# Table of Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Introduction</td>
<td>4</td>
</tr>
<tr>
<td>2. Product Overview</td>
<td>4</td>
</tr>
<tr>
<td>2.1 User Requirements &amp; Entitlements</td>
<td>4</td>
</tr>
<tr>
<td>2.2 User Enrollment &amp; Log-on</td>
<td>5</td>
</tr>
<tr>
<td>2.3 Supported Devices</td>
<td>5</td>
</tr>
<tr>
<td>3. Search &amp; Reporting Functionality</td>
<td>6</td>
</tr>
<tr>
<td>3.1 View Intraday or Previous Day Reports</td>
<td>6</td>
</tr>
<tr>
<td>3.2 Viewing Intraday Report Details</td>
<td>7</td>
</tr>
<tr>
<td>3.3 Viewing Previous Day Report Details</td>
<td>9</td>
</tr>
<tr>
<td>3.4 Search Transactions</td>
<td>10</td>
</tr>
<tr>
<td>4. Account Transfers</td>
<td>13</td>
</tr>
<tr>
<td>4.1 Initiate an Account Transfer</td>
<td>13</td>
</tr>
<tr>
<td>5. Positive Pay Authorization &amp; Decisions</td>
<td>17</td>
</tr>
<tr>
<td>5.1 Decision Same Day / Next Day Positive Pay Items</td>
<td>17</td>
</tr>
<tr>
<td>5.2 Decision Same Day / Next Day Positive Pay Secondary Authorizations</td>
<td>21</td>
</tr>
<tr>
<td>5.3 Reverse a Positive Pay Decision</td>
<td>24</td>
</tr>
<tr>
<td>5.4 Cut-off Time for Positive Pay Items</td>
<td>24</td>
</tr>
<tr>
<td>Section</td>
<td>Page</td>
</tr>
<tr>
<td>----------------------------------------------</td>
<td>------</td>
</tr>
<tr>
<td>6. ACH Transactions</td>
<td>25</td>
</tr>
<tr>
<td>6.1 Approve or Release ACH Batches</td>
<td>25</td>
</tr>
<tr>
<td>7. Wire Transactions &amp; Wire Templates</td>
<td>28</td>
</tr>
<tr>
<td>7.1 Authorizing Wire Transactions &amp; Wire Templates</td>
<td>28</td>
</tr>
<tr>
<td>8. Self Service</td>
<td>32</td>
</tr>
<tr>
<td>8.1 Approve or Reject Self Service Request</td>
<td>32</td>
</tr>
<tr>
<td>8.2 Reset a User's Password</td>
<td>36</td>
</tr>
</tbody>
</table>
1. Introduction

KeyNavigator Mobile has a streamlined and simplified user interface that allows you to easily and efficiently complete important business transactions when you are out of the office or simply away from your desk during critical timeframes. KeyNavigator Mobile is optimized for the mobile web, allowing you to access the site from any mobile phone or tablet that is equipped with a mobile browser and internet connection.

Authorized KeyNavigator Mobile users can:

- Approve pending wire transfers and ACH transactions
- Review both account summary and detail information, search transactions and execute book transfers
- Make decisions on suspect positive pay items
- Initiate domestic and international wire templates
- Approve and edit user capabilities and reset user passwords

2. Product Overview

KeyNavigator Mobile is an extension of the KeyNavigator online website that has been optimized for mobile phone web browsers. It is not a mobile phone application (app):

- An app is a software application that a user downloads onto a mobile device.
- A mobile phone optimized website is a site that allows users to access the site from any mobile phone's web browser.

There is no additional service charge to you. However, your standard mobile carrier rates and fees apply.

2.1 User Requirements & Entitlements

Since KeyNavigator Mobile is not a stand-alone service, you must be a registered KeyNavigator user to have access to KeyNavigator Mobile.

Once you are enabled for KeyNavigator Mobile, all existing KeyNavigator entitlements and authorizations are duplicated for KeyNavigator Mobile, limited to the services available through your mobile service.

You can access KeyNavigator Mobile by visiting m.key.com/keynavigator from your mobile web browser. You can save this website as a favorite by adding it to your
home screen or saving the link as a bookmark. Refer to your device online help for more details.

NOTE: KeyNavigator Mobile does not have the capability to initiate payments. Payments can only be initiated through the full KeyNavigator website.

2.2 User Enrollment & Log-on

To enroll in KeyNavigator Mobile, contact your Payments Advisor to submit an enrollment customer service order. Once the customer service order has been approved, you will sign-in to KeyNavigator Mobile using the same log-in ID and password you use for the full KeyNavigator website.

Once you are enrolled in KeyNavigator Mobile, any company user entitled to use KeyNavigator Self Service can then give access to KeyNavigator Mobile to other users at your company. You can log into the KeyNavigator Self-Service module found on the full KeyNavigator website to grant mobile access.

The first time you log in, you will receive the Terms of Use and Security Verification screens. If you agree to the above terms of use, click the I Agree statement and answer the Security Verification question. You will not receive these screens after your initial login.

2.3 Supported Devices

KeyNavigator Mobile is accessible by all smartphones and tablets equipped with updated web browsing capability and an internet connection.
3. Search & Reporting Functionality

3.1 View Intraday or Previous Day Reports

1. From the KeyNavigator Mobile home page, tap Account Information. The following menu will then become available on the screen.

```
<table>
<thead>
<tr>
<th>Account Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Intraday Report</td>
</tr>
<tr>
<td>Previous Day Report</td>
</tr>
<tr>
<td>Search Transactions</td>
</tr>
<tr>
<td>Account Transfer</td>
</tr>
<tr>
<td>Positive Pay</td>
</tr>
<tr>
<td>ACH</td>
</tr>
</tbody>
</table>
```

2. Depending on which report you would like to view, tap either IntraDay Report or Previous Day Report. The next screen will then display based on your selection.

**Intraday Report**

```
Intraday Summary
March 1, 2012
Opening Ledger $4,812,870.00
Total Credits $388,432.75
Total Debits $3,488,825.00
Current Ledger $1,049,831.00
Current Available $1,058,670.29
```

**Previous Day Report**

```
Previous Day Summary
February 29, 2012
Closing Ledger $24,533,726.90
Closing Available $11,217,222.90
1 Day Float $15,322,117.00
2 Day Float $14,387.00
Total Credits $45,417,088.57
Total Debits $57,959,192.73
Opening Available $24,539,339.90
```

Within each report you can filter and sort transactions to view additional details.
3.2 Viewing Intraday Report Details

1. Tap the right pointing arrow (>) button to view your Intraday account details.

From the account details page, each credit and debit that is underlined is a hyperlink that can be clicked to view more specific details.

2. After choosing a specific account, tap All Transactions to view a list of all transactions at the same time (rather than by transaction group).
3. Tap **Get More** to view more transactions.

4. Tap the **Magnifying Glass** to search for an account or transaction.
   
   a. To bring an account or transaction to the top of the list, type the first few letters or numbers of the account or transaction in the search box.
   
   b. To return to the account or transaction list, delete the text entered from the search box.
3.3 Viewing Previous Day Report Details

1. Tap the right pointing arrow (>) button to view Previous Day account details.

   a. From the account details page, each credit and debit that is underlined is a hyperlink that can be clicked to view more specific details.

2. Tap All Transactions to view a list of all transactions at the same time (rather than by transaction group).

3. Tap Get More to view more transactions.

4. Tap the Magnifying Glass to search for an account or transaction.

   a. To bring an account or transaction to the top of the list, type the first few letters or numbers of the account or transaction in the search box.

   b. To return to the account or transaction list, delete the text entered from the search box.

5. Tap the Date button to set a date to see transactions for a specific date. Scroll to select the date and then tap Set to set the date and see results for the date selected or Cancel to return to the previous screen.
3.4 Search Transactions

1. From the KeyNavigator home page, tap Account Information, then select **Search Transactions**

2. Select the item you would like to base your transaction search on

   a. **Current Day**
      Your options include searching by the current date, the previous day, the past 5, 15, or 30 days, or you can enter your own custom date. When the appropriate has been chosen, click **Search**.
b. Select Transaction Group
To choose a transaction group to search, tap the group or groups you would like to search. When you tap a group, your selection is confirmed with a checkmark appearing to the left of the name of the transaction group. When the appropriate selections have been made, click Search.

c. Select Accounts
Choose which account(s) you would like to include in the search. When you tap an account, your selection is confirmed with a checkmark appearing to the left of the name of the account. When the appropriate selections have been made, click Search.
d. **Select Amount Range**

This section allows you to enter a range of amounts to narrow the search. You do have to specify a starting amount. When you have entered the appropriate amount(s), click **Search**.

3. After the search results load, you can tap:

   a. **Get More** for more results.

   b. **Save Search** to save the search to the Select Saved Search option for future use.

   c. The **back arrow** to return to the previous screen.
4. Account Transfers

4.1 Initiate an Account Transfer

1. From the KeyNavigator Mobile homepage, tap Account Information, then select Account Transfer.

![Account Transfer](image.png)
2. The following options will then be available from the Account Transfer screen:

   a. Tap **Transfer From** to select the account the funds will be transferred from. Use the options at the bottom of the screen to make your account selection and choose done. Your selection will then show in the bar under the **Transfer From** option.

   b. Tap **Transfer To** to select the account the funds will be transferred to. Use the options at the bottom of the screen to make your account selection and choose done. Your selection will then show in the bar under the **Transfer To** option.
c. In the **Amount** field, select the dollar amount to be transferred during the transaction.

![Amount Field](image)

d. The **Memo** field is an optional field to place any notes you may have regarding the transaction.

![Memo Field](image)

3. When all of the necessary information has been completed, tap **Continue**.
4. The next screen will be the **Review Transfer Screen**, where details of the transfer can be reviewed before being submitted. If all of the information to be submitted is correct, tap **Submit** to complete the transfer.

5. After the transfer has been submitted, the transfer confirmation screen will appear. You then have the option to create another transfer by tapping **Create Another Request**.
5. Positive Pay Authorization & Decisions

5.1 Decision Same Day / Next Day Positive Pay Items

You can tap Edit from the Same Day or Next Day Items screen to items immediately access and bypass viewing individual item details. If you would like to view the individual item details, review the following steps provided below.

1. From the KeyNavigator Mobile homepage, tap Positive Pay to open the Positive Pay menu of options.
2. Tap the **right pointing arrow (>)** button next to either **Same Day Positive Pay** or **Next Day Positive Pay** to select the appropriate option for your transaction. The next screen will display the following based on your selection.

**Same Day Positive Pay Items**

- Accounts Payable ...3764
- Target Inc Point of Purchase
  - Check# 11223223
  - Default Stop
- Not on Issue File

- Accounts Payable ...3764
- HSK Shipping & Receiving ...
  - Check# 11223343
  - Default Stop
- Conflicting Amount

- ACME Merchant Services Account ...3731
- Johnson Motors, Inc
  - Check# 7654432
  - Payee name conflict
  - $18,654.43
  - Default Pay

**Next Day Positive Pay Items**

- Accounts Payable ...3764
- Target Inc Point of Purchase
  - Check# 11223223
  - Default Return
- Not on Issue File

- Accounts Payable ...3764
- HSK Shipping & Receiving ...
  - Check# 11223343
  - Default Return
- Conflicting Amount

- ACME Merchant Services Account ...3731
- Johnson Motors, Inc
  - Check# 7654432
  - Payee name conflict
  - $18,654.43
  - Default Pay
3. There are several options KeyNavigator Mobile offers you to review before submitting a final decision:

a. Tap the right pointing arrow button to view an item and its associated check image.

b. Tab the Edit button to edit any items requiring a decision.

c. Tap the gray circle to check mark the item to decision it as either pay item or stop item, depending on the default decision.
d. When all the necessary portions of the item have been reviewed, tap Save to save the decision. This will save the item as either a pay item or stop item based on your selection. After tapping save, you then will be taken back to the items screen to view the decisioned items.

e. Tap Cancel to exit from edit mode and/or to cancel the decision.
5.2 Decision Same Day / Next Day Positive Pay Secondary Authorizations

1. From the KeyNavigator Mobile homepage, tap \textbf{Positive Pay} to open the Positive Pay menu of options.
2. Tap the **right pointing arrow** button next to either **Same Day Positive Pay Authorizations** or **Next Day Positive Pay Authorizations** to select the appropriate option for your transaction. The next screen will display the following based on your selection.
3. There are several options KeyNavigator Mobile offers you to review before submitting a final authorization decision.

   a. Tap the **right pointing arrow** button to view an item and its associated check image.

   b. Tap the **Edit** button to edit any items requiring a secondary authorization decision.

   c. Tap **Authorize Pay** to authorize payment of a same day item. The item will then be decisioned as 'authorized' and you will be taken back to the Same Day Items decision screen.

   ![Positive Pay Screen](image)

   d. Tap **Stop Item** to decision the item as **Pay Not Authorized**. You then will be taken back to the Same Day or Next Day Authorization items screen depending on your selection.

   e. Tap **Cancel** to exit from edit mode and/or to cancel the decision.
5.3 Reverse a Positive Pay Decision

1. From the Positive Pay screen, select the item that you would like to reverse the decision on.

2. Tap **Edit** to open the item detail.

3. Tap the **checkmark** to return the item to the default decision state.

4. Tap **Save** to save the reversal. The item reversal is saved but it will remain in the Decisioned Items list.

   **Note:** Items edited at least once from the default decision will remain on the Decisioned Items list even if you return the item to the original default decision.

5.4 Cut-Off Time for Positive Pay Items

Viewing the Left to Decision time (top of the screen), users can determine the amount of time left to decision an item.
6. ACH Transactions

6.1 Approve ACH Payments

1. From the KeyNavigator Mobile homepage, tap **ACH** to display the **Approve ACH Payment** menu.

2. Tap the **Edit** button.
3. Select the payment to approve or reject by **checkmarking** the item.

4. Select the **Approve** or **Reject** button.

5. If selecting **Approve**, the decision confirmation screen will appear.

6. If selecting **Reject**, the reject reason page will appear. A reject reason must be entered but must not be more than 35 characters. Then hit **Submit**. The decision confirmation screen will appear.
7. There are several options KeyNavigator Mobile offers you to review before approving a payment.

   a. Tap the **right pointing arrow** button to view the **ACH Payment Details**
   b. Checkmark an item to select it for approval or release.

8. By viewing the **Approve ACH Payment** screen, you can see when the next ACH Payment processing time is.
7. Wire Transactions & Wire Templates

7.1 Authorizing Wire Transactions & Wire Templates

1. From the KeyNavigator Mobile homepage, tap **Wire** to display the Wire options menu.
2. Tap **Authorize Wire Transaction** or **Authorize Template** depending on the transaction you are completing. The following screen will appear based on your selection.

**Authorize Wire Transaction**

- **USD** 21,399.77
- **Transmit On** 03/03/2012
- **Type** Domestic
- **Repeat** YES
- **Beneficiary** Jim Rhoads ...6789
- **Debit Account** Monthly Allocation Operating Account ...1668
- **Entered By** Melissa Jones
- **Status** Authorization Required

**Authorize Template**

- **Type** Domestic
- **Template No** 17156
- **Beneficiary** Jim Rhoads ...6789
- **Debit Account** Monthly Allocation ...1668
- **Entered By** Melissa Jones
- **Status** Authorization Required

**Note**: From the **Wire Transaction** or **Wire Template to Authorize** screens, you can bypass viewing individual wire details and tap **Edit** to immediately authorize or void wires.
3. There are several options KeyNavigator Mobile offers you to review before authorizing or voiding a wire transaction or wire template.

   a. Tap the **right pointing arrow** button to view individual **Wire Transaction Details** or **Wire Template Details**.

   ![Wire Transaction Detail](image1)

   ![Wire Template Detail](image2)

   b. Tap **Edit** to edit a wire for authorization or to void it.
c. Tap **Authorize** to authorize a wire transaction or wire template. The wire transaction or template then will move to the **Decisioned** items list with a status of **In Process**.

d. Tap **Void** to void a wire transaction or template. A pop-up window will appear with the message ‘Void this transaction/template?’ You will tap **OK** to approve.

e. The wire transaction or template will then move to the **Decisioned** items list with a status of **Voided**.

f. Tap **Cancel** to exit from edit mode and/or to cancel the decision.
8. Self Service

8.1 Approve or Reject Self Service Request

1. From the KeyNavigator home page, tap **Self Service** to display the Self Service options menu.
2. Tap **Self Service Approvals** to open the **Items to Approve** screen.

   ![Items to Approve Screen]

   **Note:** From the **Items to Approve Screen**, you can bypass viewing the details of a request and tap **Edit** immediately to approve or reject the request.

3. There are several options KeyNavigator Mobile offers you to approve or reject service requests.

   a. Tap the **right pointing arrow** button to view the **Self Service detail** for the request. There are several screens that can then display based on the details for the request, shown below.

   ![Self Service Detail Screen]

   ![Add New User Screen]
User Service Account Management

Mobile Access Request

b. Tap **Edit** to edit the Self Service request.
c. Tap **Edit** to approve the Self Service request. The request will then move to the list of decisioned items with the status of **Approved**.

d. Tap **Reject** to reject the Self Service request. The request will then move to the list of decisioned items with the status of **Rejected**.

e. Tap **Cancel** to exit from edit mode and/or to cancel the decision.

4. Once you have approved or rejected an item, it will appear on the **Decisioned Items** Screen.
8.2 Reset a User's Password

1. From the KeyNavigator Mobile home page, tap the User List to open the Self Service Options. Then tap User List.

2. From the Company User List, select the user whose password needs to be reset by tapping the right pointing arrow button next to the user's name. Then select the Reset Password button.
3. Complete the following information:

   a. In the **Password** field, enter a password.

   b. In the **Repeat Password** field, enter the exact same password again.

   c. Type the response to the security question (set-up at the time the user signed up for KeyNavigator.

4. Tap **Submit** to send your request. After the request has been submitted, you will receive a Password Reset confirmation message.

**Note:** For organizations requiring Secondary Approval on password resets, you will receive a message indicating the password has been reset, but the change will only be complete after secondary approval.

5. Tap **Cancel** to exit from edit mode and/or to cancel the decision.