



Key Multicurrency Account User Guide

Table of Contents

	Page
1. Overview	1
2. Create a Payment	1
3. Authorize a Payment	7
4. View Account Activity	9

1. Overview

The Key Multicurrency Account can help you reduce your international transaction costs and improve liquidity. Proceeds from the settlement of foreign receivables can be deposited directly into your account. Since no foreign conversion is required, payments can be credited to your account faster. If you have both currency-denominated payables and receivables Key's multicurrency account can reduce foreign exchange rate risk by maintaining balances in multiple currencies to cover international payment obligations.

This guide will provide all the details you need for how to create and authorize your payments, as well as view your account activity.

2. Create a Payment

1. Login to KeyNavigator using the User ID and Password provided.
2. You will see the KeyNavigator Dashboard.
3. Select **Wires**, located under the **Payables** section at the top of the page.

The screenshot shows the KeyNavigator interface. At the top, there are navigation links for Message Center, Support, Administration, and Logout. Below this is a red navigation bar with tabs for Dashboard, Reporting & Research, Payables (highlighted with a red box), Receivables, File Services, Card Services, and Specialized Services. Under the Payables section, there is a list of options: Account Reconciliation, ACH, ACH Direct, Foreign Drafts, Fraud Services, Loan Management, Transaction Services, Wire Transfer Request, and Wires (highlighted in red). Below the navigation bar, there are sections for 'Payables' (with a description), 'Create Key Multicurrency Wire', 'Create Key Multicurrency Wire Template', 'Authorize' (with sub-options for Transactions and Templates), and 'View' (with sub-options for Template Listing, Wire Status Report, and Incoming/Outgoing Wire Activity Report). On the right side, there is a table with columns for 'Type' and 'Value Date'.

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

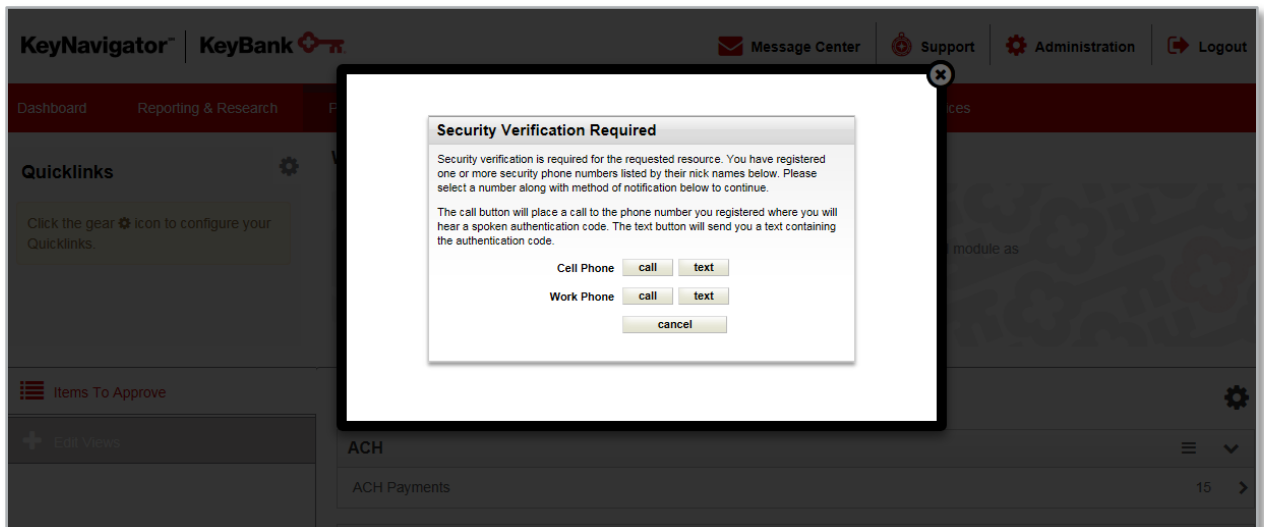
Key Multicurrency Wire Value Date Disclosure
All international payments denominated in foreign currency are settled based on value dates per desired currency.

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

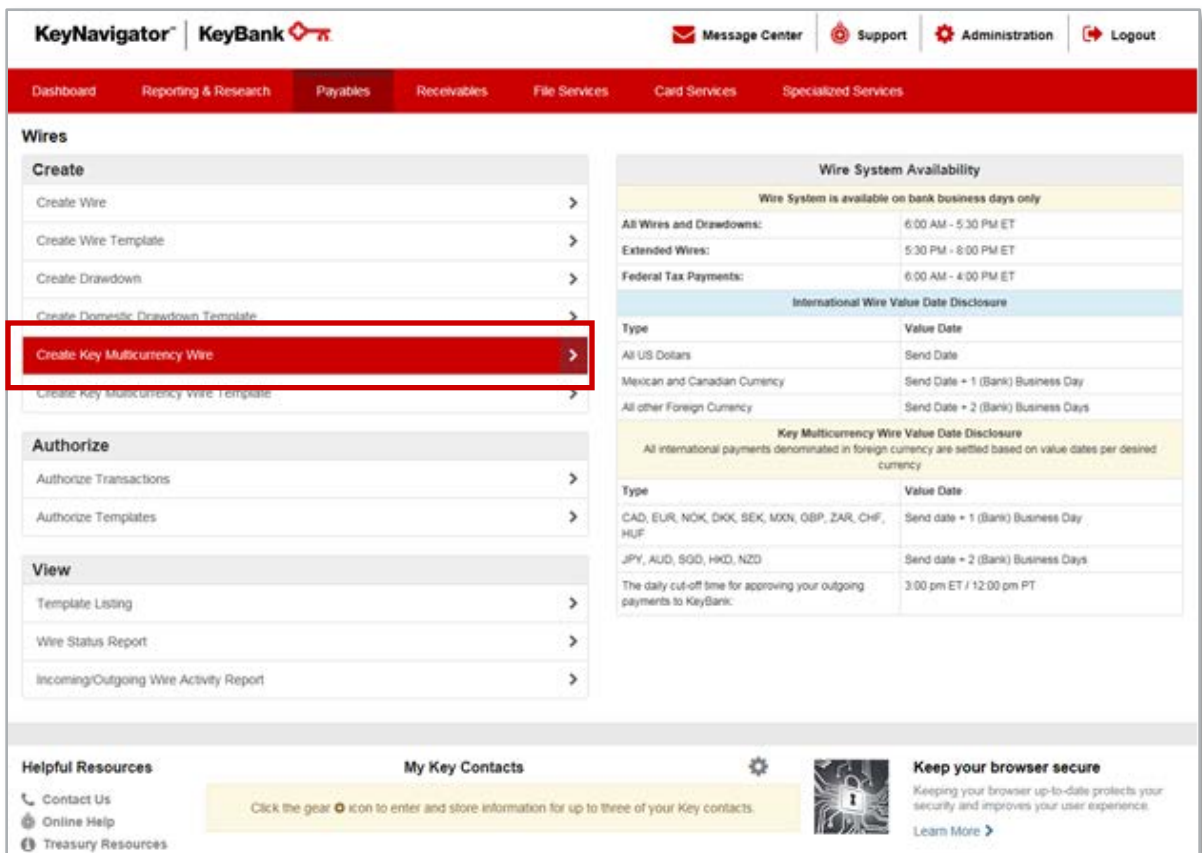
The daily cut-off time for approving your outgoing payments to KeyBank: 3:00 pm ET / 12:00 pm PT

At the bottom of the page, there are sections for 'Helpful Resources' (Contact Us, Online Help, Treasury Resources), 'My Key Contacts' (John Smith Payments Adv..., Test, 555-555-5555), and 'New SMS Options in Message Center' (New KTT alerts and SMS / Text delivery are now available in Message Center, Learn More).

- You will be asked to authenticate yourself using the Multifactor Authentication (MFA) selected at the time you enrolled in KeyNavigator.



- You will then arrive at the **Wires** homepage.
- Select **Create Key Multicurrency Wire**.
 - NOTE: Same value date cut-off times will apply. You will find the timelines listed on the bottom right.



7. You will arrive on the **Key Multicurrency Wire** page.
8. Select to use a **Template** (previously created) or to **Create One Time Wire**.

9. Complete all fields.
 - a. **Ordering Customer Information:**
 - i. Debit Account dropdown will contain your Key Multicurrency Account Number.
 - b. **Beneficiary Bank Information:**
 - i. Enter the Beneficiary Country and Currency you are sending from your Multicurrency Account.
 - ii. Enter the SWIFT code of the Beneficiary Bank. If not known you can search using the Find a SWIFT button.
 - c. **Intermediary Bank Information:**
 - i. Enter the SWIFT code of the Intermediary, if one is needed.
 - d. **Beneficiary Account Information:**
 - i. Enter the Beneficiary Account Number and Beneficiary Account Name.
 - ii. Enter a Reference, if needed.
 - iii. Enter Amount of payment and Date to Transmit (Value Date).
 - e. Click **Next**.

KeyNavigator | KeyBank

Message Center | Support | Administration | Logout

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

Create Key Multicurrency Wire

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

Ordering Customer Information
 Name: Ned Spielman
 Company: Sparky Consolidated Industries
 Debit Account: 00000000000999999999:101:Operating Account

Beneficiary Bank Information
 Country: None Selected
 Currency: None Selected
 Beneficiary Bank SWIFT: (Don't know the SWIFT?) Find a SWIFT
 Intermediary Bank SWIFT: (Don't know the SWIFT?) Find a SWIFT

Beneficiary Account Information
 Account Number: 65221
 (if appropriate, enter IBAN or CLABE here.)
 Account Name: Acme Avionics

References
 Beneficiary Reference: Sales Commission for Aircraft Parts
 Amount: 1000.00
 Date to Debit: Jan 2 20XX

cancel **next**

10. Payment Details will reappear, you will be asked to approve the wire you just created.
11. Click **Accept**.
12. Your Payment will move to *Status: Authorization Required*.

3. Authorize Payment

A second user from your organization must log into KeyNavigator, following the steps outlined in the Create a payment section, in order to authorize the payment.

1. After logging into KeyNavigator, select **Wires** under the **Payables** section.
2. Select **Authorize Transactions**.

The screenshot shows the KeyNavigator interface. At the top, there are navigation links for Message Center, Support, Administration, and Logout. Below that is a red navigation bar with tabs for Dashboard, Reporting & Research, Payables, Receivables, File Services, Card Services, and Specialized Services. The 'Payables' tab is selected, and the 'Wires' section is active. On the left, there are two main sections: 'Create' and 'View'. Under 'Create', there are links for 'Create Wire', 'Create Wire Template', 'Create Drawdown', 'Create Domestic Drawdown Template', 'Create Key Multicurrency Wire', and 'Create Key Multicurrency Wire Template'. Under 'View', there are links for 'Template Listing', 'Wire Status Report', and 'Incoming/Outgoing Wire Activity Report'. The 'Authorize' section is highlighted with a red box, and 'Authorize Transactions' is the selected option. On the right side, there are two tables: 'Wire System Availability' and 'International Wire Value Date Disclosure'. The 'Wire System Availability' table shows that the wire system is available on bank business days only, with specific times for All Wires and Drawdowns (6:00 AM - 5:30 PM ET), Extended Wires (5:30 PM - 8:00 PM ET), and Federal Tax Payments (6:00 AM - 4:00 PM ET). The 'International Wire Value Date Disclosure' table shows the value date for different types of wires: All US Dollars (Send Date), Mexican and Canadian Currency (Send Date + 1 (Bank) Business Day), and All other Foreign Currency (Send Date + 2 (Bank) Business Days). Below these tables, there is a section for 'Key Multicurrency Wire Value Date Disclosure' which states that all international payments denominated in foreign currency are settled based on value dates per desired currency. This section includes a table with columns for 'Type' and 'Value Date', listing currencies like CAD, EUR, NOK, DKK, SEK, MXN, GBP, ZAR, CHF, HUF, JPY, AUD, SGD, HKD, NZD, and their respective value dates. At the bottom of the page, there are sections for 'Helpful Resources' (Contact Us, Online Help, Treasury Resources), 'My Key Contacts' (with a gear icon and a note to click the gear icon to enter and store information for up to three of your Key contacts), and 'Keep your browser secure' (with a padlock icon and a note to keep the browser up-to-date to protect security and improve user experience).

- Any wires waiting to be authorized will be sitting in the queue.
- Check the box to **Authorize** and select **Authorize Selected Payments**.

KeyNavigator™ | KeyBank

Message Center | Support | Administration | Logout

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

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	00000065980054	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	00000065980054	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	00000013720038	Jan 02, 20XX 2:46 PM ET	SPIELNE	12/04/20XX	1115	Multicurrency Template

main page authorize selected payments

- You can also click on the payment to see additional information on a particular payment.
- Payment details will reappear, you will be asked to approve the wire authorized.
- Select **Accept**.
- Lastly, the **Authorize Transaction Confirmation** page will appear, confirming payment has been authorized.

4. View Account Activity

1. From the KeyNavigator Dashboard, select **Information Reporting**, found under the **Reporting & Research** section at the top of the page.
2. Your Multicurrency Account information will display under **Global Account Reporting**.

The screenshot shows the KeyNavigator interface with the following sections:

- Information Reporting**
 - Standard Reports**

Previous Day	summary	detail	custom
Intraday	summary	detail	custom
BAI2 Previous Day File		view	filter
BAI2 Intraday File		view	filter
Global Account Reporting		view	filter
 - Corporate Banking Statement**

You may no longer need your paper statements or check images. Save money and time. **Stop paper now!** [Set Email Alerts](#) or [Learn more](#)

Use the options below to download multiple statements at once or access individually.

[View Quick Tip](#)

Select Account(s)

 - All Accounts
 - Accounts Payable - 1238787787
 - Accounts Receivable - 1236763764
 - Acme Widget Merchant Services Account - 1233748373
 - Acme Widget General - 1234567890

Statement Cutoff Date
Last month

[get pdf](#) [get zip](#) [view statement list](#)

Limited to 350 statements.
 - Other Statements**

Account Analysis Statement	filter
EDI 822	filter
- My Saved Reports**

Did you know?

It's easy to customize standard reports and save them here for one-click access!

Just click the "Save" button from the Custom Report page, type in a name, and your saved report will be placed in this list.

[View Quick Tip](#)
- Other Reports**

Credit Sweep (Loan IQ system)	filter
Investments (AIS Sweep)	filter
Investments	view filter
Credit Sweep	view filter
Zero Balance Accounts	view filter
High Order Prefix Detail	view filter
Lockbox Detail (Legacy)	view filter
Incoming/Outgoing Wire Activity	view filter
- ACH Reports**

ACH Customer Activity Report	view filter
EDI Remittance	view filter
ACH Entries Resubmitted via ACH	view filter
ACH Entries Converted to Draft	view filter
Deposit Distribution	view filter
ACH Receiving Entries	filter

3. Select to either **View** the previous day's activity (if there is any) or to search for a payment by **Filter**. Information can be downloaded to either Comma Delimited (CSV) or Tab Delimited (TXT). The following filters are available:

Global Account Reporting Filter

Information is only available for the past 90 calendar days.
An asterisk (*) denotes a required field.

Saved Filter(s): None Selected ▾ apply edit
delete

Filter Name: save

Report: Global Account Reporting

Display: Detail
 Summary

Account(s)*: (Hold Ctrl or Shift to select multiple)
All Accounts
511010200040 - NASA
551908070605 - M.I.T.
555200060801 - FOLDGERS

Bank(s)*: (Hold Ctrl or Shift to select multiple)
All Banks
04020001 - KEY BANK
04004502 - NATIONAL BANK OF TEXAS
04000113 - SIXTH BANK OF FLORIDA

Date(s): Previous Day ▾

Transaction Type(s)*: All Transaction Types ▾

Dollar Amount From:
(This filter criteria is for Detail Transactions only)

Dollar Amount To:
(This filter criteria is for Detail Transactions only)

cancel download view