Wire Transfer User Guide

November 2007
# I. Wire Transfer Product Offerings and Implementation

<table>
<thead>
<tr>
<th>Product</th>
<th>Description</th>
<th>Set-up Time</th>
<th>Initiation Times</th>
</tr>
</thead>
<tbody>
<tr>
<td>Voice Response Wire Initiation (Phone Initiation)</td>
<td>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.</td>
<td>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.)</td>
<td>8 a.m. – 5:30 p.m. ET</td>
</tr>
<tr>
<td>Internet Wire Initiation (via Key Total Treasury)</td>
<td>Wire transfers can be conveniently initiated from a desktop PC. Multiple levels of security provide protection against fraud.</td>
<td>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.</td>
<td>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.</td>
</tr>
<tr>
<td>Batch Wire Transmission</td>
<td>Wire transfer information is transmitted directly into Key’s main wire system.</td>
<td>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).</td>
<td>Files must be received by 5:30 p.m. ET for same day processing.</td>
</tr>
<tr>
<td>Standing Transfer Orders</td>
<td>Repetitive payments are automatically made on a daily, weekly, or monthly basis.</td>
<td>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.</td>
<td>Not applicable, STOs are sent automatically without client intervention.</td>
</tr>
</tbody>
</table>
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:

**XXXXYYYYYC**

**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.

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

<p>| | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>B</td>
<td>C</td>
<td>D</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Create Wire from Existing Template</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enter KTT Template Number and click [select].</td>
</tr>
<tr>
<td>- or -</td>
</tr>
<tr>
<td>Select authorized template from listing.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Create One-Time Wire</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Internal Wire</strong></td>
</tr>
<tr>
<td><strong>Domestic Wire</strong></td>
</tr>
<tr>
<td><strong>International Wire</strong></td>
</tr>
<tr>
<td><strong>Federal Tax Payment</strong></td>
</tr>
</tbody>
</table>

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.
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.
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.
**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]

Create Wire

Select type of wire to create.

---

Create Wire from Existing Template

1214

Enter KTT Template Number and click [select].

- or -

Select authorized template from listing.

Create One-Time Wire

Internal Wire

Transfer U.S. funds from one KeyBank account to another KeyBank account.

Domestic Wire

Transfer U.S. funds to a U.S. bank, or to a foreign bank via a U.S. bank.

International Wire

Transfer funds to a foreign bank.

Federal Tax Payment

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

**$how 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:** 000000000009999999999:101
- **Operating Account:**

#### Target Bank Information
- **ABA Number:**

#### Intermediary Bank Information
- **Intermediary Bank Name:**

#### Beneficiary Bank Information
- **Bank Name:** Seventh Reserve B
- **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:** NONE
- **Notification Number:**
- **Amount:** 1000.00
- **Date to Transmit:** Jan 2003

[button] cancel [button] next
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: 216.690.9120
Debit Account: 0000000000000099999999999: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: 14545509
Account Name: Jim Rholms

**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, 2002
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.
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*: [None Selected]

Bank Name:

[cancel] [view]

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

<table>
<thead>
<tr>
<th>ABA Number</th>
<th>Full Name</th>
<th>City</th>
<th>State</th>
</tr>
</thead>
<tbody>
<tr>
<td>143132385</td>
<td>BANK OF OHIO, CLEVELAND OH</td>
<td>CLEVELAND</td>
<td>OH</td>
</tr>
<tr>
<td>244172008</td>
<td>CENTURY NATIONAL BANK, ZANESVILLE OH</td>
<td>ZANESVILLE</td>
<td>OH</td>
</tr>
<tr>
<td>244172002</td>
<td>FIRST FEDERAL SAVINGS BANK OF EASTERN OH</td>
<td>AKRON</td>
<td>OH</td>
</tr>
<tr>
<td>244172688</td>
<td>COUNTY SAVINGS BANK</td>
<td>SANDUSKY</td>
<td>OH</td>
</tr>
<tr>
<td>244171913</td>
<td>CITIZENS LOAN AND SAVINGS COMPANY</td>
<td>CLEVELAND</td>
<td>OH</td>
</tr>
<tr>
<td>244172220</td>
<td>EQUITABLE FEDERAL SAVINGS/LANCASTER OH</td>
<td>LANCASTER</td>
<td>OH</td>
</tr>
<tr>
<td>244170515</td>
<td>GUERNSEY BANK FSB</td>
<td>MENTOR</td>
<td>OH</td>
</tr>
</tbody>
</table>

[filter] [cancel]
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.)

<table>
<thead>
<tr>
<th>Field</th>
<th>Input</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABA Number:</td>
<td></td>
</tr>
<tr>
<td>ABA Bank Name:</td>
<td></td>
</tr>
<tr>
<td>ABA Bank City:</td>
<td></td>
</tr>
<tr>
<td>ABA Bank State:</td>
<td>None Selected</td>
</tr>
</tbody>
</table>
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

<table>
<thead>
<tr>
<th>Template Number</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1214</td>
<td>select</td>
</tr>
</tbody>
</table>

Enter KTT Template Number and click [select].

-or-

Select authorized template from listing.

Create One-Time Wire

<table>
<thead>
<tr>
<th>Wire Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Internal Wire</td>
<td>Transfer U.S. funds from one KeyBank account to another KeyBank account</td>
</tr>
<tr>
<td>Domestic Wire</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>International Wire</td>
<td>Transfer funds to a foreign bank.</td>
</tr>
<tr>
<td>Federal Tax Payment</td>
<td>Transfer U.S. funds from one KeyBank account to IRS.</td>
</tr>
</tbody>
</table>

cancel
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](image)

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 Form](image)

**Sender Information**
- **Name:** Ned Spialman
- **Company:** Spakly Consolidated Industries
- **Phone Number:** 216.669.9123
- **Debit Account:** None Selected

**Beneficiary Bank Information**
- **Country:** None Selected
- **Currency:** None Selected
- **SWIFT:**
  - (Don’t know the SWIFT?) **Find a SWIFT**
  - Or
  - Enter bank name and city, only when a valid SWIFT is unknown.

**Beneficiary Account Information**
- **Account Number:** 65221
- **Account Name:** Acme Avionics

**References**
- **Message to Beneficiary:** Aircraft Maintenance Manuals
- **Reference to Beneficiary:**
- **Amount:** 7600.00
- **Date to Transmit:** Jan 2 2004

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: 0000000000000000000000101: Operating Account

Beneficiary Bank Information
Country: UNITED KINGDOM
Currency: UK POUND STERLING
SWIFT: 737458958
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: $7900.00
Date to Transmit: Jan 2, 2004
Value Date: 1/04/2004
Approximate Rate: 0.691
Approximate US Dollar Amount: $3,45
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.
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.

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.
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:** 216.669.9123
- **Debit Account:** 00000000000000000000:101:Operating Account

**First Intermediary Bank Information**
- **Country:** UNITED KINGDOM
- **Currency:** UK POUND STERLING
- **SWIFT:** 9707659958
- **Address:** 1204 Bank St, London, England

**Beneficiary Bank Information**
- **SWIFT/Bank ID/National ID:**
- **Additional Bank Information:**

**Beneficiary Account Information**
- **Account Number:** £5221
- **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: £7000.00
  - **Date to Transmit:** Jan 2, 2004
  - **Value Date:** 1/04/2004
  - **Approximate Rate:** 0.691
  - **Approximate US Dollar Amount:** $3,45
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.
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.

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: None Selected
Currency: None Selected
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.

<table>
<thead>
<tr>
<th>Filtered Bank Listing</th>
</tr>
</thead>
<tbody>
<tr>
<td>If the appropriate SWIFT or Bank Name is not on the filtered list below, you may return to the Create International Transfer page and enter the bank information. For additional SWIFT/BIC information, please reference swift.com.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SWIFT</th>
<th>Currency</th>
<th>City</th>
<th>Country</th>
<th>Bank Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>1234</td>
<td>GBP</td>
<td>LONDON</td>
<td>UK</td>
<td>BARCLAY'S BANK, ENGLAND</td>
</tr>
<tr>
<td>65432</td>
<td>GBP</td>
<td>DUNST</td>
<td>UK</td>
<td>MONARCH BANK, ENGLAND</td>
</tr>
<tr>
<td>60483</td>
<td>GBP</td>
<td>LONDON</td>
<td>UK</td>
<td>UK NATIONAL, ENGLAND</td>
</tr>
</tbody>
</table>

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

Create Wire from Existing Template
Enter KTT Template Number and click [select].
- or -
Select authorized template from listing.

Create One-Time Wire
Internal Wire
Transfer U.S. funds from one KeyBank account to another KeyBank account.

Domestic Wire
Transfer U.S. funds to a U.S. bank, or to a foreign bank via a U.S. bank.

International Wire
Transfer funds to a foreign bank.

Federal Tax Payment
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: 216.689.5123
Debit Account*: None Selected

Beneficiary Tax Payment Information
Tax Type Prefix*: None Selected
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*: Jan 2 2003
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:** 000000000000999999999:101: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

<table>
<thead>
<tr>
<th>Use browser to print confirmation</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Status Information</strong></td>
</tr>
<tr>
<td>Track ID: 93454</td>
</tr>
<tr>
<td>KeyBank Transaction Reference: 0409501111</td>
</tr>
<tr>
<td>Reference Number: 1234</td>
</tr>
<tr>
<td>KTT Template Number: 1725</td>
</tr>
<tr>
<td>Fed. Reference Number:</td>
</tr>
<tr>
<td><strong>Status:</strong> IN PROCESS</td>
</tr>
<tr>
<td>Entered By: Ned Spielman</td>
</tr>
<tr>
<td>Entered On: Jan 02, 2004</td>
</tr>
<tr>
<td>Authorized By:</td>
</tr>
<tr>
<td>Authorized On:</td>
</tr>
<tr>
<td>Authorized By:</td>
</tr>
<tr>
<td>Authorized On:</td>
</tr>
</tbody>
</table>

| **Sender Information**           |
| Company: Sparky Consolidated Industries |
| Phone Number: 216.698.9123         |
| Debit Account: 00000000000999999999101.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: 01/04                       |

| **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: $125.56                      |
| 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”.

---

KeyTotalTreaury³
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.)

<table>
<thead>
<tr>
<th>Template Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Internal Template</td>
<td>Create a template to transfer U.S. funds from one KeyBank account to another KeyBank account.</td>
</tr>
<tr>
<td>Domestic Template</td>
<td>Create a template to transfer U.S. funds to a U.S bank, or to a foreign bank via a U.S. bank.</td>
</tr>
<tr>
<td>International Template</td>
<td>Create a template to transfer funds to a foreign bank.</td>
</tr>
<tr>
<td>Federal Tax Payment Template</td>
<td>Create a template to transfer U.S. funds from a KeyBank account to IRS.</td>
</tr>
</tbody>
</table>

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: Template for Aircraft Parts

Sender Information
Debit Account: None Selected

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*: 040504
Account Name*: Parts Allocation Acc

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: NONE
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.
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:** 92000053
- **Status:**
  - **Entered By:** Kate Winston
  - **Entered On:** Sep 20, 2001
  - **Authorized By:**
  - **Authorized On:**
  - **Last Used On:**

#### Sender Information
- **Debit Account:** 00000000000099999999999101: 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:** 040564
- **Account Name:** Parts Allocation Account

#### References
- **Message to Beneficiary:**
- **Message to Bank:**
- **Reference to Beneficiary:**
- **Notify Beneficiary By:**
  - **Notification Number:** 1234567890
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.

Create Wire from Existing Template

- Enter KTT Template Number and click [select].
- or -
Select authorized template from listing.

Create One-Time Wire

Internal Wire
Transfer U.S. funds from one KeyBank account to another KeyBank account.

Domestic Wire
Transfer U.S. funds to a U.S. bank, or to a foreign bank via a U.S. bank.

International Wire
Transfer funds to a foreign bank.

Federal Tax Payment
Transfer U.S. funds from one KeyBank account to IRS.

cancel
**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”.

Wires

Create Drawdown

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

<table>
<thead>
<tr>
<th>TYPE</th>
<th>VALUE DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>US Dollar Wires/Drawdowns</td>
<td>6:00 AM - 5:30 PM ET</td>
</tr>
<tr>
<td>Foreign Currency Wires</td>
<td>6:00 AM - 8:00 PM ET</td>
</tr>
<tr>
<td>Federal Tax Payments</td>
<td>6:00 AM - 7:00 PM ET</td>
</tr>
</tbody>
</table>

International Wire Value Date Disclosure

<table>
<thead>
<tr>
<th>TYPE</th>
<th>VALUE DATE</th>
</tr>
</thead>
</table>
| US Dollars to Canada or Mexico
  if submitted and approved before 12:00 PM (local) ET | Send Date + 1 (Bank) Business Day |
| All Other US Dollars      | Send Date + 1 (Bank) Business Day |
| All Foreign Currency      | Send Date + 2 (Bank) Business Days |
3. Under the “Create One-Time Drawdown” sub-heading, select “Domestic Drawdown”.
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.
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: Spakky Consolidated Industries
Phone Number: 216.693.9123
Credit Account: 00000000000999999999:101:Operating Account

Receiving Bank Information

Bank ABA: 143152953
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
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**

<table>
<thead>
<tr>
<th>Status Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trace ID: 923511</td>
</tr>
<tr>
<td>KeyBank Transaction Reference: 040917061111</td>
</tr>
<tr>
<td>Receipt Number: 1214</td>
</tr>
<tr>
<td>KTT Template Number: 1729</td>
</tr>
<tr>
<td>Fed. Reference Number:</td>
</tr>
<tr>
<td>Status: IN PROCESS</td>
</tr>
<tr>
<td>Entered By: Ned Spielman</td>
</tr>
<tr>
<td>Entered On: Jan 02, 2005</td>
</tr>
<tr>
<td>Authorized By:</td>
</tr>
<tr>
<td>Authorized On:</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Beneficiary Bank Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name: Ned Spielman</td>
</tr>
<tr>
<td>Company: Sparky Consolidated Industries</td>
</tr>
<tr>
<td>Phone Number: 216.698.9123</td>
</tr>
<tr>
<td>Credit Account: 00000000000009999999555:101:Operating Account</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Receiving Bank Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank ABA: 143152353</td>
</tr>
<tr>
<td>Bank Name/Address: Bank of Ohio Cleveland, OH</td>
</tr>
<tr>
<td>Debit Account Number: 65980054</td>
</tr>
<tr>
<td>Debit Account Name: TEST ACCOUNT</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>References</th>
</tr>
</thead>
<tbody>
<tr>
<td>Message to Recipient: Sales Commission for Aircraft Parts</td>
</tr>
<tr>
<td>Message to Bank:</td>
</tr>
<tr>
<td>Reference to Recipient:</td>
</tr>
<tr>
<td>Notify Recipient By:</td>
</tr>
<tr>
<td>Notification Number:</td>
</tr>
<tr>
<td>Amount: $1,000.00</td>
</tr>
<tr>
<td>Date to Transmit: Jan 02, 2003</td>
</tr>
</tbody>
</table>

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.

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: Template for Aircraft Parts

Beneficiary Bank Information
Credit Account: 0000000000099999999101; Operating 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: Sales Commission for Aircraft Parts
(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: None
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:** 00000000000999999999:101: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: 000000000000099999999101:Operating Account

Receiving Bank Information

Bank ABA: 099451161
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”.

Wires
To View Additional Details for a Transaction:

1. Select the “active” Trace ID.

Authorize Transactions

<table>
<thead>
<tr>
<th>Trace ID</th>
<th>Amount</th>
<th>Currency</th>
<th>Type</th>
<th>Account</th>
<th>Entered On</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>22734</td>
<td>750,000.00</td>
<td>USD</td>
<td>International</td>
<td>13139</td>
<td>Jan 02, 2003 2:45 PM EST</td>
<td>Authorization Required</td>
</tr>
<tr>
<td>22351</td>
<td>1,000.00</td>
<td>USD</td>
<td>Domestic</td>
<td>65928054</td>
<td>Jan 02, 2003 2:45 PM EST</td>
<td>Authorization Required</td>
</tr>
<tr>
<td>22351</td>
<td>2,000.00</td>
<td>USD</td>
<td>Domestic</td>
<td>65928054</td>
<td>Jan 02, 2003 2:45 PM EST</td>
<td>Authorization Required</td>
</tr>
</tbody>
</table>

filter | unfilter

main page authorize selected payments
2. 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**

<table>
<thead>
<tr>
<th>Status Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trace ID: 12541</td>
</tr>
<tr>
<td>KeyBank Transaction Reference:</td>
</tr>
<tr>
<td>Repetitive Number:</td>
</tr>
<tr>
<td>KTT Template Number: 1111</td>
</tr>
<tr>
<td><strong>Status:</strong> AUTHORIZATION REQUIRED</td>
</tr>
<tr>
<td>Entered By: Bob Mallaky</td>
</tr>
<tr>
<td>Entered On: Jan 02, 2003</td>
</tr>
<tr>
<td>Authorized By:</td>
</tr>
<tr>
<td>Authorized On:</td>
</tr>
<tr>
<td>Authorized By:</td>
</tr>
<tr>
<td>Authorized On:</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sender Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name: Ned Spielman</td>
</tr>
<tr>
<td>Company: Sparky Consolidated</td>
</tr>
<tr>
<td>Phone Number: 215.698.9123</td>
</tr>
<tr>
<td>Debit Account: 13139</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Beneficiary Account Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Number: 0101</td>
</tr>
<tr>
<td>Account Number: 1121</td>
</tr>
<tr>
<td>Amount: $750,000.00</td>
</tr>
<tr>
<td>Reference: Install T1 lines in Regional offices.</td>
</tr>
<tr>
<td>Data to Transmit: Jan 02, 2003</td>
</tr>
</tbody>
</table>

[return] [main page] [status report] [void] [approve]
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”.

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

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.)
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

<table>
<thead>
<tr>
<th>Authorize select/unselect all</th>
<th>Trace ID</th>
<th>Amount</th>
<th>Currency</th>
<th>Type</th>
<th>Account</th>
<th>Entered On</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>☑</td>
<td>12345</td>
<td>250.000</td>
<td>USD</td>
<td>International</td>
<td>123123</td>
<td>Jan 02, 2023 2:46 PM EST</td>
<td>Authorization Required</td>
</tr>
<tr>
<td>☑</td>
<td>67890</td>
<td>1,000.00</td>
<td>USD</td>
<td>Domestic</td>
<td>65980054</td>
<td>Jan 02, 2023 2:46 PM EST</td>
<td>Authorization Required</td>
</tr>
<tr>
<td>☑</td>
<td>98765</td>
<td>2,000.00</td>
<td>USD</td>
<td>Domestic</td>
<td>65980054</td>
<td>Jan 02, 2023 2:46 PM EST</td>
<td>Authorization Required</td>
</tr>
</tbody>
</table>

[Links: main page, authorize selected payments]
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): All Accounts
0000000000000999999999:101:Operating Account

Type(s): All Types
Domestic
Drawdown

Currency(ies): All Currencies

Amount From: ____________________________ (optional)

Amount To: ____________________________ (optional)

[cancel] [view]
Authorize Templates

To Authorize Templates:

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

2. Click on the number of the template that you wish to approve.
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.
4. 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: 000000000000099999999999:101:Operating Account

**Beneficiary Account Information**
- Bank Number: 0101
- Account Number: 1663
- 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.

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

return  edit  void  authorize
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: Template for Monthly Budget Allocation

Sender Information
Debit Account*: None Selected

Beneficiary Account Information
Bank Number*: 0101 - INDIANA, MICHIGAN, OHIO
Account Number*: 1668
Reference: (If left blank, data can be entered during wire entry)

[cancel] [next]
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: 0000000000099999999999101: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.
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

<table>
<thead>
<tr>
<th>Template Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Template Number: 1729</td>
</tr>
<tr>
<td>Description: Template for Monthly Budget Allocation</td>
</tr>
<tr>
<td>Repetitive Number: 9100035</td>
</tr>
<tr>
<td>Start Date: Jan 02, 2003</td>
</tr>
<tr>
<td>Status: AUTHORIZATION REQUIRED</td>
</tr>
<tr>
<td>Entered By: Kate Winston</td>
</tr>
<tr>
<td>Entered On: Jan 02, 2003</td>
</tr>
<tr>
<td>Authorized By:</td>
</tr>
<tr>
<td>Authorized On:</td>
</tr>
<tr>
<td>Last Used On:</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sender Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debit Account Number: 113521</td>
</tr>
<tr>
<td>Debit Account Name: Monthly Allocation Account</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Beneficiary Account Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Number: 0101</td>
</tr>
<tr>
<td>Account Number: 1668</td>
</tr>
<tr>
<td>Information:</td>
</tr>
</tbody>
</table>

[Links: return, edit, void, authorize]
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:
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: 216.699.9120  
Debit Account: 0000000000099999999101: 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.

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.
<table>
<thead>
<tr>
<th>Trace ID</th>
<th>Amount</th>
<th>Currency</th>
<th>Type</th>
<th>Account</th>
<th>Entered On</th>
<th>Status</th>
<th>Transmit Date</th>
<th>Fed. Ref. No./Int. Ref</th>
</tr>
</thead>
<tbody>
<tr>
<td>9225441</td>
<td>1,000.00</td>
<td>USD</td>
<td>Internal</td>
<td>500350599</td>
<td>Jan 02, 2003 2:46 PM EST</td>
<td>Snd/Completed</td>
<td>Jan 02, 2003</td>
<td>---</td>
</tr>
<tr>
<td>12544</td>
<td>750,000.00</td>
<td>USD</td>
<td>Internal</td>
<td>101139</td>
<td>Jan 02, 2003 2:16 PM EST</td>
<td>Void</td>
<td>Jan 02, 2003</td>
<td>---</td>
</tr>
<tr>
<td>59</td>
<td>7,800.00</td>
<td>USD</td>
<td>International</td>
<td>544130</td>
<td>Jan 02, 2003 2:16 PM EST</td>
<td>Authorization Required</td>
<td>Jan 02, 2003</td>
<td>2545678</td>
</tr>
<tr>
<td>49875</td>
<td>750,000.00</td>
<td>USD</td>
<td>Internal</td>
<td>121139</td>
<td>Jan 02, 2003 2:16 PM EST</td>
<td>Error, Refunded</td>
<td>Jan 02, 2003</td>
<td>---</td>
</tr>
<tr>
<td>63004</td>
<td>7,800.00</td>
<td>USD</td>
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<td>544120</td>
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<td>Jan 02, 2003</td>
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<td>8516148</td>
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<td>USD</td>
<td>Drawdown</td>
<td>546648</td>
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<td>Snd/Completed</td>
<td>Jan 02, 2003</td>
<td>4540840</td>
</tr>
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</table>
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.

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.
### 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.

#### Incoming/Outgoing Wire Activity Report

- **Date/Time**: Jan 02, 2003 2:46 PM EST
- **Account**: 546221
- **Description**: Incoming Money Transfer
- **Credit**: $4,902.13
- **Debit**: $4,903.13
- **Optional Text**: TRANSFER FED REF#: 546221 BK ANER KG / ORG-eva ATR DNT=SPAR KEY CON/AC-5466720279 RN/K-21057620000000

<table>
<thead>
<tr>
<th>Date/Time</th>
<th>Account</th>
<th>Description</th>
<th>Credit</th>
<th>Debit</th>
<th>Optional Text</th>
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</thead>
<tbody>
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</table>

**Total**: $10,058.27 $4,908.24
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.