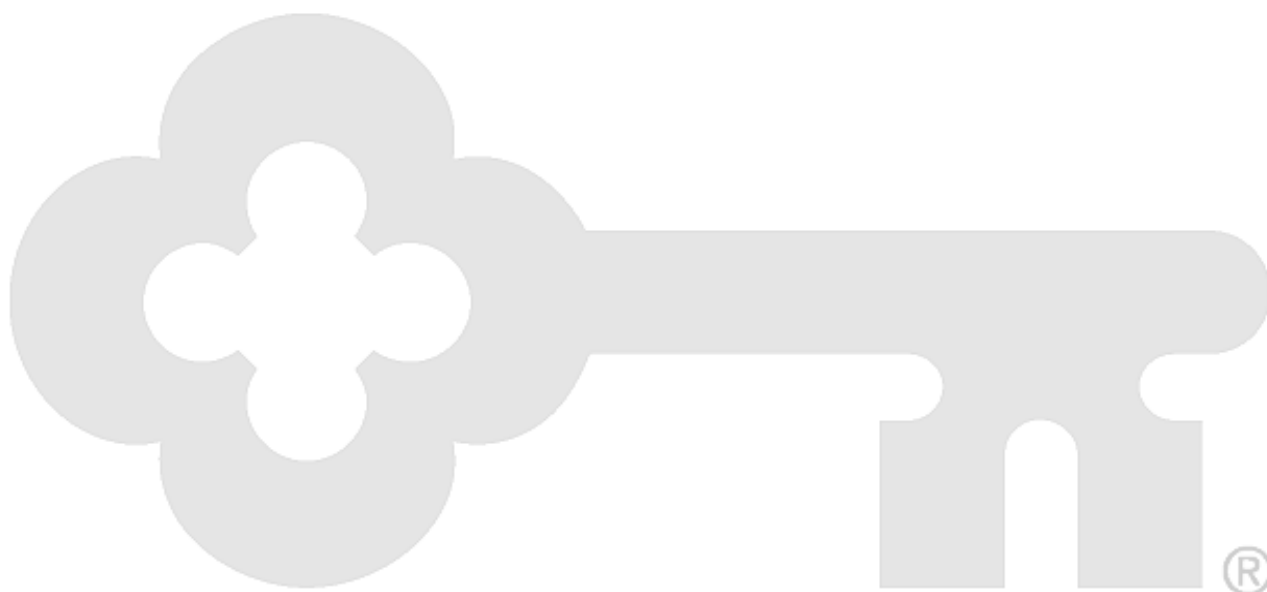

Wire Transfer User Guide



November 2007

Contents

I. Wire Transfer Product Offerings and Implementation	3
II. Wire Transfer Terms, Definitions, and Additional Resources	5
III. Create Wires, Templates, and Drawdowns	9
♦ Create Wire	10
▪ Internal Wires	10
▪ Domestic Wires	15
▪ Finding an ABA using KTT	21
▪ International Wires	23
• Single Bank International Wire	23
• Multibank International Wire	30
▪ Finding a SWIFT BIC using KTT	36
▪ Federal Tax Payments	38
♦ Create Wire Template	44
♦ Create Drawdown	51
♦ Create Drawdown Template	57
IV. Authorize Transactions and Templates	61
♦ Authorize Transactions	61
♦ Authorize Templates	67
V. View	70
♦ Template Listing	70
▪ Editing Templates	72
▪ Deleting Templates	75
♦ Status Report	78
♦ Incoming/Outgoing Wire Activity Report	80
VI. Phone Initiation Procedures	82
VII. Batch Wire Guidelines	83
VIII. Standing Transfer Orders	84
IX. Glossary	85

I. Wire Transfer Product Offerings and Implementation

Product	Description	Set-up Time	Initiation Times
Voice Response Wire Initiation (Phone Initiation)	Clients are able to initiate wires by calling the Wire Department between the hours of 8 a.m. to 5:30 p.m. ET. An automated Voice Response Unit (VRU) requests that callers enter a PIN number and required account information. Callers are then connected to a wire transfer representative to complete the transaction.	KeyBank's standard Service Level Agreement (SLA) for setups for phone initiation is two business days. PINs are mailed to clients the same day that the agreement is received by the wire department. (This may or may not be the same day that the agreement is submitted to your Cash Management Sales Officer.)	8 a.m. – 5:30 p.m. ET
Internet Wire Initiation (via Key Total Treasury)	Wire transfers can be conveniently initiated from a desktop PC. Multiple levels of security provide protection against fraud.	KeyBank's standard Service Level Agreement (SLA) for setups for KTT initiation is three to five business days. PINs are mailed to clients either the same day or one business day after the agreement is received by KTT services.	6 a.m. – 5:30 p.m. ET Extended initiation times are also available from 5:30 p.m. – 8 p.m. ET. Wires initiated after 5:30 p.m. will be processed on the next business day.
Batch Wire Transmission	Wire transfer information is transmitted directly into Key's main wire system.	KeyBank's standard Service Level Agreement (SLA) for setups for batch wire initiation is six to eight weeks depending on the availability of your technical resources and the validity of the test file(s).	Files must be received by 5:30 p.m. ET for same day processing.
Standing Transfer Orders	Repetitive payments are automatically made on a daily, weekly, or monthly basis.	KeyBank's standard Service Level Agreement (SLA) for setups for STOs is 24-48 hours once the STO form is received by the wire department.	Not applicable, STOs are sent automatically without client intervention.

To set up wire transfer services, clients must sign a master agreement, wire agreement, and complete the payment authorization form. Your Cash Management Sales Officer (CMSO) will be able to provide you with these documents.

Standing Transfers

Once clients have been set up with wire transfer services, those wishing to execute Standing Transfer Orders can complete the Standing Transfer Order Authorization form. Standing Transfer Orders are normally set up within two business days of receipt of the Authorization Form. Once completed and entered into the system, Standing Transfer Orders will remain in effect until cancelled.

Revision to Services

Clients must complete and sign a new Payment Authorization Form in order to make changes to their current setup. Examples of when a new Payment Authorization Form would need to be completed can include, but are not limited to: if/when an authorized user joins/leaves the client's organization, if initiation and/or approval limits change, if a client would like to add or cancel services.

Your Cash Management Sales Officer will be able to assist with your setup needs, and can answer any questions that you may have regarding your selected services.

Digital Certificates

KTT Wire Transfer users are required to register for a digital certificate in order to use the Wire Transfer Module. Digital certificates must be renewed on an annual basis. Digital certificates help to provide multiple layers of security to verify identity and prevent fraud. For more information on digital certificates and registering for your certificate on KTT, please refer to the KTT User Guide Introduction Section.

Billing Information

Generally, the beneficiary of the funds is assessed an incoming wire fee. KeyBank does permit the originator of the wire transfer to specify that the recipient of the transfer receives the entire amount and the originator receives the incoming wire transfer fee that the beneficiary would normally be assessed.

II. Wire Terms, Definitions, and Additional Resources

ABA:

The Routing Number is intended to enable transactions to be processed quickly and efficiently with minimal manual intervention.

The Routing Number is a 9-digit number consisting of the three following components for U.S. Banks:

XXXXYYYYC

XXXX = Federal Reserve Routing Symbol, the first two digits correspond to the 12 Federal Reserve Banks.

YYYY = ABA Institution Identifier

C = Check Digit

Many larger banks have more than one ABA number. In addition, many banks have merged, so older ABA numbers used in the past may not be valid anymore. The ABA routing number on a check is not necessarily the routing number that will be used to process wire transfer requests. **Before you initiate a wire transfer, please verify the ABA routing number with the receiving financial institution or use the ABA lookup function available on Key Total Treasury.**

National ID:

Each country's internal coding (foreign equivalent to an ABA).

S.W.I.F.T. BIC:

The Society for Worldwide Interbank Financial Telecommunication is utilized by banks and other financial institutions to securely exchange messages.

The Bank Identifier Code (BIC) was developed by SWIFT to identify financial institutions involved in financial transactions.

Components of a BIC:

BANK CC LL

BANK = The four-digit Bank Code. This code is unique to each financial institution.

CC = The two-digit ISO country code identifies the country in which the financial institution is located. Please refer to page 7 for a complete list of country codes.

LL = The two-digit location code provides a geographical distinction within a country.

Bank Code: A three-character code at the end of a BIC, called the Branch Code. It identifies a specific branch within the country. This code may be alphabetical or numerical. The Branch code is optional for SWIFT users.

For more information on obtaining BICs, please visit:
<http://www.swift.com/biconline/>

Key Total Treasury also enables users to look up SWIFT codes based on Country, Currency, Bank Name, and City.

IBAN:

This European Standard provides an international standard account identifier for identifying an account held by a financial institution in order to facilitate automated processing of cross-border transactions through:

- Automatic processing of foreign bank account information
- Uniform validation of foreign bank account identifications
- Easy routing of transactions

IBAN format: Up to 34 alphanumeric characters containing:

- Country code: 2 letter country code (see table)
- Check digits: 2 digits (calculated from the country code)
- Basic Bank Account Number (BBAN): Up to 30 alphanumeric characters, which is derived from, but cannot always be relied on to be, the actual domestic account number. The check digits are used for the validation of the complete IBAN.

How to Obtain an IBAN:

- Only the bank servicing an account can provide the correct International Bank Account Number (IBAN) of that account and the related Bank Identifier Code (BIC).
- If you need an IBAN, you need to contact the owner of the account. If you attempt to generate the IBANs of your suppliers or other business partners, you risk having incorrect IBANs.
- If you use an incorrect IBAN in your cross-border payment instructions, you risk making payment to the wrong account or incurring a delay in payment and higher processing fees.

For more information, please visit: <http://www.ecbs.org/>

Table of Country Codes

(Current at the time of publication)

ISO Code: Country code used in BICs.

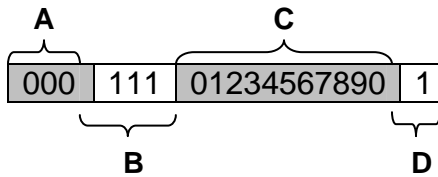
IBAN Prefix: Country code used in IBANs.

Name of Country	ISO Code	IBAN Prefix
Austria	AT	AT
Belgium	BE	BE
Bulgaria	BG	BG
Cyprus	CY	CY
Czech Republic	CZ	CZ
Germany	DE	DE
Denmark	DK	DK
Estonia	EE	EE
Spain, including Canary Islands and Ceuta and Melilla	ES	ES
Finland	FI	FI
France	FR	FR
United Kingdom of Great Britain and Northern Ireland	GB	GB or IE
French Guiana	GF	FR
Gibraltar	GI	GI
Guadeloupe	GP	FR
Greece	GR	GR
Hungary	HU	HU
Republic of Ireland	IE	IE
Iceland	IS	IS
Italy	IT	IT
Liechtenstein	LI	LI
Lithuania	LT	LT
Luxembourg	LU	LU
Latvia	LV	LV
Martinique	MQ	FR
Malta	MT	MT
The Netherlands	NL	NL
Norway	NO	NO
Poland	PL	PL
Portugal, including Azores and Madeira	PT	PT
Réunion	RE	FR
Romania	RO	RO
Sweden	SE	SE
Slovenia	SI	SI
Slovak Republic	SK	SK

CLABE:

The **CLABE (Clave Bancaria Estandarizada)** is an 18-digit code for bank accounts in Mexico. The CLABE has been required for sending and receiving international payments since June 1, 2004.

Components of a CLABE:



A = The three-digit bank code assigned by the Mexican Bankers Association (ABM).

B = The three-digit location code is the city or region where the account is held. (Determined by the ABM's Location Catalog)

C = 11-digit customer account number used by each bank.

D = Control Digit used to verify the bank, location code, and account number.

III. Create Wires, Templates, and Drawdowns

Internal, Domestic, and Foreign repetitive (from templates) and non-repetitive wires and drawdowns can be conveniently initiated via our KTT Internet channel from PCs containing a valid digital certificate from 6 a.m. – 5:30 p.m. ET. Extended initiation times are available from 5:30 – 8 p.m. ET. (This option must be selected during initial setup). Users receive a message when wires are initiated after 5:30 p.m. ET informing them that they are creating a wire during the extended initiation time.

Please note: *Wires initiated during extended initiation times (after 5:30 p.m. ET) are not processed until the next business day. The Fed Wire system is not available to send wires after 6 p.m. ET. Federal Tax payments must be initiated prior to 4 p.m. ET for same day settlement.*

All payments in the Wire Module can be future-dated up to and including 17 business days in advance. Future-dating capabilities are selected and set at the client level. Clients set future-dating limits when completing the Payment Authorization Form.

Please note: *Wires that are future-dated will be initiated on that day, foreign wires and drawdowns may not settle on that day, depending on when the wire/drawdown is processed by the receiving bank.*

Please note: *Access to initiating different types of wires is controlled at the client level. Therefore, if a client has not selected a certain service, such as drawdowns, users will not be able to utilize the function on KTT.*

All wires and templates are created and initiated from the “**Wires**” tab on KTT. Please refer to the following sections for instructions on creating wires and templates via KTT.

Create Wire

Initiating Internal Wire Transfers Using KTT

Internal wires are transfers of funds from one KeyBank account to another KeyBank account.

To Create an Internal Wire:

From the **KTT** homepage:

1. Click on the **“Wire”** tab.
2. Select **“Create Wire”** on the wire main page.

The screenshot shows the KeyTotalTreasury website interface. At the top, there is a navigation bar with the Key logo and the text 'KeyTotalTreasury®'. To the right of the logo are links for 'Key.com', 'Industry Links', 'User Options', 'Contact Us', and 'Logoff'. Below the navigation bar is a menu with several tabs: 'KTT Home', 'Information Reporting', 'Account Management', 'ACH', 'Wires', 'Foreign Drafts', 'Loan Management', 'Deposit Concentration', 'File Transfer', 'Self Service', and 'KTT University'. The 'Wires' tab is circled in red. Below the menu is a search bar with the text 'Shortcut: Select and press view' and a 'view' button. The main content area is titled 'Wires' and contains several sections. On the left, there is a 'Create' section with a keyboard icon and a list of options: 'Create Wire' (circled in red), 'Create Wire Template', 'Create Drawdown', and 'Create Drawdown Template'. Below this is an 'Authorize' section with 'Authorize Transactions' and 'Authorize Templates'. At the bottom of the left column is a 'View' section with 'Template Listing', 'KTT Status Report', 'Incoming/Outgoing Wire Activity Report', and 'Self-Paced Training'. On the right side of the main content area, there is a 'Wire System Availability' section with the text '(Wire System is available on bank business days only)'. Below this is a table with two columns: 'TYPE' and 'VALUE DATE'. The table contains three rows of data: 'US Dollar Wires/Drawdowns: 6:00 AM - 5:30 PM ET', 'Foreign Currency Wires: 6:00 AM - 3:00 PM ET', and 'Federal Tax Payment: 6:00 AM - 4:00 PM ET'. Below the table is another section titled 'International Wire Value Date Disclosure' with a table containing two columns: 'TYPE' and 'VALUE DATE'. The table contains three rows of data: 'US Dollars to Canada or Mexico if submitted and approved before 12:00 PM (noon) ET Send Date', 'All Other US Dollars Send Date + 1 (Bank) Business Day', and 'All Foreign Currency Send Date + 2 (Bank) Business Days'. At the bottom of the page, there is a footer with the text: 'Entire Contents Copyright © KeyCorp 1998-2007. For Help Contact 1.800.539.9039 or 216.813.3717. Have a suggestion? Give us your feedback.'

3. Under the “Create One-Time Wire” sub-heading, select “**Internal Wire**”.

Create Wire

Select type of wire to create.

Create Wire from Existing Template

Enter KTT Template Number and click **[select]**.

- or -

Select authorized template from listing.

Create One-Time Wire

<u>Internal Wire</u>	Transfer U.S. funds from one KeyBank account to another KeyBank account.
<u>Domestic Wire</u>	Transfer U.S. funds to a U.S. bank, or to a foreign bank via a U.S. bank.
<u>International Wire</u>	Transfer funds to a foreign bank.
<u>Federal Tax Payment</u>	Transfer U.S. funds from one KeyBank account to IRS.

4. Complete the required fields to create an internal wire. Additional information is included following the sample screen shots.
5. After completing the required information, click “**next**” to proceed with the transfer or “**cancel**” to return to the wire main page.

Create Internal Wire

An asterisk (*) denotes a required field.

Sender Information

Name: Ned Spielman
Company: Sparky Consolidated Industries
Phone Number: 216.689.9123
Debit Account*: 00000000000099999999;101:Operating Account

Beneficiary Account Information

Bank Number*: 0101 - INDIANA, MICHIGAN, OHIO
Account Number*: 1121173
Amount*: 750,000.00
Reference: Install T1 lines in Regional offices.
Date to Transmit*: Jan 2 2003

cancel

next

6. Review the information entered. Select **“cancel”** to return to the wire main page, select **“accept”** to approve the wire or **“edit”** to make changes to the wire.

Approve Internal Wire

You have entered the following wire transfer information.
Please review it before clicking **[accept]**.

Sender Information

Name: Ned Spielman
Company: Sparky Consolidated Industries
Phone Number: 216.698.9123
Debit Account: 00000000000099999999;101:Operating Account

Beneficiary Account Information

Bank Number: 0101
Account Number: 1121173
Amount: \$750,000.00
Reference: Install T1 lines in Regional offices.
Date to Transmit: Jan 02, 2003

cancel

edit

accept

7. After the wire is accepted, a confirmation screen will appear. The confirmation screen will also include the status of the wire, depending on your authorization requirements; secondary approval(s) may be necessary before the wire is released.
8. Select **“main page”** to go back to the wire main page, select **“void”** to delete the wire (this option is only available for wires that require a secondary approval), select **“create another wire”** to enter information for another wire, or select **“status report”** to be directed to the status report and view the status of wires initiated via KTT. Please refer to pages 80 and 81 for more information on the status report.

Internal Wire Confirmation -- Authorization Required

Use browser to print confirmation.

Status Information

Trace ID: 12541
KeyBank Transaction Reference: 040917001111
Repetitive Number: 9100035
KTT Template Number: 1729
Status: AUTHORIZATION REQUIRED
Entered By: SPARKY1
Entered On: Jan 02, 2003
Authorized By:
Authorized On:
Authorized By:
Authorized On:

Sender Information

Name: Ned Spielman
Company: Sparky Consolidated Industries
Phone Number: 216.698.9123
Debit Account: 00000000000099999999:101:Operating Account

Beneficiary Account Information

Bank Number: 0101
Account Number: 1121173
Amount: \$ 750,000.00
Reference: Install T1 lines in Regional offices.
Date to Transmit: Jan 02, 2003

[main page](#)

[void](#)

[create another wire](#)

[status report](#)

Sender Information

Name, Company, Phone Number: Sender information is pulled from the user logon information and is automatically populated.

Debit Account Number: The account to be debited. This account is selected from the dropdown menu. (Only accounts for which the user is authorized appear in the dropdown menu.)

Beneficiary Account Information

Bank Number: An internal designation for the state that holds the account that will be credited (receives the funds).

Account Number: The beneficiary's (recipient's) account number.

Amount: The amount to be transferred.

Reference: Provides additional information that will be transmitted with the message.

Date to Transmit: The date that the wire will be transmitted. Clients have the option of allowing wires to be future dated 1-17 business days from the current date. If the client has selected this option, users can future date wires.

Initiating a Domestic Wire Using KTT

Transfers of funds to a U.S. bank or to a foreign bank via a U.S. bank.

From the **KTT** homepage:

1. Click on the **“Wire”** tab.
2. Select **“Create Wire”** on the wire main page.
3. Under the **“Create One-Time Wire”** sub-heading, select **“Domestic Wire”**.

Create Wire

Select type of wire to create.

Create Wire from Existing Template


Enter KTT Template Number and click **[select]**.

- or -

Select authorized template from listing.

Create One-Time Wire

<u>Internal Wire</u>	Transfer U.S. funds from one KeyBank account to another KeyBank account.
<u>Domestic Wire</u>	Transfer U.S. funds to a U.S bank, or to a foreign bank via a U.S. bank.
<u>International Wire</u>	Transfer funds to a foreign bank.
<u>Federal Tax Payment</u>	Transfer U.S. funds from one KeyBank account to IRS.

4. Complete the required fields to create a domestic wire. Additional information is included following the sample screen shots. The Key symbols  next to select fields provide links to places within the document that contain more detailed information.
5. After completing the required information, select “cancel” to return to the wire main page or select “next” to proceed with creating a wire transaction.

Create Domestic Wire

[Show invalid characters](#)


Some intermediate banks used by KeyBank may take a fee directly out of the amount you send. By sending a wire, you acknowledge your understanding and authorization of this fact.

An asterisk (*) denotes a required field.

Sender Information

Name: Ned Spielman
Company: Sparky Consolidated Industries
Phone Number: 216.689.9123
Debit Account* :

Target Bank Information

ABA Number* :
(Don't know the ABA number? [Find an ABA.](#)) 

Intermediary Bank Information

Intermediary Bank Name:

Beneficiary Bank Information
(Complete only if the final destination differs from the target bank.)

Bank Name:
Bank Account:

Beneficiary Account Information

Account Number* :
Account Name* :

References

Message to Beneficiary:
Message to Bank:
Reference to Beneficiary:
Notify Beneficiary By:
Notification Number:
Amount* :
Date to Transmit* :

6. Review the information provided. Select “**cancel**” to return to the wire main page, select “**edit**” to make changes to the wire or “**accept**” to approve the wire.

Approve Domestic Wire

You have entered the following wire transfer information.
Please review it before clicking [**accept**].

Sender Information

Name: Ned Spielman
Company: Sparky Consolidated Industries
Phone Number: 216.698.9123
Debit Account: 00000000000099999999:101:Operating Account

Target Bank Information

Bank ABA: 143152353
Bank Name/Address: Bank of Ohio
Cleveland, OH

Intermediary Bank Information

Intermediary Bank Name: Second Bank

Beneficiary Bank Information

Bank Name: Seventh Reserve Bank
Bank Account: 1234325

Beneficiary Account Information

Account Number: 14545609
Account Name: Jim Rhoads

References

Message to Beneficiary: Sales Commission for Aircraft Parts
Message to Bank:
Reference to Beneficiary:
Notify Beneficiary By:
Notification Number:
Amount: \$1,000.00
Date to Transmit: Jan 02, 2003

cancel

edit

accept

7. After the wire is accepted, a confirmation screen will appear. The confirmation screen will also include the status of the wire, depending on your authorization requirements; secondary approval(s) may be necessary before the wire is released.
8. Select “**main page**” to go back to the wire main page, select “**void**” to delete the wire (this option is only available for wires that require a secondary approval), select “**create another wire**” to enter information for another wire, or select “**status report**” to be directed to the status report and view the status of wires initiated via KTT. Please refer to pages 80 and 81 for more information on the status report.

Domestic Wire Confirmation

Use browser to print confirmation.

Status Information

Trace ID: 923511
 KeyBank Transaction Reference: 040917001111
 Repetitive Number: 1214
 KTT Template Number: 1729
 Fed. Reference Number:

Status: IN PROCESS

Entered By: Ned Spielman
 Entered On: Jan 02, 2003
 Authorized By:
 Authorized On:
 Authorized By:
 Authorized On:

Sender Information

Name: Ned Spielman
 Company: Sparky Consolidated Industries
 Phone Number: 216.698.9123
 Debit Account: 00000000000099999999:101:Operating Account

Target Bank Information

Bank ABA: 143152353
 Bank Name/Address: Bank of Ohio
 Cleveland, OH

Intermediary Bank Information

Intermediary Bank Name: Second Bank

Beneficiary Bank Information

Bank Name: Seventh Reserve Bank
 Bank Account: 1234325

Beneficiary Account Information

Account Number: 14545609
 Account Name: Jim Rhoads

References

Message to Beneficiary: Sales Commission for Aircraft Parts
 Message to Bank:
 Reference to Beneficiary:
 Notify Beneficiary By:
 Notification Number:
 Amount: \$1,000.00
 Date to Transmit: Jan 02, 2003

Please note: In the above example, the “void” option is not available because this wire does not require secondary approval. If secondary approval was required, you would be able to void the wire.

Sender Information

Name, Company, Phone Number: Sender information is pulled from the user logon information and is automatically populated.

Debit Account Number: The account to be debited. This account is selected from the dropdown menu. (Only accounts for which the user is authorized appear in the dropdown menu.)

Target Bank Information

This is the first (or only) bank that receives the wire after the wire leaves Key.

ABA number: The 9-digit Routing Number. This is the ABA number for the bank that is the recipient of the Fed wire (target bank).

Please note: Many larger banks have more than one ABA number. Please verify the ABA routing number with the beneficiary or receiving financial institution or by using the ABA lookup function available on Key Total Treasury. Please refer to pages 21 and 22 for additional instructions on looking up ABAs using KTT.

Intermediary Bank Information

An intermediary bank is rarely used unless the recipient has specified that the wire must be routed through three banks. This would be the second bank that the wire stops at (in a three-bank transaction).

Intermediary Bank Name: The name of the intermediary bank.

Beneficiary Bank Information

This is the last bank that receives the wire. This bank holds the beneficiary’s account. The beneficiary bank Information only needs to be completed if this bank is different from the target bank.

Bank Name: The name of the final bank.

Bank Account: The number of the beneficiary bank’s account that is held at the target bank (or intermediary bank if applicable).

Beneficiary Account Information

This information must always be included.

Account Number: The beneficiary's (recipient's) account number.

Account Name: The name of/on the account.

References

Message to Beneficiary: Provides additional information that can help the beneficiary apply funds; i.e., payment for invoice #1234.

Message to Bank: Information that will help the receiving bank apply funds to the beneficiary's account, branch information, etc.

Reference to Beneficiary: Additional information can be entered here if extra space is required.

Notify Beneficiary By: Phone, Letter, or Wire can be selected as a means of notifying the beneficiary of the incoming wire.

Please note: *This field is not required, selecting this field does not guarantee that the receiving bank will notify the beneficiary by the means selected. An additional fee may be assessed for this service.*

Notification Number: Phone number, etc. used to contact the beneficiary regarding the incoming wire.

Amount: The amount to be transferred.

Please note: *The receiving bank may deduct fees.*

Date to Transmit: The date that the wire will be transmitted. Clients have the option of allowing wires to be future dated 1-17 business days from the current date. If the client has selected this option, users can future date wires.

Please refer back to pages 17 and 18 for more on accepting or voiding a wire after required information has been entered.

Finding an ABA Using KTT

1. Select the “Find an ABA” option on the “Create Wire” screen.

Target Bank Information

ABA Number* :

(Don't know the ABA number: **Find an ABA.**)

2. Select the state the bank is located in from the dropdown menu.
3. Enter the bank name (if known).
4. Select “view” to obtain the search results.

ABA Filters

Filter to narrow the list of banks on the list.

An asterisk (*) denotes a required field.

State* :

Bank Name:

5. Select the ABA for the desired bank.

OR

6. Select the option to “enter an unknown ABA” if the search results did not return an ABA for the desired bank.

Filtered ABA Listing

Your search returned the following results. If the ABA you are looking for is not in this list, would you like to **enter an unknown ABA?**

System Time: 2:46 P

ABA Number	Full Name	City	Sta
143152355	BANK OF OHIO, CLEVELAND OH	CLEVELAND	OH
244172095	CENTURY NATIONAL BANK, ZANESVILLE OH	ZANESVILLE	OH
244172082	FIRST FEDERAL SAVINGS BANK OF EASTERN OH	AKRON	OH
244171588	COUNTY SAVINGS BANK	SANDUSKY	OH
244171313	CITIZENS LOAN AND SAVINGS COMPANY	CLEVELAND	OH
244171232	EQUITABLE FEDERAL SAVINGS/LANCASTER OH	LANCASTER	OH
244170275	GUERNSEY BANK FSB	MENTOR	OH

7. (Optional if desired ABA was not returned) enter the Bank name, Bank city, Bank state, and ABA number (if known).

Please note: If an ABA number is not entered, or if an ABA number that is not recognized by KTT is entered, the wire transfer may be delayed while the destination bank is verified. Clients may also be contacted by the wire transfer room to obtain additional details and/or clarify information that was entered.

Target Bank Information

(You have chosen to enter an unknown ABA. To select one from our list: [Find an ABA.](#))

ABA Number:

ABA Bank Name * :

ABA Bank City * :

ABA Bank State * :

Initiating International Wires

Transfer of funds to a foreign bank.

When initiating international wire transfers, it is important to remember the following:

- If users do not specify a routing path for international wires, the Wire Transfer Department has the right to route a wire to a foreign country based on relationships established by KeyBank.
- The wire transfer department will not be held responsible for delays in payments if the customer does not give specific wiring instructions (e.g. BICs, IBANs, etc.) Please refer to the corresponding sections for more information.
- Funds will be received by the beneficiary bank on the send date. The beneficiary bank posts the funds to the recipient's account. Some beneficiary banks may post funds to the account when the payment message is received; other banks may wait to post the funds either until or after the actual funds are received.

To Initiate a Single Bank International Wire Transfer:

1. From the **KTT** homepage Click on the **“Wire”** tab.
2. Select **“Create Wire”** on the wire main page.
3. Under the **“Create One-Time Wire”** sub-heading, select **“International Wire”**.

Create Wire

Select type of wire to create.

Create Wire from Existing Template

Enter KTT Template Number and click **[select]**.

- or -

Select authorized template from listing.

Create One-Time Wire

<u>Internal Wire</u>	Transfer U.S. funds from one KeyBank account to another KeyBank account.
<u>Domestic Wire</u>	Transfer U.S. funds to a U.S. bank, or to a foreign bank via a U.S. bank.
<u>International Wire</u>	Transfer funds to a foreign bank.
<u>Federal Tax Payment</u>	Transfer U.S. funds from one KeyBank account to IRS.

4. If multiple banks **will not** be involved in the transaction, select the “**No**” button. (If yes, please refer to page 31.)


International Wire Bank Selection

All fields are required.

Sender Information

Name: Ned Spielman
Company: Sparky Consolidated Industries
Phone Number: 216.689.9123

Are multiple bank addresses involved with this wire transaction?: Yes No

5. Complete the required fields to create an international wire. Additional information is included following the sample screen shots. The Key symbols  next to select fields provide links to places within the document that contain more detailed information.

6. After completing the required information, select “cancel” to be returned to the wire main page or select “next” to proceed with creating a single bank international wire transfer.

Create International Wire


[Show invalid characters](#)

An asterisk (*) denotes a required field.

Sender Information

Name: Ned Spielman
Company: Sparky Consolidated Industries
Phone Number: 216.689.9123
Debit Account * :

Beneficiary Bank Information
(SWIFT or bank information is required.)

Country * :
Currency * :
SWIFT:
(Don't know the SWIFT?) 

Or

Enter bank name and city,
only when a valid SWIFT is unknown.

Beneficiary Account Information

Account Number * :
(If appropriate, enter IBAN or CLABE here.)
Account Name * :

References

Message to Beneficiary:

Reference to Beneficiary:

Amount * :
Date to Transmit * :

Some intermediate banks used by KeyBank may take a fee directly out of the amount you send. By sending a wire, you acknowledge your understanding and authorization of this fact.

7. Review the information entered. Select “**cancel**” to return to the wire main page, select “**edit**” to make changes to the wire, or “**accept**” to approve the wire.

Approve International Wire

You have entered the following wire transfer information.
Please review it before clicking [**accept**].

Sender Information

Name: Ned Spielman
Company: Sparky Consolidated Industries
Phone Number: 216.689.9123
Debit Account: 00000000000099999999:101:Operating Account

Beneficiary Bank Information

Country: UNITED KINGDOM
Currency: UK POUND STERLING
SWIFT: S737458958
1234 Bank St.
London, England

Beneficiary Account Information

Account Number: 65221
Account Name: Acme Avionics

References

Message to Beneficiary: Aircraft Maintenance Manuals
Reference to Beneficiary:
Amount: UK POUND STERLING: \$7800.00
Date to Transmit: Jan 2, 2004
Value Date: 1/04/2004
Approximate Rate: 0.691
Approximate US Dollar Amount: \$3.45

cancel

edit

accept

8. After the wire is accepted, a confirmation screen will appear. The confirmation screen will also include the status of the wire, depending on your authorization requirements; secondary approval(s) may be necessary before the wire is released.
9. Select “**main page**” to go back to the wire main page, select “**void**” to delete the wire (this option is only available for wires that require a secondary approval), select “**create another wire**” to enter information for another wire, or select “**status report**” to be directed to the status report and view the status of wires initiated via KTT. Please refer to pages 80 and 81 for more information on the status report.

International Wire Confirmation

Use browser to print confirmation.

Status Information

Trace ID: 112233445566
 KeyBank Transaction Reference: 040917001111
 Repetitive Number:
 KTT Template Number: 1729
 International Reference Number:
Status: IN PROCESS
 Entered By: SPARKY1
 Entered On: Jan 02, 2004
 Authorized By:
 Authorized On:
 Authorized By:
 Authorized On:

Sender Information

Name: Ned Spielman
 Company: Sparky Consolidated Industries
 Phone Number: 216.689.9123
 Debit Account: 00000000000099999999:101:Operating Account

Beneficiary Bank Information

Country: UNITED KINGDOM
 Currency: UK POUND STERLING
 SWIFT: S737458958
 1234 Bank St.
 London, England

Beneficiary Account Information

Account Number: 65221
 Account Name: Acme Avionics

References

Message to Beneficiary: Aircraft Maintenance Manuals
 Reference to Beneficiary:
 Amount: UK POUND STERLING: \$7800.00
 Date to Transmit: Jan 2, 2004
 Value Date: 1/04/2004
 Approximate Rate: 0.691
 Approximate US Dollar Amount: \$3.45

Please note: In the above example, the “void” option is not available because this wire does not require secondary approval. If secondary approval was required, you would be able to void the wire.

Sender Information

Name, Company, Phone Number: Sender information is pulled from the user logon information and is automatically populated.

Debit Account Number: The account to be debited. This account is selected from the dropdown menu. (Only accounts for which the user is authorized appear in the drop down menu.)

Beneficiary Bank Information

This is the bank that receives the wire after the wire leaves Key. This bank holds the beneficiary’s account.

Country: Select the appropriate country from the drop down menu.

Currency: Select the appropriate currency.

SWIFT: Enter the SWIFT code. Omitted or incorrect SWIFT codes may delay payment. At a minimum, users should enter the bank name and city, and additional information, such as the bank’s address, if available.

Please note: Enter the country and currency first before using the “Find a SWIFT” help link. Please refer to page 37 for additional instructions on looking up SWIFT codes using KTT.

Beneficiary Account Information

Account Number: The beneficiary’s (recipient’s) account number. If appropriate, enter the IBAN or CLABE here.

Please note: The CLABE is required for transfers to Mexican banks. The IBAN is being increasingly utilized and certain European banks may assess a fee for omitted or incorrect IBANs. Users should make every effort to include complete and accurate information.

Account Name: The name of/on the account.

References

Message to Beneficiary: Provides additional information that can help the beneficiary apply funds. i.e., payment for invoice #1234.

Reference to Beneficiary: Additional information can be entered here if extra space is required.

Amount: The amount of the currency selected to be transferred.

Please note: *Fees may be deducted from this amount; therefore, the beneficiary may not receive the entire amount entered.*

Date to Transmit: The date that the wire will be transmitted. Clients have the option of allowing wires to be future dated 1-17 business days from the current date. If the client has selected this option, users can future date wires.

Please refer to pages 17 and 18 for details on accepting or voiding a wire after required information has been entered.

To Initiate a Multibank International Wire Transfer:

1. From the **KTT** homepage, click on the **“Wire”** tab.
2. Select **“Create Wire”** on the wire main page.
3. Under the **“Create One-Time Wire”** sub-heading, select **“International Wire”**.
4. If multiple banks will be involved in the transaction, select the **“Yes”** button.


International Wire Bank Selection

All fields are required.

Sender Information

Name: Ned Spielman
Company: Sparky Consolidated Industries
Phone Number: 216.689.9123

Are multiple bank addresses involved with this wire transaction?: Yes No

5. Complete the required fields to create an international wire. Additional information is included following the sample screen shots. The Key symbols  next to select fields provide links to places within the document that contain more detailed information.
6. After completing the required information, select **“cancel”** to return to the wire main page or select **“next”** to proceed with creating the multibank international wire transfer.

Please refer to the sample screen shot below.

Create International Wire

[Show invalid characters](#)


An asterisk (*) denotes a required field.

Sender Information

Name: Ned Spielman
Company: Sparky Consolidated Industries
Phone Number: 216.689.9123
Debit Account*:

First Intermediary Bank Information

(SWIFT or bank information is required.)

Country*:
Currency*:
SWIFT:
(Don't know the SWIFT?) 

Or


Enter bank name and city,
only when a valid SWIFT is unknown.

Beneficiary Bank Information

(This is your final destination.)

Will National ID be used? Yes No

(SWIFT or Additional Bank Information is Required.)


SWIFT/Bank ID:
(Don't know the SWIFT?) 

Additional Bank Information:

Beneficiary Account Information

Account Number*:
(If appropriate, enter IBAN or CLABE here.)
Account Name*:

Second Intermediary Bank Information

SWIFT/Bank ID:
(Don't know the SWIFT?) 

Additional Bank Information:

References

Message to Beneficiary:

Reference to Beneficiary:

Amount*:

Date to Transmit*:

Some intermediate banks used by KeyBank may take a fee directly out of the amount you send. By sending a wire, you acknowledge your understanding and authorization of this fact.

7. Review the information provided. Select “**cancel**” to return to the wire main page, “**edit**” to make changes to the wire, or “**accept**” to approve the wire.

Approve International Wire

You have entered the following wire transfer information.
Please review it before clicking [**accept**].

Sender Information

Name: Ned Spielman
Company: Sparky Consolidated Industries
Phone Number: 216.689.9123
Debit Account: 00000000000099999999:101:Operating Account

First Intermediary Bank Information

Country: UNITED KINGDOM
Currency: UK POUND STERLING
SWIFT: S737458958
1234 Bank St.
London, England

Beneficiary Bank Information

SWIFT/Bank ID/National ID:
Additional Bank Information:

Beneficiary Account Information

Account Number: 65221
Account Name: Acme Avionics

Second Intermediary Bank Information

SWIFT/Bank ID:
Additional Bank Information:

References

Message to Beneficiary: Aircraft Maintenance Manuals
Reference to Beneficiary:
Amount: UK POUND STERLING: \$7800.00
Date to Transmit: Jan 2, 2004
Value Date: 1/04/2004
Approximate Rate: 0.691
Approximate US Dollar Amount: \$3.45

cancel

edit

accept

8. After the wire is accepted, a confirmation screen will appear. The confirmation screen will also include the status of the wire, depending on your authorization requirements; secondary approval(s) may be necessary before the wire is released.
9. Select **“main page”** to go back to the wire main page, select **“void”** to delete the wire (this option is only available for wires that require a secondary approval), select **“create another wire”** to enter information for another wire, or select **“status report”** to be directed to the status report and view the status of wires initiated via KTT. Please refer to pages 80 and 81 for more information on the status report.

International Wire Confirmation

Use browser to print confirmation.

Status Information

Trace ID: 112233445566
 KeyBank Transaction Reference: 040917001111
 Repetitive Number:
 KTT Template Number: 1729
 International Reference Number:
Status: IN PROCESS
 Entered By: SPARKY1
 Entered On: Jan 02, 2004
 Authorized By:
 Authorized On:
 Authorized By:
 Authorized On:

Sender Information

Name: Ned Spielman
 Company: Sparky Consolidated Industries
 Phone Number: 216.689.9123
 Debit Account: 00000000000999999999:101:Operating Account

First Intermediary Bank Information

Country: UNITED KINGDOM
 Currency: UK POUND STERLING
 SWIFT: S737458958
 1234 Bank St.
 London, England

Beneficiary Bank Information

SWIFT/Bank ID/National ID:
 Additional Bank Information:

Beneficiary Account Information

Account Number: 65221
 Account Name: Acme Avionics

Second Intermediary Bank Information

SWIFT/Bank ID:
 Additional Bank Information:

References

Message to Beneficiary: Aircraft Maintenance Manuals
 Reference to Beneficiary:
 Amount: UK POUND STERLING : \$7800.00
 Date to Transmit: Jan 2, 2004
 Value Date: 1/04/2004
 Approximate Rate: 0.691
 Approximate US Dollar Amount: \$3.45

main page
create another wire
status report

Please note: In the above example, the “void” option is not available because this wire does not require secondary approval. If secondary approval was required, you would be able to void the wire.

Recipients/Beneficiaries should provide final routing destination details.

Sender Information

Name, Company, Phone Number: Sender information is pulled from the user logon information and is automatically populated.

Debit Account Number: The account to be debited. This account is selected from the dropdown menu. (Only accounts for which the user is authorized appear in the dropdown menu.)

First Intermediary Bank Information

The first bank that receives the wire after the wire leaves Key in a multibank transfer. The first intermediary bank is generally the head office (the target bank).

Country: Select the appropriate country from the dropdown menu.

Currency: Select the appropriate currency.

SWIFT: Enter the SWIFT code. Omitted or incorrect SWIFT codes may delay payment. At a minimum, users should enter the bank name and city, and additional information, such as the bank’s address, if available.

Please note: Enter the country and currency first before using the “Find a SWIFT” help link.

Beneficiary Bank Information

This is the last stop (either the second or third stop depending on if a second intermediary bank is utilized). This is the bank that holds the beneficiary’s account.

National ID: If a national ID will be used, select “Yes,” and an additional field will appear. The help button [?](#) will display a list of national IDs. This list is not all inclusive.

Please note: National IDs are required for certain countries. Omission or incorrect national IDs may delay settlement and result in additional fees.

Additional Bank Information: Information to help correctly route the wire, such as the bank name and location, can be included here.

Beneficiary Account Information

Account Number: The beneficiary's (recipient's) account number. If appropriate, enter the IBAN or CLABE here.

Please note: *The CLABE is required for transfers to Mexican accounts. The IBAN is being increasingly utilized and certain European banks may assess a fee for omitted or incorrect IBANs. Users should make every effort to include complete and accurate information.*

Account Name: The name of/on the account.

Second Intermediary Bank Information

The second intermediary bank is not commonly used unless funds must be routed through three banks in order for funds to be applied to the beneficiary's account. If a second intermediary bank is used, this bank is the second recipient of the wire.

SWIFT/Bank ID: The SWIFT BIC can be entered into this field.

Please note: *Omission or incorrect codes can delay settlement.*

Additional Bank Information: Information to help correctly route the wire, such as the bank name and location, can be included here.

References

Message to Beneficiary: Provides additional information that can help the beneficiary apply funds. i.e., payment for invoice #1234.

Reference to Beneficiary: Additional information can be entered here if extra space is required.

Amount: The amount of the currency selected to be transferred.

Please note: *Fees may be deducted from this amount; therefore, the beneficiary may not receive the entire amount entered.*

Date to Transmit: The date that the wire will be transmitted. Clients have the option of allowing wires to be future dated 1-17 business days from the current date. If the client has selected this option, users can future date wires.

Please refer to pages 17 and 18 for details on accepting or voiding a wire after required information has been entered.

Finding a SWIFT:

1. Select the “Find a SWIFT” option.

Beneficiary Bank Information
(SWIFT or bank information is required.)

Country * :

Currency * :

SWIFT:

(Don't know the SWIFT ?) **Find a SWIFT**

Or

Enter bank name and city,
only when a valid SWIFT is unknown.

2. Select the Country and Currency from the dropdown menus.
3. Enter the bank name and city (if known).
4. Select “View”.

SWIFT Filters

Filter to narrow the list of banks on the list.

An asterisk (*) denotes a required field.

Country * :

Currency * :

Bank Name:

City:

5. Select the SWIFT for the desired bank.

OR

6. Select the option to enter the “**bank information**” if the search results did not return the desired bank.

OR

7. Click on the hyperlink to be directed to swift.com for additional information and search tools.

Filtered Bank Listing

If the appropriate SWIFT or Bank Name is not on the filtered list below, you may return to the Create International Wire page and enter the **bank information**. For additional SWIFT(BIC) information, please reference swift.com.

System Time: 2:46 P

SWIFT	Currency	City	Country	Bank Name
12324	GBP	LONDON	UK	BARCLAY'S BANK, ENGLAND
65432	GBP	DUNST	UK	MONARCH BANK, ENGLAND
68481	GBP	LONDON	UK	UK NATIONAL, ENGLAND

8. (Optional, only used if “**bank information**” was selected.) Enter the Bank name and Bank city only if the SWIFT is unknown.

Enter bank name and city,
only when a valid SWIFT is unknown.

Please note: If a SWIFT code is not entered, or if SWIFT code that is not recognized by KTT is entered, the wire transfer may be delayed while the destination is verified. Clients may also be contacted by the wire transfer room to obtain additional details and/or clarify information that was entered.

Initiating Federal Tax Payments Using KTT

Transfer funds to the IRS account.

1. From the **KTT** homepage, click on the **‘Wire’** tab.
2. Select **“Create Wire”** on the wire main page.
3. Under the “Create One-Time Wire” sub-heading, select **“Federal Tax Payment”**.

Create Wire

Select type of wire to create.

<div style="border: 1px solid gray; padding: 5px;"><h4 style="text-align: center;">Create Wire from Existing Template</h4><input type="text" value="1214"/> <input type="button" value="select"/><p>Enter KTT Template Number and click [select].</p><p style="text-align: center;">- or -</p><p><u>Select authorized template from listing.</u></p></div>	<h4 style="text-align: center;">Create One-Time Wire</h4> <table border="0" style="width: 100%;"><tr><td style="width: 50%;"><u>Internal Wire</u></td><td>Transfer U.S. funds from one KeyBank account to another KeyBank account.</td></tr><tr><td><u>Domestic Wire</u></td><td>Transfer U.S. funds to a U.S. bank, or to a foreign bank via a U.S. bank.</td></tr><tr><td><u>International Wire</u></td><td>Transfer funds to a foreign bank.</td></tr><tr><td><u>Federal Tax Payment</u></td><td>Transfer U.S. funds from one KeyBank account to IRS.</td></tr></table>	<u>Internal Wire</u>	Transfer U.S. funds from one KeyBank account to another KeyBank account.	<u>Domestic Wire</u>	Transfer U.S. funds to a U.S. bank, or to a foreign bank via a U.S. bank.	<u>International Wire</u>	Transfer funds to a foreign bank.	<u>Federal Tax Payment</u>	Transfer U.S. funds from one KeyBank account to IRS.
<u>Internal Wire</u>	Transfer U.S. funds from one KeyBank account to another KeyBank account.								
<u>Domestic Wire</u>	Transfer U.S. funds to a U.S. bank, or to a foreign bank via a U.S. bank.								
<u>International Wire</u>	Transfer funds to a foreign bank.								
<u>Federal Tax Payment</u>	Transfer U.S. funds from one KeyBank account to IRS.								

4. Complete the required fields to create a federal tax wire. Additional information is included following the sample screen shots.
5. After completing the required information, select “**cancel**” to return to the wire main page or select “**next**” to proceed with creating a federal tax payment.

Create Federal Tax Payment

[Show invalid characters](#)

An asterisk (*) denotes a required field.

Sender Information

Name: Ned Spielman
Company: Sparky Consolidated Industries
Phone Number: 216.689.9123
Debit Account* :

Beneficiary Tax Payment Information

Tax Type Prefix* : ?
Tax Type Suffix* :
Tax ID Number* :
Taxpayer Name Control* :
Taxpayer Name* :
Tax Date* :

Target Bank Information

ABA Number: 091036164

Beneficiary Bank Information

Bank Name: IRS
Bank Account: 20094900

Contact Information

Name and Phone Number* :

Amount* :
Date to Transmit* :

6. After reviewing the information, select “**cancel**” to return to the wire main page, select “**edit**” to make changes to the wire, or select “**accept**” to approve the wire.

Approve Federal Tax Payment

You have entered the following wire transfer information.
Please review it before clicking **[accept]**.

Sender Information

Name: Ned Spielman
Company: Sparky Consolidated Industries
Phone Number: 216.689.9123
Debit Account: 00000000000099999999:101:Operating Account

Beneficiary Tax Payment Information

Tax Type: 87256
Tax Type Prefix: 8725 (Form 8725)
Tax Type Suffix: 6 - Estimated
Tax ID Number: 314566189
Taxpayer Name Control: SPAR
Taxpayer Name: Sparky Consolidated
Tax Date: 01/2004

Target Bank Information

ABA Number: 091036164

Beneficiary Bank Information

Bank Name: IRS
Bank Account: 20094900

Contact Information

Name and Phone Number: Joe B. Smith 216-556-5555

Amount: \$129.56
Date to Transmit: Jan 12, 2004

cancel

edit

accept

7. After the wire is accepted, a confirmation screen will appear. The confirmation screen will also include the status of the wire, depending on your authorization requirements; secondary approval(s) may be necessary before the wire is released.
8. Select “**main page**” to go back to the wire main page, select “**void**” to delete the wire (this option is only available for wires that require a secondary approval), select “**create another wire**” to enter information for another wire, or select “**status report**” to be directed to the status report and view the status of wires initiated via KTT. Please refer to pages 80 and 81 for more information on the status report.

Federal Tax Payment Confirmation		
Use browser to print confirmation.		
Status Information		
Trace ID:	923511	
KeyBank Transaction Reference:	040917001111	
Repetitive Number:	1214	
KTT Template Number:	1729	
Fed. Reference Number:		
Status: IN PROCESS		
Entered By:	Ned Spielman	
Entered On:	Jan 02, 2003	
Authorized By:		
Authorized On:		
Authorized By:		
Authorized On:		
Sender Information		
Name:	Ned Spielman	
Company:	Sparky Consolidated Industries	
Phone Number:	216.698.9123	
Debit Account:	0000000000009999999999:101:Operating Account	
Beneficiary Tax Payment Information		
Tax Type:	87256	
Tax Type Prefix:	8725 (Form 8725)	
Tax Type Suffix:	6 - Estimated	
Tax ID Number:	314566189	
Taxpayer Name Control:	SPAR	
Taxpayer Name:	Sparky Consolidated	
Tax Date:	01/2004	
Target Bank Information		
ABA Number:	091036164	
Beneficiary Bank Information		
Bank Name:	IRS	
Bank Account:	20094900	
Contact Information		
Name and Phone Number:	Joe B. Smith 216-556-5555	
Amount:	\$129.56	
Date to Transmit:	Jan 12, 2004	
main page	create another wire	status report

Please note: In the above example, the “**void**” option is not available because this wire does not require secondary approval. If secondary approval was required, you would be able to void the wire.

Federal Tax Payments:

- Clients must be set up with the IRS in order to make Federal Tax Payments via KTT.
- Any questions regarding information that must be included with the payment should be directed to the IRS, not to KeyBank’s Wire Department.

Please note: In order to comply with IRS deadlines, tax payments must be initiated prior to 4 p.m. ET on KTT in order to allow adequate time for processing, repairs, etc.

Sender Information

Name, Company, Phone Number: Sender information is pulled from the user logon information and is automatically populated.

Debit Account Number: The account to be debited. This account is selected from the dropdown menu. (Only accounts for which the user is authorized appear in the dropdown menu.)

Beneficiary Tax Payment Information

Tax Type Prefix: The beginning digits of your tax form. The help button [?](#) displays all valid tax type prefixes.

Tax Type Suffix: The last digit of the Tax Form.

Tax ID Number: A nine-digit number assigned by the IRS.

Taxpayer Name Control: A four-character designation assigned by the IRS.

Taxpayer Name: The name of the company, organization, group, etc.

Tax Date: This date must coincide with the date of the tax period and is not necessarily the current day.

Target Bank Information

ABA number: The ABA number for Federal Tax Payments is preset, as the IRS only accepts payments into one account.

Beneficiary Bank Information

Bank Name and Bank Account: Like the ABA number, these fields have been preset for Federal Tax Payments to comply with IRS guidelines.

Contact Information

Name and Phone number: The IRS requires that the person submitting the payment provide his/her contact name and phone number.

Amount: The amount to be transferred.

Date to Transmit: The date that the wire will be transmitted. Clients have the option of allowing wires to be future dated 1-17 business days from the current date. If the client has selected this option, users can future date wires.

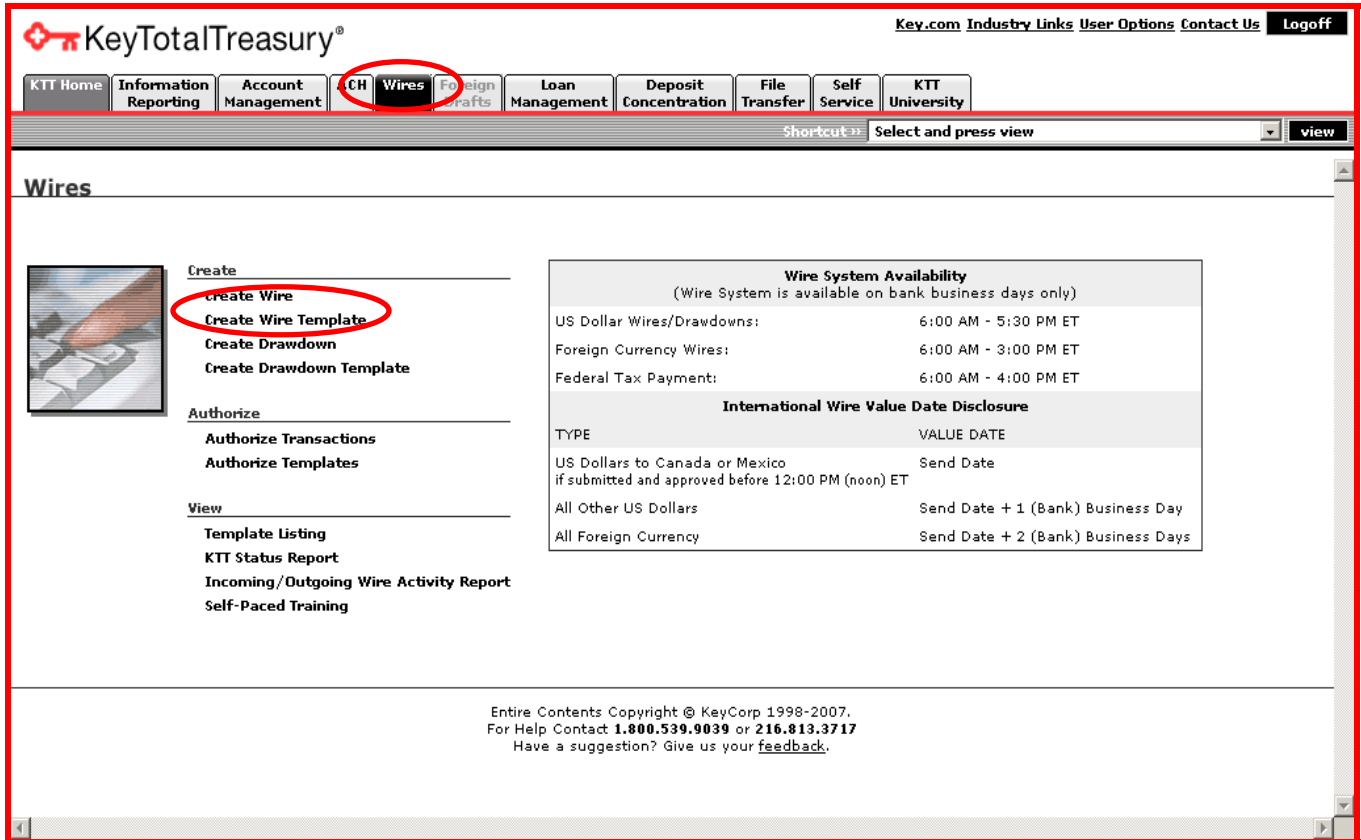
Please refer to pages 17 and 18 for details on accepting or voiding a wire after required information has been entered.

To Create Wire Templates

Templates allow users to initiate wires from pre-populated template screens without re-keying information every time. Only dollar amounts and dates need to be updated.

From the **KTT** homepage:

1. Click on the **“Wire”** tab.
2. Select **“Create Wire Template”**.



The screenshot shows the KeyTotalTreasury website interface. At the top, there is a navigation bar with the KeyTotalTreasury logo and links for Key.com, Industry Links, User Options, Contact Us, and Logoff. Below this is a secondary navigation bar with tabs for KTT Home, Information Reporting, Account Management, **Wires** (circled in red), Foreign Drafts, Loan Management, Deposit Concentration, File Transfer, Self Service, and KTT University. A shortcut bar below the tabs contains the text "Shortcut: Select and press view" and a "view" button.

The main content area is titled "Wires" and features a sidebar on the left with a "Create" section containing a list of options: "Create Wire" (circled in red), "Create Wire Template", "Create Drawdown", and "Create Drawdown Template". Below this are "Authorize" and "View" sections with their respective sub-options.

On the right side of the "Wires" section, there is a "Wire System Availability" table and an "International Wire Value Date Disclosure" table.

Wire System Availability	
(Wire System is available on bank business days only)	
US Dollar Wires/Drawdowns:	6:00 AM - 5:30 PM ET
Foreign Currency Wires:	6:00 AM - 3:00 PM ET
Federal Tax Payment:	6:00 AM - 4:00 PM ET

International Wire Value Date Disclosure	
TYPE	VALUE DATE
US Dollars to Canada or Mexico if submitted and approved before 12:00 PM (noon) ET	Send Date
All Other US Dollars	Send Date + 1 (Bank) Business Day
All Foreign Currency	Send Date + 2 (Bank) Business Days

At the bottom of the page, there is a copyright notice: "Entire Contents Copyright © KeyCorp 1998-2007. For Help Contact 1.800.539.9039 or 216.813.3717. Have a suggestion? Give us your feedback."

3. Under “**Create Wire Template**”, select the type of wire that you wish to create a template for. (For this example, a domestic template was selected.)

Create Wire Template

Select type of template to create.

<u>Internal Template</u>	Create a template to transfer U.S. funds from one KeyBank account to another KeyBank account.
<u>Domestic Template</u>	Create a template to transfer U.S. funds to a U.S. bank, or to a foreign bank via a U.S. bank.
<u>International Template</u>	Create a template to transfer funds to a foreign bank.
<u>Federal Tax Payment Template</u>	Create a template to transfer U.S. funds from a KeyBank account to IRS.

4. Complete the required fields. (For instructions on what information needs to be entered into the fields, please refer to the create wire sections for [internal](#), [domestic](#), [single bank international](#), [multibank international](#), or [federal tax payments](#)).
5. After completing the required information, select “**cancel**” to return to the wire main page or select “**next**” to proceed with creating a template.

Please refer to the sample screen shot below.

Create Domestic Wire Template

[Show invalid characters](#)

Some intermediate banks used by KeyBank may take a fee directly out of the amount you send. By sending a wire, you acknowledge your understanding and authorization of this fact.

An asterisk (*) denotes a required field.

Template Information

(Information needed to identify your template)

Description:

Sender Information

Debit Account* :

Target Bank Information

ABA Number* :
(Don't know the ABA number? [Find an ABA.](#))

Intermediary Bank Information

Intermediary Bank Name:

Beneficiary Bank Information

(Complete only if the final destination differs from the target bank)

Bank Name:

Bank Account:

Beneficiary Account Information

Account Number* :

Account Name* :

References

Message to Beneficiary:
(If left blank, data can be entered during wire entry)

Message to Bank:
(If left blank, data can be entered during wire entry)

Reference to Beneficiary:
(If left blank, data can be entered during wire entry)

Notify Beneficiary By:

Notification Number:

6. After reviewing the information, select “**cancel**” to return to the template page, select “**edit**” to make changes to the wire, or select “**accept**” to proceed with creating the template.

Approve Domestic Wire Template

You have entered the following wire template information.
Please review it before clicking **[accept]**.

Template Information

Description: Template for Aircraft Parts
Entered By: Kate Winston
Entered On: Jan 02, 2003
Authorized By:
Authorized On:
Last Used On:

Sender Information

Debit Account: 00000000000099999999:101:Operating Account

Target Bank Information

Bank ABA: 099451181
Bank Name/Address: Bank of Ohio
Cleveland, OH

Intermediary Bank Information

Intermediary Bank Name: Second Bank

Beneficiary Bank Information

Bank Name:
Bank Account:

Beneficiary Account Information

Account Number: 040504
Account Name: Parts Allocation Account

References

Message to Beneficiary:
Message to Bank:
Reference to Beneficiary:
Notify Beneficiary By:
Notification Number: 1234567890

cancel

edit

accept

7. After accepting the template, you will receive a confirmation screen. Select “**main page**” to go back to the wire main page, select “**void**” to delete the template, select “**edit**” to make changes to the template, or select “**create another template**” to go back to the create wire template screen.

Please note: Templates must be approved by a second user that has approval rights before they can be utilized to initiate wires. Templates requiring approval will appear on the authorize templates screen.

Domestic Wire Template Confirmation			
Use browser to print confirmation.			
Template Information			
Template Number:	1422		
Description:	Template for Aircraft Parts		
Repetitive Number	92000059		
Status:			
Entered By:	Kate Winston		
Entered On:	Sep 20, 2001		
Authorized By:			
Authorized On:			
Last Used On:			
Sender Information			
Debit Account:	00000000000099999999:101:Operating Account		
Target Bank Information			
Bank ABA:	099451181		
Bank Name/Address:	Bank of Ohio Cleveland, OH		
Intermediary Bank Information			
Intermediary Bank Name:	Second Bank		
Beneficiary Bank Information			
Bank Name:			
Bank Account:			
Beneficiary Account Information			
Account Number:	040504		
Account Name:	Parts Allocation Account		
References			
Message to Beneficiary:			
Message to Bank:			
Reference to Beneficiary:			
Notify Beneficiary By:			
Notification Number:	1234567890		
<input type="button" value="main page"/>	<input type="button" value="void"/>	<input type="button" value="edit"/>	<input type="button" value="create another template"/>

8. After the template has been authorized, users can initiate wires utilizing the template by selecting “**Create Wire**” and then “**Create Wire from Existing Template**” and selecting the appropriate template. Users can then update the amount and date to transmit fields.

Create Wire

Select type of wire to create.

<div style="border: 1px solid red; padding: 5px;"><h4 style="text-align: center;">Create Wire from Existing Template</h4><table border="0" style="width: 100%;"><tr><td style="border: 1px solid gray; width: 150px; height: 20px;"><input type="text" value="1214"/></td><td style="border: 1px solid gray; width: 60px; text-align: center;"><input type="button" value="select"/></td></tr></table><p>Enter KTT Template Number and click [select].</p><p style="text-align: center;">- or -</p><p><u>Select authorized template from listing.</u></p></div>	<input type="text" value="1214"/>	<input type="button" value="select"/>	<h4 style="text-align: center;">Create One-Time Wire</h4> <table border="0" style="width: 100%;"><tr><td style="width: 30%;"><u>Internal Wire</u></td><td>Transfer U.S. funds from one KeyBank account to another KeyBank account.</td></tr><tr><td><u>Domestic Wire</u></td><td>Transfer U.S. funds to a U.S. bank, or to a foreign bank via a U.S. bank.</td></tr><tr><td><u>International Wire</u></td><td>Transfer funds to a foreign bank.</td></tr><tr><td><u>Federal Tax Payment</u></td><td>Transfer U.S. funds from one KeyBank account to IRS.</td></tr></table>	<u>Internal Wire</u>	Transfer U.S. funds from one KeyBank account to another KeyBank account.	<u>Domestic Wire</u>	Transfer U.S. funds to a U.S. bank, or to a foreign bank via a U.S. bank.	<u>International Wire</u>	Transfer funds to a foreign bank.	<u>Federal Tax Payment</u>	Transfer U.S. funds from one KeyBank account to IRS.
<input type="text" value="1214"/>	<input type="button" value="select"/>										
<u>Internal Wire</u>	Transfer U.S. funds from one KeyBank account to another KeyBank account.										
<u>Domestic Wire</u>	Transfer U.S. funds to a U.S. bank, or to a foreign bank via a U.S. bank.										
<u>International Wire</u>	Transfer funds to a foreign bank.										
<u>Federal Tax Payment</u>	Transfer U.S. funds from one KeyBank account to IRS.										

Wire Templates

Wire templates can be used to create and store information that can be utilized to initiate repetitive wire transfers.

Please note: Wire templates ***MUST*** be approved by a second user that has approval rights.

Template Information

Description: This field can be used to help distinguish and identify templates and/or their purpose.

Sender Information: For wire templates, the name, company, and phone number fields do not appear. Additional sender information (name, etc.) will be displayed when the template is used to initiate a wire.

The remainder of the template fields will be filled out according to the type of wire.

Please note: KeyBank recommends that you print and store a copy of wire template details for phone initiation in the event that users experiencing technical difficulties cannot access KTT. Template details can also be populated in the Phone System as Repeat codes. Repeat code numbers are ***NOT*** the same as the template numbers.

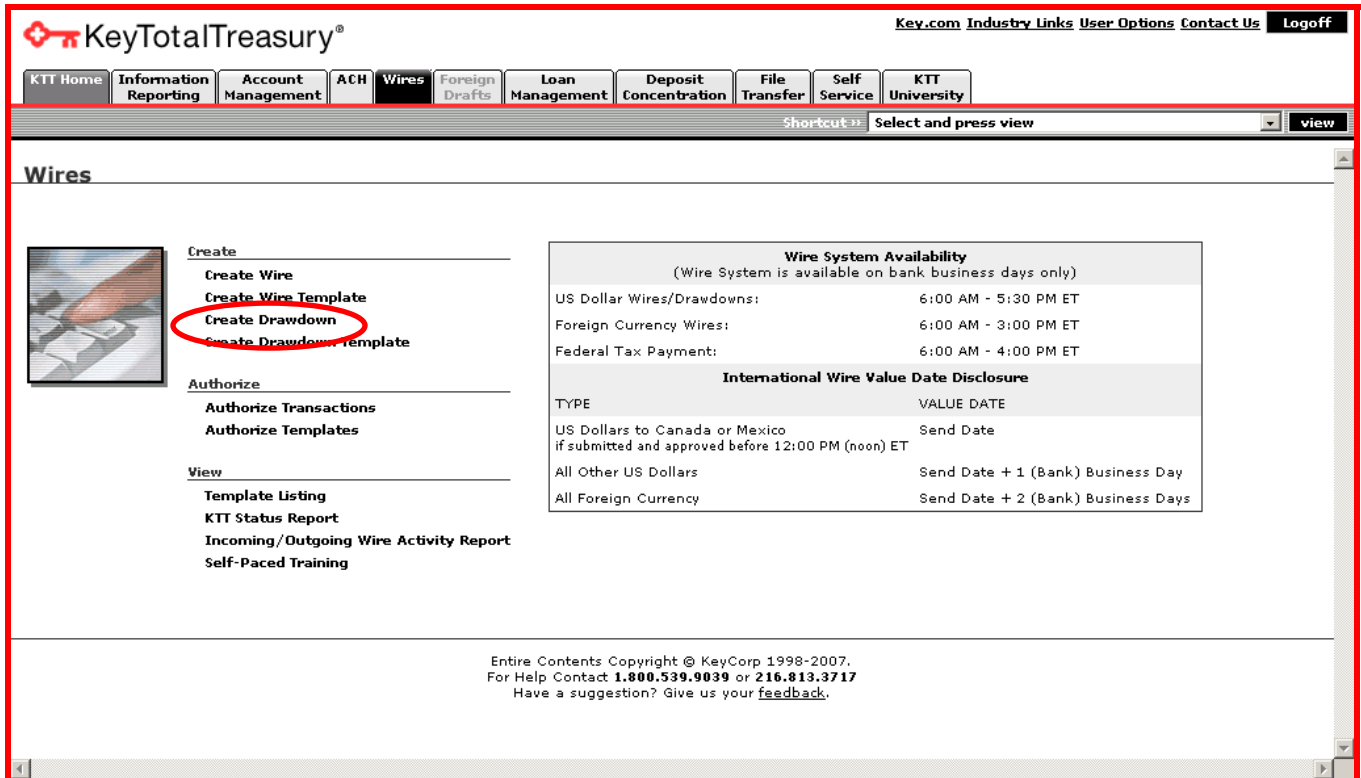
Create Drawdowns

Requests for a transfer of U.S. funds from a U.S. bank to your account at KeyBank.

Please note: In order for a drawdown request to be honored, there must be appropriate authorizations on file at the receiving bank.

To Initiate a Drawdown:

1. Click on the “Wire” tab from the KTT homepage.
2. Select “Create Drawdown”.



The screenshot shows the KeyTotalTreasury website interface. At the top, there is a navigation bar with the KeyBank logo and the text 'KeyTotalTreasury®'. To the right of the logo are links for 'Key.com', 'Industry Links', 'User Options', 'Contact Us', and 'Logout'. Below the navigation bar is a menu with tabs for 'KTT Home', 'Information Reporting', 'Account Management', 'ACH', 'Wires', 'Foreign Drafts', 'Loan Management', 'Deposit Concentration', 'File Transfer', 'Self Service', and 'KTT University'. The 'Wires' tab is selected. Below the menu is a search bar with the text 'Shortcut: Select and press view' and a 'view' button. The main content area is titled 'Wires' and contains several sections: 'Create' (with sub-links: 'Create Wire', 'Create Wire Template', 'Create Drawdown', 'Create Drawdown Template'), 'Authorize' (with sub-links: 'Authorize Transactions', 'Authorize Templates'), and 'View' (with sub-links: 'Template Listing', 'KTT Status Report', 'Incoming/Outgoing Wire Activity Report', 'Self-Paced Training'). To the right of the 'Create' section is a 'Wire System Availability' table. Below that is an 'International Wire Value Date Disclosure' table. At the bottom of the page, there is a copyright notice: 'Entire Contents Copyright © KeyCorp 1998-2007. For Help Contact 1.800.539.9039 or 216.813.3717. Have a suggestion? Give us your feedback.'

Wire System Availability
(Wire System is available on bank business days only)

US Dollar Wires/Drawdowns:	6:00 AM - 5:30 PM ET
Foreign Currency Wires:	6:00 AM - 3:00 PM ET
Federal Tax Payment:	6:00 AM - 4:00 PM ET

International Wire Value Date Disclosure

TYPE	VALUE DATE
US Dollars to Canada or Mexico if submitted and approved before 12:00 PM (noon) ET	Send Date
All Other US Dollars	Send Date + 1 (Bank) Business Day
All Foreign Currency	Send Date + 2 (Bank) Business Days

Entire Contents Copyright © KeyCorp 1998-2007.
For Help Contact **1.800.539.9039** or **216.813.3717**
Have a suggestion? Give us your [feedback](#).

3. Under the “Create One-Time Drawdown” sub-heading, select “**Domestic Drawdown**”.

Create Drawdown

Select type of drawdown to create.

Create Drawdown from Existing Template

Enter KTT Template Number and click **[select]**.

- or -

Select authorized template from listing.

Create One-Time Drawdown

Domestic Drawdown

Request a transfer of U.S. funds from a U.S. bank to a KeyBank account.

4. Complete the required fields to create a drawdown. Additional information is included following the sample screen shots.
5. After completing the required information, select “cancel” to return to the create drawdown screen or select “next” to proceed with creating a drawdown request.

Create Domestic Drawdown

[Show invalid characters](#)

An asterisk (*) denotes a required field.

Beneficiary Bank Information

Name: Ned Spielman
Company: Sparky Consolidated Industries
Phone Number: 216.689.9123
Credit Account :

Receiving Bank Information

ABA Number :
(Don't know the ABA number? [Find an ABA.](#))

Debit Account Number :

Debit Account Name :

References

Message to Recipient:

Message to Bank:

Reference to Recipient:

Notify Recipient By:

Notification Number:

Amount :

Date to Transmit :

6. After reviewing the information, select “**cancel**” to return to the create drawdown screen, select “**edit**” to make changes to the drawdown, or select “**accept**” to proceed with creating the drawdown.

Approve Domestic Drawdown

You have entered the following Drawdown request.
Please review it before clicking **[accept]**.

Beneficiary Bank Information

Name: Ned Spielman
Company: Sparky Consolidated Industries
Phone Number: 216.698.9123
Credit Account: 00000000000099999999:101:Operating Account

Receiving Bank Information

Bank ABA: 143152353
Bank Name/Address: Bank of Ohio
Cleveland, OH
Debit Account Number: 65980054
Debit Account Name: TEST ACCOUNT

References

Message to Recipient: Sales Commission for Aircraft Parts
Message to Bank:
Reference to Recipient:
Notify Recipient By:
Notification Number:
Amount: \$1,000.00
Date to Transmit: Jan 02, 2003

cancel

edit

accept

7. After the drawdown is accepted, a confirmation screen will appear. The confirmation screen will also include the status of the drawdown. Depending on your authorization requirements, secondary approval(s) may be necessary before the drawdown is released.
8. Select “**main page**” to go back to the wire main page, select “**void**” to delete the drawdown (this option is only available for drawdowns that require a secondary approval), select “**create another drawdown**” to enter information for another wire, or select “**status report**” to be directed to the status report and view the status of wires and drawdowns initiated via KTT. Please refer to pages 80 and 81 for more information on the status report.

Domestic Drawdown Confirmation

Use browser to print confirmation.

Status Information

Trace ID: 923511
 KeyBank Transaction Reference: 040917001111
 Repetitive Number: 1214
 KTT Template Number: 1729
 Fed. Reference Number:

Status: IN PROCESS

Entered By: Ned Spielman
 Entered On: Jan 02, 2003
 Authorized By:
 Authorized On:
 Authorized By:
 Authorized On:

Beneficiary Bank Information

Name: Ned Spielman
 Company: Sparky Consolidated Industries
 Phone Number: 216.698.9123
 Credit Account: 00000000000999999999:101:Operating Account

Receiving Bank Information

Bank ABA: 143152353
 Bank Name/Address: Bank of Ohio
 Cleveland, OH
 Debit Account Number: 65980054
 Debit Account Name: TEST ACCOUNT

References

Message to Recipient: Sales Commission for Aircraft Parts
 Message to Bank:
 Reference to Recipient:
 Notify Recipient By:
 Notification Number:
 Amount: \$1,000.00
 Date to Transmit: Jan 02, 2003

main page
create another drawdown
status report

A drawdown is a client-initiated request to transfer funds to a KeyBank account. In order for the transaction to be executed, the debit account owner must have authorization on file with their financial institution. As such, KeyBank does not guarantee the receipt of funds.

Domestic Drawdowns

Drawdowns can only be utilized if there are appropriate agreements on file at the financial institution that is receiving the request to debit an account.

Beneficiary Bank Information

Name, Company, Phone Number: Sender information is pulled from the user logon information and is automatically populated.

Credit Account: The account at KeyBank that will be credited once the wire is received.

Receiving Bank Information

This is the bank that receives the request to debit an account and transfer funds to the credit account held at KeyBank.

ABA number: The nine-digit Routing Number. This is the ABA number for the bank that is the recipient of the drawdown request.

Debit Account Number: The account at another financial institution that will be debited when the drawdown request is authorized.

Debit Account Name: The name of/on the account to be debited.

References

Message to Recipient: Provides additional information to the recipient regarding what the funds will be applied to. i.e., payment for invoice #1234.

Message to Bank: Information that will help the receiving bank debit the recipients account, e.g. account, branch information, etc.

Reference to Recipient: Additional information can be entered here if extra space is required.

Notify Recipient By: Phone, Letter, or Wire can be selected as a means of notifying the beneficiary of the incoming drawdown request.

Please note: *Selecting this field does not guarantee that the receiving bank will notify the recipient. The receiving bank may charge additional fees for this service.*

Notification Number: Phone number, etc. used to contact the recipient regarding the incoming wire.

Amount: The amount to be transferred.

Date to Transmit: The date that the drawdown request will be transmitted. Clients have the option of allowing requests to be future dated 1-17 business days from the current date. If the client has selected this option, users can future date drawdowns.

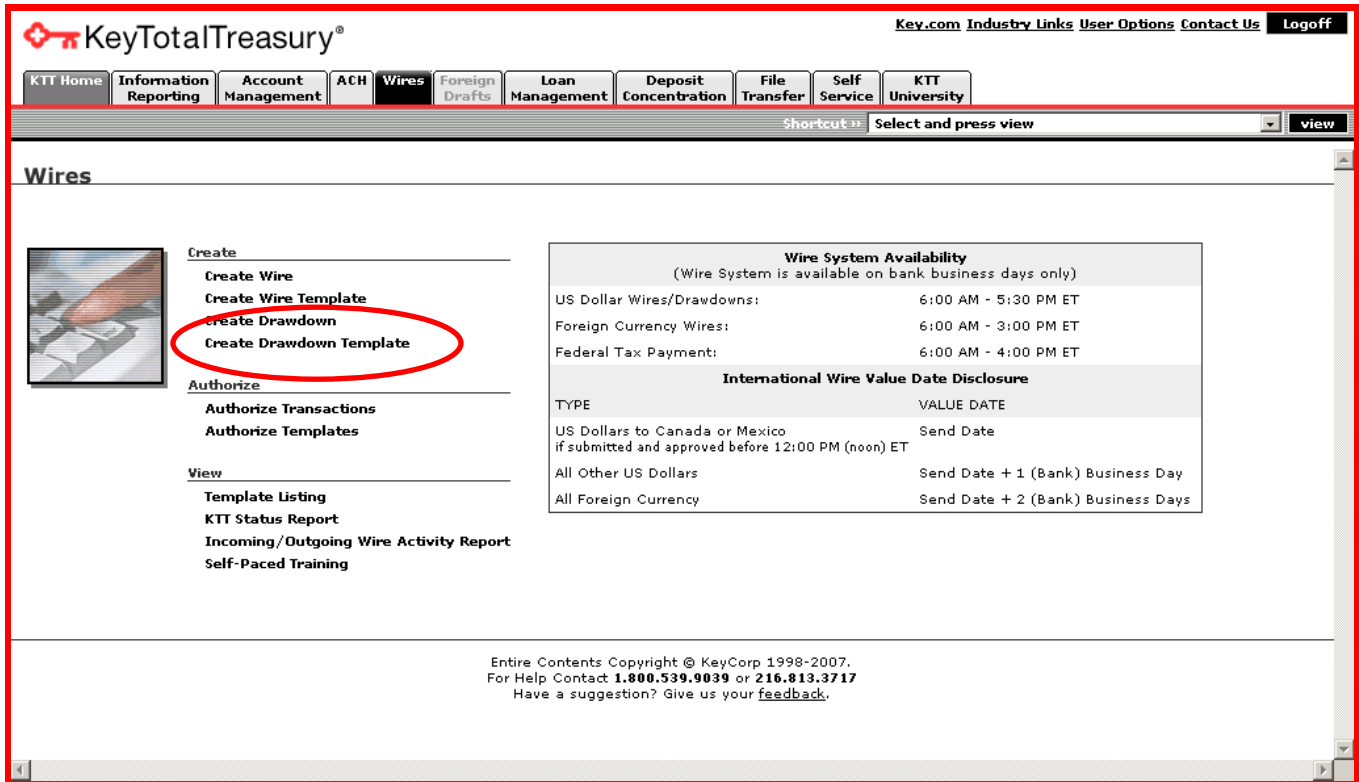
Please note: *KeyBank's Wire Transfer Department will notify clients if a drawdown request is denied.*

Create Drawdown Templates

Drawdown templates can be created on KTT.

To Create a Drawdown Template:

1. Select “**Create Drawdown Template**” from the wire main page.



The screenshot shows the KeyTotalTreasury web interface. At the top, there is a navigation bar with the KeyTotalTreasury logo and a 'Logoff' button. Below the logo is a menu with tabs for 'KTT Home', 'Information Reporting', 'Account Management', 'ACH', 'Wires', 'Foreign Drafts', 'Loan Management', 'Deposit Concentration', 'File Transfer', 'Self Service', and 'KTT University'. The 'Wires' tab is selected. Below the navigation bar is a 'Shortcut' dropdown menu set to 'Select and press view' and a 'view' button. The main content area is titled 'Wires' and contains a sidebar on the left with a 'Create' section. In the 'Create' section, the following links are listed: 'Create Wire', 'Create Wire Template', 'Create Drawdown', and 'Create Drawdown Template'. The 'Create Drawdown Template' link is circled in red. Below the 'Create' section are 'Authorize' and 'View' sections. The 'Wire System Availability' table is also visible.

Wire System Availability	
(Wire System is available on bank business days only)	
US Dollar Wires/Drawdowns:	6:00 AM - 5:30 PM ET
Foreign Currency Wires:	6:00 AM - 3:00 PM ET
Federal Tax Payment:	6:00 AM - 4:00 PM ET

International Wire Value Date Disclosure		
TYPE	VALUE	DATE
US Dollars to Canada or Mexico if submitted and approved before 12:00 PM (noon) ET		Send Date
All Other US Dollars		Send Date + 1 (Bank) Business Day
All Foreign Currency		Send Date + 2 (Bank) Business Days

2. Complete the required fields. (Please refer to the previous section for details on required drawdown fields.)
3. Select “**cancel**” to return to the main wire screen, select “**next**” to proceed with creating a drawdown template.

Please refer to the sample screen shot below.

Create Domestic Drawdown Template

[Show invalid characters](#)

An asterisk (*) denotes a required field.

Template Information

(Information needed to identify your template)

Description:

Beneficiary Bank Information

Credit Account* :

Receiving Bank Information

ABA Number* :

(Don't know the ABA number? [Find an ABA.](#))

Debit Account Number* :

Debit Account Name* :

References

Message to Recipient:
(If left blank, data can be entered during Drawdown entry)

Message to Bank:
(If left blank, data can be entered during Drawdown entry)

Reference to Recipient:
(If left blank, data can be entered during Drawdown entry)

Notify Recipient By:

Notification Number:

4. After reviewing the information, select “**cancel**” to return to the wire main page, select “**edit**” to make changes to the drawdown template, or select “**accept**” to proceed with creating the drawdown template.

Approve Domestic Drawdown Template

You have entered the following wire template information.
Please review it before clicking **[accept]**.

Template Information

Description: Template for Aircraft Parts
Entered By: Kate Winston
Entered On: Jan 02, 2003
Authorized By:
Authorized On:
Last Used On:

Beneficiary Bank Information

Credit Account: 0000000000009999999999:101:Operating Account

Receiving Bank Information

Bank ABA: 099451181
Bank Name/Address: Bank of Ohio
Cleveland, OH
Debit Account Number: 123456789
Debit Account Name: Test Account

References

Message to Recipient: Sales Commission for Aircraft Parts
Message to Bank:
Reference to Recipient:
Notify Recipient By:
Notification Number:

cancel

edit

accept

5. After the drawdown template is accepted, a confirmation screen will appear. The confirmation screen will also include the status of the drawdown. Select “**main page**” to go back to the wire main page, select “**void**” to delete the drawdown template, select “**edit**” to make changes to the template, or select “**create another template**” to create another drawdown template.

Domestic Drawdown Template Confirmation

Use browser to print confirmation.

Template Information

Template Number: 1422

Description: Template for Aircraft Parts

Repetitive Number 92000059

Status:

Entered By: Kate Winston

Entered On: Sep 20, 2001

Authorized By:

Authorized On:

Last Used On:

Beneficiary Bank Information

Credit Account: 000000000000999999999:101:Operating Account

Receiving Bank Information

Bank ABA: 099451181

Bank Name/Address: Bank of Ohio
Cleveland, OH

Debit Account Number: 123456789

Debit Account Name: Test Account

References

Message to Recipient: Sales Commission for Aircraft Parts

Message to Bank:

Reference to Recipient:

Notify Recipient By:

Notification Number:

[main page](#)

[void](#)

[edit](#)

[create another template](#)

Please note: Drawdown templates must be authorized by a second approver before they can be used. Templates can be approved by selecting “**authorize templates**” from the wire main page.

IV. Authorize Transactions and Templates

Secondary Authorization for KTT-initiated wires is based at the user level and limits are set per account. Clients select secondary authorization for KTT wires by completing the Payment Authorization form. KTT wires can require up to two additional approvals after the wire is initiated before funds are released.

Wires awaiting secondary approval will not be processed, they will be held in a queue, pending approval, until 5:30 p.m. ET on the requested date of transmission. The Wire Department does not have the capability to release transfers that have not been authorized by the second approver because these wires do not leave KTT.

All templates must be approved by a second user before they can be utilized. Templates require an additional approval because clients often set higher approval limits for repetitive transactions.

Authorize Transactions

To Approve Wires:

1. Click on the “Wire” tab from the KTT homepage.
2. Select “Authorize Transactions”.

KeyTotalTreasury® [Key.com](#) [Industry Links](#) [User Options](#) [Contact Us](#) [Logoff](#)

[KTT Home](#) [Information Reporting](#) [Account Management](#) [ACH](#) [Wires](#) [Foreign Drafts](#) [Loan Management](#) [Deposit Concentration](#) [File Transfer](#) [Self Service](#) [KTT University](#)

Shortcut: Select and press view [view](#)

Wires

Create

- Create Wire
- Create Wire Template
- Create Drawdown
- Create Drawdown Template

Authorize

- Authorize Transactions**
- Authorize Templates

View

- Template Listing
- KTT Status Report
- Incoming/Outgoing Wire Activity Report
- Self-Paced Training

Wire System Availability
(Wire System is available on bank business days only)

US Dollar Wires/Drawdowns:	6:00 AM - 5:30 PM ET
Foreign Currency Wires:	6:00 AM - 3:00 PM ET
Federal Tax Payment:	6:00 AM - 4:00 PM ET

International Wire Value Date Disclosure

TYPE	VALUE DATE
US Dollars to Canada or Mexico if submitted and approved before 12:00 PM (noon) ET	Send Date
All Other US Dollars	Send Date + 1 (Bank) Business Day
All Foreign Currency	Send Date + 2 (Bank) Business Days

Entire Contents Copyright © KeyCorp 1998-2007.
For Help Contact **1.800.539.9039** or **216.813.3717**
Have a suggestion? Give us your [feedback](#).

To View Additional Details for a Transaction:

1. Select the “active” Trace ID.

Authorize Transactions

System Time: 2:46 PM EST

Authorize <small>select/unselect all</small>	Trace ID ▲▼	Amount ▲▼	Currency ▲▼	Type ▲▼	Account ▲▼	Entered On ▲▼	Status ▲▼
<input type="checkbox"/>	12541	750,000.00	USD	International	13139	Jan 02, 2003 2:46 PM EST	Authorization Required
<input type="checkbox"/>	923511	1,000.00	USD	Domestic	65980054	Jan 02, 2003 2:46 PM EST	Authorization Required
<input type="checkbox"/>	923511	2,000.00	USD	Domestic	65980054	Jan 02, 2003 2:46 PM EST	Authorization Required

- From this screen, select “**return**” to go back to the previous screen, select “**main page**” to go back to the wire main page, select “**status report**” to view the report that provides the status of wires entered in KTT, select “**void**” to delete the wire, or select “**approve**” to authorize the wire (the wire may or may not be released at this point, depending on how many secondary approvals are required.)

Please note: Wires must be canceled (voided) individually from this screen.

Authorize Internal Wire

Status Information

Trace ID: 12541

KeyBank Transaction Reference:

Repetitive Number:

KTT Template Number: 1111

Status: AUTHORIZATION REQUIRED

Entered By: Bob Mallaky

Entered On: Jan 02, 2003

Authorized By:

Authorized On:

Authorized By:

Authorized On:

Sender Information

Name: Ned Spielman

Company: Sparky Consolidated

Phone Number: 216.698.9123

Debit Account: 13139

Beneficiary Account Information

Bank Number: 0101

Account Number: 1121

Amount: \$750,000.00

Reference: Install T1 lines in Regional offices.

Date to Transmit: Jan 02, 2003

returnmain pagestatus reportvoidapprove

To Approve ALL or Specific Transactions:

From the “Authorize Transactions” screen:

1. Click on the “**Authorize select/unselect all**” box or select specific transactions to authorize. A check mark will appear next to the selected transactions.
2. Select “**authorize selected payments**”.

Authorize Transactions

System Time: 2:46 PM EST

Authorize select/unselect all	Trace ID	Amount	Currency	Type	Account	Entered On	Status
<input checked="" type="checkbox"/>	12541	750,000.00	USD	International	13139	Jan 02, 2003 2:46 PM EST	Authorization Required
<input checked="" type="checkbox"/>	923511	1,000.00	USD	Domestic	65980054	Jan 02, 2003 2:46 PM EST	Authorization Required
<input checked="" type="checkbox"/>	923511	2,000.00	USD	Domestic	65980054	Jan 02, 2003 2:46 PM EST	Authorization Required

3. A screen confirming the transactions selected for approval will appear. Click “**accept**”.

Authorize Transactions Approval

Trace ID	Amount	Currency	Type	Account	Entered On	Status
12541	750,000.00	USD	International	13139	Jan 02, 2003 2:46 PM EST	Authorization Required
923511	1,000.00	USD	Domestic	65980054	Jan 02, 2003 2:46 PM EST	Authorization Required
923512	2,000.00	USD	Domestic	65980054	Jan 02, 2003 2:46 PM EST	Authorization Required

4. A confirmation screen will report the status of the authorized transactions. (For this example, the transaction highlighted in red must be approved by a third user before the wire is released.)

Authorize Transactions Confirmation

Warning: one or more wire transactions could not be processed. Place mouse over icon(s) to see detailed error descriptions.

Trace ID	Amount	Currency	Type	Account	Entered On	Status
12541	750,000.00	USD	International	13139	Jan 02, 2003 2:46 PM EST	In Process
923511	1,000.00	USD	Domestic	65980054	Jan 02, 2003 2:46 PM EST	In Process
923512	2,000.00	USD	Domestic	65980054	Jan 02, 2003 2:46 PM EST	Needs Authorization

Approvers can also utilize the filtering capabilities to search for specific wires based on:

- Trace ID
- Account
- Types (foreign, domestic)
- Currency
- Amounts

To Search for a Specific Wire or Wires:

1. From the “Authorize Transactions screen” click on “**filter**”.

Authorize Transactions

System Time: 2:46 PM EST

Authorize <small>select/unselect all</small>	Trace ID <small>▲▼</small>	Amount <small>▲▼</small>	Currency <small>▲▼</small>	Type <small>▲▼</small>	Account <small>▲▼</small>	Entered On <small>▲▼</small>	Status <small>▲▼</small>
<input checked="" type="checkbox"/>	12541	750,000.00	USD	International	13139	Jan 02, 2003 2:46 PM EST	Authorization Required
<input checked="" type="checkbox"/>	923511	1,000.00	USD	Domestic	65980054	Jan 02, 2003 2:46 PM EST	Authorization Required
<input checked="" type="checkbox"/>	923511	2,000.00	USD	Domestic	65980054	Jan 02, 2003 2:46 PM EST	Authorization Required

2. Enter and/or select criteria for the filter fields.
3. Select “**view**”.
4. Any transactions that meet the search criteria will appear and transactions can be approved all at once or on an individual basis.

Authorize Transactions Filter

Use this page to limit the amount of data the transaction list displays.

Specify a Transaction

Trace ID:

- or -

Filter Transaction(s)

Account(s):
00000000000099999999:101:Operating Account

Type(s):
Domestic
Drawdown

Currency(ies):

Amount From:
(optional)

Amount To:
(optional)

Authorize Templates

To Authorize Templates:

1. Select “Authorize Templates” from the wire main page.

The screenshot shows the KeyTotalTreasury interface. At the top, there is a navigation bar with links like 'Key.com', 'Industry Links', 'User Options', 'Contact Us', and 'Logout'. Below this is a menu with various options including 'KTT Home', 'Information Reporting', 'Account Management', 'ACH', 'Wires', 'Foreign Drafts', 'Loan Management', 'Deposit Concentration', 'File Transfer', 'Self Service', and 'KTT University'. The 'Wires' menu item is selected. The main content area is titled 'Wires' and contains several sections: 'Create' (with links for 'Create Wire', 'Create Wire Template', 'Create Drawdown', and 'Create Drawdown Template'), 'Authorize' (with links for 'Authorize Transactions' and 'Authorize Templates', where 'Authorize Templates' is circled in red), and 'View' (with links for 'Template Listing', 'KTT Status Report', 'Incoming/Outgoing Wire Activity Report', and 'Self-Paced Training'). To the right of the 'Authorize' section is a 'Wire System Availability' table and an 'International Wire Value Date Disclosure' table. At the bottom of the page, there is a copyright notice: 'Entire Contents Copyright © KeyCorp 1998-2007. For Help Contact 1.800.539.9039 or 216.813.3717. Have a suggestion? Give us your feedback.'

2. Click on the number of the template that you wish to approve.

The screenshot shows the 'Authorize Templates' page. At the top, there is a title 'Authorize Templates' and a 'System Time: 2:46 PM EST' indicator. Below the title are 'filter' and 'unfilter' buttons. The main content is a table with the following columns: 'KTT Template Number', 'Description', 'Type', 'Account', 'Status', and 'Repetitive Numt'. The table contains one row with the following data: '1729', 'Template for Monthly Budget Allocation', 'Internal', '113521', 'Authorization Required', and '9100035'. Below the table is a 'main page' button.

KTT Template Number	Description	Type	Account	Status	Repetitive Numt
1729	Template for Monthly Budget Allocation	Internal	113521	Authorization Required	9100035

3. Select “**cancel**” to return to the authorize templates screen, select “**edit**” to make changes to the template information, select “**void**” to remove a template, or select “**authorize**” to approve the template for use.

Please note: Edits will need to be approved by a second user.

Authorize Internal Wire Template

Template Information

Template Number: 1729

Description: Template for Monthly Budget Allocation

Repetitive Number: 9100035

Status: AUTHORIZATION REQUIRED

Entered By: Kate Winston

Entered On: Jan 02, 2003

Authorized By:

Authorized On:

Last Used On:

Sender Information

Debit Account Number: 113521

Debit Account Name: Monthly Allocation Account

Beneficiary Account Information

Bank Number: 0101

Account Number: 1668

Reference:

cancel

edit

void

authorize

- Once you have authorized the transaction you will receive a confirmation screen. From this screen you can select **“edit”** to make changes to the template information, select **“void”** to remove the template, select **“authorize another template”** to approve additional templates, or select **“create transaction from template”** to initiate a wire using this template.

Internal Wire Template Authorization Confirmation

Use browser to print confirmation.

Template Information

Template Number: 1729

Description: Template for Monthly Budget Allocation

Repetitive Number: 9100035

Status: AUTHORIZED

Entered By: Kate Winston

Entered On: Jan 02, 2003

Authorized By: Ned Spielman

Authorized On: Jan 02, 2003 2:46 PM EST

Last Used On:

Sender Information

Debit Account: 00000000000099999999:101:Operating Account

Beneficiary Account Information

Bank Number: 0101

Account Number: 1668

Reference:

edit

void

authorize another template

create transaction from template

V. View

Template Listing

To View a List of Templates:

1. Select “**template**” listing from the KTT wire main page.

The screenshot shows the KeyTotalTreasury website interface. At the top, there is a navigation bar with links for Key.com, Industry Links, User Options, Contact Us, and Logoff. Below this is a secondary navigation bar with buttons for KTT Home, Information Reporting, Account Management, ACH, Wires, Foreign Drafts, Loan Management, Deposit Concentration, File Transfer, Self Service, and KTT University. The main content area is titled 'Wires' and contains several sections: 'Create' (with sub-items: Create Wire, Create Wire Template, Create Drawdown, Create Drawdown Template), 'Authorize' (with sub-items: Authorize Transactions, Authorize Templates), and 'View' (with sub-items: Template Listing, KTT Status Report, Incoming/Outgoing Wire Activity Report, Self-Paced Training). The 'View' section is circled in red, highlighting the 'Template Listing' link. To the right of the 'View' section is a 'Wire System Availability' box and an 'International Wire Value Date Disclosure' table.

(Wire System is available on bank business days only)	
US Dollar Wires/Drawdowns:	6:00 AM - 5:30 PM ET
Foreign Currency Wires:	6:00 AM - 3:00 PM ET
Federal Tax Payment:	6:00 AM - 4:00 PM ET

TYPE	VALUE DATE
US Dollars to Canada or Mexico if submitted and approved before 12:00 PM (noon) ET	Send Date
All Other US Dollars	Send Date + 1 (Bank) Business Day
All Foreign Currency	Send Date + 2 (Bank) Business Days

Entire Contents Copyright © KeyCorp 1998-2007.
 For Help Contact **1.800.539.9039** or **216.813.3717**
 Have a suggestion? Give us your [feedback](#).

2. From this screen you can filter the list, return to the main page, or click on a template number to view additional information.

The screenshot shows the 'Template Listing' page. At the top, there is a title 'Template Listing' and a '[bottom]' link. Below the title are 'filter' and 'unfilter' buttons. The system time is displayed as 'System Time: 2:46 P'. The main content is a table with the following columns: Template Number, Description, Type, Account, Status, and Repetitive Number. The table contains five rows of data.

Template Number	Description	Type	Account	Status	Repetitive Number
1729	Template for Monthly Budget Allocation	Internal	113521	Authorization Required	124124
124124	Template for Aircraft Engines	Internal	101010102	Void	144102
4567	Template for Aircraft Parts	Domestic	5254365	Authorized	1422
1570	Template for Aircraft Engines	International	999999999	Authorized	144102
36751	Template for Monthly Payment	Drawdown	514564321	Void	3167

main page

3. From the template screen you can edit, void, or authorize the template.

Authorize Template

Template Information

Template Number: 1729
Description: Template for Monthly Budget Allocation
Repetitive Number: 9100035
Start Date: Jan 02, 2003
Status: AUTHORIZATION REQUIRED
Entered By: Kate Winston
Entered On: Jan 02, 2003
Authorized By:
Authorized On:
Last Used On:

Sender Information

Debit Account Number: 113521
Debit Account Name: Monthly Allocation Account

Beneficiary Account Information

Bank Number: 0101
Account Number: 1668
Information:

Editing Templates

To Edit a Wire Template:

1. Select “**edit**” to make changes to the template information.
2. Make any necessary changes to the template description, the debit account number, or the beneficiary information.
3. Select “**next**”.

Create Internal Wire Template

An asterisk (*) denotes a required field.

Template Information
(Information needed to identify your template)

Description:

Sender Information

Debit Account* :

Beneficiary Account Information

Bank Number* :

Account Number* :

Reference:

(If left blank, data can be entered during wire entry)

4. Review the new template information. Select “**cancel**” to be directed to the “**create wire template**” screen, select “**edit**” to make additional changes to the template, or select “**accept**” to proceed with the changes to the template.

Approve Internal Wire Template

You have entered the following wire template information.
Please review it before clicking [**accept**].

Template Information

Description: Template for Monthly Budget Allocation

Entered By: Kate Winston

Entered On: Jan 02, 2003

Authorized By:

Authorized On:

Last Used On:

Sender Information

Debit Account: 00000000000099999999:101:Operating Account

Beneficiary Account Information

Bank Number: 0101

Account Number: 1668

Reference:

cancel

edit

accept

5. You will receive a confirmation page.

Please note: The changes to the template must be authorized by a secondary approver before the new template can be utilized. Select **“main page”** to go back to the wire homepage, select **“void,”** then **“accept”** to void the new information for the template, select **“edit”** to change information on the template, or select **“create another template”** to be directed to the **“create wire template”** screen.

Internal Wire Template Confirmation

Use browser to print confirmation.

Template Information

Template Number: 124124

Description: Template for Monthly Budget Allocation

Repetitive Number: 9100035

Status: AUTHORIZATION REQUIRED

Entered By: Kate Winston

Entered On: Jan 02, 2003

Authorized By:

Authorized On:

Last Used On:

Sender Information

Debit Account: 00000000000099999999:101:Operating Account

Beneficiary Account Information

Bank Number: 0101

Account Number: 1668

Reference:

[main page](#)

[void](#)

[edit](#)

[create another template](#)

Deleting Templates

To Delete a Wire Template:

1. Select “**Template Listing**”.
2. Click on the number of the template that you wish to remove.
3. Select “**void**” to delete the template.

Authorize Template

Template Information
Template Number: 1729
Description: Template for Monthly Budget Allocation
Repetitive Number: 9100035
Start Date: Jan 02, 2003
Status: AUTHORIZATION REQUIRED
Entered By: Kate Winston
Entered On: Jan 02, 2003
Authorized By:
Authorized On:
Last Used On:

Sender Information
Debit Account Number: 113521
Debit Account Name: Monthly Allocation Account

Beneficiary Account Information
Bank Number: 0101
Account Number: 1668
Information:

4. Select “**cancel**” to be directed to the authorize templates screen or select “**accept**” to proceed with voiding the template.

Approve Internal Template Void

Template Information

Template Number: 1729

Description: Template for Monthly Budget Allocation

Repetitive Number: 9100035

Start Date: Jan 02, 2003

Status: AUTHORIZATION REQUIRED

Entered By: Kate Winston

Entered On: Jan 02, 2003

Authorized By:

Authorized On:

Last Used On:

Sender Information

Debit Account Number: 113521

Debit Account Name: Monthly Allocation Account

Beneficiary Account Information

Bank Number: 0101

Account Number: 1668

Information:

cancel

accept

5. You will receive a confirmation screen. You can return to the wire main page or create another template from this screen.

Domestic Wire Template Void -- Confirmation

Use browser to print confirmation.

Template Information

Template Number: 124124
Description: Template for Monthly Budget Allocation
Repetitive Number: 770944
Start Date: Jan 02, 2003
Status: VOID
Entered By: Kate Winston
Entered On: Jan 02, 2003
Authorized By:
Authorized On:
Last Used On:

Sender Information

Name: Ned Spielman
Company: Sparky Consolidated Industries
Phone Number: 216.689.9123
Debit Account: 00000000000099999999:101:Operating Account

Target Bank Information

Bank ABA: 143152353
Bank Name/Address: Bank of Ohio
4200 Euclid Ave.
Cleveland, OH 44110

Beneficiary Bank Information

Bank Name: Seventh Reserve Bank
Bank Account: 1234325

Beneficiary Account Information

Account Number: 14545609
Account Name: Jim Rhoads

References

Message to Beneficiary: Sales Commission for Aircraft Parts
Message to Bank:
Reference to Beneficiary:
Notify Beneficiary By:
Notification Number:

Status Report

The KTT Status Report provides the status of all wires, drawdowns, etc. initiated via KTT for the current day. The KTT Status report retains information for 12 months.

Please note: Phone-initiated wires do not appear on this report.

To View the KTT Status Report:

1. Select “KTT Status Report” from the wire main page.

The screenshot shows the KeyTotalTreasury interface. At the top, there is a navigation bar with links for Key.com, Industry Links, User Options, Contact Us, and Logoff. Below this is a menu with tabs for KTT Home, Information Reporting, Account Management, ACH, Wires, Foreign Drafts, Loan Management, Deposit Concentration, File Transfer, Self Service, and KTT University. The 'Wires' tab is selected. A 'Shortcut' field contains 'Select and press view'. The main content area is titled 'Wires' and contains a sidebar with a 'Create' section (Create Wire, Create Wire Template, Create Drawdown, Create Drawdown Template), an 'Authorize' section (Authorize Transactions, Authorize Templates), and a 'View' section (Template Using, KTT Status Report, Incoming/Outgoing Wire Activity Report, Self-Paced Training). The 'KTT Status Report' link is circled in red. To the right of the sidebar is a 'Wire System Availability' table and an 'International Wire Value Date Disclosure' table. The footer contains copyright information and a help contact number.

Wire System Availability	
(Wire System is available on bank business days only)	
All Wires and Drawdowns:	6:00 AM - 5:30 PM ET
Extended Wires:	5:30 PM - 8:00 PM ET
Federal Tax Payments:	6:00 AM - 4:00 PM ET

International Wire Value Date Disclosure	
TYPE	VALUE DATE
US Dollars to Canada or Mexico if submitted and approved before 12:00 PM (noon) ET	Send Date
All Other US Dollars	Send Date + 1 (Bank) Business Day
All Foreign Currency	Send Date + 2 (Bank) Business Days

2. The current status report will be displayed. From this screen you can filter based on:

- Trace ID
- KeyBank Transaction Reference
- Account number
- Type (domestic, international, etc.)
- Status (In process, sent, etc.)
- Entered Date
- Transmit Date
- Currencies
- Amount range

Please note: This report will not automatically update, you must select “refresh” to obtain the most current information.

KTT Status Report

[bottom of page]

[filter](#) [unfilter](#)

System Time: 2:46 PM EST

Trace ID ▲▼	Amount ▲▼	Currency ▲▼	Type ▲▼	Account ▲▼	Entered On ▲▼	Status ▲▼	Transmit Date ▲▼	Fed. Ref. No./Int. Ref ▲▼
923511	1,000.00	USD	Internal	300303099	Jan 02, 2003 2:46 PM EST	Sent/Completed	Jan 02, 2003	----
12541	750,000.00	USD	Internal	13139	Jan 02, 2003 2:46 PM EST	Void	Jan 02, 2003	----
59	7,800.00	USD	International	544130	Jan 02, 2003 2:46 PM EST	Authorization Required	Jan 02, 2003	2345678
45875	750,000.00	USD	Internal	13139	Jan 02, 2003 2:46 PM EST	Error Sending	Jan 02, 2003	----
59004	7,800.00	USD	International	544130	Jan 02, 2003 2:46 PM EST	Authorization Required	Jan 02, 2003	1234567
6516148	54,432.00	USD	Drawdown	546048	Jan 02, 2003 2:46 PM EST	Sent/Completed	Jan 02, 2003	4540840

[main page](#)

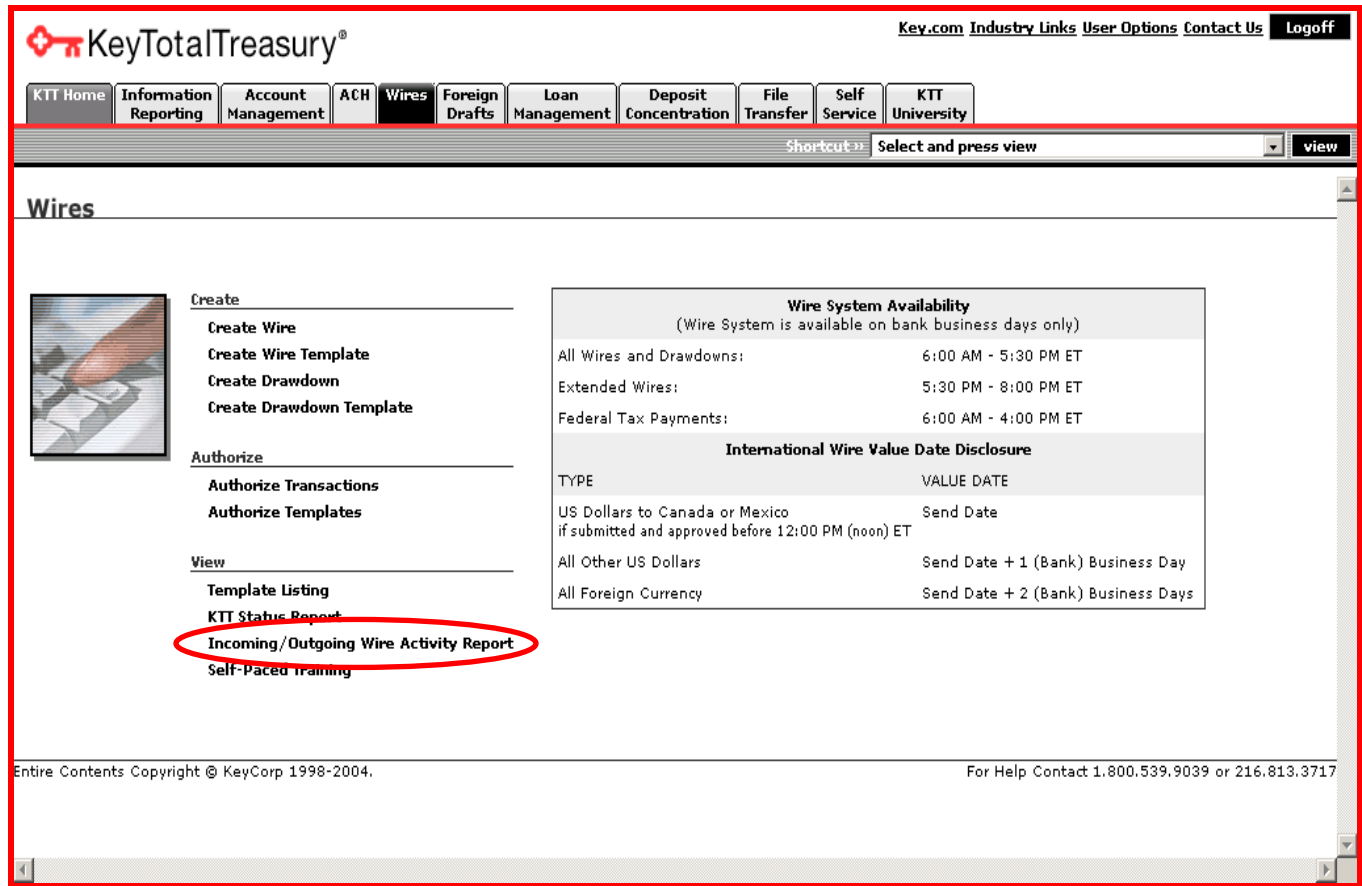
[refresh](#)

Incoming/Outgoing Wire Activity Report

The Incoming/Outgoing Wire activity report provides information for all incoming wires and wires initiated via KTT, phone, or batch transmission. The Incoming/Outgoing Wire Activity report can also be downloaded. This report is available for 14 calendar days.

To View the Incoming/Outgoing Wire Activity Report:

1. Select “Incoming/Outgoing Wire Activity Report” from the wire main page.



The screenshot shows the KeyTotalTreasury web interface. At the top, there is a navigation bar with links for Key.com, Industry Links, User Options, Contact Us, and Logoff. Below this is a menu with tabs for KTT Home, Information Reporting, Account Management, ACH, Wires, Foreign Drafts, Loan Management, Deposit Concentration, File Transfer, Self Service, and KTT University. The 'Wires' tab is selected. A shortcut bar says 'Select and press view'. The main content area is titled 'Wires' and contains several sections: 'Create' (with a sub-image of a hand pointing to a document), 'Authorize', and 'View'. Under 'View', the 'Incoming/Outgoing Wire Activity Report' link is circled in red. To the right of the 'View' section is a 'Wire System Availability' table and an 'International Wire Value Date Disclosure' table.

Wire System Availability	
(Wire System is available on bank business days only)	
All Wires and Drawdowns:	6:00 AM - 5:30 PM ET
Extended Wires:	5:30 PM - 8:00 PM ET
Federal Tax Payments:	6:00 AM - 4:00 PM ET

International Wire Value Date Disclosure	
TYPE	VALUE DATE
US Dollars to Canada or Mexico if submitted and approved before 12:00 PM (noon) ET	Send Date
All Other US Dollars	Send Date + 1 (Bank) Business Day
All Foreign Currency	Send Date + 2 (Bank) Business Days

2. The current Incoming/Outgoing Activity report will be displayed. From this screen you can download the report or filter based on:
 - Account number
 - Date
 - Type code
 - Debits or credits
 - Dollar amount

Please note: This report will not automatically update, you must select “refresh” to obtain the most current information.

Incoming/Outgoing Wire Activity Report

[bottom of page]

Created on Jan 02, 2003 2:46 PM EST

Date/Time ▲▼	Account ▲▼	Description ▲▼	Credit ▲▼	Debit ▲▼	Optional Text ▲▼
Jan 02, 2003 2:46 PM EST	00000000546165451321 SPARKY05	Incoming Money Transfer	\$4,902.13		TRANSFER FED REF#: 548321 BK AMER KC /ORG=EVA AIR BNF=SPARKY CON/AC-5468720278 RFB=21357620020300
Jan 02, 2003 2:46 PM EST	00000000545724573154 SPARKY05	Incoming Money Transfer	\$4,902.13		TRANSFER FED REF#: 548321 BK AMER KC /ORG=EVA AIR BNF=SPARKY CON/AC-5468720278 RFB=21357620020300
Jan 02, 2003 2:46 PM EST	00000000545724573154 SPARKY05	Incoming Money Transfer	\$246.11		TRANSFER FED REF#: 564621 BK AMER DAL /ORG=EVA AIR BNF=SPARKY CON/AC-5468720278 RFB=4654654546546
TOTAL			\$10,050.37	\$0.00	

Additional Reporting

Additional reporting on wire transfers is available in the Previous and Intraday reports available on the Information Reporting module in KTT. For more information on these reports, please refer to the Information Reporting section of the User Guide.

VI. Phone Initiation Procedures

KeyBank highly recommends that all KTT wire transfer clients be set up with Phone Initiation capabilities so that in the event that you are unable to access KTT, you can initiate wires via the phone.

Wires can be initiated by calling KeyBank's Wire Transfer Department at: 1-800-447-3817 (or 1-216-813-6090).

Phone Initiation services for wire transfers are available from 8 a.m. ET to 5:30 p.m. ET.

Clients that do not have phone-in capabilities (including an MTS PIN) must contact their Sales Officer or nearest KeyCenter for assistance.

All telephone calls to the wire room are monitored by a recording device. Once the call is completed, a Voice Response Unit (VRU) prompts callers to enter the following information:

- MTS PIN (**not the same as KTT PIN**)
- KeyBank account number
- Repeat Code (if applicable, not the same as the Template number)
- Dollar Amount of Transfer

After entering the above information into the VRU, you will be transferred to a wire specialist who will complete your wire transfer. If the transfer details are correct and you answer affirmatively, the specialist will give you a Transaction Number and complete the transfer. Please retain the Transaction Number. It should be used when referring to the transaction.

Phone Initiation Secondary Authorization

Secondary Authorization for phone-initiated wires is based at the account level. Secondary authorization for phone-initiated wire transfers provides a callback to an authorized representative whom is required to approve the wire before it is released. Clients select callback procedures when completing the Payment Authorization Form.

Clients can choose to:

1. Waive the callback procedure.
2. Callback: The Wire Department calls the telephone number provided by the client and the additional Authorized Representative is asked to verify all non-repeat wires. (Repeat wires do not require a callback.)
3. Callback with PIN: The Authorized Representative is required to provide a PIN.
Please note: *At least two users are required for callbacks with PINs because two separate PINs must be utilized, one for initiating the wire, and a second PIN to approve the wire.*
4. Callback with Dollar Limit: Callbacks will be utilized only for wires at or above a client-specified dollar limit.
5. Callback with Dollar Limit and PIN: Callbacks will be utilized only for wires at or above a client-specified dollar limit **AND** the Authorized Representative is required to provide a PIN.

VII. Batch Wires

Electronic batch input of wire transfers provides the ability to transmit wire information directly into Key's main wire transfer system. Batches can contain multiple wire types, including domestic, international, internal, and even drawdowns. These wire transfer instructions are reviewed and released within minutes after receipt of the files. The system also provides an electronic confirmation that can be utilized to automatically update accounting systems. The Batch Wire Service can easily accommodate clients with large volumes of repetitive wires initiated multiple times per day, or week.

Batch wire files can be transmitted to Key via direct transmission or by utilizing the File Transfer tab in Key Total Treasury. All Transmission channels are available 24 hours a day, 7 days a week; however, files must be transmitted by 5 p.m. ET to ensure same-day processing. Clients will be provided with a sample batch file format, as well as a Data Transmission Toolkit that will include:

- Hardware and Software Specifications
- Technical Staffing Requirements
- Batch Wire Process Flow
- Implementation
- Contact Information
- Transmission Set-up & Testing Schedule
- Connectivity Information
- File Format Requirements

Contact Information

- Transmission Analyst (216) 813-7635
 - New transmission setup
 - Testing and upgrades of software or equipment
 - Technical reviews
- Transmission Hotline (800) 457-8257
 - Resolve issues with transmitted data in production
 - Escalate issues with data transmission
- Corporate Client Services (800) 821-2829
 - Resolve application problems
 - Escalate issues with impacted application

Please note: *Because Batch Wires are transmitted to Key, normal transition Service Level Agreements apply. Standard setup time requires approximately nine weeks for implementation and testing.*

VIII. Standing Transfer Orders

Standing Transfer Orders allow clients to specify that funds should be transferred on a daily, weekly, bi-weekly, or monthly basis. In addition, clients can also specify that funds should only be transferred once a certain balance is reached.

Clients can transfer:

- The entire available balance
- A fixed amount
- All funds in excess of a target amount:
- Funds are transferred once the balance hits a target amount
- Funds in increments of a specified amount

Unless otherwise specified, STOs are sent out at approximately 8:30 a.m. ET. STOs remain in effect until changed or canceled.

Please contact KeyBank's Wire Transfer Department data base at 216-813-6090 or 1-800-447-3817, option 5, if you have special requirements related to standing transfer orders.

IX. Glossary

Beneficiary – The recipient of the wire funds. KeyBank can only guarantee delivery to the beneficiary bank on the value date, not to the beneficiary. It is the responsibility of the receiving bank to credit the beneficiary's account in a timely manner.

Beneficiary Bank – The Bank that ultimately receives the wire credit.

Intermediary Bank – Bank that receives funds for those banks that are unable to directly receive payments.

Incoming Wire Transfer – Funds received electronically into an account.

Outgoing Wire Transfer – Funds transferred electronically out of an account

Drawdown – A request sent to initiate a wire transfer from an account. The party being debited must have appropriate agreements on file with their financial institution allowing drawdowns.

Internal Wire Transfer – A wire transfer sent from one KeyBank account to another KeyBank account.

Domestic Wire Transfer – A wire transfer sent within the U.S.

Foreign Wire Transfer – A wire transfer sent outside the U.S. Foreign wire transfers may be sent in either U.S. dollars or foreign currency.

Fed wire – The fedwire system is an electronic funds transfer service. It links the 12 Federal Reserve Banks to approximately 10,000 depository institutions nationwide. Fedwires are used to transfer funds domestically. Fedwires can also be sent to correspondent banks for international transactions.

SWIFT – The Society for Worldwide Interbank Financial Telecommunication is utilized by banks and other financial institutions to securely exchange messages. KeyBank utilizes SWIFT to transmit payment messages internationally.

BIC – The Bank Identifier Code was developed by SWIFT to identify financial institutions involved in financial transactions.

CHIPS – The Clearing House Interbank Payments System is similar to SWIFT in that it is utilized to transfer funds. KeyBank does not participate in CHIPS at this time.

MTS – The Money Transfer System is an AIX system used to transmit both Domestic and International payments for all KeyBank wire transfer clients.

Repeat Code – A code assigned by the wire department to identify and initiate repetitive payments for which certain information remains constant. The message contains information including the destination bank, the transaction type, and the method of payment.

Outgoing Drawdowns – A message requesting a debit from an account held at another Financial Institution. This function requires the recipient of the request to have a drawdown agreement on file with their Financial Institution allowing drawdown requests.

Incoming Drawdowns – A message received by KeyBank requesting that an account be debited and funds sent to another Financial Institution. KeyBank requires that clients have the necessary agreements in place allowing other parties to debit their account.

Returned Domestic Wires – If a wire is returned because of incorrect information, the Wire Transfer Department credits the client's account for the amount of the wire and phones the initiator and explains the reason for the return. Charges for incoming wires still apply.

Returned Foreign Currency Wires - If a foreign wire is returned for less than the original amount due to an error by the initiator, the Wire Transfer Department will not be responsible for making up the difference. The wire room will contact the initiator for better instructions and will attempt to resend a foreign currency wire at the same rate. In the event that the wire cannot be resent, exchange rates used by the foreign bank can result in a significant difference in the amount that is returned to the client. Also, foreign banks can take a percentage of the wire or a set amount as their processing fee and will not refund that amount if a wire is returned. **Please note:** *KeyBank's Wire Transfer Department cannot determine in advance whether such a processing fee will be taken by a foreign bank.*

Drafts – Foreign drafts are legal, physical instruments that can be presented and paid at foreign banks in either U.S. or foreign currencies.

Investigations – Investigations include:

- Inquiries initiated by the Wire Transfer Department on behalf of the client to locate wires, originating from KeyBank that have not arrived at their destinations.
 - After the initial inquiry is sent:
 - Tracers (international) are sent every five days if no reply is received from the beneficiary bank.
 - Services (domestic) are sent every three days if no reply is received.
- Amendments to wire instructions (i.e. beneficiary account should be 1234 not 1233).
- Attempts to recall/return funds.

IBAN – European Account Standard that provides an international standard account identifier for identifying an account held by a financial institution in order to facilitate automated processing of cross border transactions.

CLABE – The Clave Bancaria Estandarizada is an 18-digit code for bank accounts in Mexico. The CLABE has been required for sending and receiving international payments since June 1, 2004.