



Returned Item Services

User Guide

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1. Introduction

Returned Item Services will allow you to handle deposited items that have been denied by the financial institution from which the items have been drawn.

Primary goals in managing returned items include:

- Identifying the maker of a bad check
- Preventing additional bad checks from being accepted
- Improving the speed and efficiency of the collection process
- Minimizing fraud losses

Return services can be used in three main ways:

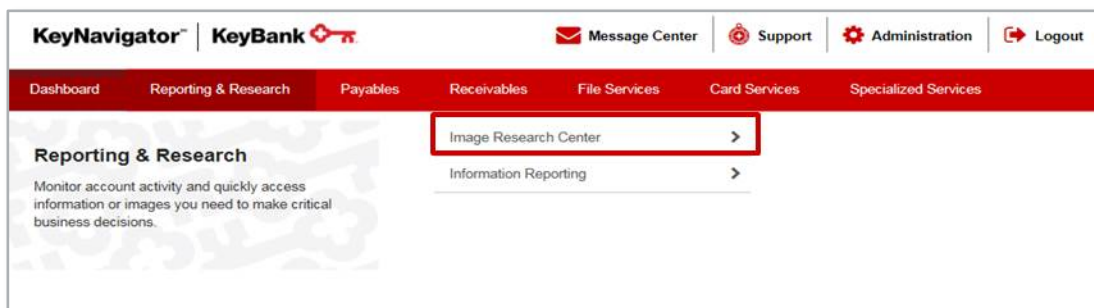
- Select an option to re-deposit return item (up to two times) for additional collection efforts, or have these charged back to the deposit account and undertake your own collection effort.
- Select the appropriate notification channel from a variety of options: KeyNavigatorSM, email, transmissions, fax, mail, or phone.
- Select an option to centralize all returns through Key and benefit from unique special handling instructions to process all returned items.

KeyNavigator is your primary tool to view return activity. **Returned items and advices for the current business day are available after 3 PM (EST).**

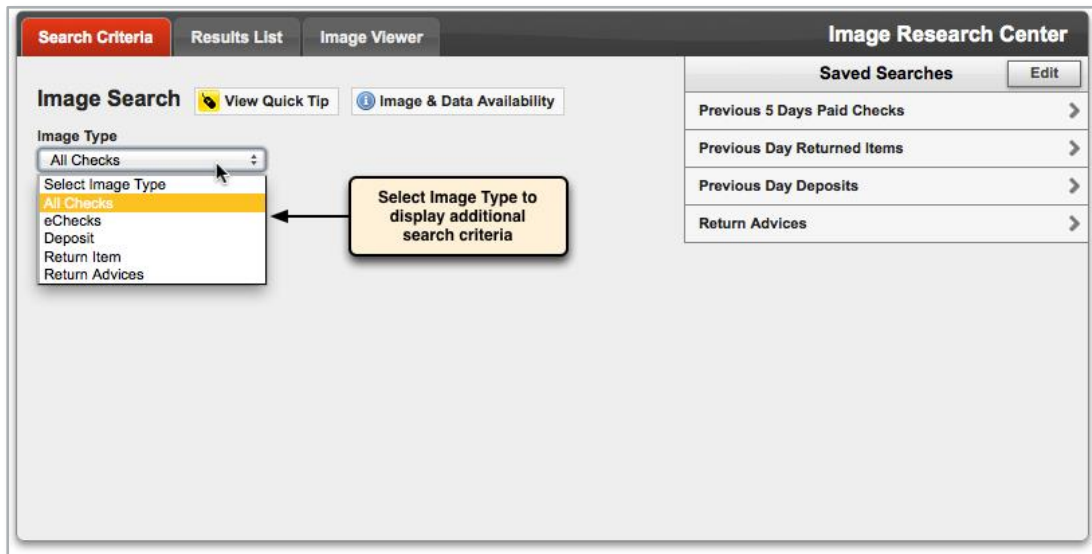
2. Returned Advices via the Image Research Center in KeyNavigator

2.1 Image Search

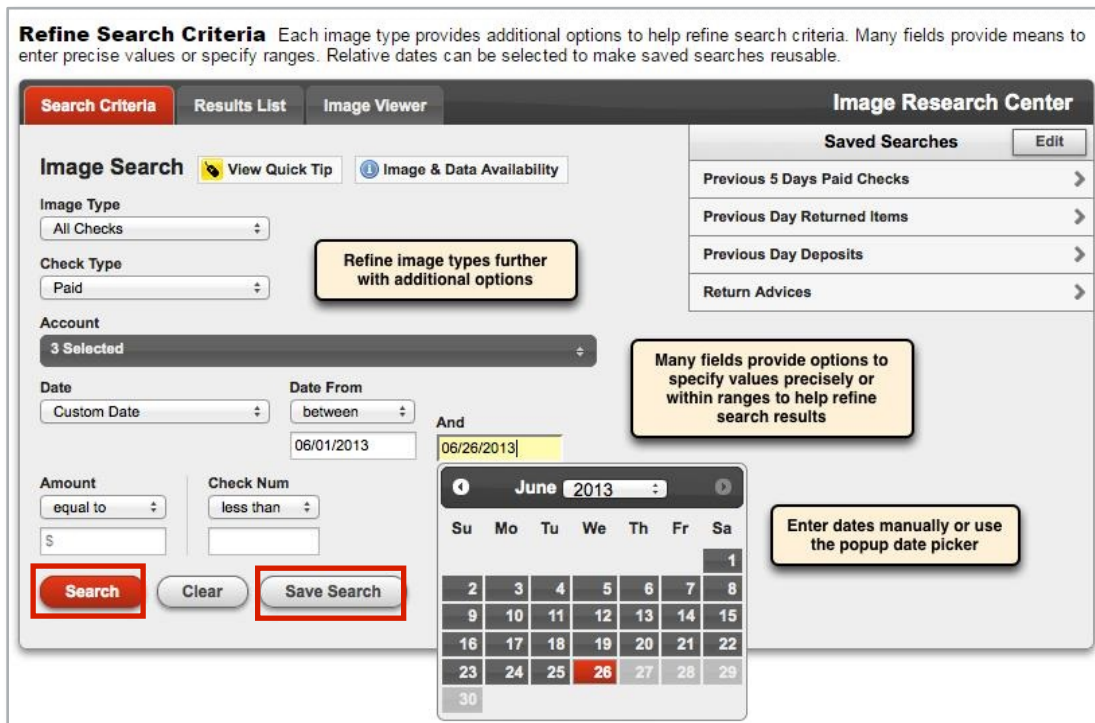
- Log in to KeyNavigator.
- Select the **Reporting & Research** section in the navigation, then click **Image Research Center**.



- From the Image Research Center, **Search Criteria Tab**, simply select **Returned Item** or **Advice** as the image type from the drop down.

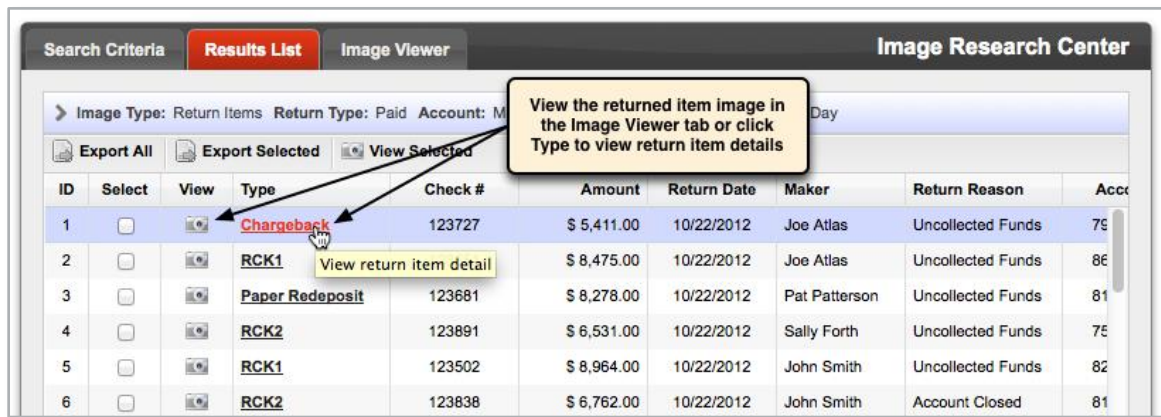


- Select the accounts to search (up to 3), date range, and/or amounts to search.
- Select **Search**, or **Save Search** for future use. You may delete saved searches at any time using the edit button.



2.2 Search Results

- Mark the **check box** in the **Select** column to select an item. Individual items on the page can be selected and loaded into the image viewer or exported.



2.3 Export Options

You may export up to 100 items into these formats:

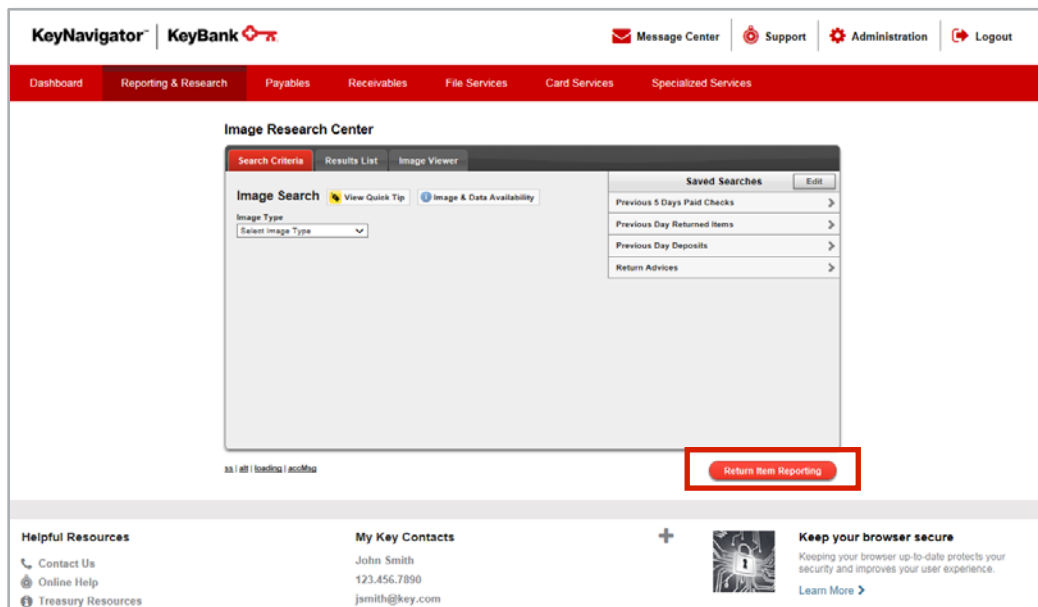
- CSV Data Only
- PDF with images
- ZIP with images



NOTE: For additional assistance navigating the Image Research Center, please refer to Online Help section for Image Research Center.

3. Returned Item Reporting Tool in KeyNavigator

You also have an option to view return items as a report in a single window. You will find this report at the bottom right under the Image Research Center, simply click on the **Return Item Reporting** button.



The search results will be displayed as a report with additional filtering and sorting functionality and summary by Type of Return at the bottom of the page. In this view, you will be able to view images and detail about each individual return item as well as download data in CSV, PDF or Zip format.

