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Introduction

Overview of Key Capture®

Thank you for choosing Key Capture, KeyBank’s automated deposit solution that bypasses the traditional paper check payment system.

Key Capture utilizes Windows XP or 2000, a check scanner, and a high-speed Internet-enabled desktop PC to scan and capture the front and back images of checks and MICR (magnetic ink character recognition) data. The check images and MICR data files are encrypted and then transmitted to KeyBank via the Internet to be processed and deposited into your checking account.

Icons

The following icons are used in this guide

<table>
<thead>
<tr>
<th>Note</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tip</td>
</tr>
</tbody>
</table>

Purpose of This Guide

This guide provides helpful information for using Key Capture, and covers such topics as installation, check capture, transmission, and reports. Also included is an appendix containing a glossary, quick-start guide, sample checks, and troubleshooting guide.

Words that are defined in the glossary are noted in bold the first time they appear in this manual.

Contact Us

For assistance with Key Capture, please contact us toll-free at 1-866-886-0848. Our hours of operation are Monday through Friday, 8:00 a.m. to 11 p.m. ET.
Chapter 1 Getting Started

Install the Software

A Key Capture Installer will contact each client to set up an appointment for installation and training. Please DO NOT attempt to load the software until directed to do so by Key Bank.

The user logging in to perform the installation must have administrator rights on the PC.

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
<th>Expected Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Disconnect the check scanner from your PC.</td>
<td></td>
</tr>
</tbody>
</table>
| 2.   | Copy and paste the URL below into your browser. You also can click directly on the link to open the application.  
      | https://www.checkdep.com/keylabel/download/rdsc60_kl_p.html  
      | To make sure you can access the link, go to Adobe.com for a free download of Adobe Reader 7.0 or higher. |                  |
| 3.   | Enter your user name and password to access the link.                 | The Key Capture Install Screen displays. |

(Continued on next page)
## Install the Software (cont.)

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
<th>Expected Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.</td>
<td>Click the purple <strong>Click Here</strong> link to launch the installation process.</td>
<td>The <strong>File Download – Security Warning</strong> box will launch.</td>
</tr>
</tbody>
</table>

### Key Capture® Install Screen

**Key Capture® Version 6.3 System Requirements**

**Hardware:**
- Intel Pentium II, 1.8 GHz processor. Minimum 512 MB RAM
- 17 inch SVGA display (1024x768) with Windows Display set to Small Fonts
- USB 0.9 Connection
- Minimum 50 MB free hard drive space

**Operating Systems:**
- Windows 2000 Professional SP4, Windows XP Professional SP2 or Vista
- Internet Explorer 6.0 SP2 or 7.0
- Microsoft .NET version 2.0 (Can coexist with other .NET versions) and may be downloaded from Microsoft [here](#)
- For Windows 2000 users, WebHTTP 6.1 is required. This is provided with Microsoft Hot Fix KB842773 and may be downloaded [here](#)

**High-speed Internet Connection:**
- Recommended Download Speed: 1.5 megabits per second (Mbps) or greater
- Required Minimum Upload Speed: 256 kilobits (kbps)
- Anti-Virus Protection Software and/or AntiSpyware may need to be disabled to allow for the initial installation
- Administrator rights are required for the initial installation of the software.

**Network Configuration:**
- If you have an authenticated network the user of the software must have network access and have the ability to download and save data.
- Port 443 is required for the SSL traffic on your network.

*To install Key Capture® Version 6.3 click [here](#)*
### Install the Software (cont.)

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
<th>Expected Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.</td>
<td>Click <strong>Run</strong> on the File Download dialogue box.</td>
<td>The installation process will begin.</td>
</tr>
</tbody>
</table>

#### File Download - Security Warning

Do you want to run or save this file?

- **Name:** RDSC63D_KL.exe
- **Type:** Application, 33.7 MB
- **From:** amdevelopment102.keybank.com

- [Run]
- [Save]
- [Cancel]

While files from the Internet can be useful, this file type can potentially harm your computer. If you do not trust the source, do not run or save this software. [What's the risk?](#)
Install the Software (cont.)

An Internet Explorer – Security Warning box may appear. If so, click Run on the Internet Explorer dialogue box to continue installation. Also a WinRAR Self Extracting Archive box appears showing the progress of the install.

Internet Explorer - Security Warning

The publisher could not be verified. Are you sure you want to run this software?

Name: RD5C63D_KL.exe
Publisher: Unknown Publisher

Run  Don't Run

This file does not have a valid digital signature that verifies its publisher. You should only run software from publishers you trust. How can I decide what software to run?

WinRAR self-extracting archive

Extracting RDSC63D_KL_INSTALL.cmd
Extracting RDcleanup.EXE
Extracting RDremove.EXE
Extracting install_kl_d63.EXE

Destination folder
C:\DOCUME~1\davisd\LOCALS~1\Temp\RarSPX0
Browse...

Installation progress

Install  Cancel
### Install the Software (cont.)

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
<th>Expected Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>6.</td>
<td>Click <strong>ok</strong> on the <em>Executable Package</em> screen.</td>
<td>The <code>c:\windows\system32\cmd.exe</code> box will appear.</td>
</tr>
</tbody>
</table>

The Executable Package screen will change according to the actions occurring on your PC.

Close browser once the install has completed.
Install the Software (cont.)

Application Updates

To prepare the check scanner for update, please follow the instructions below.

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
<th>Expected Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>If your check scanner has a power switch, turn it to the off position.</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Unplug power and USB cables</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Press ok to continue</td>
<td></td>
</tr>
</tbody>
</table>

If you do not follow the instructions above, the check scanner may not work correctly.

Message will display based upon the scanner type the client is installing.
Install the Software (cont.)

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
<th>Expected Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.</td>
<td>Once updates have completed, plug both the power and USB cables back in.</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>If your check scanner has a power switch turn it back to the on position.</td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Press ok to continue</td>
<td></td>
</tr>
</tbody>
</table>

Application Update

Application Prerequisites have been updated.

Before continuing:
1. Plug both power and USB cables to your check scanner back in.
2. If your check scanner has a power switch (located on the rear of the device), turn it back to the ON position.

Press "Ok" when you are ready to continue.
# Launch Key Capture

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
<th>Expected Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Close any open applications prior to launching <strong>Key Capture</strong>.</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Ensure the check scanner has been plugged in.</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Double click the <strong>Key Capture</strong> shortcut on your desktop.</td>
<td>The <strong>Key Capture</strong> sign-on screen will display.</td>
</tr>
</tbody>
</table>

If this is a new Key Capture install a number of files will be downloaded at this time. This may take several minutes.

![Key Capture](image)

**Sign On to Key Capture**

Enter your user name and password to sign on.

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>User Name</td>
<td>Type user name.</td>
</tr>
<tr>
<td>Password</td>
<td>Type password.</td>
</tr>
</tbody>
</table>

- **OK** button
- **Cancel** button
- [Click here for help...](image)

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
<th>Expected Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.</td>
<td>Type your user name and password in the applicable boxes.</td>
<td></td>
</tr>
</tbody>
</table>
  - The user name and password will be supplied by Key Bank prior to installation. |
  - **Note:** Type user name and password in all lowercase. |
  - Your password will remain in effect for 365 days. |
| 5.   | Press the **OK** button. |
  - **Key Capture** will launch. |
  - The **Key Capture** main window will display. (See next page.) |
Key Capture Main Window

The Key Capture main window is divided into four sections:

- **Make a Deposit** – This section is located in the left side of the window and lists your accounts. Click the Select link to choose the account where you will be making the deposit.

- **Recently Completed Deposits** – This section lists your most recent deposits and is located in the top half of the right side of the window. Click the View link to look at a particular deposit in more detail.

- **Bulletin Board** – Located in the bottom half of the right side of the window, the Bulletin Board is used for informational messages

- **Reports** – Click on the Report Tab along the top right of the screen to review a list of reports. Click the Select link to look at a particular report. Users may only access reports and accounts that have been assigned to that User. If the User does not have the access to view reports, the Reports area will display the following message: “No Reports Available…you have not been granted access to any reports.”

Links to Help are located on each half of the window.

The Exit button in the top right corner of the window allows you to exit Key Capture.

![Key Capture Main Window Image]
Chapter 2 – Check Capture

Prepare the Deposit

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
<th>Expected Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Select the account to which the deposit will be made.</td>
<td>The total deposit amount of the items must be calculated before checks can be scanned. The Expected Total screen will display.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>If a specific ID does not have proper authority to process a deposit, a message will display within the left side of the window.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>All checks must be endorsed prior to processing.</td>
</tr>
<tr>
<td>2.</td>
<td>Type the expected deposit amount, with a decimal point (e.g., 1000.00 = $1,000.00), in the box and press the OK button.</td>
<td>Within a few seconds, you should hear the check scanner initialize.</td>
</tr>
</tbody>
</table>

![Expected Total](image)

Expected Total

Acct, 681133

What is your expected deposit total?

Please enter the total value that you expect for this deposit. This will help make sure that the deposit is correct when you are ready to submit it.

59.92

[OK] [Cancel]
Scan Checks

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
<th>Expected Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Place the checks in the front feeder tray of the image capture device as follows:</td>
<td>The checks will automatically feed into the capture device. If the checks do not feed automatically, ensure the capture device is plugged into the PC and power outlet. Also verify the checks are in the forward-most position in the capture device.</td>
</tr>
<tr>
<td></td>
<td>• The face of the checks should be pointing outward.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• The right edge of all checks should be aligned.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• To ensure the proper feeding of checks, we recommend that initially no more than 20 checks be placed in the feeder at one time.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Checks should be placed all the way into the feeder.</td>
<td></td>
</tr>
</tbody>
</table>
Clear Check Jams

When checks jam in the scanner, a message will display notifying you that a jam has occurred in the scanner.

Follow these steps to clear the check jam.

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
<th>Expected Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Clear the jammed item from the check scanner and click ok.</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Check the tray at the end of the scanner and ensure that the last check in the tray is the last check on the screen. If there is a check in the tray, but not on the screen, it must be rescanned.</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Continue scanning remaining items.</td>
<td></td>
</tr>
</tbody>
</table>
Deposit Summary

As the checks are being scanned, check images will display.

- Listed in the left half of the window is the account number, plus options to scan a check, change a check, or review the deposit. A link to Help is located on the left half of the window.
- The right half of the window contains images of the scanned checks. Use the scroll bar on the far right side to view scanned checks that are not appearing in the window. Also displayed are boxes indicating the number of checks scanned, total amount of scanned checks, expected deposit total, and difference (if any). The Review Deposit button is located in the bottom right corner of the window.
- A Deposit Memo field is available at the bottom of the page. This field can be used to create a note for the deposit that will appear on the deposit receipt.
Deposit Summary (cont.)

Amount Only View

- Click the Amounts only button in the top middle of the window to view check amounts only. (See next page.)
- You may also view the amount of each check without viewing the images. This allows you to see more information on the screen for ease in balancing.

![Image of KeyCapture interface]

Scan a check
To add a check to your deposit, please place it in the check scanner.

Change a check
To change a check that is in your deposit list on the right, please double-click on the check. You will be able to look at a larger image, change the amount, remove the check, or look at the back of the check.

Review Deposit
When you finish scanning checks, click the Review Deposit button.

![Image of check summary]

Deposit Memo: [Field]  
Review Deposit [Button]
## View Scanned Checks

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
<th>Expected Results</th>
</tr>
</thead>
</table>
| 1.   | Double-click the image of the scanned check displayed on the right side of the window. | The **Check Information** window will open.  
- Images of the front and back of the check will display on the left side of the window.  
- A yellow **Check Information** box will display on the right side of the window. |
| 2.   | In the **Check Information** box:  
- Change the check amount by typing a new amount in the **Amount** field.  
- Press the **Remove Check** button to remove the check from the deposit. |  
| 3.   | Press the **OK** button after all tasks on the check have been completed. | The **Check Information** window will close. |
**Image Quality Analysis**

Key Capture software uses Image Quality Analysis (IQA) to determine whether the quality of the check image is acceptable to exchange with other banks. A check can fail Image Quality Analysis for any of the reasons listed below:

- Image position (upside down, backward, skewed)
- Ineligible items
- Image quality (too light, too dark)
- Rear partial image

The warning message for all IQA failures is similar. An example is shown below.

Determine why a check failed Image Quality Analysis and take appropriate action to correct the problem.
Ineligible Items

The following items cannot be scanned using Key Capture:

- Canadian or other foreign checks or drafts
- Savings bonds

If one of these items is captured, the following screen will display. Delete the item and deposit it manually.
Image Position

- If the check failed Image Quality Analysis (IQA) because it was upside down or backward, correct the problem by removing the poor image and rescan the check properly.

- Key Capture will display an “excessive skew” error message when the check has gone through the scanner at an angle, thus causing the image to be of poor quality. When this happens click remove to delete the image, remove the check and rescan it.

Rear Partial Image

Key Capture will display the “Rear Partial Image” error message when there is a problem with the image quality of the check. Delete the check and rescan it if the image of the back of the check is of worse quality than the original.
Duplicate Items

Key Capture compares current check information with checks captured over the last ten days and presents items found to be similar for review. It is important to scrutinize these items carefully, especially after clearing a jam, to prevent out-of-balance conditions and prevent negative impact to your clients.

If the check is a duplicate:

- Click the **Same Check** button to delete the check from the current deposit.
- If you determine this is not a duplicate check, click the **Different Check** button to keep the item in the current deposit.
Correct Image Capture Entries

Amount Entry

Key Capture software uses a process called Courtesy Amount Recognition (CAR) to read the numerically written dollar amount on a check. CAR typically can read 60 to 75% of the written amounts on checks.

If CAR fails to read the check:

- The Correction Required screen will display.
  - An image of the check will be shown on the left side of the screen.
  - A yellow message box will display on the right side of the screen stating that the amount of the check needs to be corrected.
- Type the amount with a decimal point (e.g., 500.00 = $500.00) in the Amount field and press the OK button.
- Press the Remove Check button to remove the check.

Checks will continue to feed through the image capture device even when a previously scanned check is presented for correction. After an amount has been entered, the software will continue reading until the batch is complete or another check is presented for correction.
Review Deposit

Once all items have been scanned, click the Review Deposit button in the lower right corner of the window. The Key Capture Review Deposit screen will display. (See next page.)

(Continued on next page)
Review Deposit (cont.)

Key Capture Review Deposit Screen

The Key Capture Review Deposit screen is divided into four main sections:

- The top left section contains a detailed listing of all the checks that have been captured as part of the current deposit. Clicking the headings will sort the checks by DIN, Amount, or Item Corrected field names. Click the detail line once to produce the image of the check in the top right section of the screen.

- The top right section of the screen contains the image of the item that is highlighted on the left. Moving the bar between the magnifying glasses will zoom in or out on the image. The front or rear of the check can be viewed by clicking the corresponding thumbnail image.

- Below the image of the check, in the bottom right portion of the screen, is the details section. To change the amount of the check, click on the amount field, enter the new dollar amount, press enter, then click Apply Changes to complete correction. Checks may also be deleted from the deposit by clicking Remove Check.

- To enter a Memo for an item, enter the information in the blank space to the right of the Item Level Memo, press enter, then click Apply Changes. This Item Level Memo will display on the Daily Deposit Detail Extract Report.

- If the account is ACH enabled, the ACH line will be listed. (See “Additional Features Section” for further details on ACH Conversion.)

- The bottom left section of the screen contains details of the deposit. From this section, the deposit memo can be added or changed.
**Balance Deposit**

**In-Balance Deposit**

The transaction is in balance when the total amount of the checks scanned equals the amount of the expected deposit total, and the amount in the *Difference* field displays as “$0.00.”

Also, the **Submit Deposit** button in the bottom of the window will be enabled when the transaction is balanced and ready for transmission.

(Continued on next page)
**In-Balance Deposit (cont.)**

**Confirm Deposit**

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
<th>Expected Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Click the <strong>Submit Deposit</strong> button.</td>
<td>The Deposit Confirmation Screen will display.</td>
</tr>
<tr>
<td>2.</td>
<td>Review the information on the <strong>Deposit Confirmation</strong> screen.</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Click the <strong>Go Back</strong> button to make any changes.</td>
<td>You will be taken back to the <strong>Review Deposit</strong> screen, where you will have the opportunity to make changes before submitting the deposit.</td>
</tr>
<tr>
<td>4.</td>
<td>Click the <strong>Confirm</strong> button to finalize your submission.</td>
<td>The <strong>Deposit Receipt</strong> window will display. (See next page.)</td>
</tr>
</tbody>
</table>

![Deposit Confirmation Screen](screenshot.png)

> (Continued on next page)
In-Balance Deposit (cont.)

Deposit Receipt

The Deposit Receipt window will display after the Confirm button is pressed.

- Click the Print button to print the deposit receipt.
- Click the OK button to return to the main window.

This disclaimer will display at the bottom of the deposit receipt: “Deposits received after the stated cut-off time or on any non-business day will be posted to accounts on the next business day.”
Transmission Review

Past deposits are available for review and research by accessing the main screen. Click the View link next to the deposit to review that specific deposit.
### Exit Key Capture

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
<th>Expected Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Click the <strong>Exit</strong> button in the top right corner of the main window.</td>
<td>The Key Capture application will close.</td>
</tr>
</tbody>
</table>

#### Key Capture Interface

- **Make a Deposit**
  - You can make a deposit by selecting an account from the list below.
  - **Account**: 123456789
  - **Location**: 12345
  - **Account Description**: ABC Company

- **Deposit History**
  - Your most recent deposits are shown in the list below. You can choose to view one of these deposits by selecting it.
  - **Date**: 2/15/08 10:52 AM EST
  - **Account**: 987654321
  - **Location**: 98765
  - **Amount**: $200.00

- **Bulletin Board**
  - For Key Capture technical support, please contact 1-866-886-0846.
Chapter 3 – Exceptions

“Piggy-Backed” Checks

Piggy-backed checks occur when two checks go through the scanner at the same time. This causes poor image quality as well as a difference in the deposit amount.

Uncorrected images will be charged back as an adjustment.

Follow the steps below to correct piggy-backed checks.

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
<th>Expected Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Remove both checks from the scanner.</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Delete the multiple check image.</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Place a sticker over the scanner endorsement on the back of the bottom check.</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Rescan both checks.</td>
<td></td>
</tr>
</tbody>
</table>
## Out-of-Balance Deposit

If the total amount of the checks scanned does not equal the amount of the expected deposit total, the deposit is out-of-balance. The difference amount is displayed at the bottom of the screen. Determine the cause of the out-of-balance condition by performing the following:

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
<th>Expected Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Verify that the correct number of checks have been scanned.</td>
<td>If incorrect, may indicate a piggy back situation.</td>
</tr>
<tr>
<td>2.</td>
<td>Verify that the expected total amount was entered correctly.</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Using the scroll bar on the right verify that each check scanned in for the correct amount by comparing the amount on the face of the check with the amount in the box at the top right corner of each image.</td>
<td></td>
</tr>
</tbody>
</table>

![Key Capture interface](image)
**Out-of-Balance Deposit (con’t)**

Verify the check amounts of your adding machine tape as well, recalculate if necessary. Correct the out-of-balance situation by performing the following:

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
<th>Expected Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Place any unscanned checks in the scanner</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Delete and rescan any Piggybacked checks.</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Correct any image capture entries by double clicking the image and keying in the correct check amount.</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Edit the expected total if necessary.</td>
<td></td>
</tr>
</tbody>
</table>

(Continued on next page)
Out-of-Balance Deposit (con’t)

The following will display in the bottom of the Review Deposit window.

- In the Difference box, the amount of the difference between the total amount and expected deposit total.
- A message stating that the deposit is out-of-balance.
- A link providing the option to change expected deposit total.

The Submit Deposit button will be unavailable when the deposit is out of balance.

(Continued on next page)
Out-of-Balance Deposit (con’t)

Determine the cause of an out-of-balance condition by performing the following:

**Editing the Amount of the Expected Total**

Ensure that the amount of the expected deposit total was entered correctly.

Correct the **Expected Total Amount** by performing the following:

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
<th>Expected Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Compare the amount of the deposit with the expected deposit total.</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Click on the link provided in the deposit total area at the bottom left portion of the screen.</td>
<td>The Expected Total screen will display. (See below.)</td>
</tr>
<tr>
<td>3.</td>
<td>Key in the correct expected deposit total and click <strong>ok</strong>.</td>
<td>A new screen will display indicating that the transaction is in balance.</td>
</tr>
</tbody>
</table>

![Expected Total Screen](image)
Out-of-Balance Deposit (cont.)

Editing the Amount of the Expected Total (cont.)

Once you have made the necessary changes, a new window should display indicating that the deposit is now in balance. The following also should display in the window:

- In the Difference box, the amount of the difference between the total amount and expected total should be "$0.00."
- The Submit Deposit button should be enabled.

Click the Submit Deposit button to submit the transaction and proceed to the Deposit Confirmation Screen.

(Continued on next page)
Chapter 4 – Resume Deposits

If the Internet connection is lost prior to the submission of the deposit, or the Key Capture application goes down, the deposit can be resumed from the point where the problem occurred.

When Key Capture is restarted the following screen will display.

![Resume Last Deposit Screen]

You currently have an unfinished deposit. You can choose to resume the deposit and continue processing it, cancel the deposit, or leave the deposit and close this application.

Deposit Details

- **Account:** 1moreaccount, 4567896446
- **Start Time:** 10/27/2006 10:39:43 AM
- **Number of Checks:** 50
- **Current Total:** $107,186.22
- **Expected Total:** $10,000,000.00

Click **Resume Deposit** to resume the last deposit. Ensure that the last check in the tray is the last check on the screen. Remove any checks from the scanner that do not appear on the screen and reprocess those items.

(Continued on next page)
Resume Deposits (cont.)

Click **Cancel Deposit** to delete the deposit. The following screen will display to verify that the action is correct.

![Cancel Deposit Screen]

There is currently a deposit in progress. If you cancel the deposit now, you will loose any work that you have done. How would you like to continue?

- [ ] Cancel Deposit
- [ ] Return to Deposit

Once the deposit is canceled it cannot be recovered and all checks will have to be recaptured.
Chapter 5 – Reports

View Reports

You may only access reports and accounts that have been assigned to you.

If you do not have access to view reports, the Reports area will display the following message: "No Reports Available.......... you have not been granted access to any reports"

To view reports:

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
<th>Expected Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Click SELECT next to the name of the report you wish to access. A screen will be displayed allowing you to view the selected report. Default values are displayed. You are provided the opportunity to tailor the report content by selecting specific criteria.</td>
<td></td>
</tr>
</tbody>
</table>
View Reports (con’t)

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
<th>Expected Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.</td>
<td>Choose the specific criteria from the options provided, such as business date and account number and click on VIEW REPORT.</td>
<td></td>
</tr>
</tbody>
</table>

To Print or Export Reports:

Once the report is displayed:

**To print**: Click on the PRINT icon in the function bar at the top of the page.

**To export**: Choose the desired file format from the drop down list provided and click on EXPORT.

The following file formats are available: XML, CSV (comma - delimited), TIFF, Acrobat (pdf), Web Archive (.mhtml) and Excel.
Daily Deposit Detail Extract

The Daily Deposit Detail Extract provides the details for deposits made on the selected business day.

Choose the Business Date and Account Number, then click View Report.

Note: If the account number is assigned to more than one site, then the account number is listed once per site in the account number dropdown list.

To print the extract, click the Print icon on the report function bar.

To export the data to a file, select a format, then click Export. These file formats are available: XML, CSV (comma-delimited), Tiff, Acrobat (pdf file), Web Archive (.mhtml), or Excel.
**Daily Deposit Detail Extract (con’t)**

**Report Fields:**

- **Processing Date:** Processing date is in mm/dd/yyyy format.
- **Deposit Account:** The deposit account number.
- **Site ID:** The site ID.
- **Deposit ID:** The deposit ID.
- **Deposit Receipt Time:** The deposit receipt time. (EST)
- **Memo:** Any notation made by the depositor.
- **ISN:** The item sequence number.
- **Account Number:** The account number.
- **Routing and Transit:** The routing and transit number.
- **Serial Number:** The serial number is the check number on a business check.
- **Tran Code:** The transaction code is the check number on a personal check.
- **Amount:** The amount of the deposit.
Daily Deposit Details Report

The **Daily Deposit Details Report** provides the details for deposits made on the business day you choose.

Choose the business date and account number, then click View Report.

To print the extract, click the Print icon on the report function bar.

To export the data to a file, select a format, then click Export. These file formats are available: XML, CSV (comma-delimited), Tiff, Acrobat (pdf file), Web Archive (.mhtml), or Excel.

![Daily Deposit Details Report Image]
Daily Deposit Details Report (con’t)

Report Fields:

Deposits for account #: The deposit account number.

Amount: Total of all deposits for the account in this report.

Item count: Count of all items in all deposits for the account in this report.

Deposit ###: The item sequence number of the deposit.

Made at: Time (EST)

by: Name or ID of the user who made this deposit.

at site: The deposit site ID.

Amount: The total amount of this deposit.

Image: The image of the front of the item.

ISN: The item sequence number of the item.

Amount: The amount of the item.
Deposit Summary Report

- The Deposit Summary Report provides a summary of all deposits made at all sites and accounts that the user has authority for.

- Select a date range and account number, then click View Report.

- To print the extract, click the Print icon on the report function bar.

- To export the data to a file, select a format, then click Export. These file formats are available: XML, CSV (comma-delimited), Tiff, Acrobat (pdf file), Web Archive (.mhtml), or Excel.

- Report Fields: Report data is grouped first by date, then account, then site.
Deposit Summary Report (con’t)

**Date**: Processing date in mm/dd/yyyy format.

**Total deposits**: Total of all deposits for all accounts on the date.

**Deposit count**: Total count of all deposits for the date.

**Item count**: Total count of all items in all deposits for the date.

**Deposits for account #**: The deposit account number.

**Total deposits**: Total of all deposits for this account on the date.

**Deposit count**: Total count of all deposits for this account on the date.

**Item count**: Total count of all items for this account on the date.

**Deposits for site #**: The site number.

**Total deposits**: Total of all deposits for this account, date and site.
**Item Search Report**

The **Item Search Report** provides the code-line and image information for items within the search criterion.

**To View Reports:**

There are only two required fields, and leaving any of the other fields blank will not limit the search. All wildcards are implicit, which means that everything that matches your criteria will be returned.

Once all of the search criterion are entered, click **View Report** to begin the search.

The on-screen report displays 25 rows of data. To change the maximum rows displayed, select a value in the Max Number of Items Returned field. Minimum is 1 and maximum is 1000.

**To Print or Export:**

To print the report, choose the **Print** icon on the function bar.

To export the data to a file, select the format, then click **Export.**
Item Search Report (con’t)

Report Fields:

The Report has 8 different parameters used to narrow or widen the search. They are the following:

From Date: The oldest date to begin searching for items. This is initially set to the current date. This is a required field.*

To Date: The most recent date to end searching for items. This is initially set to the current date. This is a required field.*

Amount >= (greater than or equal to): The lower bound for searching on item amount. Numeric data only.**

Amount <= (less than or equal to): The upper bound for searching on item amount. Numeric data only.**

Check Account Number: The account number of the check, which can be found in the MICR code-line.

Deposit Account Number: Lists all available account numbers. Select one or select all.

Routing and Transit: The Routing number found on the check, which can be found in the MICR code-line.

Check Number: Represents the number of the check, which depends on the type of check scanned.

Max Number of Items to Return: The number of rows to display, one item per row.

Notes:

* Item data for this report is limited to a 45 day history.

** Data entered into these fields must be numeric, otherwise there will be an error running the reports. The result set is limited to the most recent 1000 items. Better performance can be achieved with more narrow search criterion.
**Item Search Report (con’t)**

**Report Result:** ***

- **Show Image** - Initially collapsed, when expanded will show the front and rear image.
- **ISN** - Item sequence number given to each check.
- **Deposit Account Number** - Account in which the check was deposited.
- **Site ID** - Identifier of the site where the deposit was made.
- **Check Account Number** - The Account number found on the check.
- **Routing/Transit** - The RT number found on the check.
- **Tran Code** - The Transaction code, which is sometimes the same as the check number.
- **Western Aux** - The Western Aux code, which is sometimes the same as the check number.
- **Serial Number** - The Serial Number, which is sometimes the same as the check number.
- **Amount** - The dollar amount of the item.
- **Receipt Time** - The time that the bank received the deposit. (EST)
# Chapter 6 – Additional Features

## ACH Conversion

### Maintain Opt Out Account List

The **Opt Out Table** contains information regarding accounts that cannot be converted to ACH transactions.

Follow these steps to make manual changes to the **Opt Out Table**.

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
<th>Expected Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Click the blue <strong>Edit ACH Opt Out Account info</strong> link located in the lower left corner of the Key Capture main window.</td>
<td>The ACH Opt Out screen will display. (See next page.)</td>
</tr>
</tbody>
</table>

(Continued on next page)
Maintain Opt Out Account List (cont.)

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
<th>Expected Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.</td>
<td>Enter the Customer Name, Account Number and Routing &amp; Transit of the accounts that cannot be converted to ACH.</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Click the <strong>Add</strong> button.</td>
<td>The information will move to the left side of the screen.</td>
</tr>
</tbody>
</table>

(Continued on next page)
Maintain Opt Out Account List (cont.)

ACH Opt Out data can also be imported from an external csv file, which can be created in Microsoft Excel. There are several parameters regarding the file:

- Start in Cell A1. No headings should be on the file.
- Order the data as follows: Customer Name (Column A), Routing and Transit (Column B), and Account Number (Column C).
- Format all cells as text.
- Save the file by first saving it as a Microsoft Excel® spreadsheet (.xls format) and then performing a “Save as” to save the file as a csv file.
- Edit the file by opening the xls format file and performing the same save routine.

Follow the steps below to import a file.

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
<th>Expected Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Click located next to the Import File Name box (see previous page) to browse and locate the file to be imported.</td>
<td>The file name will display in the Import File Name box.</td>
</tr>
<tr>
<td>2.</td>
<td>Locate the file and click Open.</td>
<td>The file name will display in the Import File Name box.</td>
</tr>
</tbody>
</table>

(Continued on next page)
## Maintain Opt Out Account List (cont.)

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
<th>Expected Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.</td>
<td>Click the <strong>Import</strong> button. If an error message (see below) is returned, there is an error with the csv file. Ensure that all cells are formatted as text.</td>
<td>The <strong>Import Status</strong> screen will display.</td>
</tr>
<tr>
<td>4.</td>
<td>Click the <strong>Done</strong> button in the upper right corner of the screen when the import is complete.</td>
<td>The file name will display on the <strong>Opt Out Account List</strong>.</td>
</tr>
</tbody>
</table>
Occasionally, when utilizing BOC Check Conversion, you may need to remove or opt out an item. Key Capture makes this fast and easy.

To exclude or ‘Opt Out’ an item from ACH Check conversion before submitting a deposit follow these steps:

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
<th>Expected Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Locate the desired item within the <strong>Review Deposit</strong> page.</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Change the ACH Status of the desired item from 'Not Opted Out' to 'Opted Out'</td>
<td>Prevents this item from being converted into an ACH transaction.</td>
</tr>
<tr>
<td>3.</td>
<td>Click “Apply Changes”</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Select ‘Submit Deposit’ to continue with the deposit process.</td>
<td></td>
</tr>
</tbody>
</table>
Appendix

Glossary

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Number</td>
<td>The unique number assigned to a customer's account.</td>
</tr>
<tr>
<td>Capture</td>
<td>A term used that represents the first time items are processed through a MICR reader.</td>
</tr>
<tr>
<td>Courtesy Amount Recognition (CAR)</td>
<td>Software used to automatically determine the amount of a check by digitally reading the handwriting.</td>
</tr>
<tr>
<td>Check 21 Law</td>
<td>Effective January 28, 2004, this is a law that mandates that a substitute check is the legal equivalent of the original check. All financial institutions must accept substitute checks.</td>
</tr>
<tr>
<td>DIN</td>
<td>Document ID Number. A sequential number assigned to each check as it is captured. This number is endorsed on the rear of each check as it goes through the scanner.</td>
</tr>
<tr>
<td>Endorsement</td>
<td>As items are captured through the scanner, the back of the item is “endorsed” to show that KeyBank processed the item. The endorsement also includes information such as the sequence number and KeyBank’s routing number.</td>
</tr>
<tr>
<td>Key Capture</td>
<td>The name of KeyBank’s product that allows clients to capture and review deposits.</td>
</tr>
<tr>
<td>MICR (Magnetic Ink Character Recognition)</td>
<td>The line of numbers on the bottom of checks that is printed in magnetic ink. As checks are run through the scanner, the MICR line is read. The MICR line contains the route transit number, check number, and account number.</td>
</tr>
</tbody>
</table>

(Continued on next page)
**Glossary (cont.)**

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Piggyback</td>
<td>This occurs when two checks are fed through the scanner at once. Many actions can be taken to reduce the number of piggybacks that occur, including better maintenance on the scanner and better item preparation prior to check capture. Piggybacks must be deleted and rescanned.</td>
</tr>
<tr>
<td>Reject</td>
<td>An item than cannot be read by the scanner. Causes for rejects vary; the most common ones are: bad MICR, folded check, piggybacks, and scanner performance.</td>
</tr>
<tr>
<td>Route Transit (RT) Number</td>
<td>An unique number on the MICR line of all documents that identifies the bank that owns the account. The first four digits identify the Federal Reserve office that serves the bank. The next four digits identify the bank responsible for paying the check. The last digit is a check digit used to verify the first eight digits.</td>
</tr>
<tr>
<td>Sequence Number</td>
<td>An unique identifying number automatically assigned to each check during capture. The sequence number assists in obtaining an image of an item or when researching differences.</td>
</tr>
<tr>
<td>Serial Number</td>
<td>A field on the MICR line that contains the check number of a business (commercial) check.</td>
</tr>
<tr>
<td>Skew</td>
<td>Occurs when a check goes through the scanner at an angle, resulting in a poor image capture. Skewed checks must be deleted and rescanned.</td>
</tr>
<tr>
<td>Substitute Check</td>
<td>A paper reproduction of an original check created directly from the original check or a reproduction of the original check that contains an image of the front and back of the original check or a previous substitute check and has all the attributes of the original check and is machine-readable.</td>
</tr>
<tr>
<td>Tran Code</td>
<td>A field on the MICR line that contains the check number of personal checks.</td>
</tr>
<tr>
<td>Virtual Item</td>
<td>A term used to identify an electronic item that was not created from a physical document.</td>
</tr>
</tbody>
</table>
Key Capture® Quick-Start Guide

1. Launch the Key Capture application.
   a. Close any open applications running on your PC.
   b. Double click the shortcut on your desktop. The Key Capture® sign-on screen will display.
   c. Type your user name and password in the applicable boxes.
   d. Press the OK button.
   e. Key Capture will launch and the Key Capture main window will display.

2. Prepare the deposit.
   a. Select the account to which the deposit will be made. The Expected Total screen will display.
   b. Type the total amount of the transaction (with a decimal point) in the Amount field.
   c. Press the OK button.
   d. Within a few seconds, you should hear the check scanner initialize.

3. Scan checks.
   a. Place checks in the front feeder tray of the image capture device as follows:
      • The face of the checks should be pointing outward.
      • The right edge of all checks should be aligned.
      • Initially, no more than 20 checks should be inserted at one time.
      • Checks should be placed all the way into the feeder.
   b. The checks will automatically feed into the capture device.

4. Balance the transaction.

5. Send data.
   a. Click the Review Deposit button once the transaction is in balance.

6. Confirm the deposit.
   a. Review the information on the Deposit Confirmation screen.
   b. Click the Confirm button to finalize your submission. The Deposit Receipt window will display.
   c. Click the Print button to print the deposit receipt (if needed).
   d. Click the OK button to return to the main window.

7. Exit Key Capture.
   a. Click the Exit button in the top right corner of the main window. The Key Capture application will close.
Sample Checks

Shown below and on the next page are samples of personal, business, and substitute checks.

Personal (Retail) Check

![Personal Check Image]

- **Routing Number** - Identifies the bank that owns the account
- **Check Number** - The number of the check (also appears in the upper right corner of the check)
- **Account Number** - Represents the account from which funds will be taken
- **Dollar Amount** - The value of the check; printed on the check by the first bank to receive it. Most checks in Key Capture will not have a dollar amount printed on them.

Business (Commercial) Check

![Business Check Image]

- **Serial Number** - On commercial checks, the check number is replaced by the serial number
Substitute Check

A "4" or "5" in this field indicates the item is a substitute check.
## Troubleshooting Guide

<table>
<thead>
<tr>
<th>Situation</th>
<th>Message in Key Capture</th>
<th>Action Steps</th>
</tr>
</thead>
<tbody>
<tr>
<td>Missing Amount</td>
<td>• Amount field missing.</td>
<td>• Type the amount.</td>
</tr>
<tr>
<td>Canadian or Foreign Item</td>
<td>• Item failed Image Analysis. The following test failed: <strong>Canadian or Foreign Check.</strong></td>
<td>• Delete the item and manually deposit it.</td>
</tr>
<tr>
<td><strong>Image Too Dark or Too Light</strong></td>
<td>• Item failed Image Analysis. The following test failed: <strong>Front Above Maximum Size.</strong></td>
<td>• If the image is readable, click <strong>ACCEPT</strong>. If the image is not readable, click <strong>REMOVE</strong> and rescan it. If the item is not accepted, manually deposit it.</td>
</tr>
<tr>
<td></td>
<td>• Item failed Image Analysis. The following test failed: <strong>Rear Above Maximum Size.</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Item failed Image Analysis. The following test failed: <strong>Front Too Light/Dark.</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Item failed Image Analysis. The following test failed: <strong>Front Partial Image.</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Item failed Image Analysis. The following test failed: <strong>Rear Partial Image.</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Item failed Image Analysis. The following test failed: <strong>Front Too Light/Dark.</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Item Failed Image Analysis. The following test failed: <strong>Front Streaks or Bands.</strong></td>
<td></td>
</tr>
<tr>
<td>Item Unreadable</td>
<td>• Item failed Image Analysis. The following test failed: <strong>Rear Excessive Skew.</strong></td>
<td>• If the image is readable, click <strong>ACCEPT</strong>. If the image is not readable, click <strong>REMOVE</strong> and rescan it. If the item is not accepted, manually deposit it.</td>
</tr>
<tr>
<td>(skewed, backward, non-MICR ink,</td>
<td>• Item failed Image Analysis. The following test failed: <strong>Front Partial Image.</strong></td>
<td></td>
</tr>
<tr>
<td>upside down, etc.)</td>
<td>• Item Failed Image Analysis. The following test failed: <strong>Front Streaks or Bands.</strong></td>
<td></td>
</tr>
<tr>
<td>Scanner Will Not</td>
<td>A message will not display.</td>
<td>• Check the connection to the PC.</td>
</tr>
<tr>
<td>Initialize or Scan</td>
<td></td>
<td>• Check the connection to the power source.</td>
</tr>
</tbody>
</table>

*Canadian or Foreign Item* refers to items such as checks written in a foreign language or in Canadian funds.

*Front Too Light/Dark* refers to items where the image is either too light or too dark.

*Front Partial Image* refers to items where only a partial image is captured.

*Rear Partial Image* refers to items where only a partial image is captured from the back.

*Front Streaks or Bands* refers to items where streaks or bands are present in the image.

*Rear Excessive Skew* refers to items where the image is excessively skewed at the rear.