



Deposit Concentration

User Guide

June 2016

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1. Introduction

Key Total Treasury Deposit Concentration service collects deposit receipts made by multiple locations and concentrates funds into one centralized account. Authorized Key Total Treasury users can monitor the activity of operating units and maintain control over funds from one easily accessible account. Individual locations make deposits into their bank accounts and report the deposits to KeyBank (Key) via either touch-tone phone or Key Total Treasury. Verification codes and trace numbers are provided for reference. Each night, Key collects all data that has been entered and moves the funds via ACH. The total deposits are credited to the concentration account at Key and any disbursement entries from the concentration account are credited to the specified depository accounts.

The Key Total Treasury Deposit Concentration system also allows clients to specify and define additional data fields that they would like their locations to input, such as sales date, number of units sold, etc. Key Total Treasury input screens and reports are then customized with these fields per your specifications. This additional required data can also be added to the VRU prompts.

Key's system provides daily information that contains a listing of all reporting units with dates of deposits and amounts, as well as information on non-reporting units.

2. Deposit and Disbursement Input Cut-off Times

In order for accounts to be credited the same day that the deposit or disbursement input is created, the entry must be made on or before the stated deadlines. Entries made after the stated time will be credited on the following business day. There is an 8:00 p.m. ET cut-off time for consolidation or disbursement entries.

3. Deposit Concentration Reports

Report	Description
Reporting Locations	Displays information regarding all locations that reported deposits
Non-Reporting Locations	Displays locations that did not report deposits
Inputs Summarized by Location	Displays summary information regarding deposits and disbursements. Information includes: location number and name, division, deposit and disbursement amounts, and number of deposits and disbursements.
Processed Inputs	Displays processed transactions by location
Deposit Information	Displays deposit details by location. This report is for clients with templates.

4. Deposit and Disbursement Entries via Touch Tone Phone

In addition to reporting deposits and disbursements via Key Total Treasury, inputs can also be entered by touch-tone phone.

To Enter by Phone:

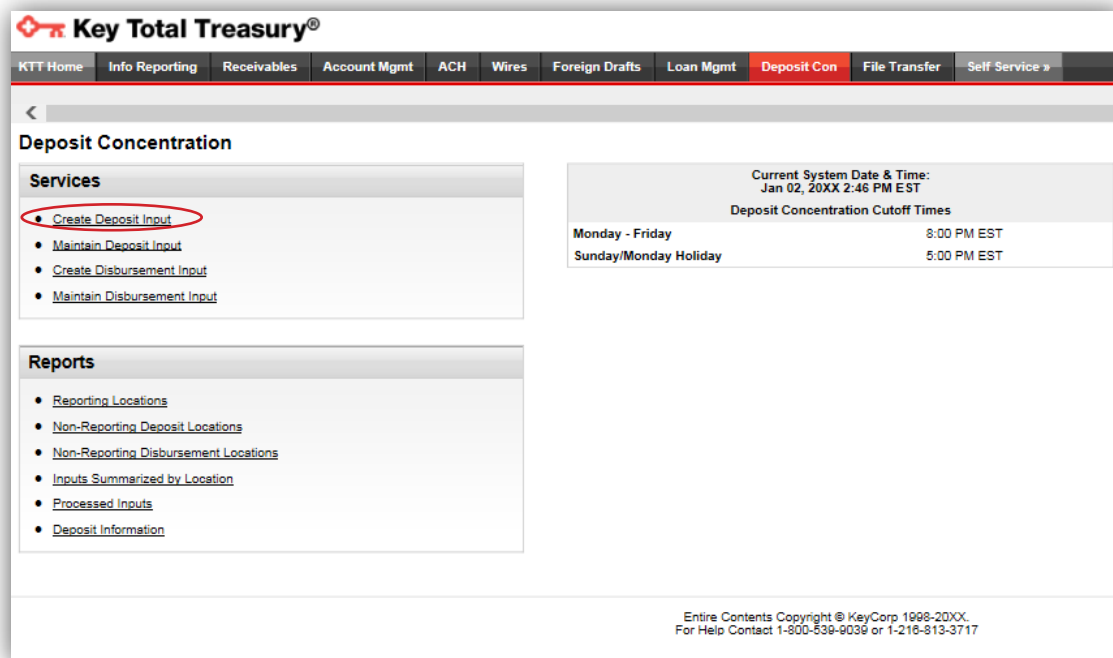
1. Dial 1-800-876-6050 or 216-813-4200.
2. Enter your access code followed by the pound sign (#).
3. Enter your Key code followed by the pound sign (#).
4. Select 1 for Deposit Inputs (option is only available if you can create deposit and disbursement entries).
 - a. To add a deposit, press 1.
 - i. Enter the deposit amount (in dollars and cents) followed by the pound sign (#).
 - ii. The amount you entered will be repeated for verification.
 1. If the amount is correct, press 1.
 2. If the amount is incorrect, press 2.
 - b. To change a pending deposit, press 2 (requires trace number).
 - c. To delete a pending deposit, press 3 (requires trace number).
 - d. To review a deposit, press 4 (requires trace number).
5. Select 2 for Disbursement Inputs (option is only available if you can create deposit and disbursement entries).
 - a. To add a disbursement, press 1.
 - b. To change a pending disbursement, press 2 (requires trace number).
 - c. To delete a pending disbursement, press 3 (requires trace number).
 - d. To review a disbursement, press 4 (requires trace number).

5. Create Deposit Input

Users are able to create deposit inputs for a specific location. Deposit inputs pull funds from a specified account at another bank to a concentration account at Key. Users are set up with dollar limits for each deposit transaction.

To Input a Deposit:

1. Select 'Create Deposit Input' from the Deposit Concentration main page.



2. Depending on your set-up, you may be able to select the division and/or location (steps 3 and 4) or these fields may be prefilled.
3. Utilize the dropdown menu to select the appropriate division.

- Select the location for which the deposit is being created.

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Shortcut » Select and click view

Select Division/Location

All Divisions

Locations for Division: 01 - North

Division ID	Division Name	Location ID	Location Name
01	North	0004	Allentown, PA
01	North	0005	Syracuse, NY
01	North	0008	Ann Arbor, MI
01	North	0012	Dayton, OH

Please select from one of the 4 locations above to continue.

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- Enter the amount of the deposit.

Create Deposit Input

Enter deposit amount.

Company: 0001 - Sparky Consolidated

Division: 01 - North

Location: 0004 - Allentown, PA ([change division/location](#))

Amount:

Additional Information

Sparkplugs Sold:

Sales Date:

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- Input any additional information for reference purposes, based on your set-up.
- Select '**Cancel**' to return to the Deposit Concentration main page or select '**Next**' to proceed with creating a deposit input.

- Review the information presented. Select **'Cancel'** to return to the Deposit Concentration main page. Select **'Edit'** to return to the previous screen to make changes to the amount and/or additional information that was entered, or select **'Accept'** to proceed with the deposit input.

Accept Deposit Input

You have entered the following deposit information.

Company: 0001 - Sparky Consolidated
 Division: 01 - North
 Location: 0004 - Allentown, PA
 Amount: \$7,200.00

Additional Information
 Sparkplugs Sold: 478
 Sales Date: Jan 02, 20XX

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- You will receive a confirmation screen that displays the deposit input information as well as the status of the transfer. Select **'Main Page'** to return to the Deposit Concentration main page or select **'Create Another Input'** to create another deposit input to transfer funds.

Deposit Input Confirmation

The following deposit was successfully submitted.

Use browser to print confirmation.

Company: 0001 - Sparky Consolidated
 Division: 01 - North
 Location: 0004 - Allentown, PA
 Amount: \$7,200.00
 Created By: Ned Spielman
 Creation Date: Jan 02, 20XX
 Creation Time: 2:46 PM EST
 Edited By: Ned Spielman
 Edit Date: Jan 02, 20XX
 Edit Time: 2:46 PM EST
 Trace Number: 218000095
 Status: Pending

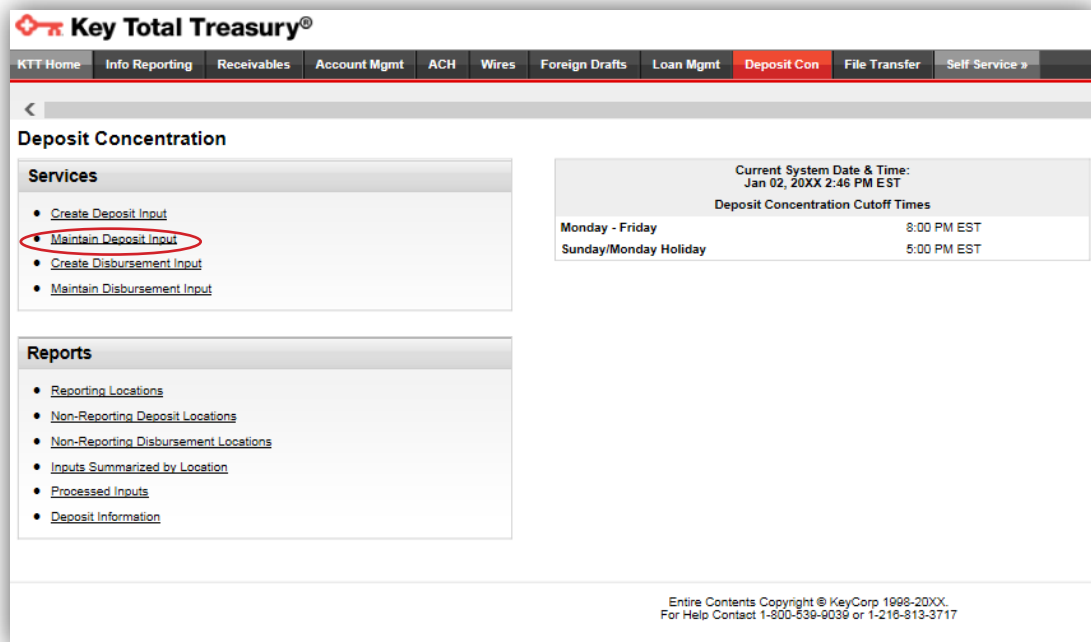
Additional Information
 Sparkplugs Sold: 478
 Sales Date: Jan 02, 20XX

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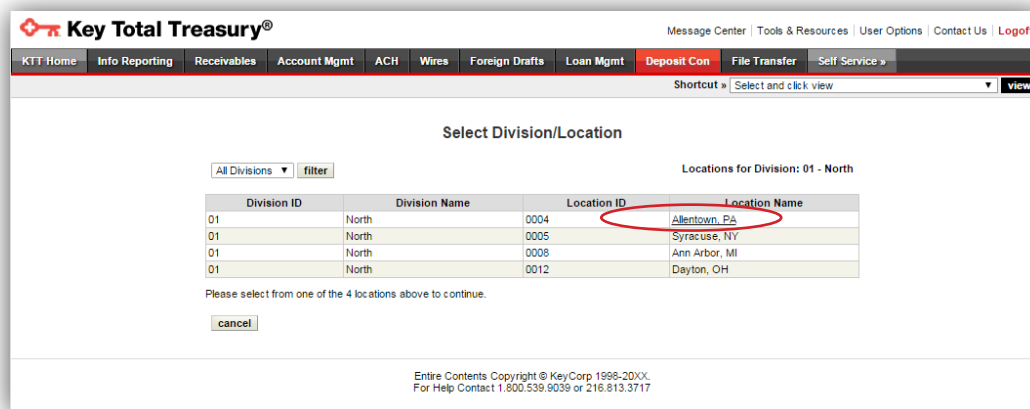
6. Maintain Deposit Input

Deposit Inputs can be edited or deleted by utilizing the ‘Maintain Deposit Input’ function. To Edit or Delete a Deposit Input:

1. Select ‘Maintain Deposit Input’ from the Deposit Concentration main page.



2. Depending on your set-up, you may be able to select the division and/or location (steps 3 and 4) or these fields may be prefilled.
3. Utilize the dropdown menu to select the appropriate division.
4. Select the location.



5. To Edit the Amount or Other Information for a Deposit:

Maintain Deposit Input

Company: 0001 - Sparky Consolidated
 Division: 01 - North
 Location: 0004 - Allentown, PA ([change division/location](#))
 System Date and Time: Jan 02, 20XX 2:46 PM EST

Edit	Delete	Amount	Last Modified Date	Last Modified Time	Trace Number	Status
edit	delete	8,100.00	Jan 02, 20XX	2:46 PM EST	218000145	Pending
edit	delete	3,600.00	Nov 23, 20XX	2:46 PM EST	218000142	Pending

[main page](#)

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- a. Select **'Edit.'**
- b. From the Edit Deposit Input screen you can change the amount and/or change the additional information that was entered.

Edit Deposit Input

Edit Deposit Amount

Company: 0001 - Sparky Consolidated
 Division: 01 - North
 Location: 0004 - Allentown, PA
 Amount:
 Created By: Ned Spielman
 Creation Date: Jan 02, 20XX
 Creation Time: 2:46 PM EST
 Trace Number: 218000145
 Status: Pending

Additional Information

Sparkplugs Sold:
 Sales Date: Jan ▾ 2 ▾ 20XX ▾

[cancel](#) [main page](#) [next](#)

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- c. Select **'Cancel'** to return to the Maintain Deposit Input screen, select **'Main Page'** to return to the Deposit Concentration main page, or select **'Next'** to proceed with making changes to the deposit input.
- d. Review the information. Select **'Cancel'** to return to the Deposit Concentration main page, select **'Edit'** to return to the previous screen to

- make additional changes, or select 'accept' to proceed with making the changes to the deposit input information.
- e. You will receive a confirmation screen. Select '**Main Page**' to return to the Deposit Concentration main page or select 'maintain another input' to change or delete another deposit input.

Accept Deposit Edit

You have entered the following deposit information.

Company: 0001 - Sparky Consolidated
 Division: 01 - North
 Location: 0004 - Allentown, PA
 Amount: \$8,100.00
 Created By: Ned Spielman
 Creation Date: Jan 02, 20XX
 Creation Time: 2:46 PM EST
 Trace Number: 218000145
 Status: Pending

Additional Information
 Sparkplugs Sold: 478
 Sales Date: Jan 02, 20XX

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6. To Delete a Deposit Input:

- a. Select '**Delete**' from the Maintain Deposit Input screen.

Delete Deposit Input

The following deposit has been selected for deletion.

Company: 0001 - Sparky Consolidated
 Division: 01 - North
 Location: 0004 - Allentown, PA
 Amount: \$8,100.00

Additional Information
 Sparkplugs Sold: 478
 Sales Date: Jan 02, 20XX

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- b. Review the information provided regarding the selected deposit input.

- c. Select **'Cancel'** to return to the Maintain Deposit Input screen or select **'Delete'** to proceed with deleting the deposit input.
- d. You will receive a confirmation screen. Select **'Main Page'** to return to the Deposit Concentration main page or select **'maintain another input'** to change or delete another deposit input.



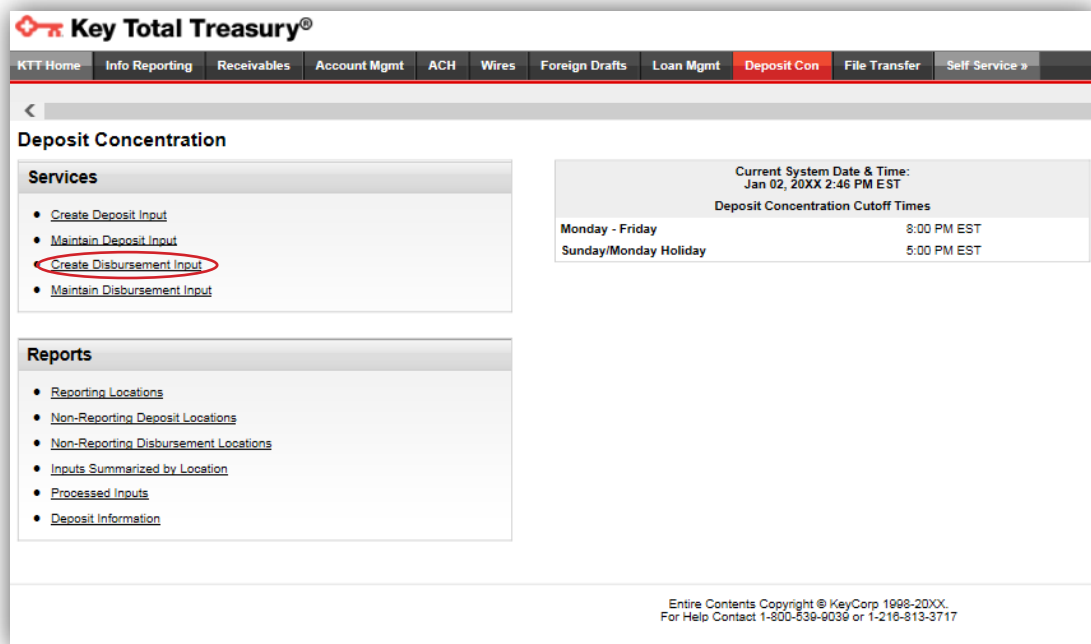
NOTE: Users can enter/edit/delete information until 8:00 p.m. ET. At that time, the information is sent to ACH for processing.

7. Create Disbursement Input

The Disbursement Input function within the Deposit Concentration module enables users to create disbursement inputs to move funds from an account at Key to a specified account at another bank. Users are set up with dollar limits for each deposit transaction.

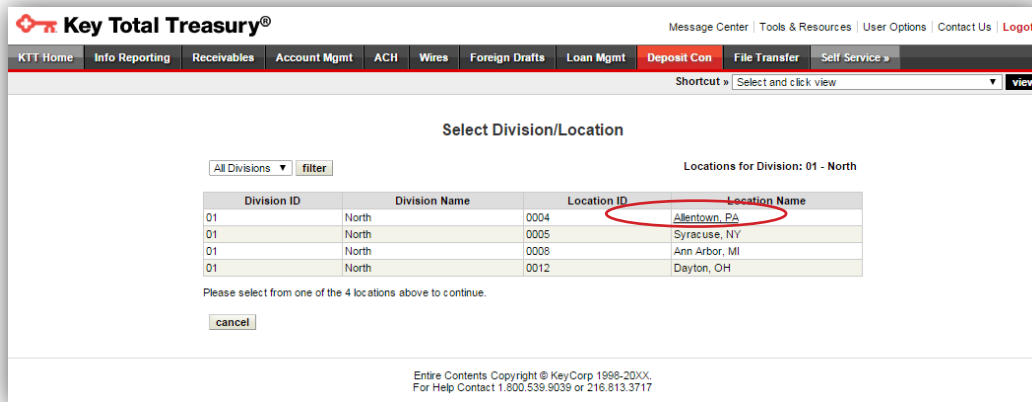
To Create a Disbursement Input:

1. Select 'Create Disbursement Input' from the Deposit Concentration main page.

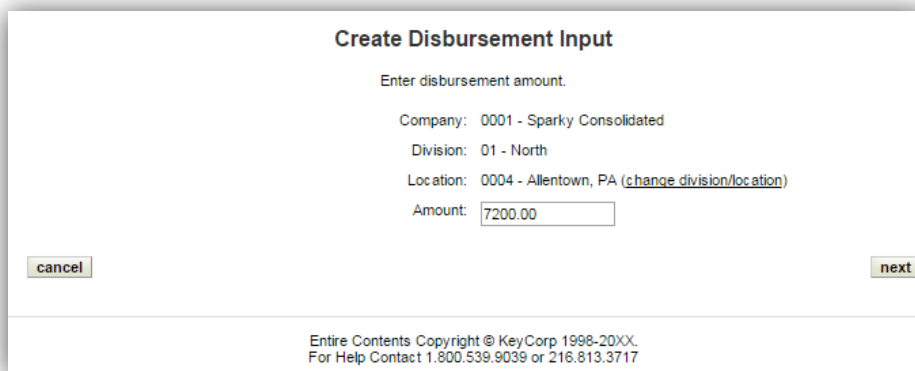


2. Depending on your set-up, you may be able to select the division and/or location (steps 3 and 4) or these fields may be prefilled.
3. Utilize the dropdown menu to select the appropriate division.

- Select the location for which the deposit is being created.



- Enter the amount of the disbursement.



- Select **Cancel** to return to the Deposit Concentration main page or select **Next** to proceed with creating a disbursement.
- Review the information presented. Select **Cancel** to return to the Deposit Concentration main page. Select **Edit** to return to the previous screen to make changes to the amount, or select **Accept** to proceed with the disbursement input.

8. You will receive a confirmation screen that displays the disbursement input information as well as the status of the transfer. Select **'Main Page'** to return to the Deposit Concentration main page or select **'Create Another Input'** to create another disbursement input to transfer funds.

Input Disbursement Confirmation

The following disbursement was successfully submitted.

Use browser to print confirmation.

Company: 0001 - Sparky Consolidated
Division: 01 - North
Location: 0004 - Allentown, PA
Amount: \$7,200.00
Created By: Ned Spielman
Creation Date: Jan 02, 20XX
Creation Time: 2:46 PM EST
Edited By: Ned Spielman
Edit Date: Jan 02, 20XX
Edit Time: 2:46 PM EST
Trace Number: 218100095
Status: Pending

[main page](#) [create another input](#)

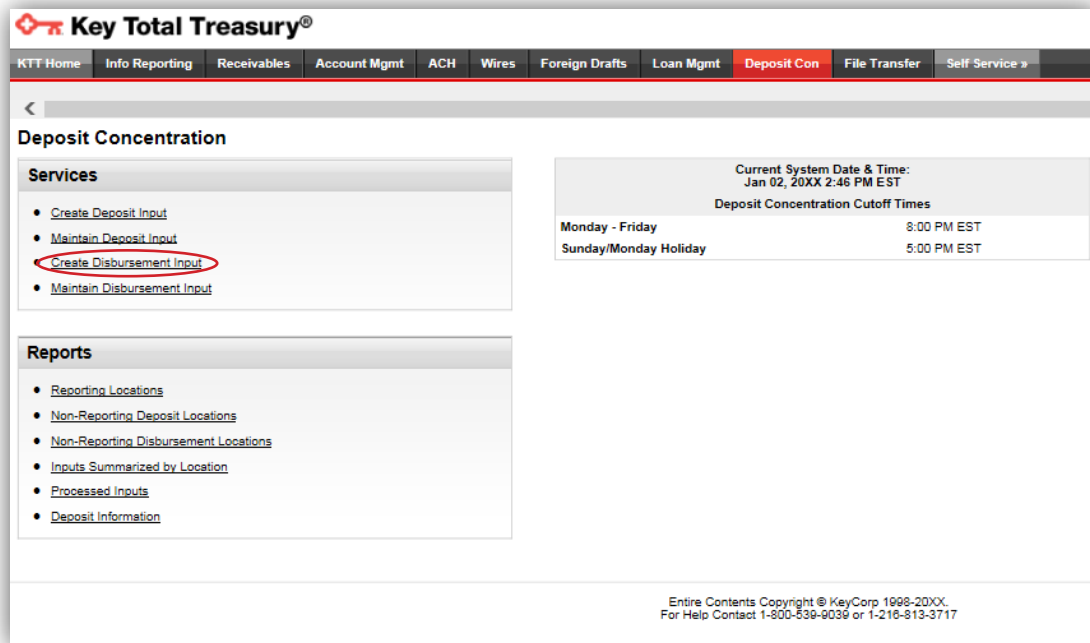
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8. Maintain Disbursement Input

Disbursement Inputs can be edited or deleted by utilizing the **'Maintain Disbursement Input'** function.

To Edit or Delete a Disbursement Input:

1. Select **'Maintain Disbursement Input'** from the Deposit Concentration main page.



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Current System Date & Time:
Jan 02, 20XX 2:46 PM EST

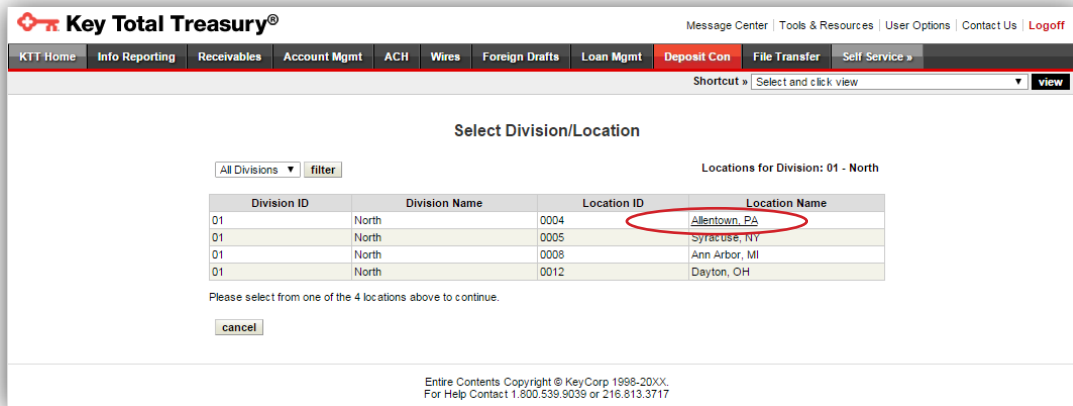
Deposit Concentration Cutoff Times

Monday - Friday	8:00 PM EST
Sunday/Monday Holiday	5:00 PM EST

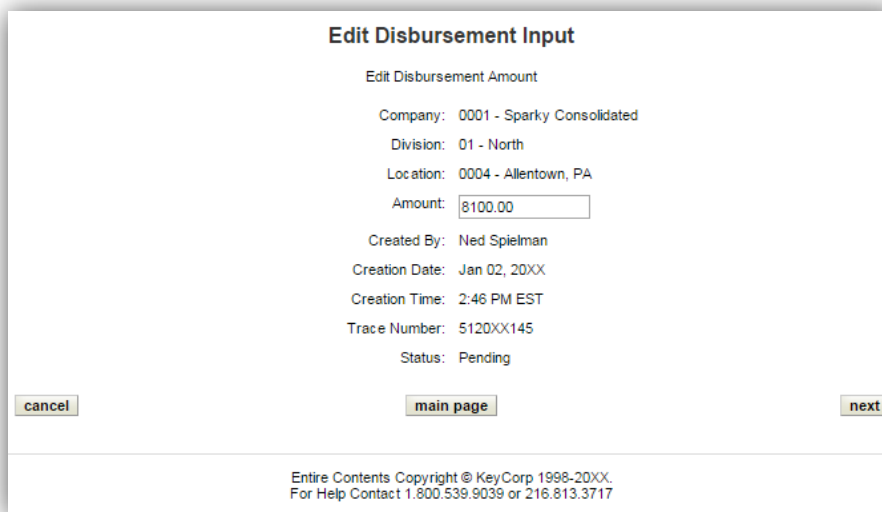
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2. Depending on your set-up, you may be able to select the division and/or location (steps 3 and 4) or these fields may be prefilled.
3. Utilize the dropdown menu to select the appropriate division.

4. Select the location.



5. To edit the amount or other information for a deposit: a. Select 'Edit.'



- a. From the Edit Disbursement Input screen you can change the amount that was entered.
- b. Select 'Cancel' to return to the Maintain Disbursement Input screen, select 'Main Page' to return to the Deposit Concentration main page, or select 'Next' to proceed with making changes to the disbursement input.

- c. Review the information. Select **'Cancel'** to return to the Deposit Concentration main page, select **'Edit'** to return to the previous screen to make additional changes, or select **'Accept'** to proceed with making the changes to the disbursement input information.

Accept Disbursement Edit

You have entered the following disbursement information.

Company: 0001 - Sparky Consolidated
 Division: 01 - North
 Location: 0004 - Allentown, PA
 Amount: \$8,100.00
 Created By: Ned Spielman
 Creation Date: Jan 02, 20XX
 Creation Time: 2:46 PM EST
 Trace Number: 5120XX145
 Status: Pending

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- d. You will receive a confirmation screen. Select **'Main Page'** to return to the Deposit Concentration main page or select **'maintain another input'** to change or delete another disbursement input.

Edit Disbursement Input Confirmation

The following disbursement was successfully edited.

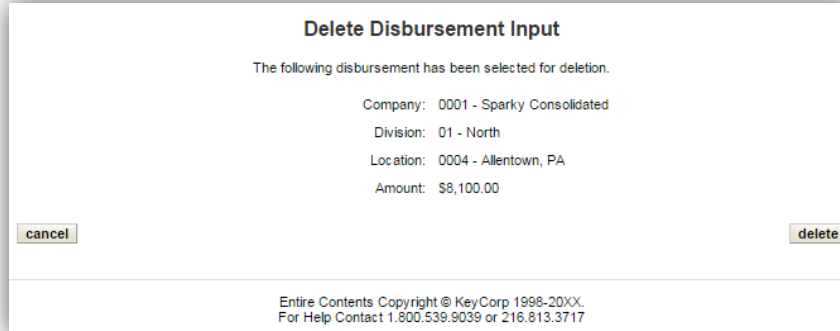
Use browser to print confirmation.

Company: 0001 - Sparky Consolidated
 Division: 01 - North
 Location: 0004 - Allentown, PA
 Amount: \$8,100.00
 Created By: Ned Spielman
 Creation Date: Jan 02, 20XX
 Creation Time: 2:46 PM EST
 Edited By: Bob Mallaky
 Edit Date: Jan 02, 20XX
 Edit Time: 2:46 PM EST
 Trace Number: 5120XX145
 Status: Pending

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10. To delete a disbursement input:

- a. Select **'Delete'** from the Maintain Disbursement Input screen.



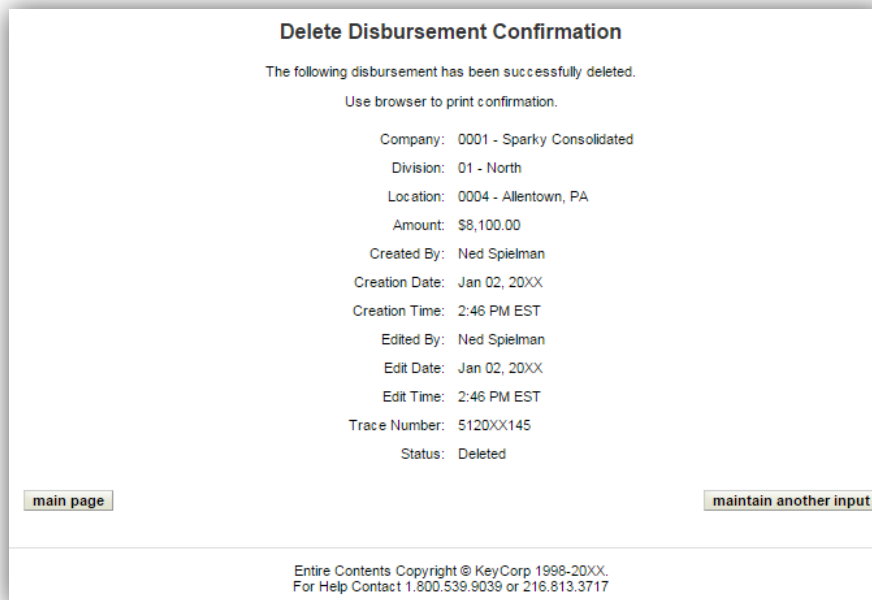
Delete Disbursement Input

The following disbursement has been selected for deletion.

Company: 0001 - Sparky Consolidated
 Division: 01 - North
 Location: 0004 - Allentown, PA
 Amount: \$8,100.00

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- b. Review the information provided regarding the selected disbursement input.
- c. Select **'Cancel'** to return to the Maintain Disbursement Input screen or select **'Delete'** to proceed with deleting the disbursement input.
- d. You will receive a confirmation screen. Select **'Main Page'** to return to the Deposit Concentration main page or select **'maintain another input'** to change or delete another disbursement input.



Delete Disbursement Confirmation

The following disbursement has been successfully deleted.

Use browser to print confirmation.

Company: 0001 - Sparky Consolidated
 Division: 01 - North
 Location: 0004 - Allentown, PA
 Amount: \$8,100.00
 Created By: Ned Spielman
 Creation Date: Jan 02, 20XX
 Creation Time: 2:46 PM EST
 Edited By: Ned Spielman
 Edit Date: Jan 02, 20XX
 Edit Time: 2:46 PM EST
 Trace Number: 5120XX145
 Status: Deleted

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NOTE: Users can enter/edit/delete information until 8:00 p.m. ET. At that time, the information is sent to ACH for processing.