Key2Benefits®

Administrator User Guide

KeyBank 🔑

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1. Overview

The Key2Benefits card is a prepaid debit card designed to offer state agency programs and public entities a secure, low-cost, and convenient method of issuing recurring payments such as unemployment insurance, child support, retirement/pensions, workers compensation, and utility subsidies electronically.

Key2Benefits enables you to issue payments to your recipients via a prepaid debit card, as an alternative to paper checks or direct deposit. The cards can be loaded with multiple deposits and can be used like any other debit card for point-of-sale purchases or cash withdrawals at ATMs or via a branch.

Secure websites are available for your program administrators to enroll and maintain card accounts, and for cardholders to view their Key2Benefits card account information such as transaction history and statements.

The Key2Benefits administrator portal is available at https://idp.paycardsolutions.com/main/key2benefits/Login.

 This portal allows you to:

- Search for cardholders

- Add new cardholders

- Update cardholder information, including addresses

- Review deposit history and card status information

1.1 About This Guide

This document should be provided to any program administrator who can enroll cardholders, view or update cardholder information, or access Key2Benefits reports on KeyNavigator.^{SM} You will find detailed information about the Key2Benefits administrator portal and detailed Administrator procedures. The procedures explain how to enroll or search for cardholders. For existing cardholders, procedures explain how to update cardholder information, review deposit history, and troubleshoot common issues.

2. Key2Benefits Administrator Portal

The Key2Benefits Administrator Portal is a secure, advanced website for you to manage your Key2Benefits program. User IDs and passwords are required to access the administrator portal. KeyBank's Security Administrator will provide a user name and initial password to all users who require access to the system.

For all Prepaid Card client questions and issues, including User ID or password resets, card adjustments and card replacements:

Call Prepaid Support at 1-800-539-9039, Option 3, or email Prepaid_Call_Support@KeyBank.com.

For all other inquiries related to your Key2Benefits program, please contact your Payments Advisor or email to ECP_Prepaid_Product@KeyBank.com.

2.1 Password Requirements

Passwords must adhere to the following requirements:

- Must be eight characters (no blanks).
- Must use one alphabetic and one numeric character.
- Must use at least one of the following three characters from the National Character Set: @ # $.
- The three national characters cannot appear at the beginning or end of the password.
- Passwords must be changed at your normal password change interval.
- Passwords cannot be changed within one day of the last change.
- Do not reuse a password that you have used in the previous 16 password iterations.
- Do not use your user ID as part of your password.
- Do not use three repeating characters in your password. Example: abc@1222
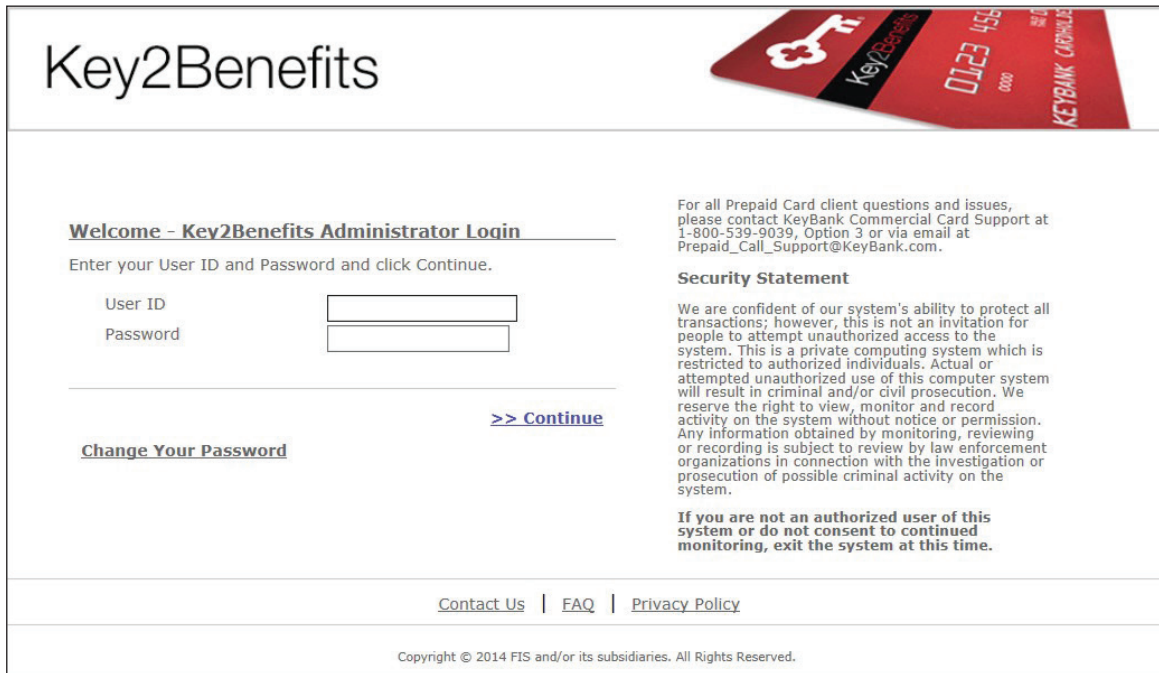
To further safeguard your password, follow these industry best practices:

- Passwords must not be shared, available, or known to others (including administrators).
- Passwords must not be displayed in the open, on reports, or other media.
- Passwords should not be written down, printed, or stored In the open.
- Passwords should not be transmissted over an unsecured channel.
- Do not choose passwords that could be guessed easily.
- Never use a dictionary word or common name as part of a password.

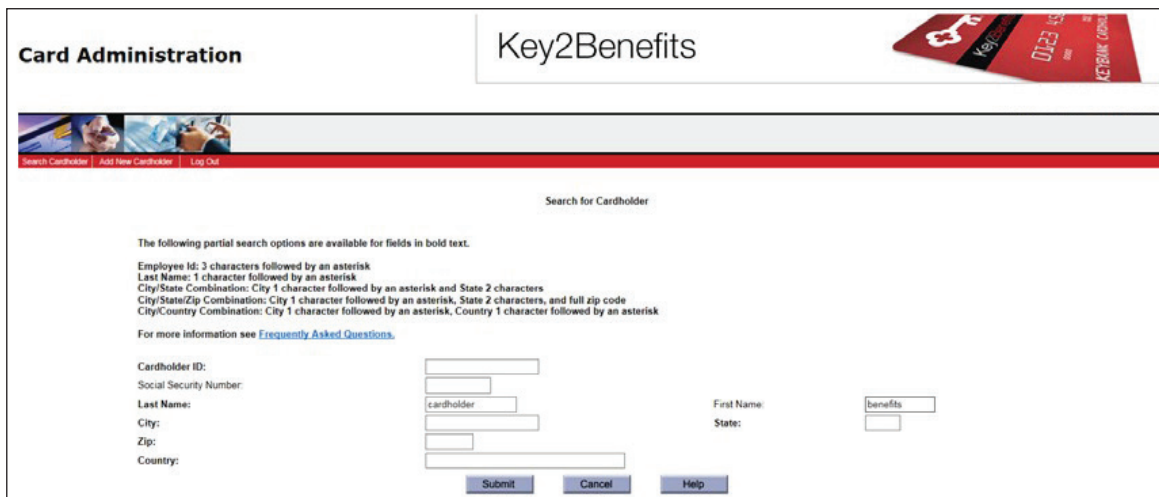## 2.2 Logging on to the Key2Benefits Administrator Portal

To access the Key2Benefits Administrator Portal, follow these steps:

1. Launch a web browser (e.g., Internet Explorer® or Google Chrome®)

2. Visit https://idp.paycardsolutions.com/main/key2benefits/Login.

3. Bookmark the logon page for easy access on return visits.

4. Enter your User ID and password. Click **Continue**.

5. The **Search for Cardholder** page will display immediately after you log on. Use this page to locate a record for any cardholder who is already enrolled. You can also navigate to other functions by selecting the appropriate menu link.

3. Adding a New Cardholder

Follow these steps to enroll a new cardholder in your program. Once a cardholder is added through the Key2Benefits portal, a Key2Benefits card package will be mailed to the cardholder. Note: Cardholders cannot access the Key2Benefits cardholder website until after a card account is created for them on the administrator portal.

Add a New Cardholder:

1. From the menu, click **Add New Cardholder**.

2. The Add New Cardholder page appears. Required fields appear in red.

   a. If the cardholder does not live within the United States, check the box above the Mailing Address field before entering the cardholder information. The Country field will also need to be completed to enroll a cardholder with a foreign address.

As a program administrator, you may choose to collect additional identification information from your cardholders. This information is only for your reference and is not reported anywhere.

3. Fill in the mandatory fields below to enroll a cardholder.

Field Name	Valid Values
First Name	Cardholder's first name
Last Name	Cardholder's last name
Mailing Address	Cardholder's home street address
City	Cardholder's city
State	Cardholder's state
ZIP Code	Cardholder's ZIP (+4 extension optional)
Home Phone Number	Cardholder's valid 10-digit telephone number
Cardholder SSN	Cardholder's Social Security or Tax Identification Number
Date of Birth	Cardholder's date of birth

4. Click **Submit** at the bottom of the page.

5. A confirmation message will appear to indicate the cardholder was enrolled and will provide the 17-digit cardholder ID.

a. Make note of the cardholder ID number to use for card funding.

b. If the cardholder ID number does not display, **do not click Submit again**.
   Instead, **Search** for the cardholder.

6. Click **OK** to view the cardholder information.

7. If you want to add another cardholder, click **Next** and go to Step 3.

4. Working With Existing Cardholders

These procedures are used when you need to search for a cardholder, review deposit history, and update cardholder information through the Key2Benefits Administrator portal.

To search for a cardholder's information:

1. Use the **Search Cardholder** page to find the cardholder record. Click on the cardholder record you are looking for.

2. Click on the cardholder you are looking for. The Cardholder record will appear. It contains the basic cardholder information required, including their name, address, phone, Social Security number, and date of birth.

4.1 Reviewing Funding History

1. On the **Search for Cardholder** page, enter cardholder information to locate the account. If multiple cardholders show on-screen, select the appropriate cardholder. The Search Results page appears.

2. Once you have the cardholder's profile on the page, hover over the **Search Cardholder Menu** in the top left-hand corner of your screen.

3. Select **Review History**.

4. The **Key2Benefits History** page will appear.

5. To view additional pages, click **Next**. To view the previous page, click **Previous**.

4.2 Updating Cardholder Information

1. On the **Search for Cardholder** page, search for the cardholder. If multiple cardholders are found, select the appropriate item. The **Cardholder Search Results** page appears.

2. On the **Search Cardholder** menu, select **Update**. The **Update Cardholder Information** page appears.

3. Make changes to the appropriate information and click **Submit**. A pop-up window with a confirmation message will appear.

You can use the **Update Cardholder Information** page to update the following information:

- Name

- Address, city, state, ZIP+4, country

- Home and business telephone numbers

- Social Security number

- Date of birth

- Mother's maiden name

- Opt cardholder into paper statements (do not elect paper statements unless requested by the cardholder, as fees may apply).

> **NOTE:** If you change a cardholder's name, a service request for a new card will not be submitted automatically. To submit a request you must contact us at 866-295-2955. The customer service center contact information is the same phone number on the back of the cardholder's card.

4. Click **Submit** to complete your changes. A confirmation box will appear.

4.3 Working With Cardholder Information

Various information is available in the **Card Information Toolbar** within Key2Benefits. This section describes some of these items in detail to help respond to cardholder inquiries or research other aspects of the card account history.

Search Cardholder	Add New Cardholder	Log Out		
Card Name:	BENEFITS CARDHOLDER	Expiration Date:	12/31/2017	
Card Status:	ACTIVATION	Last Change:	09/04/2017	
Cardholder ID:	07342453400020209	Administrator ID:	00G4X	

1. **Card Name:** Name embossed on the card.

2. **Card Status:** This field describes one of many.

   a. *Active* – The card has been activated by the cardholder and can be used to make purchases and access cash.

   b. *Hot Card* – The card has been reported as lost, stolen, or damaged, and placed into a hot card status; no transactions can be performed in this status.

   c. *Warm Card* – The card can be used for limited transaction types such as accepting deposits, account transfers, and inquiries. Debits cannot be performed in this status. Typically this status is used for cards being monitored for suspicious activity. Cardholders should contact customer service to verify recent account activity in these cases.

   d. *Activation* – The card has not been activated by the cardholder.

   e. *Compromise* – The card may have been compromised. The cardholder should contact customer service to determine whether a new card should be issued.

   f. *Closed* – The card has been closed and no transactions can be performed.

3. **Cardholder ID:** Unique identifier for the card account on the prepaid system. This is the number used to fund the card account via ACH. This value is crucial to the funding process and should never be modified by a user.

4. **Expiration Date:** This is the date the card will expire. The cardholder will need to receive a new card and activate it prior to the expiration date. Cards are set to expire based on your program's specifications.

5. **Last Change:** Represents the last date a change was made to the card account, such as enrollment, demographic update, or replacement card issuance.

6. **Administrator ID:** Internal system identifier not used by program administrators.

5. Viewing Your Key2Benefits Reports

Your Key2Benefits reports can be accessed via KeyNavigator.^{SM} This requires different logon credentials than for the Key2Benefits Administrator site. Select **Card Services** from the top Navigation and then select **Key2Benefits**.
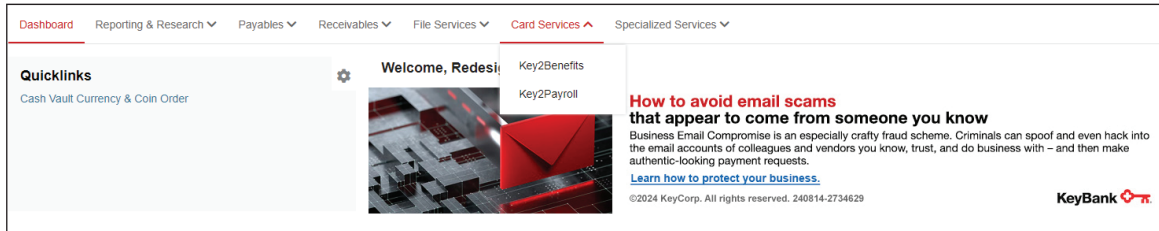
Multiple reports are available for Key2Benefits programs, including:

- New Account
- Cards Never Activated
- Card Funding
- Returned Cards

A variety of reports are available for your program on a daily, weekly, and monthly basis. The report description can be found by selecting the information "i" within the blue circle. Please spend some time familiarizing yourself with the most relevant reports for you.

6. Key2Benefits Cardholder Website

Please remind your cardholders that they can access the Key2Benefits cardholder website at www.key2benefits.com to:

- View balance and transaction information

- Update their addresses and phone numbers

- Sign up for email and/or text alerts

- View and print statements

- Change their PINs

There is no fee for accessing the cardholder website. Additionally, your cardholders can also access customer support 24/7 at 1-866-295-2955. This customer support number is also found on the back of their Key2Benefits cards.

7. Card Funding

Funding your Key2Benefits cards follows the same general process as sending funds to a direct-deposit account.

You simply add a record for each Key2Benefits cardholder account, which contains four additional data fields:

- 17-digit account number (the leading zero (0) is mandatory)

- KeyBank prepaid routing number

- Checking Account Designation

- Funding Amount

Funding for all of your Key2Benefits cards is processed as a normal ACH file.

> **NOTE:** Prepaid ACH-rejected records are typically handled like any other ACH-rejected item. If your ACH entry is rejected, you will be notified by Prepaid Card Operations.