



Account Reconciliation Plan User Guide

Table of Contents

	Page
1. Introduction	3
1.1 ARP Guidelines	3
2. Account Reconciliation Reports	5
3. Check Issue Maintenance	8
3.1 Inquiry on Status of a check	8
3.2 Add a check issue record	11
3.3 Cancel a check issue record	14
4. Check Issue History	17
5. Glossary of terms	19

1. Introduction

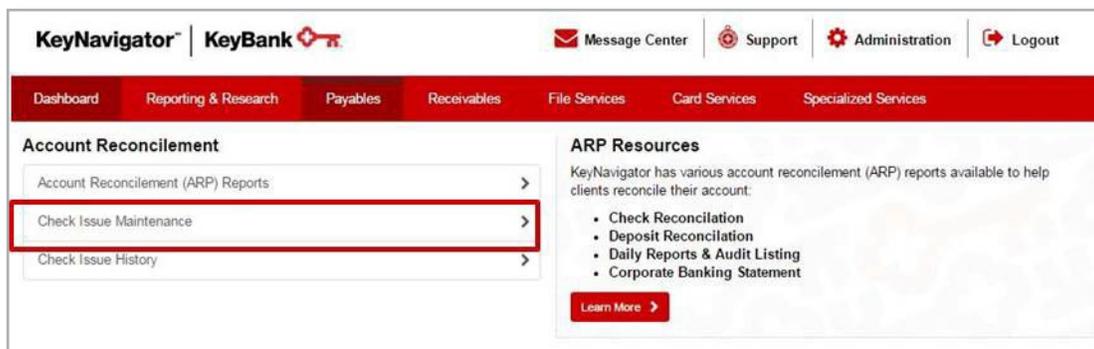
KeyBank (Key) provides a full suite of reconciliation solutions, including Full, Partial and Deposit Reconciliation. Partial Account Reconciliation Plan (ARP) provides a listing of numerically sorted paid checks. Full ARP provides a complete itemized list of all paid and outstanding checks and exception items. This service requires that you submit a check issue file to Key. The Deposit Reconciliation offering provides a list of deposits by store/location number.

Key’s ARP service helps to expedite the internal reconciliation process by providing a report of paid checks, including: serial number, dollar amount, and date, along with any stop payments. Our Full service also provides cancelled checks, paid exceptions, e-check/ACH items, and outstanding checks (unpaid).

Key also provides payee verification (payee positive pay) as an added layer of protection. This service compares the payee information on items presented for payment to the issue data that you provide to us. Items that do not match the issue file are presented for your review.

1.1 ARP guidelines

- Your service start date coincides with your first full statement cycle. The implementation date is the date testing is completed and the file moves into production.
- You should submit your file of issued checks as soon as possible after checks are issued. For Positive Pay processing, the deadline is 11:00 p.m. ET on the day prior to the physical distribution of checks (this includes manually issued checks).
- You can manually enter issue or cancel information through the Payables section of KeyNavigator, by utilizing the **Check Issue Maintenance** function within Account Reconciliation.

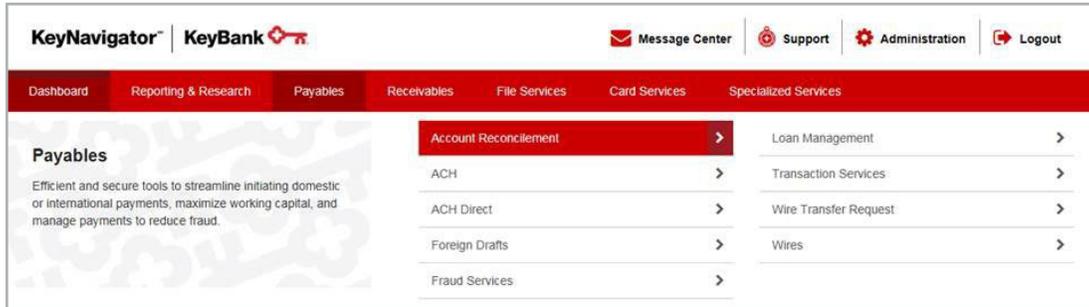


- Checks that are manually added after the period-end reconciliation has been completed will be added to the next month's reconciliation. You should complete these manually added items by the last day of your statement cycle.
- You are responsible for validation of any Paid No Issue (PNI) items on your reconciliation as a result of an incomplete or missing issue file.
- You will need to use the file date on all Canceled/Voided items, as using the issue date will change the Previous Outstanding Balance.
- If using KeyNavigator, you will automatically be granted access to the Daily Audit Listing Report. This report shows all issues and cancels on the previous day's file and will be available for you to review after 8:00 a.m. ET.
- In the event that an incorrect file was sent to Key, you will need to have the file backed out. Please send an email to ARP_Transmissions@KeyBank.com, and make sure to include your name and phone number in the email. In the subject line put "Need File Assistance." An associate will then assist you. You can also call Commercial Banking Services at 800-821-2829.

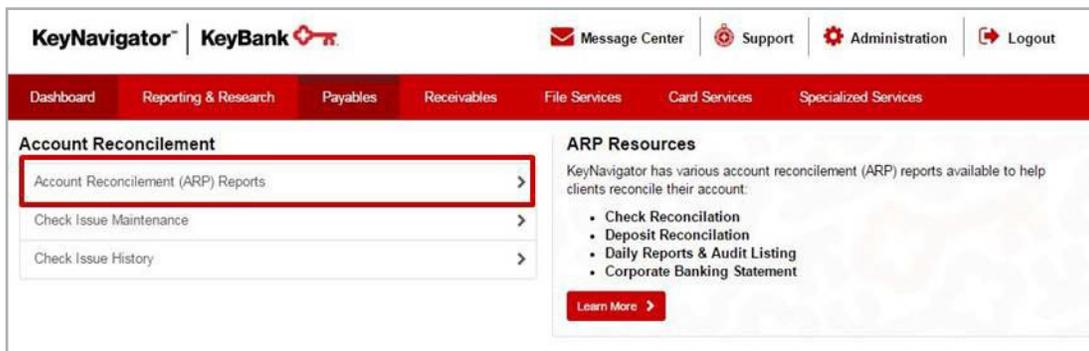
2. Account Reconciliation Reports

This section will outline how to access your ARP reporting.

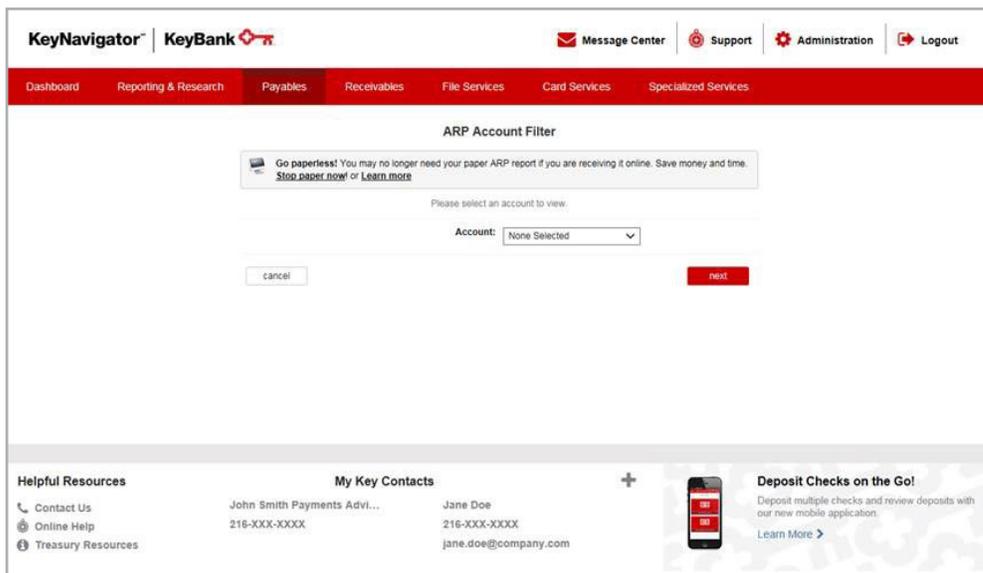
1. Select **Account Reconciliation** from the **Payables** section of KeyNavigator.



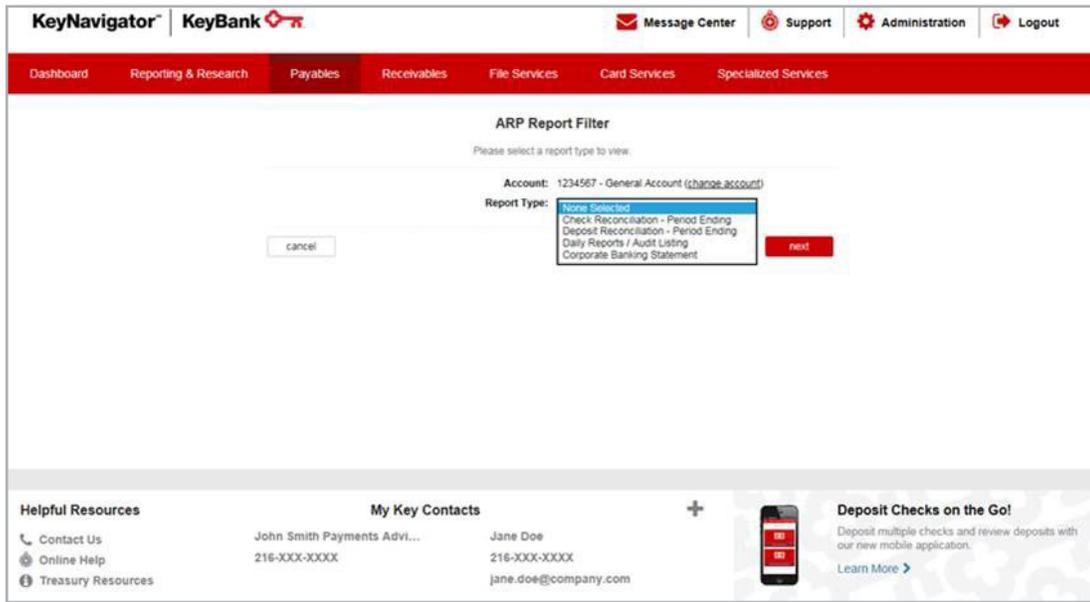
2. Then select **Account Reconciliation (ARP) Reports** from the main page.



3. Utilize the dropdown menu to select the appropriate account, and then click **Next**.



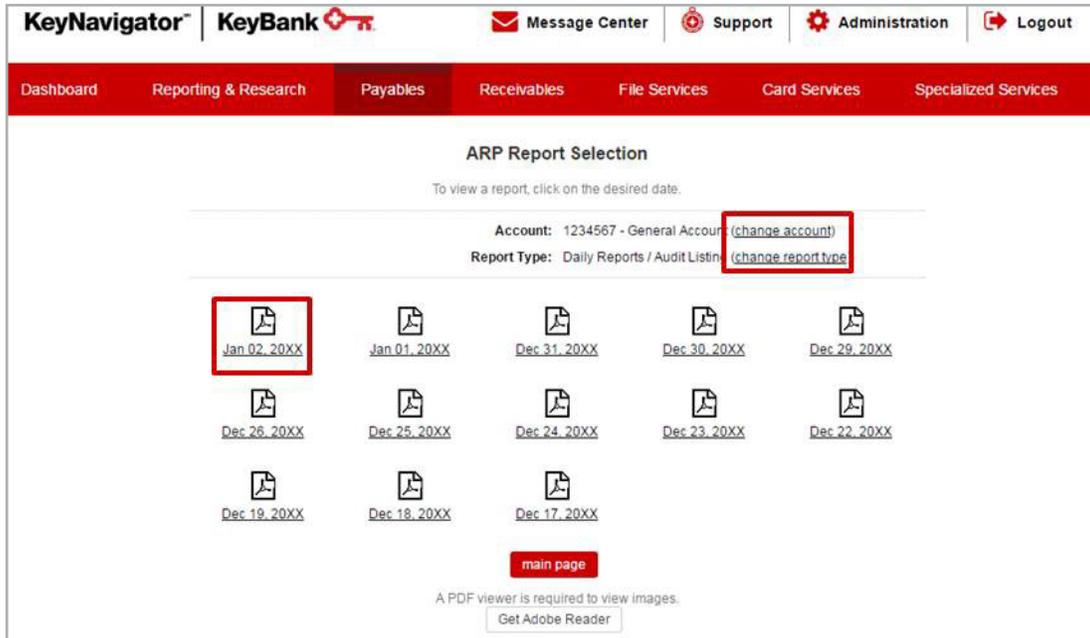
4. Utilize the dropdown menu to select the type of report you wish to view.



- Check Reconciliation – Period Ending – The Check Reconciliation report will provide a listing of paid checks, and if you are on Full ARP, you will also receive a listing of outstanding checks and exception items. These reports are available online for 13 months.
- Deposit Reconciliation – Period Ending – This report provides a list of deposits by store/location number. These reports are available online for 13 months.
- Daily Reports/Audit Listing – The Daily Audit Report contains details from the issue file and confirms that your file was received. Additionally, you can confirm receipt of your ARP file by checking the audit listing. These reports are available online for 62 days.
- Corporate Banking Statement –The end-of-period banking statement. These reports are available online for 13 months.

5. Select **Next**.

- 6. From this screen, you can view a PDF version of the selected report by clicking on the report that you wish to view; change the account number by clicking on **Change Account**; or change the type of report by clicking on **Change Report Type**. Select **Main Page** to return to the Account Reconciliation page.



3. Check Issue Maintenance

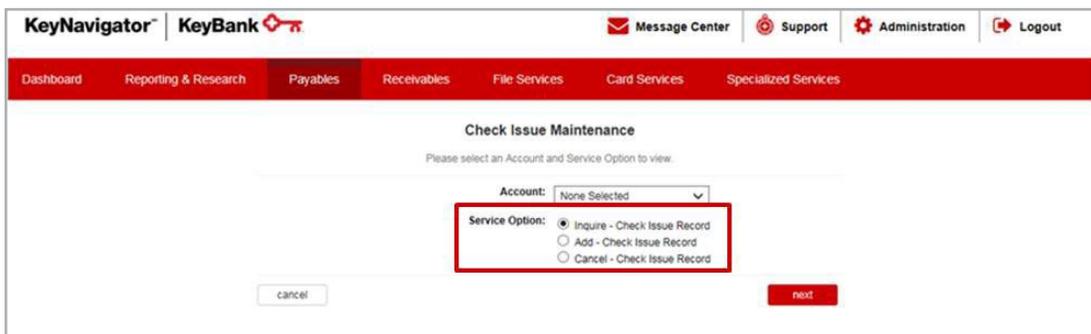
Check maintenance services enable you to manually add or cancel issue records or inquire into the status of a check. Adds and Cancels process just like an Issue File Transmission and update the ARP and Positive Pay systems as they are submitted. You can create up to 50 entries at a time. Adds should be submitted before checks are distributed. The Check Issue Inquiry function is available on business days, 8:30 a.m. – 11:00 p.m. local time.

3.1 Inquiry on Status of a Check

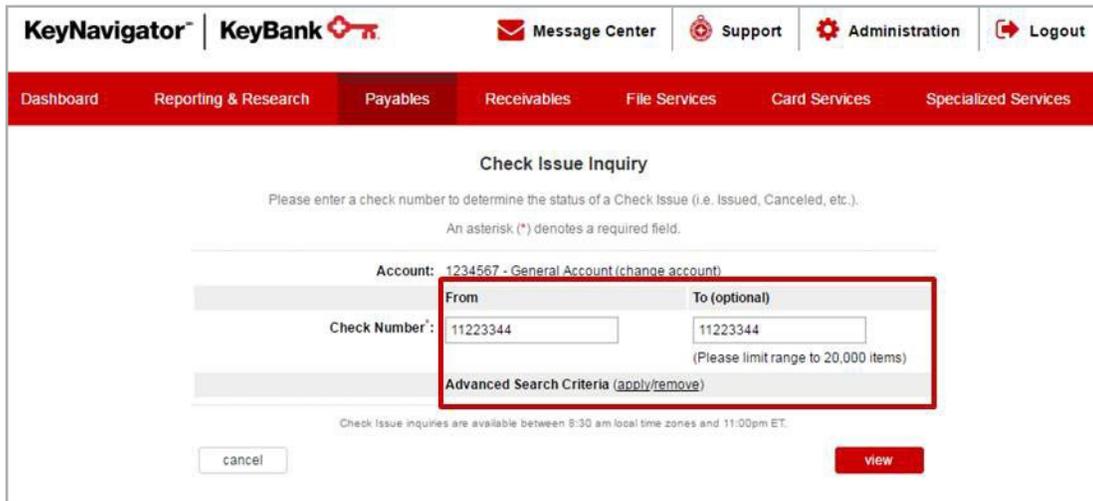
1. Select **Check Issue Maintenance** from the Account Reconciliation page.



2. Use the dropdown menu to select the appropriate account.
3. Choose **Inquire – Check Issue Record** from the available selections.



4. Select **Next**.



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Check Issue Inquiry

Please enter a check number to determine the status of a Check Issue (i.e. Issued, Canceled, etc.).
An asterisk (*) denotes a required field.

Account: 1234567 - General Account ([change account](#))

	From	To (optional)
Check Number*	11223344	11223344 <small>(Please limit range to 20,000 items)</small>

Advanced Search Criteria ([apply/remove](#))

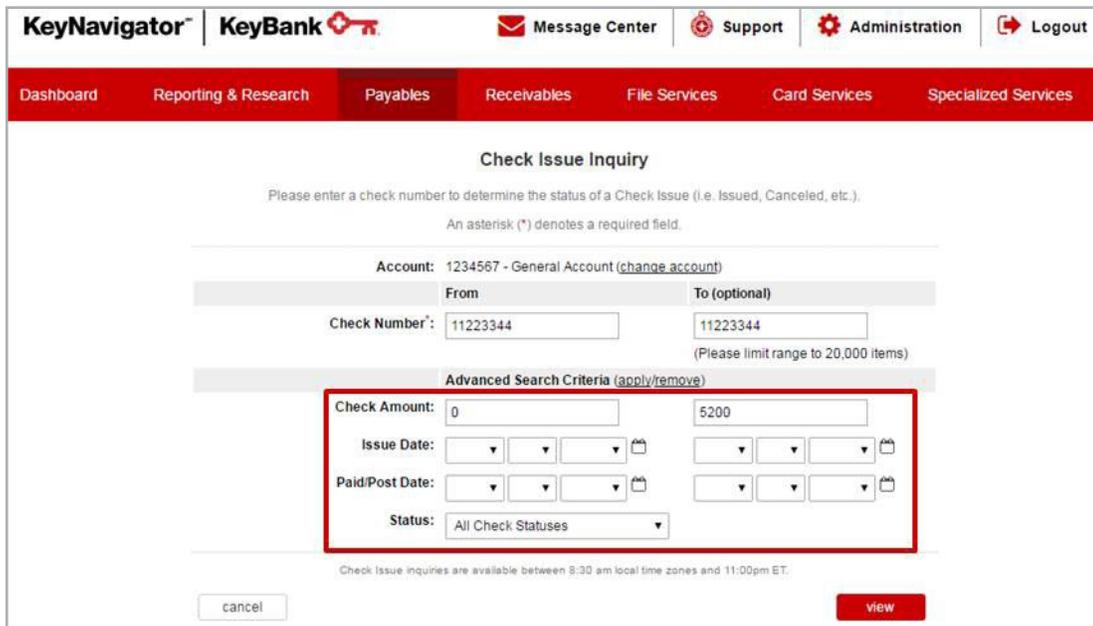
Check issue inquiries are available between 8:30 am local time zones and 11:00pm ET.

5. Enter a beginning check number in the **From** field.

6. Enter an ending check number in the **To** field. (*Optional*)

7. To further limit results, under **Advanced Search Criteria**, click **Apply** to show additional fields. (*Optional*)

- a) Enter a minimum and maximum check amount.
- b) Utilize the dropdown menus to enter an issue date range.
- c) Utilize the dropdown menus to enter a paid/post-date range.
- d) Utilize the dropdown menu to select a status.



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Check Issue Inquiry

Please enter a check number to determine the status of a Check Issue (i.e. Issued, Canceled, etc.).
An asterisk (*) denotes a required field.

Account: 1234567 - General Account ([change account](#))

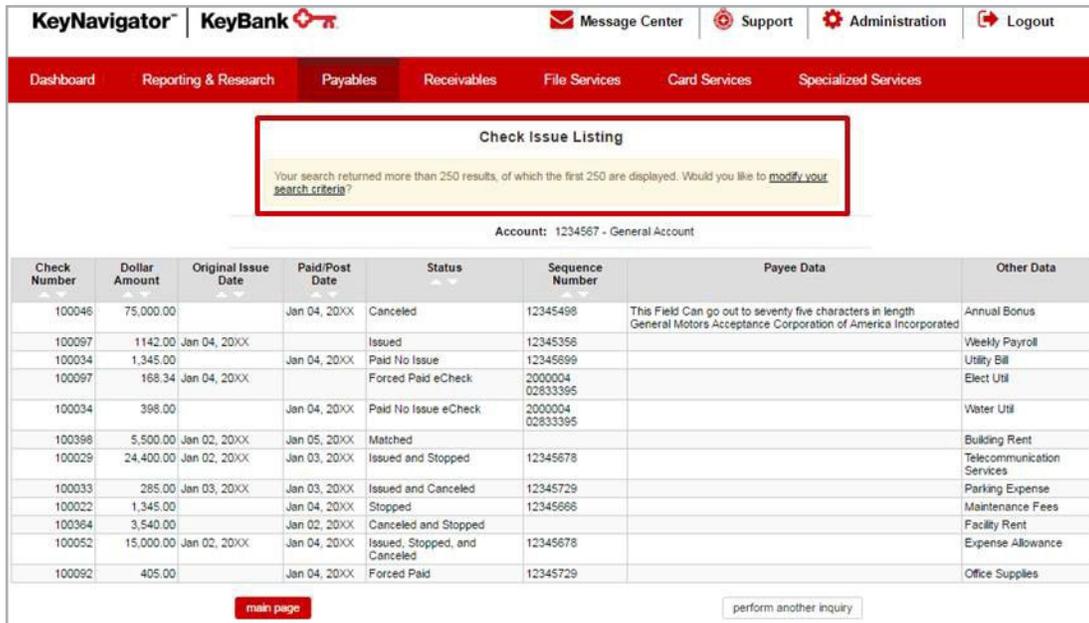
	From	To (optional)
Check Number*	11223344	11223344 <small>(Please limit range to 20,000 items)</small>

Advanced Search Criteria ([apply/remove](#))

Check Amount:	0	5200
Issue Date:	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Paid/Post Date:	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Status:	All Check Statuses	

Check issue inquiries are available between 8:30 am local time zones and 11:00pm ET.

8. Select **View**.
9. A listing of up to 250 checks, including the associated statuses, will be compiled. The items are displayed based upon the services for which you are set up, such as payee name verification.
10. If more than 250 results were returned, select **Modify Your Search Criteria** to return to the **Check Issue Inquiry** screen to further limit the results.



Check Issue Listing

Your search returned more than 250 results, of which the first 250 are displayed. Would you like to [modify your search criteria?](#)

Account: 1234567 - General Account

Check Number	Dollar Amount	Original Issue Date	Paid/Post Date	Status	Sequence Number	Payee Data	Other Data
100046	75,000.00		Jan 04, 20XX	Canceled	12345498	This Field Can go out to seventy five characters in length General Motors Acceptance Corporation of America Incorporated	Annual Bonus
100097	1142.00	Jan 04, 20XX		Issued	12345356		Weekly Payroll
100034	1,345.00		Jan 04, 20XX	Paid No Issue	12345699		Utility Bill
100097	168.34	Jan 04, 20XX		Forced Paid eCheck	2000004 02833395		Elect Util
100034	398.00		Jan 04, 20XX	Paid No Issue eCheck	2000004 02833395		Water Util
100398	5,500.00	Jan 02, 20XX	Jan 05, 20XX	Matched			Building Rent
100029	24,400.00	Jan 02, 20XX	Jan 03, 20XX	Issued and Stopped	12345678		Telecommunication Services
100033	285.00	Jan 03, 20XX	Jan 03, 20XX	Issued and Canceled	12345729		Parking Expense
100022	1,345.00		Jan 04, 20XX	Stopped	12345686		Maintenance Fees
100364	3,540.00		Jan 02, 20XX	Canceled and Stopped			Facility Rent
100052	15,000.00	Jan 02, 20XX	Jan 04, 20XX	Issued, Stopped, and Canceled	12345678		Expense Allowance
100092	405.00		Jan 04, 20XX	Forced Paid	12345729		Office Supplies

[main page](#) [perform another inquiry](#)

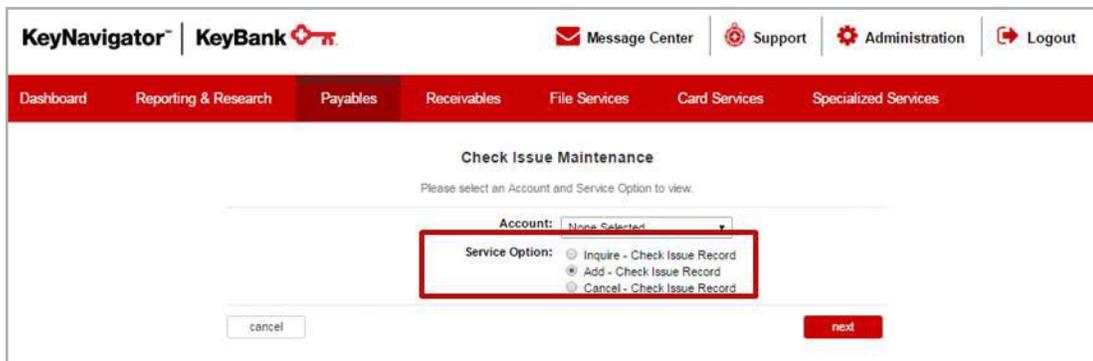
10. From the **Check Issue Listing** screen, you can return to the Account Reconciliation page by selecting **Main Page** or search for another check(s) by selecting **Perform Another Inquiry**.

3.2 Adding a Check Issue Record

1. Select **Check Issue Maintenance** from the Account Reconciliation page.



2. Use the dropdown menu to select the appropriate account from which the new check has been issued.
3. Choose **Add – Check Issue Record** from the available selections. Select **Next**.



- Manual** - Input the check number(s), dollar amount(s), and any other pertinent data into the appropriate fields.

Add Check Issue Entry

An asterisk (*) denotes a required field.

Account: 1234567 - General Account ([change account](#))

Service Option: Add - Check Issue Record

Issue Date: Jan 02, 20XX

No file chosen

	Check Number*	Dollar Amount*	Other Data
1.	<input type="text"/>	0.00	<input type="text"/>
2.	<input type="text"/>	0.00	<input type="text"/>
3.	<input type="text"/>	0.00	<input type="text"/>
4.	<input type="text"/>	0.00	<input type="text"/>
5.	<input type="text"/>	0.00	<input type="text"/>
6.	<input type="text"/>	0.00	<input type="text"/>
7.	<input type="text"/>	0.00	<input type="text"/>
8.	<input type="text"/>	0.00	<input type="text"/>
9.	<input type="text"/>	0.00	<input type="text"/>
10.	<input type="text"/>	0.00	<input type="text"/>
	Total:	0.00	

Issue Date for Add records will be today's date.

Check Issue adds are available starting at 8:30am local time and must be submitted by 11:00pm ET (bank business days only).

[Display with Payee Data](#)

- Select **Add More** to input more than 10 adds. (*Optional*)
 - Total limit is 50
- To delete these Adds, select **Cancel**. To continue to process, select **Next**.

4b. **Upload** – to send your formatted CSV check issue file select “**choose file.**” File explorer will open to choose the desired file. Once the file is selected and uploads click “next”

Add Check Issue Entry

An asterisk (*) denotes a required field.

Account: 1234567 - General Account ([change account](#))

Service Option: Add - Check Issue Record

Issue Date: Jan 02, 20XX

No file chosen

	Check Number*	Dollar Amount*	Other Data
1.	<input type="text"/>	<input type="text" value="0.00"/>	<input type="text"/>
2.	<input type="text"/>	<input type="text" value="0.00"/>	<input type="text"/>
3.	<input type="text"/>	<input type="text" value="0.00"/>	<input type="text"/>
4.	<input type="text"/>	<input type="text" value="0.00"/>	<input type="text"/>
5.	<input type="text"/>	<input type="text" value="0.00"/>	<input type="text"/>
6.	<input type="text"/>	<input type="text" value="0.00"/>	<input type="text"/>
7.	<input type="text"/>	<input type="text" value="0.00"/>	<input type="text"/>
8.	<input type="text"/>	<input type="text" value="0.00"/>	<input type="text"/>
9.	<input type="text"/>	<input type="text" value="0.00"/>	<input type="text"/>
10.	<input type="text"/>	<input type="text" value="0.00"/>	<input type="text"/>
Total:		<input type="text" value="0.00"/>	

Issue Date for Add records will be today's date.

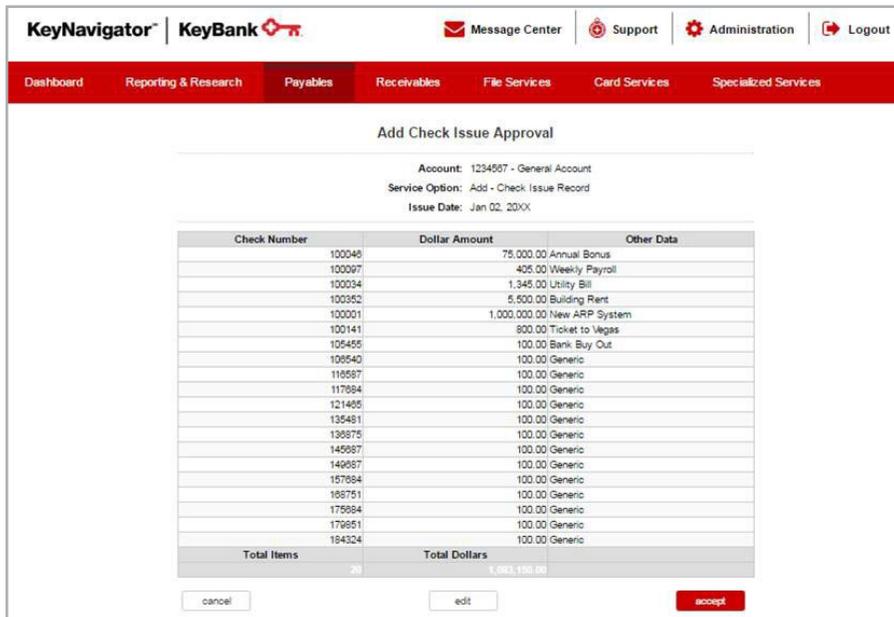
Check Issue adds are available starting at 8:30am local time and must be submitted by 11:00pm ET (bank business days only).

[Display with Payee Data](#)

To Upload Records with CSV File

1. Create/open a local .csv file with the header columns of **Check Number, Dollar Amount, Payee Data 1, Other Data**
2. Enter data in comma separated format(50 rows at maximum). Do not use commas within the "Payee Data" or "Other Data" columns
3. Save the file as a plain CSV (Comma Delimited) (.csv)* file. Do not use other .csv options
4. click 'Choose File' to choose and upload the local .csv file

- Review the information provided on the **Add Check Issue Approval** screen. To delete the items, select **Cancel**. To make changes to all or any of the adds, select **Edit** to return to the **Add Check Issue Entry** screen and change information. To process the adds, select **Accept**.



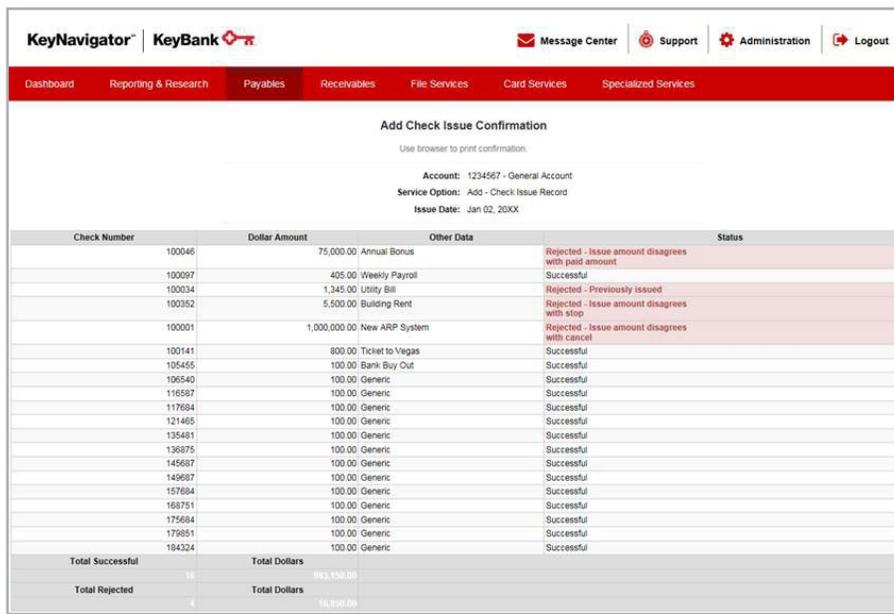
Add Check Issue Approval

Account: 1234567 - General Account
 Service Option: Add - Check Issue Record
 Issue Date: Jan 02, 20XX

Check Number	Dollar Amount	Other Data
100046	75,000.00	Annual Bonus
100097	405.00	Weekly Payroll
100034	1,345.00	Utility Bill
100352	5,500.00	Building Rent
100001	1,000,000.00	New ARP System
100141	800.00	Ticket to Vegas
105455	100.00	Bank Buy Out
105540	100.00	Generic
116587	100.00	Generic
117684	100.00	Generic
121465	100.00	Generic
135481	100.00	Generic
136875	100.00	Generic
145687	100.00	Generic
149687	100.00	Generic
157684	100.00	Generic
168751	100.00	Generic
175684	100.00	Generic
179651	100.00	Generic
184324	100.00	Generic
Total Items	29	1,083,156.00

cancel edit accept

- The **Add Check Issue Confirmation** screen will appear. Any checks that were unable to be added will be highlighted in red and additional information will be provided in the status column. To return to the Account Reconciliation screen, select **Main Page**. To add more checks, select **Perform Another Add.**



Add Check Issue Confirmation

Use browser to print confirmation.

Account: 1234567 - General Account
 Service Option: Add - Check Issue Record
 Issue Date: Jan 02, 20XX

Check Number	Dollar Amount	Other Data	Status
100046	75,000.00	Annual Bonus	Rejected - Issue amount disagrees with paid amount
100097	405.00	Weekly Payroll	Successful
100034	1,345.00	Utility Bill	Rejected - Previously issued
100352	5,500.00	Building Rent	Rejected - Issue amount disagrees with stop
100001	1,000,000.00	New ARP System	Rejected - Issue amount disagrees with cancel
100141	800.00	Ticket to Vegas	Successful
105455	100.00	Bank Buy Out	Successful
105540	100.00	Generic	Successful
116587	100.00	Generic	Successful
117684	100.00	Generic	Successful
121465	100.00	Generic	Successful
135481	100.00	Generic	Successful
136875	100.00	Generic	Successful
145687	100.00	Generic	Successful
149687	100.00	Generic	Successful
157684	100.00	Generic	Successful
168751	100.00	Generic	Successful
175684	100.00	Generic	Successful
179651	100.00	Generic	Successful
184324	100.00	Generic	Successful
Total Successful	18	983,156.00	
Total Rejected	4	10,000.00	

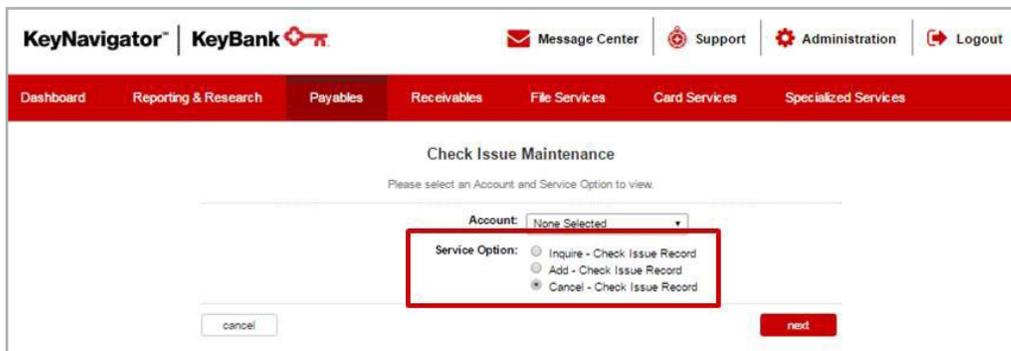
- If an error is detected after selecting **Accept**, contact the ARP team at ARP.Transmissions@KeyBank.com or Commercial Banking Services at 800-821-2829.

3.3 Cancelling a check issue record

1. Select **Check Issue Maintenance** from the Account Reconciliation page.



2. Use the dropdown menu to select the appropriate account from which the new check has been issued.
3. Choose **Cancel – Check Issue Record** from the available selections. Select **Next**.



- Input the check number(s), dollar amount(s), and any other pertinent data into the appropriate fields. You may also use a plain CSV file to populate the entry screen. Click the “Upload Guide” button and review the instructions to format the CSV file to use to populate the entry screen. Select **Add More** to input more than 10 cancels. (*Optional*)

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Cancel Check Issue Entry

An asterisk (*) denotes a required field.

Account: 1234567 - General Account ([change account](#))
Service Option: Cancel - Check Issue Record
Cancel Date: Jan 02, 20XX

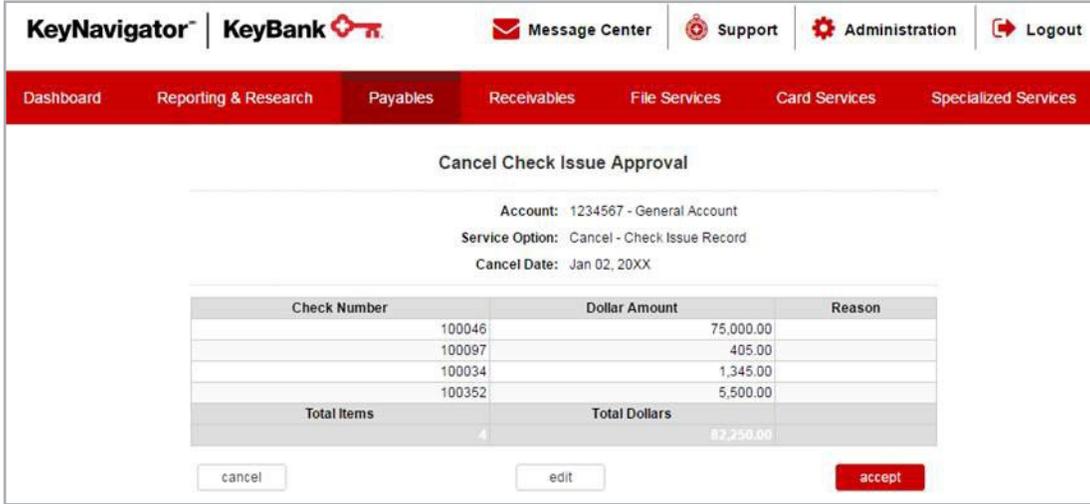
No file chosen

	Check Number*	Dollar Amount*	Reason
1.	<input type="text"/>	0.00	<input type="text"/>
2.	<input type="text"/>	0.00	<input type="text"/>
3.	<input type="text"/>	0.00	<input type="text"/>
4.	<input type="text"/>	0.00	<input type="text"/>
5.	<input type="text"/>	0.00	<input type="text"/>
6.	<input type="text"/>	0.00	<input type="text"/>
7.	<input type="text"/>	0.00	<input type="text"/>
8.	<input type="text"/>	0.00	<input type="text"/>
9.	<input type="text"/>	0.00	<input type="text"/>
10.	<input type="text"/>	0.00	<input type="text"/>
	Total	0.00	

Check Issue cancels are available starting at 8:30am local time and must be submitted by 11:00pm ET (bank business days only).

- To delete these cancels, select **Cancel**. To continue to process, select **Next**.

- Review the information provided on the **Cancel Check Issue Approval** screen. To delete the items, select **Cancel**. To make changes to all or any of the cancels, select **Edit** to return to the **Cancel Check Issue Entry** screen. To process the cancels, select **Accept**.



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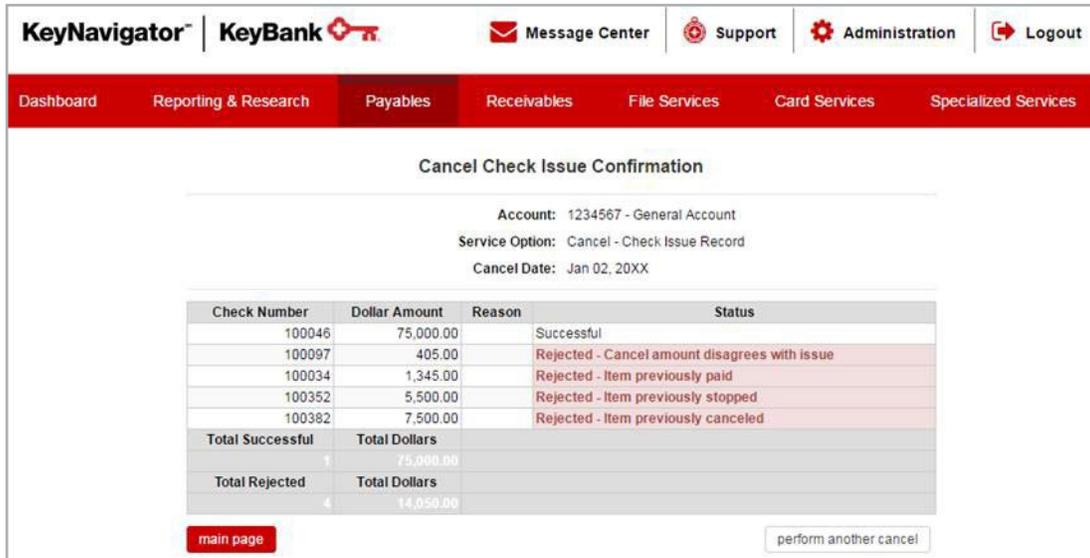
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Cancel Check Issue Approval

Account: 1234567 - General Account
 Service Option: Cancel - Check Issue Record
 Cancel Date: Jan 02, 20XX

Check Number	Dollar Amount	Reason
100046	75,000.00	
100097	405.00	
100034	1,345.00	
100352	5,500.00	
Total Items	Total Dollars	
4	82,250.00	

- The **Cancel Check Issue Confirmation** screen will appear. Any checks that were unable to be cancelled will be highlighted in red and additional information will be provided in the status column. To return to the Account Management screen, select **Main Page**. To cancel more checks, select **Perform Another Cancel**.



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Cancel Check Issue Confirmation

Account: 1234567 - General Account
 Service Option: Cancel - Check Issue Record
 Cancel Date: Jan 02, 20XX

Check Number	Dollar Amount	Reason	Status
100046	75,000.00		Successful
100097	405.00		Rejected - Cancel amount disagrees with issue
100034	1,345.00		Rejected - Item previously paid
100352	5,500.00		Rejected - Item previously stopped
100382	7,500.00		Rejected - Item previously canceled
Total Successful	Total Dollars		
1	75,000.00		
Total Rejected	Total Dollars		
4	14,050.00		

[main page](#) [perform another cancel](#)

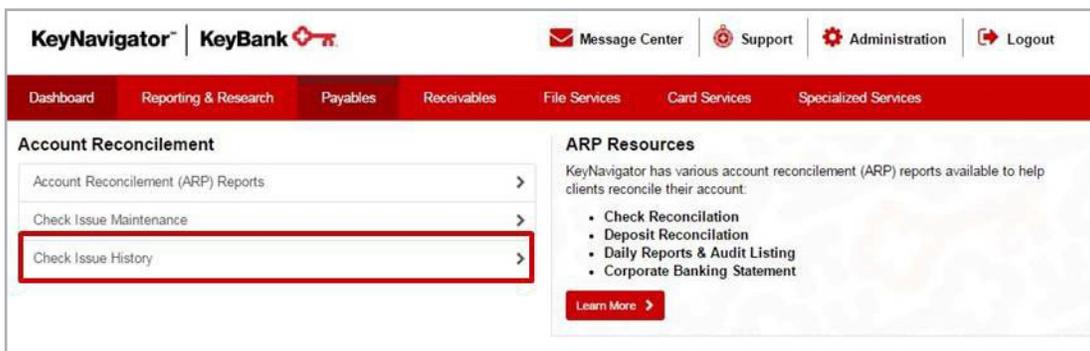
4. Check Issue History

The **Check Issue History** provides a listing of adds and cancels entered via KeyNavigator, along with their status, the time/date of entry and the user that created the entry.

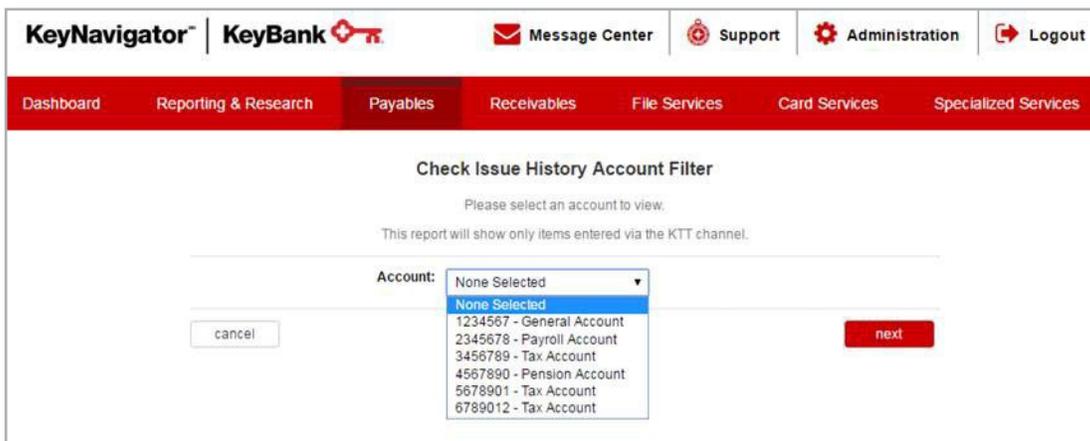
 **NOTE:** Checks that were added or cancelled via other means, such as faxing a request to the ARP department, will not appear on the Check Issue History.

4.1 To access the check history listing

1. Select **Check Issue History** from the Account Reconciliation page.



2. Use the dropdown menu to select the appropriate account from which the new check has been issued. Click **Next**.



3. Enter a beginning check number in the **From** field.
4. Enter an ending check number in the **To** field. (*Optional*)
5. Enter a minimum and maximum dollar amount.
6. Utilize the dropdown menus to enter an issue/cancel date range.
7. To further limit results, choose to **Apply** advanced search criteria to show additional fields. (*Optional*)
 - a. Input payee data included on the entry.
 - b. Input other data included on the entry.
8. Select **Cancel** to return to the **Check Issue History Account Filter** screen. Select **Download** to obtain the listing in an Excel format. Select **View** to display the results.

10. If **View** is selected, the **Check Issue History Listing** will be displayed. You can sort results by column heading by clicking on the up and down arrows. You can also limit results further by clicking on the **Filter** button to return to the Check Issue History Filter screen and apply additional parameters. Selecting **Unfilter** will return you to the original results. Results can also be downloaded and saved by selecting **Download**. To return to the Account Reconciliation page, select **Main Page**.

Service Option	Check Number	Dollar Amount	Issue/Cancel Date	Time Entered	Payee Data	Other Data	User Name	Reason	Status
Add	100046	\$75,000.00	Jan 02, 20XX	1:23 PM EST		Annual Bonus	Ned Spielman		Successful
Add	100047	\$787,000.00	Jan 02, 20XX	1:23PM EST			Ned Spielman		Rejected - Issue amount disagrees with paid amount
Add	100054	\$65,000.00	Jan 03, 20XX	1:23 PM EST			Ned Spielman		Rejected - Previously issued
Add	100067	\$75,555.00	Jan 02, 20XX	1:23 PM EST					Rejected - Issue Amount disagrees with stop
Add	100076	\$95,070.00	Jan 02, 20XX	1:23 PM EST					Rejected - Issue amount disagrees with cancel
Cancel	100097	\$405.00	Jan 02, 20XX	1:23 PM EST					Successful
Cancel	100100	\$1,505.00	Jan 02, 20XX	1:23 PM EST					Rejected - Cancel amount disagrees with issue amount
Cancel	100145	\$23,785.00	Jan 02, 20XX	1:23 PM EST					Rejected - Item previously paid
Cancel	100160	\$450,000.00	Jan 02, 20XX	1:23 PM EST				Duplicate	Rejected - Item previously stopped
Cancel	100300	\$405,000.00	Jan 02, 20XX	1:23 PM EST				Lost	Rejected - Item previously canceled

5. Glossary of terms

ARP – Account Reconciliation Plan – the name of the reconciliation service Key offers.

Cancel – A request that is made by you to remove a check issue from the outstanding balance (full reconciliation only). It should only be used for a check that is in your possession.

Duplicated Paid – A check is currently being presented that was paid previously.

Issue – Data you provide related to checks issued from your Key account.

Key – KeyBank.

PNI – Paid No Issue. An item that has paid but no issue information was provided in the data file.

Sequence # – An eight-digit number listed on your Reconciliation Report for every paid check, which is Key’s internal ID number assigned to each check.

Void – See the definition of cancel.