



KeyNavigatorSM File Transfer User Guide

Table of Contents

	Page
1. Introduction	3
1.1 Overview	3
1.2 Files You Can Exchange	3
2. Features	4
2.1 Streamlined Experience	4
2.2 Manage Access	4
3. Screen Views	5
3.1 Home	5
3.2 Send Files	6
3.3 Retrieve Files	9
3.4 Send Test Files	11
3.5 Retrieve Test Files	12

1. Introduction

1.1 Overview

File Transfer is a powerful, yet simple method of providing your company with the ability to exchange (send and/or receive) files with KeyBank utilizing a 'Web Based File Transfer' protocol.

By using drop and drag functionality, authorized KeyNavigator users can send files to Key that are resident on a user's PC or a company LAN / Shared Drive. Conversely, users can retrieve files from Key to be processed by systems that your company uses.

Users are authorized to send and/or receive specific file types (i.e. ACH vs. Lockbox). Additionally, users who are submitting sensitive information for things like payroll processing can mark their files as 'Confidential' in order to prevent other users with access to that file type from viewing the contents of a file.

File Transfer also has a separate area to be used when you are setting up new file types for exchange. You will send and/or retrieve test files while you are working with our onboarding teams. Files sent and/or retrieved via this testing area are done outside of Production environments.

1.2 Files You Can Exchange

File Transfer can be used to send and/or retrieve the following file types. Please note that file types not listed here must be exchanged using a Direct Transmission (i.e. FTP, sFTP, AS2, etc.). Please contact your Payment Advisor for details on a file type not listed below.

Send Files:

- Account Reconciliation (ARP)
- Automated Clearing House (ACH)
- Check Outsourcing
- Electronic Data Interchange (EDI)
- Wire Transfer

Retrieve Files:

- Account Reconciliation (ARP)
- Automated Clearing House (ACH)
- BAI2 Intraday
- BAI2 Previous Day

- Electronic Data Interchange (EDI)
- Lockbox
- Returned Items
- Wire Transfer

2. Features

2.1 Streamlined Experience

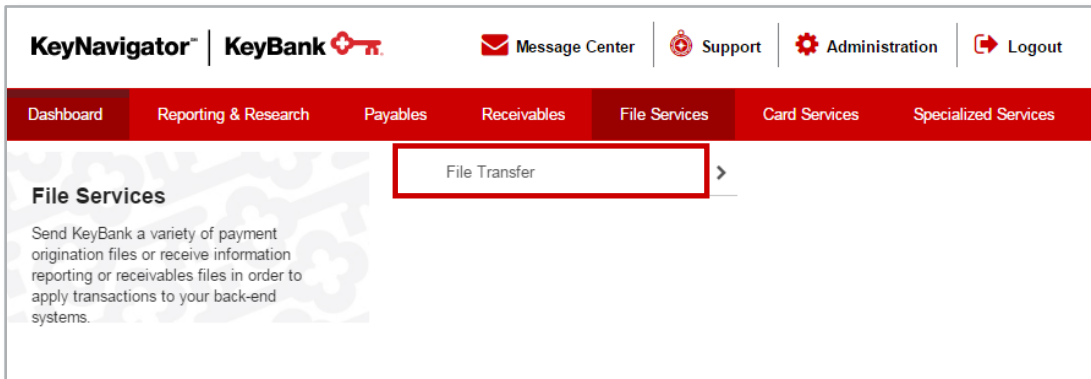
- **One Screen Shows All** – Sending or retrieving files is integrated with file status and history reporting. You do not have to go to a separate report menu to obtain file information.
- **File Retention** – Files that have been sent or retrieved can be downloaded for 45 days. A File History (records of sent/retrieved files) is available for 180 days.
- **Exchange Test Files** – Separate screens / tabs are used to send and/or retrieve files during the onboarding process for new files. Test environments are not connected to production systems.

2.2 Manage Access

- **User Entitlements** – Users can be entitled to send and/or retrieve specific file types.
- **Confidential Files** – Users who are sending confidential files can mark the file as 'Confidential.' This will prevent other users with access to that file type from downloading or viewing the contents of the file.
- **Audit Trail** – Full audit details are provided. User information and date/time details are provided for both sending and retrieving files.

3. Screen Views

You access File Transfer by clicking on the **File Services** section at the top of the KeyNavigator page. Then click on **File Transfer**.



3.1 File Transfer Home

The **File Transfer** home page will display any File Transfer specific **news** or information. It also contains the System Availability, including **deadlines** for submitting files and the times when files are available for **retrieval**.

File Transfer

Home | Send Files | Retrieve Files | Send Test Files | Retrieve Test Files

New Confidential File Checkbox Option

File Transfer now includes the option for a user to mark a file they are sending as "Confidential". Clicking this new checkbox after uploading a file will prevent other users from being able to download / view that file in the Send Files results screen.

Did You Know?

Your company can subscribe to file validation email notifications. These emails are generated after a file you submit is validated for proper formatting. You can also receive an email notification when your outbound files are ready for pickup. The following email notifications are available:

- Success - includes "Success" and "Success with Warnings"
- Reject - includes "Rejected" and "Empty"
- File Available for Pickup

If you are interested please have your Company Administrator contact your company's Treasury Services Advisor.

- Email notifications are generated for a particular file - not at the user level - emails can be sent to up to 2 email addresses
- Email notifications for non-standard formatted inbound files are not available

File Transfer Times - System Availability 24/7

Send File - Deadline for Overnight Processing	
ACH:	8:00 PM ET
EDI:	2:30 PM ET
ARP (Account Reconciliation):	11:00 PM ET
Wire:	5:30 PM ET
Retrieve Files - Anytime After	
ACH Returns:	8:00 AM ET
EDI:	8:00 AM ET
ARP (Account Reconciliation):	8:00 AM ET
LBX (Lockbox):	8:00 AM ET (multiple files throughout the day)
BAI2 Intraday	8:00 AM ET
BAI2 Previous Day	8:00 AM ET ME-NH-VT-NY-OH-IN-MI 10:30 AM ET CO-UT-ID-OR-WA 11:30 AM ET AK
Return Items:	8:00 AM ET

3.2 Send Files

The **Send Files** screen is where you can send files to Key; download/view previously sent files; and view file status and history information.

Send Files

Home | **Send Files** | Retrieve Files | Send Test Files | Retrieve Test Files

Send New File

From: To:

* File Type:

Search Files can be downloaded for 45 days after the file was created. File history is available for 180 days but a maximum date range of 45 days can be searched at a time.

Download Selected Files | Export All Records | Export Displayed View

To view File Status History: select a file and right click

Search all fields: Enter keyword

<input type="checkbox"/>	Status	File Name	File Type	File Reference	ARP Bank	ACH Point	File Size (Bytes)	Days Before Deletion	User	Created Date
<input type="checkbox"/>	Submitted	TestCompanyACHInbound.txt	Automated Clearing House	AP Pymts		NYTESTING	543	45	SMITH, JOHN	01/04/20XX 09:00:00 EST
<input type="checkbox"/>	Submitted	*TestCompanyARPinbound.txt	Account Reconciliation	Confidential	New York - 3290		430	44	JONES, MELISSA	01/03/20XX 09:00:00 EST
<input type="checkbox"/>	Submitted	TestCompanyCOLInbound.txt	Check Outsourcing	Rebate Checks			409	43	SIMPSON, JENNIFER	01/02/20XX 09:00:00 EST
<input type="checkbox"/>	Submitted	TestCompanyEDInbound.txt	Electronic Data Interchange	EDI828			2888	42	SMITH, JOHN	01/01/20XX 10:45:00 EST
<input type="checkbox"/>	Submitted	TestCompanyWiresInbound.txt	Wire Transfer	Partner Dist			5628	42	JONES, MELISSA	01/01/20XX 10:30:00 EST
<input type="checkbox"/>	Error	TestCompanyACHInbound.txt	Automated Clearing House	Payroll		CHTESTING	543	20	SMITH, JOHN	01/01/20XX 01:00:00 EST
<input type="checkbox"/>	Error	TestCompanyARPinbound.txt	Account Reconciliation	AP Checks	Ohio - 0101		430	15	JONES, MELISSA	01/01/20XX 09:00:00 EST
<input type="checkbox"/>	Expired	TestCompanyARPinbound.txt	Account Reconciliation	Hourly Pay	Colorado - 0618		347	0	System	01/01/20XX 09:00:00 EST

* File is confidential and can only be accessed by the user who sent the file.

1 to 8 of 8 Records 20

To send a file, click on **Send New File**. Click **Select File** to choose the file you want to upload, the file type, and enter a file reference (memo). You can also check the **Confidential File** box if you want to prevent other users from downloading / viewing the contents of the file. Click **Send** to submit your file.

Send File

Select File

Maximum File Size Limit: 50MB

An asterisk (*) denotes a required field.

* File Type: File Reference:

Confidential File

Files marked as confidential will appear in the file history but can only be accessed by the user who sent the file.

- When sending an Automated Clearing House file, please enter the correct **ACH Point** for the file you are sending. The onboarding team will provide you with this information during file testing.

Send File

Select File You have selected file: U:\John\KTT\File Transfer Module\FT Test Files\TestCompanyACHInbound.txt

Maximum File Size Limit: 50MB

An asterisk () denotes a required field.*

* File Type Automated Clearing House File Reference

* ACH Point OHTESTING Confidential File

Files marked as confidential will appear in the file history but can only be accessed by the user who sent the file.

Send Close

- When sending an Account Reconciliation file, please enter the correct **ARP Bank** for the file. The onboarding team will provide you with this information during file testing.

Send File

Select File You have selected file: U:\John\KTT\File Transfer Module\FT Test Files\TestCompanyACHInbound.txt

Maximum File Size Limit: 50MB

An asterisk () denotes a required field.*

* File Type Account Reconciliation File Reference

* ARP Bank Great Lakes - 0101 Confidential File

Files marked as confidential will appear in the file history but can only be accessed by the user who sent the file.

Send Close

To view the status of a file that has been sent or to view the history of the file, **right click** on a file and then click **History**.

Send Files

Home
Send Files
Retrieve Files
Send Test Files
Retrieve Test Files

From
To

* File Type

Files can be downloaded for 45 days after the file was created. File history is available for 180 days but a maximum date range of 45 days can be searched at a time.

<input type="checkbox"/>	Status	File Name	File Type	File Reference	ARP Bank	ACH Point
<input checked="" type="checkbox"/>	Submitted	TestCompanyACHInbound.bt	Automated Clearing Ho			NYTESTI
<input type="checkbox"/>	Submitted	* TestCompanyARPinbound.bt	Account Reconcileme		New York - 3290	
<input type="checkbox"/>	Submitted	TestCompanyCOInbound.bt	Check Outsourcing			
<input type="checkbox"/>	Submitted	TestCompanyEDInbound.bt	Electronic Data Interchange	EDI828		
<input type="checkbox"/>	Submitted	TestCompanyWiresInbound.bt	Wire Transfer	Partner Dists		
<input type="checkbox"/>	Error	TestCompanyACHInbound.bt	Automated Clearing House	Payroll		OHTESTI
<input type="checkbox"/>	Error	TestCompanyARPinbound.bt	Account Reconciliation	AP Checks	Ohio - 0101	
<input type="checkbox"/>	Expired	TestCompanyARPinbound.bt	Account Reconciliation	Hourly Pay	Colorado - 0618	

* File is confidential and can only be accessed by the user who sent the file.

File Status History

Filter

Status	User Name	Status Date
SUBMITTED	SMITH, JOHN	01/01/20XX 09:01:00 EST
SAVED	SMITH, JOHN	01/01/20XX 09:00:00 EST

3.3 Retrieve Files

The **Retrieve Files** screen is where you can retrieve files from Key; download/view previously retrieved files; and view file status and history information.

Files available from Key for downloading will be indicated as **New** in the Status column. Files that have been downloaded by other users at the company will be indicated as **Downloaded** in the Status column.

Files are available for downloading for 45 days. Files that have passed the 45 day retention period will be indicated as **Expired** in the Status column. The file's record will remain in the system for 180 days from the original date and can be viewed by using the search filter.

The screenshot shows the 'Retrieve Files' interface with a search filter and a table of file records. The table includes columns for Status, File Name, File Type, File Reference, File Size (Bytes), Days Before Deletion, and Created Date. The records are as follows:

Status	File Name	File Type	File Reference	File Size (Bytes)	Days Before Deletion	Created Date
New	TestCompanyACHOutbound.txt	Automated Clearing House	PASR.000017003	543	45	01/04/20XX 10:00:00 EST
New	TestCompanyARPOutbound.txt	Account Reconciliation	PASR.000017002	430	44	01/03/20XX 11:30:00 EST
New	TestCompanyBAIFDOutbound.txt	BAI2 Previous Day	PASR.000017001	409	44	01/03/20XX 10:00:00 EST
New	TestCompanyBAIDOutbound.txt	BAI2 IntraDay	PASR.000017000	2888	43	01/02/20XX 09:45:00 EST
New	TestCompanyEDIOutbound.txt	Electronic Data Interchange	PASR.000016999	5928	43	01/02/20XX 09:15:00 EST
New	TestCompanyLBXOutbound.txt	Lockbox	PASR.000016998	39828	43	01/02/20XX 09:00:00 EST
New	TestCompanyRTNOutbound.txt	Returned Items	PASR.000016997	7218	42	01/01/20XX 11:45:00 EST
New	TestCompanyWiresOutbound.txt	Wire Transfer	PASR.000016996	1920	42	01/01/20XX 11:30:00 EST
Downloaded	TestCompanyACHOutbound.txt	Automated Clearing House	PASR.000016995	9250	42	01/01/20XX 10:15:00 EST
Downloaded	TestCompanyARPOutbound.txt	Account Reconciliation	PASR.000016994	82	42	01/01/20XX 09:00:00 EST
Expired	TestCompanyARPOutbound.txt	Account Reconciliation	PASR.000016993	145	0	01/01/20XX 09:00:00 EST

To view the status of a file that has been sent to you by Key, or to view the history of the file, **right click** on a file and then click **History**.

Retrieve Files

Home | Send Files | **Retrieve Files** | Send Test Files | Retrieve Test Files

From: To:

* File Type:

Files can be downloaded for 45 days after the file was created. File history is available for 180 days but a maximum date range of 45 days can be searched at a time.

<input type="checkbox"/>	Status	File Name	File Type	File Reference
<input checked="" type="checkbox"/>	New	TestCompanyACHOutbound.txt	Automated Clearing House	PASR.000016999
<input type="checkbox"/>	New	TestCompanyARPOutbound.txt	Account Reconciliation	PASR.000016998
<input type="checkbox"/>	New	TestCompanyBAIPDOutbound.txt	BAI2 Previous Day	PASR.000016997
<input type="checkbox"/>	New	TestCompanyBAIIDOutbound.txt	BAI2 IntraDay	PASR.000016996
<input type="checkbox"/>	New	TestCompanyEDIOutbound.txt	Electronic Data Interchange	PASR.000016995
<input type="checkbox"/>	New	TestCompanyLBXOutbound.txt	Lockbox	PASR.000016994
<input type="checkbox"/>	New	TestCompanyRTNOutbound.txt	Returned Items	PASR.000016993
<input type="checkbox"/>	New	TestCompanyWiresOutbound.txt	Wire Transfer	PASR.000016992
<input type="checkbox"/>	Downloaded	TestCompanyACHOutbound.txt	Automated Clearing House	PASR.000016991
<input type="checkbox"/>	Downloaded	TestCompanyARPOutbound.txt	Account Reconciliation	PASR.000016990
<input type="checkbox"/>	Expired	TestCompanyARPOutbound.txt	Account Reconciliation	PASR.000016989

File Status History

Filter

Status	User Name	Status Date
DOWNLOADED	SMITH, JOHN	01/01/20XX 09:30:00 EST
DOWNLOADED	JONES, MELISSA	01/01/20XX 09:05:00 EST
NEW		01/01/20XX 09:00:00 EST

3.4 Send Test Files

The **Send Test Files** screen is where you will transmit files during the testing / onboarding phase of implementing new services. Files sent via the test screen are not processed in production systems. They are used for validation purposes only. You and KeyBank onboarding personnel will agree to a 'move to production' date once both parties agree file testing has been completed.

Send Test Files

Home Send Files Retrieve Files **Send Test Files** Retrieve Test Files

Send New File **Important Test Information:**
Files sent from this screen are for testing and validation purposes only and will not be processed. Once file testing and validation are complete, files can be sent using the send files tab.

From: To:

* File Type:

Files can be downloaded for 45 days after the file was created. File history is available for 180 days but a maximum date range of 45 days can be searched at a time.

<input type="checkbox"/>	Status	File Name ↕	File Type ↕	File Reference ↕	ARP Bank ↕	ACH Point ↕	F (B)
<input type="checkbox"/>	Submitted	TestCompanyACHInbound.txt	Automated Clearing House	AP Pymts		NYTESTING	
<input type="checkbox"/>	Submitted	* TestCompanyARPIInbound.txt	Account Reconciliation	Confidential	New York - 3290		
<input type="checkbox"/>	Submitted	TestCompanyCOInbound.txt	Check Outsourcing	Rebate Checks			
<input type="checkbox"/>	Submitted	TestCompanyEDIIInbound.txt	Electronic Data Interchange	EDIS28			
<input type="checkbox"/>	Submitted	TestCompanyWiresInbound.txt	Wire Transfer	Partner Dists			
<input type="checkbox"/>	Error	TestCompanyACHInbound.txt	Automated Clearing House	Payroll		OHTESTING	
<input type="checkbox"/>	Error	TestCompanyARPIInbound.txt	Account Reconciliation	AP Checks	Ohio - 0101		
<input type="checkbox"/>	Expired	TestCompanyARPIInbound.txt	Account Reconciliation	Hourly Pay	Colorado - 0618		

* File is confidential and can only be accessed by the user who sent the file.

3.5 Retrieve Test Files

The **Retrieve Test Files** screen is where you will retrieve files during the testing / onboarding phase of implementing new services. Files retrieved via the test screen are not processed from production systems. They are used for validation purposes only and should not be ingested / processed in your production systems. You and KeyBank onboarding personnel will agree to a 'move to production' date once both parties agree file testing has been completed.

Retrieve Test Files

Home Send Files Retrieve Files Send Test Files **Retrieve Test Files**

Important Test Information:
Files retrieved from this screen are for testing and validation purposes only and may not contain complete account information. Once file testing and validation are complete, files can be retrieved using the retrieve files tab.

From: To:

* File Type:

Files can be downloaded for 45 days after the file was created. File history is available for 180 days but a maximum date range of 45 days can be searched at a time.

<input type="checkbox"/>	Status	File Name	File Type	File Reference	File Size (Bytes)
<input type="checkbox"/>	New	TestCompanyACHOutbound.txt	Automated Clearing House	PASR.000017003	543
<input type="checkbox"/>	New	TestCompanyARPOutbound.txt	Account Reconciliation	PASR.000017002	430
<input type="checkbox"/>	New	TestCompanyBAIFDOutbound.txt	BAI2 Previous Day	PASR.000017001	409
<input type="checkbox"/>	New	TestCompanyBAIIDOutbound.txt	BAI2 IntraDay	PASR.000017000	2888
<input type="checkbox"/>	New	TestCompanyEDIOutbound.txt	Electronic Data Interchange	PASR.000016999	5628
<input type="checkbox"/>	New	TestCompanyLBXOutbound.txt	Lockbox	PASR.000016998	39828
<input type="checkbox"/>	New	TestCompanyRTNOutbound.txt	Returned Items	PASR.000016997	7218
<input type="checkbox"/>	New	TestCompanyWiresOutbound.txt	Wire Transfer	PASR.000016996	1920
<input type="checkbox"/>	Downloaded	TestCompanyACHOutbound.txt	Automated Clearing House	PASR.000016995	9250
<input type="checkbox"/>	Downloaded	TestCompanyARPOutbound.txt	Account Reconciliation	PASR.000016994	82
<input type="checkbox"/>	Expired	TestCompanyARPOutbound.txt	Account Reconciliation	PASR.000016993	145