Operating Account:000000000009999999:101

Receiving Bank Information

Bank ABA: 143152353
Bank Name/Address: Bank of Ohio
Cleveland, OH
Debit Account Number: 65980054
Debit Account Name: TEST ACCOUNT

References

Message to Recipient: Sales Commission for Aircraft Parts
Message to Bank:
Reference to Recipient:
Notify Recipient By:
Notification Number:
Amount: \$1,000.00
Date to Transmit: Jan 02, 200X

[main page](#) | [create another drawdown](#) | [status report](#)

Authorizing Transactions and Templates

Secondary authorization for KeyNavigator-initiated wires is based at the user level. Limits are set per account. You can select secondary authorization for KeyNavigator wires by completing the Payment Authorization form. Contact your Payments Advisor to set up wire entitlements.

KeyNavigator wires can require up to two additional approvals, after the wire is initiated, before funds are released.

Wires awaiting secondary approval will not be processed. They will be held in a queue, pending approval, until 5:30 p.m. ET on the requested date of transmission. The Wire Department does not have the capability to release transfers that have not been authorized by the second approver because these wires do not leave KeyNavigator.

Templates require a secondary approval before they are eligible for use. All templates must be approved by a second user before they can be utilized. Templates require an additional approval because your company may set higher approval limits for repetitive transactions.

Authorizing Wires

To approve wires, click on the **Payments** section and select **Wires**. Select **Authorize Transactions**. Note that approval can also be completed via KeyNavigator Mobile.

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 'Payables' menu is expanded to show 'Wires'. Under 'Wires', there are two sections: 'Create' and 'Authorize'. The 'Authorize' section has two options: 'Authorize Transactions' (highlighted with a red box) and 'Authorize Templates'. To the right of the 'Wires' sidebar is a 'Wire System Availability' table.

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

Drawdowns

You can filter the transactions to search for specific wires. Click on **Filter** and enter the filter parameters. Click **View**.

From the **Authorize Transactions** screen you can select **ALL** via the check box at the top of the Authorize select/unselect column or select an individual item by checking its box. Click **Authorize Selected Payments**.

Authorize Transactions

filter unfilter System Time: 2:46 PM ET

Authorize select/unselect all	Trace ID	Amount	Currency	Type	Beneficiary Account Name	Beneficiary Account Number	ABA/SWIFT	Debit Account	Entered On	Entered By	Transmit Date	Template ID	Template Name
<input type="checkbox"/>	12541245781	750,000.00	AUD	International	Australian Beneficiary	123456789	AAMNAU21	00000000013139	Jan 02, 20XX 2:46 PM ET	MALLABO	12/04/20XX	2166	AUD Vendor Template
<input type="checkbox"/>	92334234511	1,000.00	USD	Domestic	Jim Rhoads	14545609	143152353	0000065980054	Jan 02, 20XX 2:46 PM ET	MALLABO	12/04/20XX	1729	Template for Monthly Budget Allocation
<input type="checkbox"/>	92323423511	2,000.00	USD	Domestic	Jim Rhoads	14545609	143152353	0000065980054	Jan 02, 20XX 2:46 PM ET	SPIELNE	12/04/20XX		
<input type="checkbox"/>	14181845720	1,000.00	USD	Key Multicurrency Wire	Jim Rhoads	14180136	ANDBINBIND	0000013720038	Jan 02, 20XX 2:46 PM ET	SPIELNE	12/04/20XX	1115	Multicurrency Template

main page authorize selected payments

An **Approval** screen will display the selected items. Select **Accept** to continue or **Cancel** to stop the approval process.

Authorize Transactions Approval

Trace ID	Amount	Currency	Type	Beneficiary Account Name	Beneficiary Account Number	ABA/SWIFT	Debit Account	Entered On	Entered By	Transmit Date
12541	750,000.00	USD	International	Australian Beneficiary	1234-56789	AAMNAU21	000000000000013139	Jan 02, 20XX 2:46 PM EST	MALLABO	12/04/20XX
923511	1,000.00	USD	Domestic	Jim Rhoads	1454-5609	143152353	0000000000065980054	Jan 02, 20XX 2:46 PM EST	MALLABO	12/04/20XX
923513	1,000.00	USD	Key Multicurrency Wire	Jim Rhoads	14180136	ANDBINBIND	0000013720038	Jan 02, 20XX 2:46 PM EST	SPIELNE	12/04/20XX
923512	2,000.00	USD	Domestic	Jim Rhoads	1454-5609	143152353	0000000000065980054	Jan 02, 20XX 2:46 PM EST	SPIELNE	12/04/20XX

cancel accept

If you selected **Accept**, a **Confirmation** screen will report the status of the authorized transactions. In this example the highlighted transaction must be approved by a third user before the wire will release.

Authorize Transactions Confirmation

Warning: one or more wire transactions could not be processed. Place mouse over icon(s) to see detailed error descriptions.

Trace ID	Amount	Currency	Type	Beneficiary Account Name	Beneficiary Account Number	ABA/SWIFT	Debit Account	Entered On	Entered By
12541	750,000.00	USD	International	French Company	398437927	AAADFRP1	000000000000013139	Jan 02, 20XX 2:46 PM EST	USER ID
923511	1,000.00	USD	Domestic	Domestic Company	928374829	042000398	0000000000065980054	Jan 02, 20XX 2:46 PM EST	USER ID
923512	2,000.00	USD	Domestic	Domestic Company	382974927	042000398	0000000000065980054	Jan 02, 20XX 2:46 PM EST	Needs Authorization
923513	1,000.00	USD	Key Multicurrency Wire		14180136	ANDBINBIND	0000013720038	Jan 02, 20XX 2:46 PM EST	USER ID

main page wire status report

Drawdowns

Approving Templates

To approve templates, click on the **Payables** section and select **Wires**. Select **Authorize Templates**.

► **Note:** Approval can also be completed via KeyNavigator Mobile.

Click on the template number you wish to approve. View the details.

Select **Authorize**. A **Confirmation** screen will display the template with the status of **Authorized**.

Viewing the Template Listing – Edit, Delete, Approve

To view a list of templates, click on the **Payables** section and select **Wires**. Select **Template Listing** under the **View** section of the **Wire** main page. If needed, apply a filter to locate a specific template. Click on a template number to review the details.

The screenshot shows the KeyNavigator interface for KeyBank. The top navigation bar includes 'Service Center', 'My Profile', and 'Sign Off'. The main navigation menu has 'Payables' selected. The 'Wires' section is active, showing a sidebar with 'Create', 'Authorize', and 'View' categories. Under 'View', 'Template Listing' is highlighted. The main content area displays 'Wire System Availability' and 'International Wire Value Date Disclosure' tables.

Wire System Availability	
Wire System is available on bank business days only	
All Wires and Drawdowns:	8:00 AM - 6:30 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

Drawdowns

From the detailed template screen, you can:

Edit

Make changes and click **Next**. **Accept** the changes on the review screen. A **Confirmation** screen will display the template with the status of **Authorization Required**. Any edits made to existing templates requires a secondary approval.

Void

Click **Void** to Delete a template from the listing. To complete the void click **Accept**, the confirmation screen will show a status of Void. To cancel deleting the template click **Cancel**.

Authorize

After you click **Authorize** you will receive a **Confirmation** screen with a status of **Authorized**.

KeyNavigator® | KeyBank

Service Center | My Profile | Sign Off

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

Template Listing

filter | unfilter | System Time: 2:46 PM ET

Template Number	Description	Type	Account	Status	Repetitive Number
1729	Template for Monthly Budget Allocation	Internal	113321	Authorization Required	124124
124124	Template for Aircraft Engines	Internal	101010102	Void	144102
4567	Template for Aircraft Parts	Domestic	5254355	Authorized	1422
1570	Template for Aircraft Engines	International	999999999	Authorized	144102
36751	Template for Monthly Payment	Drawdown	514564321	Void	3167

main page

Reporting

KeyNavigator Status Report

The KeyNavigator Status Report provides the status of all wires, drawdowns, etc. initiated via KeyNavigator. Batch and phone-initiated wires do not appear in this report. The KeyNavigator Status Report retains information for 12 months.

► **Note:** This report does not auto-refresh. You need to click **Refresh** to obtain the most current information.

To view the **Status Report**, click on the **Payables** section and select **Wires**. Under the **View** section, select the **Wire Status Report**. The current status report will be displayed.

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

If needed, apply a **Filter** if you are looking for a specific wire. After selecting **Filter** you can filter based on:

- Trace ID
- Key Transaction Reference
- Account number
- Type (domestic, international, etc.)
- Status (In Process, sent, etc.)
- Entered Date
- Transmit Date
- Currencies
- Amount range
- Created by
- Approved by

Wire Status Report

filter unfilter download System Time: 02:46 PM ET

Trace ID	Amt	Curr	Type	Beneficiary Name	Beneficiary Account Number	ABA/Swift	Debit Account	Entered	Status	Transmitted	Fed/Int Ref	Created	Approved	Template ID
38483943294339	1,000.00	USD	INT				1234567890	01/02/20XX 2:48 PM ET	Sent	01/02/20XX	123456789	JONESSA	SMITHJO	101456
87298374828374	750,000.00	USD	INT				4967812390	01/02/20XX 2:48 PM ET	Void	01/02/20XX	92301874P0000004	JONESSA	SMITHJO	101873
23676437482637	7,800.00	USD	INT	Australian Wire	92364739726374	AAMNAU21	8123904567	01/02/20XX 2:48 PM ET	Authorization Required	01/02/20XX	2345678	JONESSA	SMITHJO	
23394839483837	750,000.00	USD	INT				0456781239	01/02/20XX 2:48 PM ET	Error Sending	01/02/20XX	----	JONESSA	SMITHJO	101226
12345678901234	7,800.00	USD	INT	German Wire	7381932791874	AABSDE31	0412395678	01/02/20XX 2:48 PM ET	Authorization Required	01/02/20XX	1234567	JONESSA	SMITHJO	
67890112345234	54,432.00	USD	DDN	Domestic Drawdown	38283748927		0456781239	01/02/20XX 2:48 PM ET	Reference Number Pending	01/02/20XX	4546840	JONESSA	SMITHJO	
30471402102714	220.00	USD	INT	Key Multicurrency Wire			1850131020	01/03/20XX 1:45 PM ET	Sent	01/02/20XX	101856789	JONESSA	SMITHJO	101998

main page refresh

Reporting

Incoming/Outgoing Wire Activity Report on KeyNavigator

The Incoming/Outgoing Wire Activity Report provides information for all incoming wires and all wires initiated via KeyNavigator, phone, or batch wire.

To view the Incoming/Outgoing Wire Activity Report, click on the **Payables** section and select **Wires**. Under the view section, select **Incoming/Outgoing Wire Activity Report**. The current report will be displayed and is able to be downloaded.

► **Note:** This report does not auto-refresh. You must click **Refresh** to obtain the most current information.

The screenshot shows the KeyNavigator interface. At the top, there are navigation links for Service Center, My Profile, and Sign Off. Below that is a menu bar with options: Dashboard, Reporting & Research, Payables (selected), Receivables, File Services, Card Services, and Specialized Services. The main content area is titled 'Wires' and is divided into three sections: Create, Authorize, and View. The 'View' section contains three items: Template Listing, Wire Status Report, and Incoming/Outgoing Wire Activity Report (highlighted with a red box). To the right of the 'Wires' section is a 'Wire System Availability' table, followed by an 'International Wire Value Date Disclosure' table, and a 'Key Multicurrency Wire Value Date Disclosure' table. At the bottom right, there is a red button labeled 'Wire Transfer User Guide - PDF'.

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

Reporting

If needed, apply a **Filter** if you are looking for a specific wire. After selecting **Filter** you can filter based on:

- Account Number
- Date(s)
- Type Code
- Transaction types
 - Debits or Credits
 - Dollar Amount or Range

The screenshot displays the KeyNavigator interface. At the top, there are navigation links for 'Service Center', 'My Profile', and 'Sign Off'. Below this is a menu bar with 'Dashboard', 'Reporting & Research', 'Payables', 'Receivables', 'File Services', 'Card Services', and 'Specialized Services'. The 'Payables' menu is selected, leading to the 'Incoming/Outgoing Wire Activity Report' page. A notification box states: 'Go paperless! You may no longer need your paper Credit and Debit Wire Advices if you are receiving them online. Save money and time. Stop paper now! or Learn more'. Below the notification are buttons for 'filter', 'unfilter', and 'download'. The report is dated 'Created on Jan 02, 20XX 2:46 PM ES'. The main content is a table with columns: Date/Time, Account, Description, Credit, Debit, and Optional Text. The table shows three incoming money transfer transactions and a total row. At the bottom, there are 'main page' and 'refresh' buttons.

Date/Time	Account	Description	Credit	Debit	Optional Text
Jan 02, 20XX 2:46 PM EST	00009000546105451321 SPARKY05	Incoming Money Transfer	\$4,902.13		TRANSFER FED REF#: 548321 BK AMER KC /ORG=EVAAIR BNF=SPARKY CON/AC-5468720XX8 RFB=21357620XX0300
Jan 02, 20XX 2:46 PM EST	00009000545724573154 SPARKY05	Incoming Money Transfer	\$4,902.13		TRANSFER FED REF#: 548321 BK AMER KC /ORG=EVAAIR BNF=SPARKY CON/AC-5468720XX8 RFB=21357620XX0300
Jan 02, 20XX 2:46 PM EST	00009000545724573154 SPARKY05	Incoming Money Transfer	\$245.11		TRANSFER FED REF#: 504021 BK AMER DAL /ORG=EVAAIR BNF=SPARKY CON/AC-5468720XX8 RFB=4054054540540
TOTAL			\$10,059.37	\$0.00	

Additional Reporting and Message Center

In the KeyNavigator **Reporting and Research** section, you can select **Information Reporting** to display additional data. To learn more, please refer to the Information Reporting User Guide or contact your Payments Advisor.

In addition to standard reporting, get the wire alerts and notifications you need with KeyNavigator Message Center. Our highly customized alerts allow you to receive email, SMS/Text messages, or both to alert you to wire activity such as:

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

Batch Wire File

Batch wire initiation allows for the sending of a file via direct transmission or through uploading via web-based file transfer on KeyNavigator. You can consolidate wire transfer requests into a single, standardized batch wire format. Batches can contain multiple wire types including domestic, international, internal, and drawdowns. Wires can be repetitive or non-repetitive.

Transmission channels are available 24 hours a day; files, however, must be transmitted prior to 5:30 p.m. ET to ensure same-day processing. Remember that there are multiple required regulatory reviews (OFAC, AML, etc.) that wires must pass before they are released.

Please consult the Transmission Toolkit for details on the batch wire file format specifications.

If you are currently using the batch wire transmission process, Key highly recommends you maintain access to KeyNavigator and/or phone PINS as an industry best practice.

Standing Transfer Orders

Standing Transfer Orders (STO) will allow you to specify that funds should be transferred according to your pre-specified parameters. You may select frequency (daily, monthly, etc.) or balance related parameters (entire balance, fixed amount, excess of a target, etc.). Unless otherwise specified, STOs are released at approximately 8:30 a.m. ET. The instructions remain in effect until changed or cancelled.

If you are interested in establishing a Standing Order Transfer, please contact your Payments Advisor.

Changes to existing STO's can be accomplished by fax or scan, on company letterhead, with the signature of the original authorizer. Please submit STO changes via email to Wire_Transfer_Database@keybank.com or by fax at 1-866-637-9287.

