



Key2Benefits[®]

Administrator User Guide

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1. Overview

The Key2Benefits card is a prepaid debit card designed to offer state agency programs and public entities a secure, low-cost and convenient method of issuing recurring payments such as unemployment insurance, child support, retirement/pensions, workers compensation, and utility subsidies electronically.

Key2Benefits enables you to issue payments to your recipients via a prepaid debit card, as an alternative to paper checks or direct deposit. The cards can be loaded with multiple deposits and can be used like any other debit card for point-of-sale purchases or cash withdrawals at ATMs or via a branch.

Secure websites are available for your program administrators to enroll and maintain card accounts, and for cardholders to view their Key2Benefits card account information such as transaction history and statements.

The Key2Benefits administrator portal is available at:

<https://idp.paycardsolutions.com/main/key2benefits/Login>

This portal allows you to:

- Search for cardholders
- Add new cardholders
- Update cardholder information, including addresses
- Review deposit history and card status information

1.1 About this Guide

This document should be provided to any program administrator that can enroll cardholders, view or update cardholder information, or access Key2Benefits reports on KeyNavigatorSM. You will find detailed information regarding the Key2Benefits administrator portal as well as detailed Administrator procedures. The procedures explain how to enroll or search for cardholders. For existing cardholders, procedures explain how to update cardholder information, review deposit history, and troubleshoot common issues.

2. Key2Benefits Administrator Portal

The Key2Benefits Administrator Portal is a secure, advanced website for you to use to manage your Key2Benefits program. User IDs and passwords are required to access the administrator portal. KeyBank's Security Administrator will provide a user name and initial password to all users that require access to the system.

For all Prepaid Card client questions and issues, including User ID or password resets, card adjustments and card replacements:

Call Prepaid Support at 1-800-539-9039, Option 3 or email
Prepaid_Call_Support@KeyBank.com.

For all other inquiries related to your Key2Benefits program, please contact your Payments Advisor or email to ECP_Prepaid_Product@KeyBank.com.

2.1 Password Requirements

Passwords must adhere to the following requirements:

- Must be eight characters (no blanks).
- Must use one alphabetic and one numeric character.
- Must use at least one of the following three characters from the National Character Set. They are @ # \$.
- The three national characters cannot appear at the beginning or end of the password.
- Passwords must be changed at your normal password change interval.
- Passwords cannot be changed within one day of the last change.
- Do not reuse a password that you have used in the previous 16 password iterations.
- Do not use your user ID as part of your password.
- Do not use three repeating characters in your password. Example = abc@1222

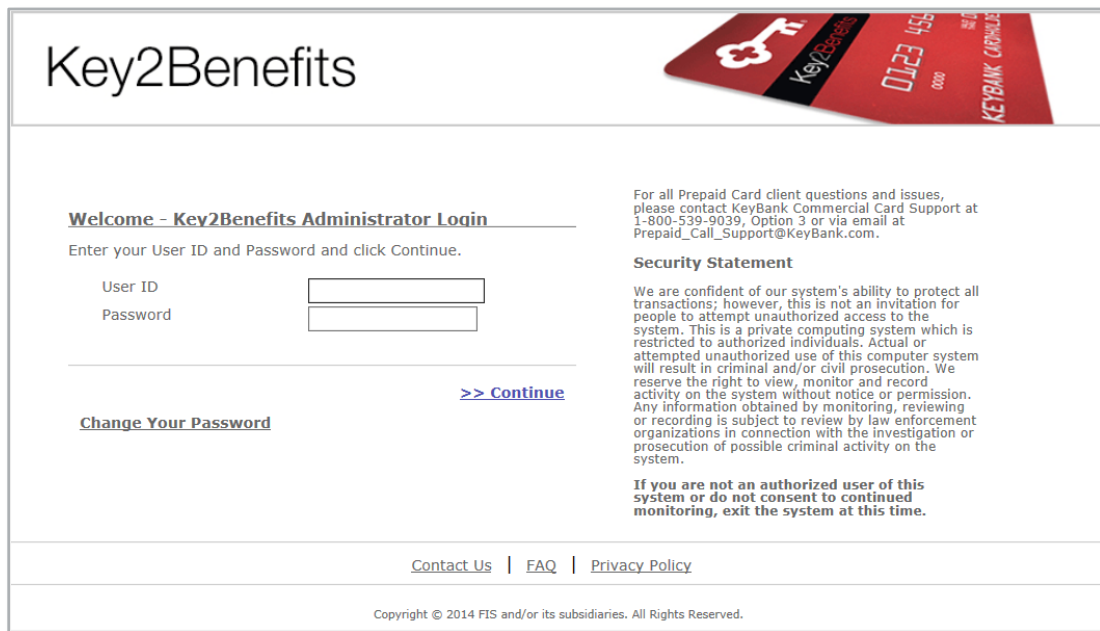
To further safeguard your password, follow these industry best practices:

- Passwords must not be shared, available, or known to others (including administrators).
- Passwords must not be displayed on input, reports, or other media.
- Passwords should not be written down, printed, or stored in the clear.
- Passwords should not be transmitted in the clear over an unsecured channel.
- Do not choose passwords that could easily be guessed.
- Never use a dictionary word or common name as part of a password.

2.2 Logging on to the Key2Benefits Administrator Portal

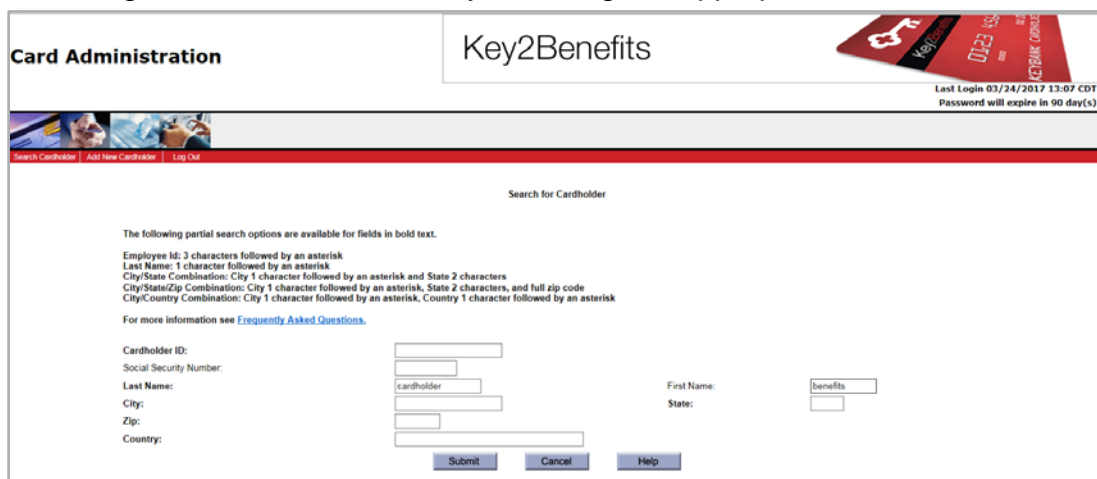
To access the Key2Benefits Administrator Portal, follow the steps below:

1. Launch a web browser (e.g. Internet Explorer®, Google Chrome®)
2. Visit the website <https://idp.paycardsolutions.com/main/key2benefits/Login>
3. Bookmark the login page for easy access for return visits.
4. Enter your **User ID** and **Password**. Click **Continue**.



The screenshot shows the Key2Benefits Administrator Login page. At the top, there is a header with the 'Key2Benefits' logo and an image of a red KeyBank Card. Below the header, the page is divided into two main sections. On the left, under the heading 'Welcome - Key2Benefits Administrator Login', there is a prompt to 'Enter your User ID and Password and click Continue.' followed by two input fields labeled 'User ID' and 'Password'. Below these fields is a link that says '>> Continue'. To the left of the 'Continue' link is a link that says 'Change Your Password'. On the right side of the page, there is a 'Security Statement' section. It contains a paragraph of text stating that the system is confidential and that unauthorized access is prohibited. It also mentions that the system reserves the right to view, monitor, and record activity on the system without notice or permission. At the bottom of the page, there are links for 'Contact Us', 'FAQ', and 'Privacy Policy'. At the very bottom, there is a copyright notice: 'Copyright © 2014 FIS and/or its subsidiaries. All Rights Reserved.'

5. The **Search for Cardholder** page will display immediately after you login. Use this page to locate a record for any cardholder that is already enrolled. You can also navigate to other functions by selecting the appropriate menu link.



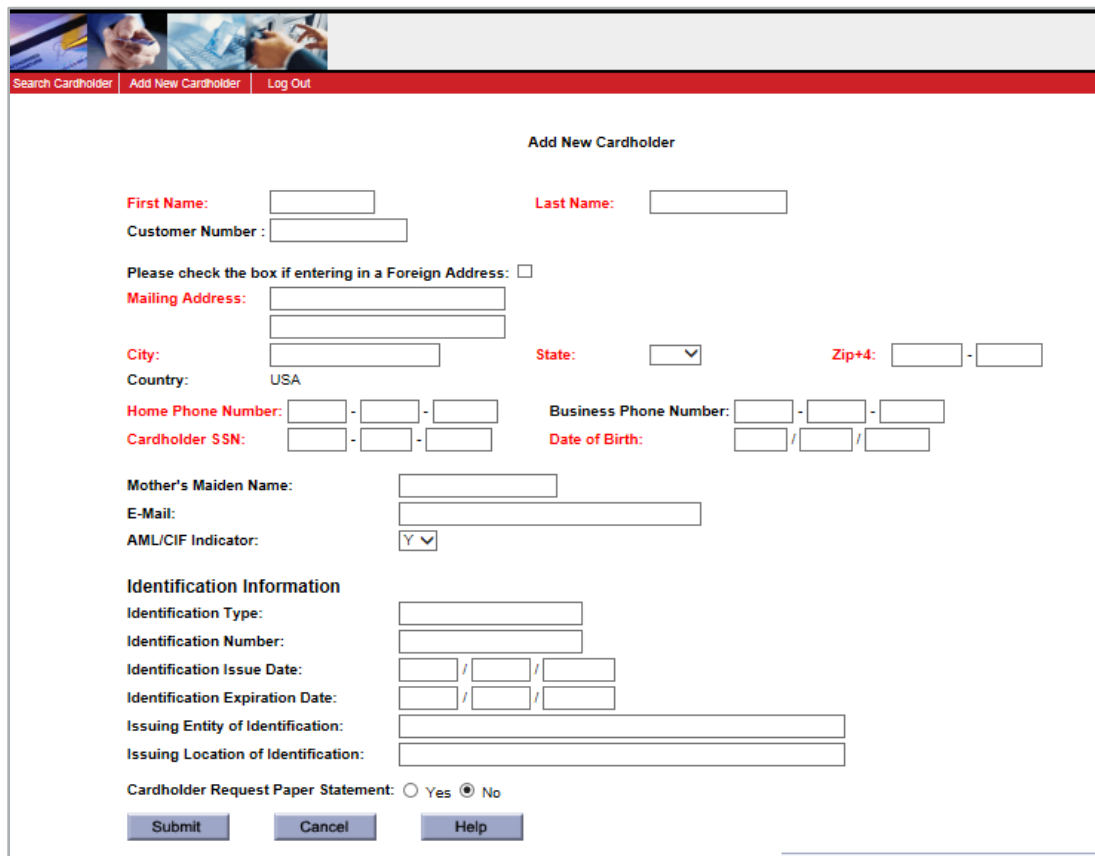
The screenshot shows the 'Card Administration' section of the Key2Benefits portal. At the top, there's a 'Key2Benefits' header and a 'Last Login 03/24/2017 13:07 CDT' status bar. Below the header, there's a navigation bar with links: 'Search Cardholder', 'Add New Cardholder', and 'Log Out'. The main content area is titled 'Search for Cardholder' and contains a list of search criteria: 'Employee ID: 3 characters followed by an asterisk', 'Last Name: 1 character followed by an asterisk', 'City/State Combination: City 1 character followed by an asterisk and State 2 characters', 'City/State/Zip Combination: City 1 character followed by an asterisk, State 2 characters, and full zip code', and 'City/Country Combination: City 1 character followed by an asterisk, Country 1 character followed by an asterisk'. Below this, there's a link to 'Frequently Asked Questions'. The search form includes fields for 'Cardholder ID:', 'Social Security Number:', 'Last Name:', 'City:', 'Zip:', 'Country:', 'First Name:', and 'State:'. There are also 'Submit', 'Cancel', and 'Help' buttons at the bottom.

3. Adding a New Cardholder

Follow these steps to enroll a new cardholder in your program. Once a cardholder is added through the Key2Benefits portal, a Key2Benefits card package will be mailed to the cardholder. Note: cardholders cannot access the Key2Benefits cardholder website until after a card account is created for them on the administrator portal.

Add a New Cardholder:

1. From the **Menu**, click **Add New Cardholder**.
2. The Add New Cardholder page appears. Required fields appear in red.
 - a. If the cardholder does not live within the United States, check the box above the Mailing Address field before entering the cardholder information. The Country field will also need to be completed in order to enroll a cardholder with a foreign address.



Add New Cardholder

Search Cardholder | Add New Cardholder | Log Out

First Name: **Last Name:**

Customer Number:

Please check the box if entering in a Foreign Address: ☐

Mailing Address:

City: **State:** **Zip+4:** -

Country: USA

Home Phone Number: - - **Business Phone Number:** - -

Cardholder SSN: - - **Date of Birth:** / /

Mother's Maiden Name:

E-Mail:

AML/CIF Indicator:

Identification Information

Identification Type:

Identification Number:

Identification Issue Date: / /

Identification Expiration Date: / /

Issuing Entity of Identification:

Issuing Location of Identification:

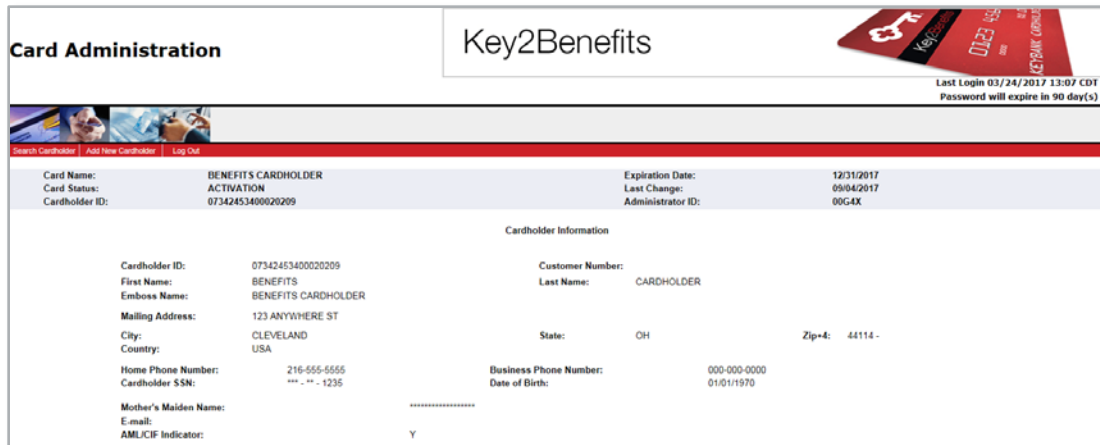
Cardholder Request Paper Statement: ☐ Yes ☒ No

As a program administrator, you may choose to collect additional information from your cardholders for identification purposes. This information is only for your reference and is not reported anywhere.

3. Fill in the mandatory fields below to enroll a cardholder.

| Field Name | Valid Values |
|-------------------|---|
| First Name | Cardholder first name |
| Last Name | Cardholder last name |
| Mailing Address | Cardholder home street address |
| City | Cardholder city |
| State | Cardholder state |
| ZIP Code | Cardholder ZIP (+4 extension optional) |
| Home Phone Number | Cardholder valid 10-digit telephone number |
| Cardholder SSN | Cardholder Social Security or Tax Identification Number |
| Date of Birth | Cardholder date of birth |

4. Click **Submit** at the bottom of the page.
5. A confirmation message appears to indicate the cardholder was enrolled; and will provide the 17-digit cardholder ID:
 - a. Make note of the cardholder ID number to use for card funding
 - b. If the cardholder ID number does not display, **do not press Submit again.** Instead, **Search** for the cardholder.
6. Click **OK** to view the cardholder information.



Card Administration Key2Benefits

Last Login 03/24/2017 13:07 CDT
Password will expire in 90 day(s)

[Search Cardholder](#) | [Add New Cardholder](#) | [Log Out](#)

| | | | |
|----------------|---------------------|-------------------|------------|
| Card Name: | BENEFITS CARDHOLDER | Expiration Date: | 12/31/2017 |
| Card Status: | ACTIVATION | Last Change: | 09/04/2017 |
| Cardholder ID: | 07342453400020209 | Administrator ID: | 00G4X |

Cardholder Information

| | | | |
|-----------------------|---------------------|------------------------|--------------|
| Cardholder ID: | 07342453400020209 | Customer Number: | |
| First Name: | BENEFITS | Last Name: | CARDHOLDER |
| Emboss Name: | BENEFITS CARDHOLDER | | |
| Mailing Address: | 123 ANYWHERE ST | | |
| City: | CLEVELAND | State: | OH |
| Country: | USA | Zip+4: | 44114 - |
| Home Phone Number: | 216-555-5555 | Business Phone Number: | 000-000-0000 |
| Cardholder SSN: | *** - ** - 1235 | Date of Birth: | 01/01/1970 |
| Mother's Maiden Name: | ***** | | |
| E-mail: | | | |
| AML/CIF Indicator: | Y | | |

7. If you want to add another cardholder, click **Next** and go to Step 3.

4. Working with Existing Cardholders


These procedures are used when you need to search for a cardholder, review deposit history, and update cardholder information through the Key2Benefits Administrator portal.

In order to **Search** for a cardholder's information:

1. Use the **Search Cardholder** page to locate the cardholder record. Click on the cardholder record you are looking for.

Card Administration

Key2Benefits



Last Login 03/24/2017 13:07 CDT
Password will expire in 90 day(s)

Search Cardholder | Add New Cardholder | Log Out

Search for Cardholder

The following partial search options are available for fields in bold text.

Employee ID: 3 characters followed by an asterisk
 Last Name: 1 character followed by an asterisk
 City/State Combination: City 1 character followed by an asterisk and State 2 characters
 City/State/Zip Combination: City 1 character followed by an asterisk, State 2 characters, and full zip code
 City/Country Combination: City 1 character followed by an asterisk, Country 1 character followed by an asterisk

For more information see [Frequently Asked Questions](#).

Cardholder ID:

Social Security Number:

Last Name:

City:

Zip:

Country:

First Name:

State:


Submit

Cancel

Help

Card Administration

Key2Benefits



Last Login 03/24/2017 13:07 CDT
Password will expire in 90 day(s)


Search Cardholder | Add New Cardholder | Log Out

Cardholder Search Results

| Cardholder ID | Cardholder Name | Social Security Number | Cardholder Address | Cardholder Card Status |
|-------------------|-------------------------------------|------------------------|--|------------------------|
| 07342453400020209 | CARDHOLDER_BENEFITS | *** - ** - 1235 | 123 ANYWHERE ST CLEVELAND, OH 44114 | ACTIVATION |
| 07342453400110680 | CARDHOLDER_BENEFITS | *** - ** - 7766 | 123 ANYWHERE ST CLEVELAND, OH 44114 | CLOSED |

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- Click on the Cardholder you are looking for. The Cardholder record will appear. It contains the basic cardholder information required, including their name, address, phone, social security number, and date of birth.

Card Administration

Key2Benefits



Last Login 03/24/2017 13:07 CDT
Password will expire in 90 day(s)

Search Cardholder | Add New Cardholder | Log Out

Update Cardholder - Update cardholder ID, name, address, telephone numbers, social security number, date of birth, and Mother's maiden name.

Update

History

Name:

Status:

Cardholder ID:

BENEFITS CARDHOLDER

ACTIVATION

07342453400020209

Expiration Date:

Last Change:

Administrator ID:

12/31/2017

09/04/2017

00G4X

Cardholder Information

Cardholder ID:

First Name:

Emboss Name:

Mailing Address:

City:

Country:

Home Phone Number:

Cardholder SSN:

Mother's Maiden Name:

E-mail:

AML/CIF Indicator:

07342453400020209

BENEFITS

BENEFITS CARDHOLDER

123 ANYWHERE ST

CLEVELAND

USA

216-555-5555

*** - ** - 1235

Customer Number:

Last Name:

State:

Zip+4:

Business Phone Number:

Date of Birth:

CARDHOLDER

OH

44114 -

000-000-0000

01/01/1970

4.1 Reviewing Funding History

1. On the **Search for Cardholder** page, enter cardholder information to locate the account. If multiple cardholders are returned, select the appropriate cardholder. The Search Results page appears.
2. Once you have the cardholder's profile on the page, hover over the **Search Cardholder Menu** in the top left-hand corner of your screen.
3. Select **Review History**.

Review History - Review deposit and direct adjustment transaction history by cardholder. The date, description, and amount of each transaction are displayed.

Search Cardholder | Add New Cardholder | Log Out

Update | History | Search Cardholder Menu

Card Name: BENEFITS CARDHOLDER
Card Status: ACTIVATION
Cardholder ID: 07342453400020209

Expiration Date: 12/31/2017
Last Change: 09/04/2017
Administrator ID: 00G4X

Cardholder Information

Cardholder ID: 07342453400020209
First Name: BENEFITS
Emboss Name: BENEFITS CARDHOLDER
Mailing Address: 123 ANYWHERE ST
City: CLEVELAND
Country: USA
Home Phone Number: 216-555-5555
Cardholder SSN: *** - ** - 1235
Mother's Maiden Name: *****
E-mail: *****
AMLCIF Indicator: Y

Customer Number: 0000000000
Last Name: CARDHOLDER
State: OH
Zip+4: 44114 -

Business Phone Number: 000-000-0000
Date of Birth: 01/01/1970

Identification Information

Identification Type: *****
Identification Number: *****
Identification Issue Date: *****
Identification Expiration Date: *****
Issuing Entity of Identification: *****
Issuing Location of Identification: *****

Overdraft Services

Overdraft Service Opt-In Ind: N
Overdraft Service Opt-In Date: 00/00/0000
Overdraft Service Opt-In Method: No

Cardholder Request Paper Statement: No

4. The **Key2Benefits History** page appears.

Card Administration

Key2Benefits

Last Login 03/24/2017 13:07 CDT
Password will expire in 90 day(s)

Search Cardholder | Add New Cardholder | Log Out

Card Name: BENEFITS CARDHOLDER
Card Status: ACTIVATION
Cardholder ID: 07342453400020209

Expiration Date: 12/31/2017
Last Change: 09/04/2017
Administrator ID: 00G4X

| Date | Description | Amount | Report Reason |
|----------|---------------------|--------|---------------|
| 05-13-14 | ACH OR REMOVE FUNDS | 75.75 | |
| 03-26-14 | ADD FUNDS - BKTCH | 200.00 | |
| 03-17-14 | ADD FUNDS - BKTCH | 200.00 | |
| 03-07-14 | ADD FUNDS - BKTCH | 200.00 | |

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5. To view additional pages, click **Next**. To view the previous page, click **Previous**.

4.2 Updating Cardholder Information

1. On the **Search for Cardholder** page, search for the cardholder. If multiple cardholders are found, select the appropriate item. The **Cardholder Search Results** page appears.

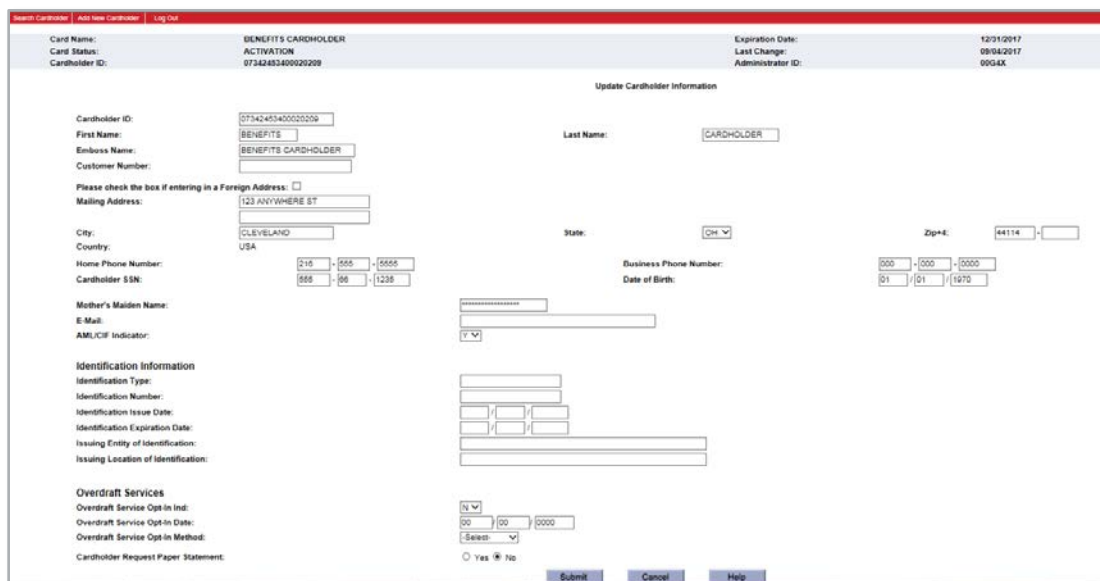
| Cardholder ID | Cardholder Name | Social Security Number | Cardholder Address | Cardholder Card Status |
|-------------------|----------------------|------------------------|--|------------------------|
| 07342453400020209 | CARDHOLDER, BENEFITS | *** - ** - 1235 | 123 ANYWHERE ST CLEVELAND, OH 44114 | ACTIVATION |
| 07342453400110600 | CARDHOLDER, BENEFITS | *** - ** - 7766 | 123 ANYWHERE ST CLEVELAND, OH 44114 | CLOSED |


2. On the **Search Cardholder** menu, select **Update**. The **Update Cardholder Information** page appears.

3. Make changes to the appropriate information and click **Submit**. A pop-up window with a confirmation message appears.

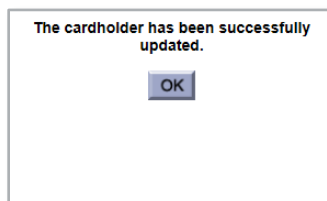
You can use the **Update Cardholder** Information page to update the following information:

- Name
- Address, city, state, ZIP+4, country
- Home and business telephone number
- Social Security Number
- Date of birth
- Mother's maiden name
- Opt cardholder into paper statements (**do not** elect paper statements unless requested by the cardholder as fees may apply).



 **Note:** If you change a cardholder's name, it will not automatically submit a request for a new card. Please instruct your cardholder to contact customer service at 866-295-2955 in order to request a new card. The customer service center contact information is the same phone number they will find on the back of their card.

4. Click **Submit** to complete your changes. A confirmation box will appear.



4.3 Working with Cardholder Information

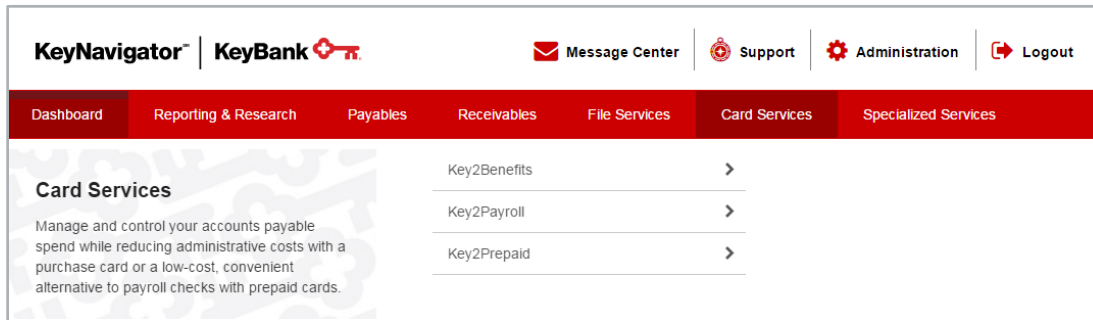
There are various pieces of information available in the Card Information Toolbar within Key2Benefits. This section describes some of these items in detail to help respond to cardholder inquiries or research other aspects of the card account History.

| | | | |
|--|---------------------|-------------------|------------|
| Search Cardholder Add New Cardholder Log Out | | | |
| Card Name: | BENEFITS CARDHOLDER | Expiration Date: | 12/31/2017 |
| Card Status: | ACTIVATION | Last Change: | 09/04/2017 |
| Cardholder ID: | 07342453400020209 | Administrator ID: | 00G4X |

1. **Card Name:** name embossed on the card
2. **Card Status:** this field describes one of many
 - a. Active – the card has been activated by the cardholder and can be used to make purchases and access cash.
 - b. Hot Card – the card has been reported as lost, stolen, or damaged, and placed into a hot card status, no transactions can be performed in this status.
 - c. Warm Card – the card can be used for limited transaction types such as accepting deposits, account transfers, and inquiries. Debits cannot be performed in this status. Typically this status is used for cards that are being monitored for suspicious activity. Cardholder's should contact customer service to verify recent account activity in these cases.
 - d. Activation – the card has not been activated by the cardholder.
 - e. Compromise – the card may have been impacted by a compromise event. The cardholder should contact customer service to determine whether a new card should be issued.
 - f. Closed – the card has been closed, no transactions can be performed.
3. **Cardholder ID:** unique identifier for the card account on the prepaid system. This is the number used to fund the card account via ACH. This value is critical to the funding process and should never be modified by a user.
4. **Expiration Date:** this is the date the card will expire. The cardholder will need to receive a new card and activate it prior to their expiration date. Cards are set to expire based on your program's specifications.
5. **Last Change:** represents the last date a change was made to the card account, such as enrollment, demographic update, or replacement card issuance.
6. **Administrator ID:** internal system identifier not used by program administrators.

5. Viewing your Key2Benefits Reports

Your Key2Benefits reports can be accessed via KeyNavigatorSM. This requires different logon credentials than the Key2Benefits Administrator site. Select **Card Services** from the top Navigation and then select Key2Benefits.



Multiple reports are available for Key2Benefits programs, which include:

- New Account
- Cards Never Activated
- Card Funding
- Returned Cards

There are a variety of reports available for your program on a daily, weekly and monthly basis. The report description can be found by selecting the information “i” within the blue circle. Please spend some time familiarizing yourself with which reports meet your needs.

Key2Benefits

Administrator Sign On

To enroll new cardholders, and to search and view existing cardholder information, click **Administrator Sign On**.

Choose Program

Card Prefix No./Division No.

511565900

Show Reports

Report Frequency

☒ Daily
 ☐ Weekly
 ☐ Monthly

Reports

Portfolio

Client Profile Report ⓘ

view

filter

Audit

Demographic Updates Report ⓘ

view

filter

Cardholder Transaction Summary Report ⓘ

view

filter

Financial

Funding Detail Report ⓘ

view

filter

Funding Summary Report ⓘ

view

filter

Cardholder Account Balance Summary Report ⓘ

view

filter

Status

Consolidated Card Status Detail Report ⓘ

view

filter

Consolidated Card Status Summary Report ⓘ

view

filter

Activation Card Status Report ⓘ

view

filter

Activated Card Status Report ⓘ

view

filter

Hot Card Status Report ⓘ

view

filter

Closed Card Status Report ⓘ

view

filter

Returned Card Report ⓘ

view

filter

6. Key2Benefits Cardholder Website

Please remind your cardholders that they can access the Key2Benefits cardholder website at www.key2benefits.com to:

- View balance and transaction information
- Update their address and telephone number
- Sign up for email and/or text alerts
- View and print statements
- Change their PIN

There is no fee for accessing the cardholder website. Additionally, your cardholders can also access customer support 24/7 at 1-866-295-2955. This customer support number is also found on the back of their Key2Benefits card.

7. Card Funding

Funding your Key2Benefits cards follows the same general process as sending funds to a direct deposit account.

You simply add a record for each Key2Benefits cardholder account which contains four additional data fields:

- 17 digit account number (the leading zero (0) is mandatory)
- KeyBank prepaid routing number
- Checking Account Designation
- Funding Amount

Funding for all of your Key2Benefits cards is processed as a normal ACH file.



Note: Prepaid ACH rejected records are typically handled like any other ACH rejected item. If your ACH entry is rejected, you will be notified by Prepaid Card Operations.