



# **KeyNavigator<sup>SM</sup>**

## **Message Center**

### **User Guide**

## Table of Contents

	Page
<b>1. Introduction</b>	<b>3</b>
1.1 Overview	3
1.2 Alert Catalog	3
<b>2. Features</b>	<b>4</b>
2.1 Create Customized Alerts	4
2.2 Manage Delivery	4
2.3 View Alert History	4
<b>3. Screen Views</b>	<b>5</b>
3.1 Message History	5
3.2 Manage Alerts	6
3.3 Manage Delivery	9

## **1. Introduction**

### **1.1 Overview**

The KeyNavigator Message Center is designed to provide you with account activity and transaction alerts, when and how you need them. You can choose to receive Alerts via email or via SMS/Text message.

You can choose to receive some alerts by email and others via SMS/Text message. You can even choose to receive Alerts (i.e. high priority alerts) via both email and SMS/Text message. You can configure each Alert individually.

You also have the ability to set “quiet times” for SMS/Text messages as well as suspend both email and SMS/Text messages when you are out of the office. Alerts are always retained in Message History for you to view upon your return or when your designated quiet time ends.

### **1.2 Alert Catalog**

The KeyNavigator Message Center currently has three categories (types) of alerts.

#### **Account Activity:**

- Available Balance
- Book Transfer Completed
- Check Returned Due to Insufficient Funds
- Deposit Completed
- Intraday Credit Detail Available
- Intraday Detail Available
- Opening Available Balance
- Stop Payment Expiring
- Stop Payment Placed

#### **ACH:**

- Customer Activity Report (CAR) Available for Review
- ACH Exposure
- ACH Return Item Posted
- Incoming ACH Received

## Wire:

- Incoming Wire Received
- Outgoing Wire Requires Authorization
- Outgoing Wire Sent
- Outgoing Wire Voided
- Pre-Cutoff – Wires Requiring Authorization

## 2. Features

### 2.1 Create Customized Alerts

- **Available to all Users** – Any KeyNavigator user who is entitled to services that have alerts available will be able to create and edit alerts.
- **Easy Alert Setup** – A simple step by step process allows easy configuration of each alert subscription.
- **Choose Alert Delivery Method** – Chose to receive alerts in real time (i.e. within approximately 15 minutes of event occurring) or schedule alert delivery for certain times throughout the day.
- **Customize Alerts** – Set thresholds so that your alerts will only be triggered when those thresholds are met (e.g. incoming wire above \$X dollars or when balance drops below \$X dollars).

### 2.2 Manage Delivery

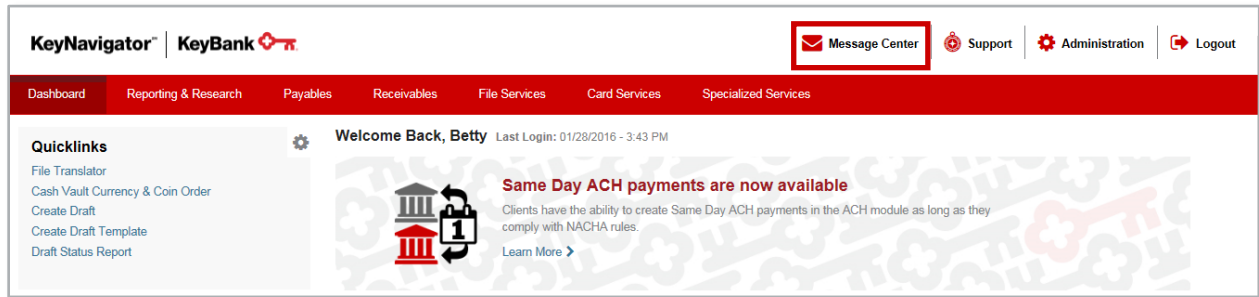
- **Alternative Email** – You can provide an alternative email address allowing for notifications to be sent to two separate email addresses. Your KeyNavigator enrolled email address is always your primary email for Alerts.
- **Global Suspend** – Suspend email alerts between selected dates while still being able to view them in your Alert History when you return.
- **Choose Delivery Channel** – Receive Alerts via email or SMS/Text. Or you can choose to receive some Alerts via email and others via SMS/Text.

### 2.3 View Alert History

- **Comprehensive Message History** – You can access all of the Alerts that have been sent to you via email and/or SMS/Text in the centralized Message History. Message History is essentially a copy of what was sent via any channel (email or Text) and it can be sorted and filtered various ways. Alerts will always be available in Message History even if Global Suspend has been enabled.

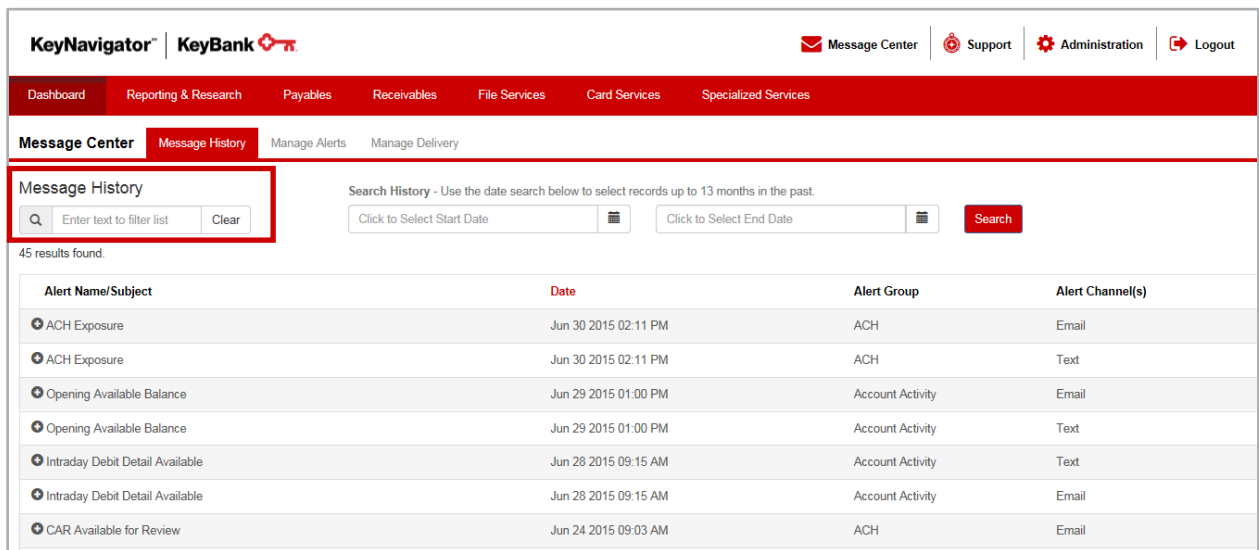
## 3. Screen Views

Access Message Center screens by clicking on the **Message Center** envelope link at the top of the KeyNavigator page:



### 3.1 Message History

The **Message History** page will display all Alert notifications (both email and SMS/Text) that have been sent to you based on the Alerts that you have subscribed to. You can filter the message history list by entering text in the field provided. You can also filter the message history list by using the date filter. Thirteen (13) months of history is provided on the Message History screen.



The following information is provided for each Alert:

- Alert Name/Subject (you can click on the + sign to expand the row in order to view Alert details)
- Date
- Alert Group
- Alert Channel(s)

Alert Name/Subject	Date	Alert Group	Alert Channel(s)
<div>ACH Exposure</div> <div> <p><b>ACH Exposure</b></p> <p>Based on the current number of pending ACH transactions, you have [X%] remaining of your ACH [Debit or Credit] Exposure Limit of [Exposure Limit].</p> <p>To avoid potential delays to payments, please contact your Treasury Services Sales Officer.</p> <p>Email Code: [%PassPhrase%]</p> <p>TID: [%AlertGUID%]</p> <p>Status:</p> <p>Sent To: Email</p> <p>Message ID:</p> <p>Frequency: Delivered when ACH total exposure is exceeded or within 10, 20, or 30 percent of available limit.</p> </div>	Jun 30 2015 02:11 PM	ACH	Email

## 3.2 Manage Alerts

The **Manage Alerts** page will display all of the Alerts that you have set up.

KeyNavigator™

KeyBank

Message Center

Support

Administration

Logout

Dashboard

Reporting & Research

Payables

Receivables

File Services

Card Services

Specialized Services

Message Center

Message History

Manage Alerts

Manage Delivery

My Alerts

Q

Enter text to filter list

Clear

Add Alert

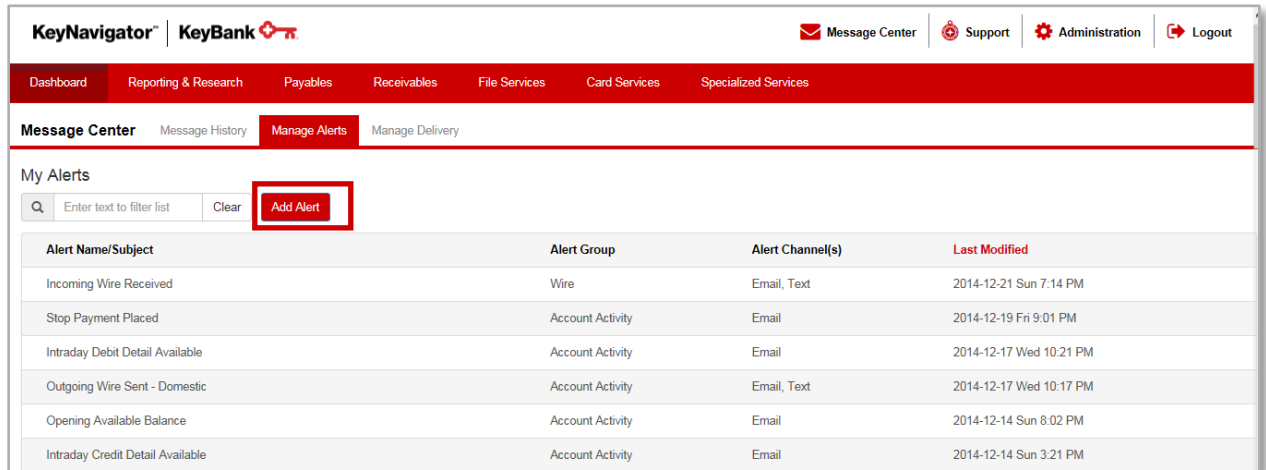
Alert Name/Subject	Alert Group	Alert Channel(s)	Last Modified
Incoming Wire Received	Wire	Email, Text	2014-12-21 Sun 7:14 PM
Stop Payment Placed	Account Activity	Email	2014-12-19 Fri 9:01 PM
Intraday Debit Detail Available	Account Activity	Email	2014-12-17 Wed 10:21 PM
Outgoing Wire Sent - Domestic	Account Activity	Email, Text	2014-12-17 Wed 10:17 PM
Opening Available Balance	Account Activity	Email	2014-12-14 Sun 8:02 PM
Intraday Credit Detail Available	Account Activity	Email	2014-12-14 Sun 3:21 PM

The following information is provided for each Alert:

- Alert Name/Subject
- Alert Group
- Alert Channel(s)
- Last Modified Date

Click on a specific Alert to view specific Alert details and all Alert customization settings such as the Alert's nickname, accounts, dollar threshold, channel(s) and frequency. You can also edit or delete an existing Alert while viewing the Alert.

- To add a new Alert subscription, click on the **Add Alert** button.



The screenshot shows the KeyBank Message Center interface. At the top, there's a navigation bar with 'KeyNavigator' and 'KeyBank' logos, and links for 'Message Center', 'Support', 'Administration', and 'Logout'. Below this is a red navigation bar with 'Dashboard', 'Reporting & Research', 'Payables', 'Receivables', 'File Services', 'Card Services', and 'Specialized Services'. Underneath, there's a 'Message Center' section with links for 'Message History', 'Manage Alerts', and 'Manage Delivery'. The 'Manage Alerts' link is highlighted. Below this, there's a 'My Alerts' section with a search bar and an 'Add Alert' button, which is highlighted with a red box. Below the search bar is a table of alerts.

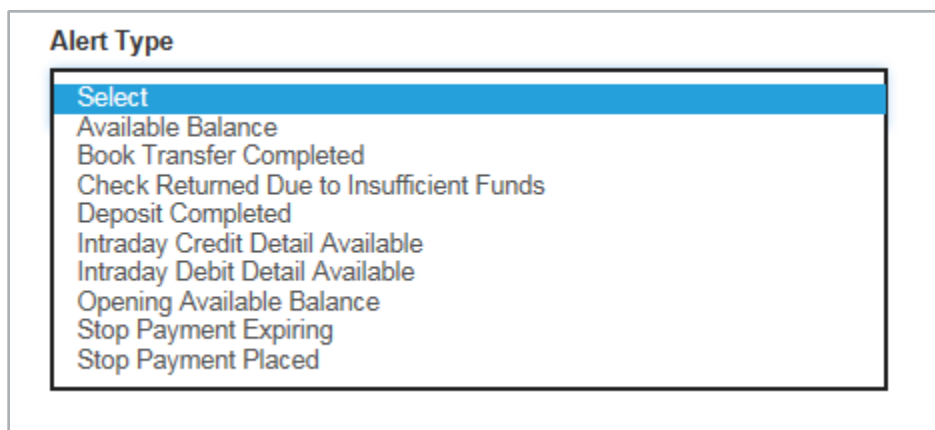
Alert Name/Subject	Alert Group	Alert Channel(s)	Last Modified
Incoming Wire Received	Wire	Email, Text	2014-12-21 Sun 7:14 PM
Stop Payment Placed	Account Activity	Email	2014-12-19 Fri 9:01 PM
Intraday Debit Detail Available	Account Activity	Email	2014-12-17 Wed 10:21 PM
Outgoing Wire Sent - Domestic	Account Activity	Email, Text	2014-12-17 Wed 10:17 PM
Opening Available Balance	Account Activity	Email	2014-12-14 Sun 8:02 PM
Intraday Credit Detail Available	Account Activity	Email	2014-12-14 Sun 3:21 PM

- Select the **Alert Group**.



The screenshot shows the 'Add Alert' dialog box. The 'Alert Group' dropdown menu is open, showing the following options: 'Select' (highlighted in blue), 'Account Activity', 'ACH', and 'Wire'.

- Select the **Alert Type**.



The screenshot shows the 'Add Alert' dialog box. The 'Alert Type' dropdown menu is open, showing the following options: 'Select' (highlighted in blue), 'Available Balance', 'Book Transfer Completed', 'Check Returned Due to Insufficient Funds', 'Deposit Completed', 'Intraday Credit Detail Available', 'Intraday Debit Detail Available', 'Opening Available Balance', 'Stop Payment Expiring', and 'Stop Payment Placed'.

- Edit the default **Alert Name/Subject** if you desire.

**Alert Name/Subject \***

- Select the **account(s)** to be included in the Alert.

**Accounts**

<input checked="" type="checkbox"/>	Accounts Payable ...7787
<input checked="" type="checkbox"/>	Acme Widgets General ...4683
<input checked="" type="checkbox"/>	Acme Widgets Master ...7665
<input checked="" type="checkbox"/>	Department 1 ...5678
<input checked="" type="checkbox"/>	Department 2 ...7423

- Select a **dollar threshold** for your alert.

**Amount**

- Select the **Alert Channel** – email and/or Phone (Text)

**Alert Channel**  
☒ Email ☒ Phone (Text)



**Note:** To receive an Alert via SMS/Text message you must first enable Phone (Text) Delivery on the **Manage Delivery** page. The Phone (Text) Delivery option will not be displayed until you complete the enrollment process to receive SMS/Text messages.

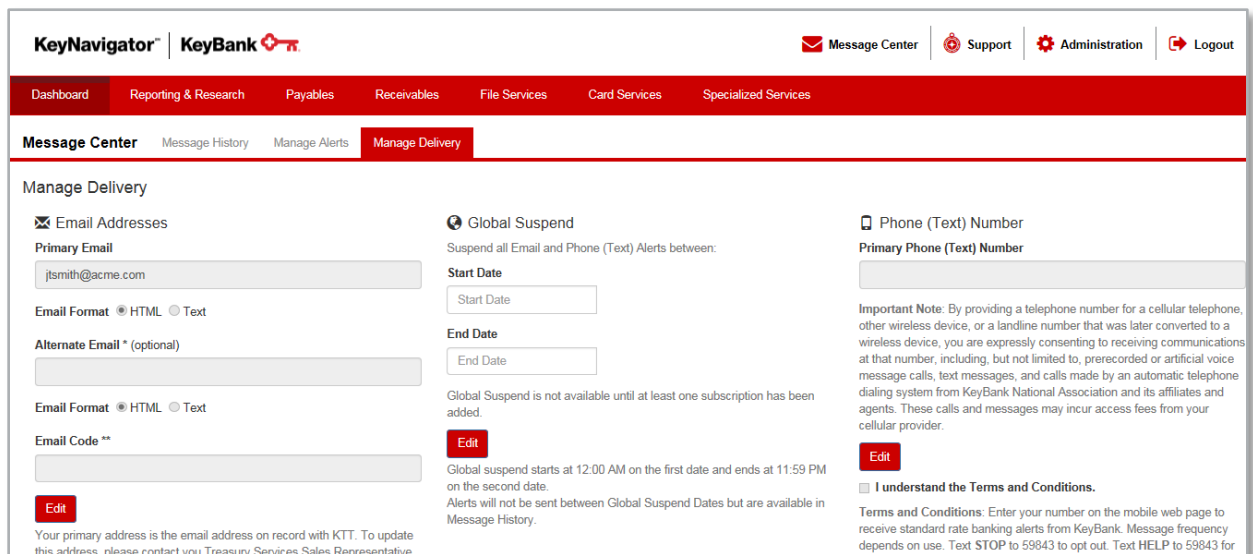


- Select the **Alert Frequency** (if available – note that some Alerts are only sent once per day at a designated time). Click the radio button to choose **Immediately** or **At Selected Time**.

<p><b>Alert Frequency</b></p> <p><input checked="" type="radio"/> <b>Immediately</b></p> <p><input type="radio"/> <b>At Selected Time</b></p>	<p><b>Alert Frequency</b></p> <p><i>Alert sent once during current business day after Available Balance limit amount criteria met.</i></p>
-----------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------

## 3.3 Manage Delivery

The **Manage Delivery** page is where you add / edit various settings that control how and when Alerts are delivered to you.



The screenshot shows the KeyBank Message Center interface. The top navigation bar includes links for Message Center, Support, Administration, and Logout. Below this is a secondary navigation bar with links for Dashboard, Reporting & Research, Payables, Receivables, File Services, Card Services, and Specialized Services. The main content area is titled 'Manage Delivery' and contains three sections:

- Email Addresses:** Includes fields for Primary Email (jtsmith@acme.com), Email Format (HTML selected), Alternate Email (optional), and Email Code (\*\*). An 'Edit' button is at the bottom.
- Global Suspend:** Includes a section to suspend all Email and Phone (Text) Alerts between Start Date and End Date. An 'Edit' button is at the bottom.
- Phone (Text) Number:** Includes a field for Primary Phone (Text) Number. An 'Edit' button is at the bottom.


Important Note: By providing a telephone number for a cellular telephone, other wireless device, or a landline number that was later converted to a wireless device, you are expressly consenting to receiving communications at that number, including, but not limited to, prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system from KeyBank National Association and its affiliates and agents. These calls and messages may incur access fees from your cellular provider.

I understand the Terms and Conditions. Terms and Conditions: Enter your number on the mobile web page to receive standard rate banking alerts from KeyBank. Message frequency depends on use. Text STOP to 59843 to opt out. Text HELP to 59843 for

### Address Details:

- *Primary Email* (defaults to your email address on record with KeyNavigator)
- *Email Format* – HTML or Text
- *Alternative Email* – can be any secondary email address
- *Email Code* – enter a word that means something to you. This email code will display on all alerts that you have subscribed to in the Message Center.

### Manage Delivery

 Email Addresses

**Primary Email**

**Email Format** ☒ HTML ☐ Text

**Alternate Email \*** (optional)

**Email Format** ☒ HTML ☐ Text

**Email Code \*\***



Edit


Your primary address is the email address on record with KTT. To update this address, please contact your Treasury Services Sales Representative.

\* If an alternate email is supplied, alerts will be sent to this address in addition to the primary email address.

\*\* An Email Code of your choice can be added to your email alerts. This Email Code will display on all alerts that you have added within the Message Center. If your Email Code doesn't display or is different from what you have added, please contact the Commercial Business Banking Center at 1-800-539-9039, option 2.  
Hours: 8:00 AM to 8:00 PM Monday through Friday.

## Global Suspend:

- Enter a Start and End Date for when Alerts should not be delivered
-  **Note:** *Global Suspend begins at 12:00 a.m. on the start date and ends at 11:59 p.m. on the end date.*
-  **Note:** *Alerts will not be sent between the Global Suspend dates; instead they will always be available in your Message History.*

 **Global Suspend**

Suspend all Email and Phone (Text) Alerts between:

**Start Date**

Start Date

**End Date**

End Date

Global Suspend is not available until at least one subscription has been added.

Edit

Global suspend starts at 12:00 AM on the first date and ends at 11:59 PM on the second date.


Alerts will not be sent between Global Suspend Dates but are available in Message History.

### Phone (Text) Number:

- You must complete enrollment of SMS/Text message receipt on your mobile device before you can add SMS/Text as a delivery option to individual Alert subscriptions.
- Click “edit” and enter your mobile device phone number. Then click “save”
- Click on the checkbox after you have reviewed the Terms and Conditions
- Follow all instructions sent to you via SMS/Text on your device to complete the enrollment process.
- Select a Quiet Time to not receive Alerts via SMS/Text on your device.



**Note:** Alerts will not be sent to your mobile device if you set a Quiet Time. Once the quiet time has ended, all Alerts will be sent to your device as well as be displayed in Message History.


 Phone (Text) Number

**Primary Phone (Text) Number**

**Important Note:** By providing a telephone number for a cellular telephone, other wireless device, or a landline number that was later converted to a wireless device, you are expressly consenting to receiving communications at that number, including, but not limited to, prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system from KeyBank National Association and its affiliates and agents. These calls and messages may incur access fees from your cellular provider.

☐ I understand the Terms and Conditions.

**Terms and Conditions:** Enter your number on the mobile web page to receive standard rate banking alerts from KeyBank. Message frequency depends on use. Text STOP to 59843 to opt out. Text HELP to 59843 for support or call 1-888-539-9039, option 2 or email [treasury\\_services@keybank.com](mailto:treasury_services@keybank.com). Message and data rates may apply. Mobile carriers are not responsible for lost or undelivered messaging. Participating carriers include: Ntelos, Cellcom, Cellsouth, Carolina West, AT&T, MetroPCS, T-Mobile, U.S. Cellular, Sprint, Google Voice, Boost, Virgin Mobile and Verizon Wireless. Terms & Conditions located at [ktt.key.com](http://ktt.key.com). Privacy and Security Policy can be viewed at [www.key.com/security](http://www.key.com/security).

 Phone (Text) Quiet Time

**Start Time**

**End Time**