

Key2Purchase[®] Program Administrator Resource Guide

Contents

Program fundamentals 3

Program administrator support information 4

Cardholder servicing 5

Billing and statements. 6

Fee schedule 6

Key2Purchase.com 7

Payment options 8

Key2Purchase Resource Guide – Key.com/key2purchase. 10

Key2Purchase® Program Administrator Resource Guide

Program fundamentals

Network	Mastercard
Currency	US Dollar
Product	Non-revolving one card solution – manage both your traditional travel and entertainment card program as well as your sophisticated account payables card program.
Chip & PIN plastic	EMV – “Europay, Mastercard and Visa,” created the standard Chip & PIN card, that typically involves the card being dipped into a point of sale terminal requiring a PIN to be entered. Key2Purchase does not offer Chip & Signature card or contactless (tap and go) authorization.



Key2Purchase® Program Administrator Resource Guide

Program administrator support information

Note: Persons requesting information/assistance must have been identified to KeyBank as authorized commercial card program administrators by the organization.

Option	Services	Email/Phone option	Availability
1	Card program and account information <ul style="list-style-type: none"> Account balance/available credit Transaction authorizations and declines Payment and billing inquiry Account/card status update Change account velocity controls General program information/inquiry Replace card plastic Card program credit limit inquiry 	<ul style="list-style-type: none"> K2PClientService@Card.Key.com 844-238-2900 (Toll free) Clients using a TDD/TTY device: 1-800-539-8336 Clients using a relay service: 1-866-821-9126 	24/7/365
2	Key2Purchase.com <ul style="list-style-type: none"> System navigation/how to questions Functionality options Reporting File transmissions Password/system access 	<ul style="list-style-type: none"> Key2Purchase_Call_Support@KeyBank.com 844-238-2900 (Toll free) Clients using a TDD/TTY device: 1-800-539-8336 Clients using a relay service: 1-866-821-9126 	Monday – Friday 8:00 a.m. – 5:00 p.m. ET (excluding bank holidays)
3	Fraud disputes <ul style="list-style-type: none"> Report account/card lost or stolen Declined transaction for suspect fraud International travel/purchase modifications Dispute transactions Status on open fraud cases 	<ul style="list-style-type: none"> K2PFraudService@Card.Key.Com 844-238-2900 (Toll free) Clients using a TDD/TTY device: 1-800-539-8336 Clients using a relay service: 1-866-821-9126 	Reporting cards lost/stolen, fraud blocks: 24/7/365 Open fraud case inquiries: Monday – Friday 8:00 a.m. – 6:00 p.m. ET (excluding bank holidays)
4	Program setup changes <ul style="list-style-type: none"> Add/modify/remove program administrators Fee assessment inquiry MCCG changes Reallocate credit lines on central bills accounts Add new central bill(s) Billing cycle changes 	<ul style="list-style-type: none"> Key2Purchase_Call_Support@KeyBank.com 844-238-2900 (Toll free) Clients using a TDD/TTY device: 1-800-539-8336 Clients using a relay service: 1-866-821-9126 	Monday – Friday 8:00 a.m. – 5:00 p.m. ET (excluding bank holidays)



Key2Purchase® Program Administrator Resource Guide

Cardholder servicing

Option	Services	Email/Phone option	Availability
1	Customer service by phone <ul style="list-style-type: none"> Account balance/available credit Transaction authorizations and declines Dispute transactions International travel/purchase notice Report card lost/stolen 	<ul style="list-style-type: none"> U.S. and Canada: 866-290-7700 Outside U.S./Canada: 610-232-5180 (Collect) Clients using a TDD/TTY device: 1-800-539-8336 Clients using a relay service: 1-866-821-9126 	24/7/365
2	Online services <ul style="list-style-type: none"> Activate card Set up/change PIN Mobile text alert enrollment Guide to benefits Terms and conditions 	<ul style="list-style-type: none"> KeyCommercialCard.com Clients using a TDD/TTY device: 1-800-539-8336 Clients using a relay service: 1-866-821-9126 	24/7/365



Key2Purchase® Program Administrator Resource Guide

Billing and statements

Standard billing cycle	A standard billing cycle is approximately 30 calendar days.
Billing cycle date	An account will cycle for billing on the same calendar day of each month. If you have selected a billing cycle date of 28, the account will cycle for billing on the last day of the month If a bill day falls on Saturday, the account will cycle for billing the preceding business day. If it falls on a Sunday, it will cycle for billing on the next available processing day.
Payment amount due	The payment amount due is reflected on the billing statement in the Total Amount Due field.
Payment due date	Payment in full is due 14 calendar days after the billing cycle date. The due date is reflected on the billing statement.
Billing statement	Billing statements can be viewed and downloaded from Key2Purchase.com approximately 24 to 48 hours after the billing cycle date.

Fee schedule (Disclaimer about T&Cs/subject to change)

Non-sufficient funds fee	\$15.00
Late fee	If any Account is not paid in full within the Payment Term, KeyBank may charge a Late fee ("Late Fee") of (a) two-and one-half percent (2.5%) of the Past Due Amount not paid within the Payment Term, and (b) two-and-one-half percent (2.5%) of the Past Due Amount not paid by each subsequent Billing Cycle. The minimum Late Fee on any Account is two U.S. Dollars (\$2.00).
Foreign transaction fee	Up to 3% of the U.S.
Statement copy fee	\$10.00 each statement copy requested.
Draft/receipt copy fee	\$5.00 each draft of receipt copy requested.
Expedited card delivery fee	\$20.00 each expedited shipment of cards.
Bulk ship fee	\$20.00 each expedited shipment of cards.
Cash advance fee	Greater of either 3% transaction amount or \$2.00.
ACH research fee	If request is more than two hours of research, it will be \$25.00 per hour.



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Key2Purchase.com

<p>Guides Can be found at Key2Purchase resource page at key.com/key2purchase</p>	<ul style="list-style-type: none">• Program administrator• Cardholder• Accounts payable• Approver
<p>Help section</p>	<p>Help section can be found directly in Key2Purchase.com in the top right corner of the website.</p> <p>You will find detailed instructions and tutorials for:</p> <ul style="list-style-type: none">• Transactions• Cards• Payables• Security• Reports• Administration <p>Tutorial videos show step-by-step instructions to complete certain action items.</p> <p>File upload formats can be found within docs of the Help section such as:</p> <ul style="list-style-type: none">• Account Number Code Mapping• Card Update• Financial Code Profiles• Financial Code Value• Hierarchy Code Mapping• Merchant Category Code Group Mappings• Merchant Category Code Mappings• Merchant Name Code Mappings• Merchant Update• Merchant Upload• New Card• Notifications• Use Accounts• User Updates• Workflow Hierarchy



Key2Purchase® Program Administrator Resource Guide

Payment options

Payments sent to the central will be applied directly to that account; payment doesn't trickle down to cardholder accounts.

Option	Instructions	Payment processing timeline	Need help
Auto-debit (recommended)	Complete the Key2Purchase Automatic Payment Authorization Commercial/Central Pay form and have it signed by an authorized person in your organization.	The minimum payment due will be automatically debited from the deposit account you have provided. You may select autopay date for the funds to be debited up to eight business days from statement cycle.	Key2Purchase_Call_Support@KeyBank.com
Key2Purchase.com	<p>Set up/manage payment accounts This is the deposit account from which the payment will be drawn:</p> <ul style="list-style-type: none"> • Select Transactions > Statements. • Select the account you would like to pay, then select Make Payment. • Once on the Make Payment screen, select Payment Accounts from the side bar. • On the Payment Accounts page, enter the deposit account name, routing number, and account number, then select Add. <p>Making an online payment</p> <ul style="list-style-type: none"> • Select Transactions > Statements. • Select the account you would like to pay, then select Make Payment. • Once on the Make Payment screen, provide the required information and then select Make Payment. <p>Note: A user wishing to submit an online payment must have Make Payments included in the privileges of their user profile.</p>	A payment submitted via Key2Purchase.com prior to 7:00 a.m. ET Monday – Friday, will post to the account in two business days.	Key2Purchase_Call_Support@KeyBank.com



Key2Purchase® Program Administrator Resource Guide

Payment options (continued)

Option	Instructions	Payment processing timeline	Need help
ACH	<ul style="list-style-type: none"> • Receiving bank name and ABA KeyBank ABA # 01120002 • Receiving account (Beneficiary acct) The payment token number 0000000000000000 in the name of your organization. • Receiving account name The name of the card account to receive the payment. 	The payment will post in two business days of the date the ACH was received by the bank.	Token number for the central bill account can be found directly on statement from Key2Purchase.com.
	<p>Note: If the ACH is not sent as indicated in the instructions, it can be returned to the originating institution.</p>		
Wire	<ul style="list-style-type: none"> • Receiving bank name and ABA KeyBank ABA # 041001039 • Receiving account (Beneficiary acct) 1964848208235 PCARD account • Originator to beneficiary instructions Token number 0000000000000000 in the name of your organization. • Token This is a 16-digit number that represents the account that is to receive the payment. • Your organization name This is the name of your organization or company. 	The available credit on the account receiving the wire payment will be adjusted to reflect the payment in 30 minutes of KeyBank receiving the wire payment.	Token number for the central bill account can be found directly on statement from Key2Purchase.com.
	<p>Note: If the wire is not sent as indicated in the instructions, it will be returned to the originating institution.</p>		
KeyBank branch	<ul style="list-style-type: none"> • You will need to present the plastic card of the account you want the payment to be applied. • Check, cash, or card payment accepted. 	A payment submitted at a KeyBank branch prior to 7:00 p.m. ET Monday – Friday, will post to the account in two business days.	



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Key2Purchase Resource Guide – [Key.com/key2purchase](https://key.com/key2purchase)

Please be sure to visit and utilize our Key2Purchase Resource page at key.com/key2purchase.

You will find valuable material that will not only benefit you as a program administrator but also material for your cardholders.

Helpful materials	<p>Program administration</p> <ul style="list-style-type: none">• Merchant category code list <p>Key2Purchase guides</p> <ul style="list-style-type: none">• Program administrator• Electronic accounts payable• Approver• Approver w/envelopes• Cardholder <p>Cardholder resources</p> <ul style="list-style-type: none">• Terms and conditions• Mastercard guide to benefits• Step-by-step instructions for mobile text alert enrollment <p>Keep connected and visit the Key2Purchase Resource page for updates and announcements in the future.</p>
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