



KeyNavigator® Mobile Deposit User Guide

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1. Introduction

The KeyNavigator Mobile Deposit application allows your company's entitled users to deposit checks anytime, anywhere across the U.S. and Canada, and view their deposit history using their smart phone or tablet.

The Mobile Deposit application provides clients with deposit functionality in a native mobile application, including the following:

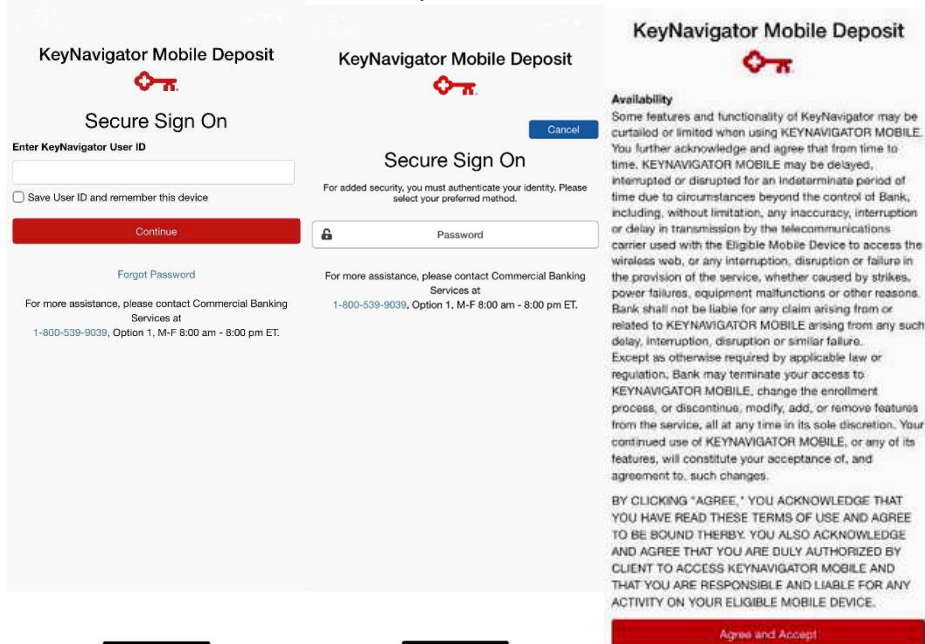
- Both single and multiple check deposit capabilities
- Deposit level memo field
- Approval processing
- Access to reporting on Key Capture®

2. Product Overview

KeyNavigator Mobile deposit is an extension of the Key Capture remote deposit solution that has been optimized for a mobile app experience. The mobile application can be downloaded through the Apple® App Store or Android™ Google Play™ store.

2.1 User Enrollment & Login

To enroll in KeyNavigator Mobile deposit, contact your Payments Advisor to submit an enrollment customer service order. Once the customer service order has been approved, you will sign-in to KeyNavigator Mobile deposit using the same log-in ID and password you use for the full KeyNavigator website. At first time mobile log-in, all users are required to accept the Terms of use.



The first screenshot shows the 'Secure Sign On' screen with a 'KeyNavigator Mobile Deposit' header, a red key icon, and a 'Secure Sign On' title. It features a text input field for 'Enter KeyNavigator User ID', a checkbox for 'Save User ID and remember this device', a red 'Continue' button, and a 'Forgot Password' link. At the bottom, it provides contact information for Commercial Banking Services.

The second screenshot shows the 'Secure Sign On' screen with a 'KeyNavigator Mobile Deposit' header, a red key icon, and a 'Secure Sign On' title. It features a text input field for 'Password', a 'Cancel' button, and a 'Continue' button. At the bottom, it provides contact information for Commercial Banking Services.

The third screenshot shows the 'KeyNavigator Mobile Deposit' header, a red key icon, and an 'Availability' section. The 'Availability' section contains text about the limitations of the mobile app. Below this is a 'Terms of Use' section with a 'BY CLICKING "AGREE," YOU ACKNOWLEDGE THAT YOU HAVE READ THESE TERMS OF USE AND AGREE TO BE BOUND THEREBY. YOU ALSO ACKNOWLEDGE AND AGREE THAT YOU ARE DULY AUTHORIZED BY CLIENT TO ACCESS KEYNAVIGATOR MOBILE AND THAT YOU ARE RESPONSIBLE AND LIABLE FOR ANY ACTIVITY ON YOUR ELIGIBLE MOBILE DEVICE.' At the bottom is a red 'Agree and Accept' button.

2.2 Supported Devices

KeyNavigator Mobile Deposit is available for:

- IOS® 12.0 or higher including iPhone® and iPad®
- Android® phone OS 8.0 and higher

2.3 Downloading from the App Store

iTunes (iPhone)

- Go to the App Store on your device
- Search for KeyNavigator
- Download the app to your device (logo is the compass symbol with the red key)



Android (Samsung, Galaxy, etc.)

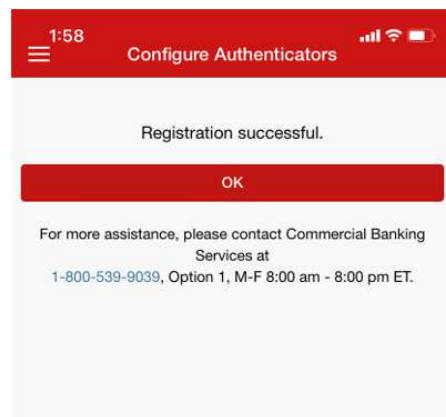
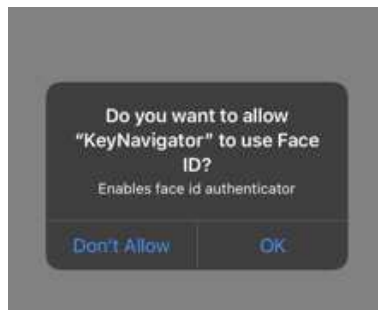
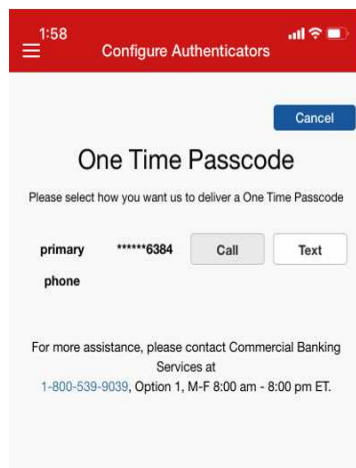
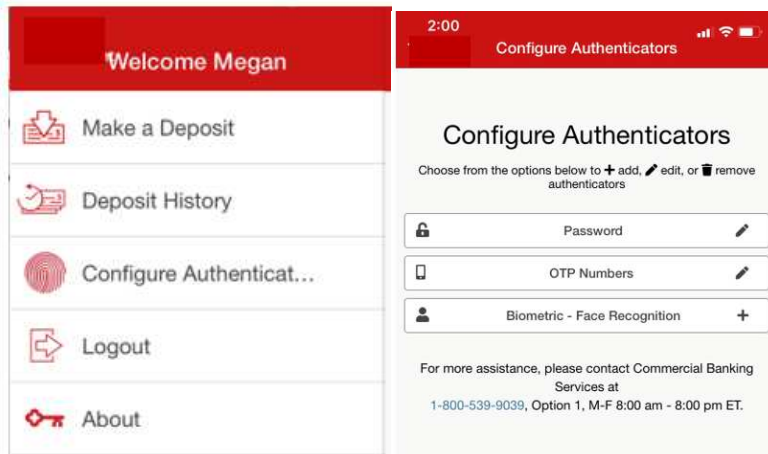
- Go to the Google Play store on your device
- Search for KeyNavigator
- Download the app to your device (logo is the compass symbol with the red key)

2.4 Logging in with Device Biometrics

KeyNavigator Mobile Deposit allows a company's entitled users to quickly and securely log in to the KeyNavigator Mobile Deposit application using device biometrics. Using device biometrics allows users to log in using fingerprint(s) or facial recognition setup on a smart phone or tablet without having to enter a password.

KeyNavigator users can use device biometrics with an iPhone 5s or later, iPad Pro, iPad Air 2, or iPad Mini 3 or later.

- To enable device biometrics, select the **Configure Authenticators** option from the **Menu** and select the plus button next to Biometric-Face Recognition or Biometric- Fingerprint and follow the on-screen prompts.

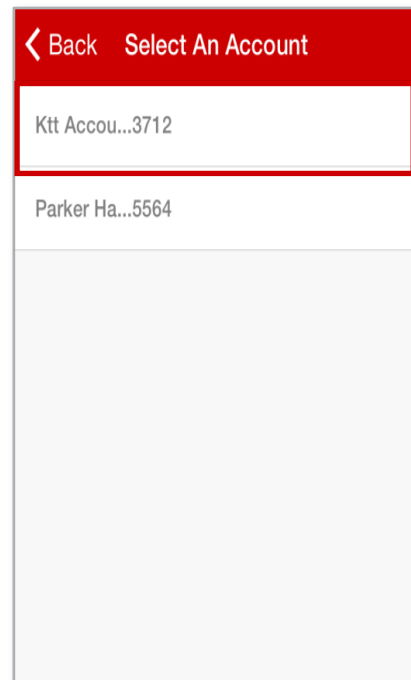
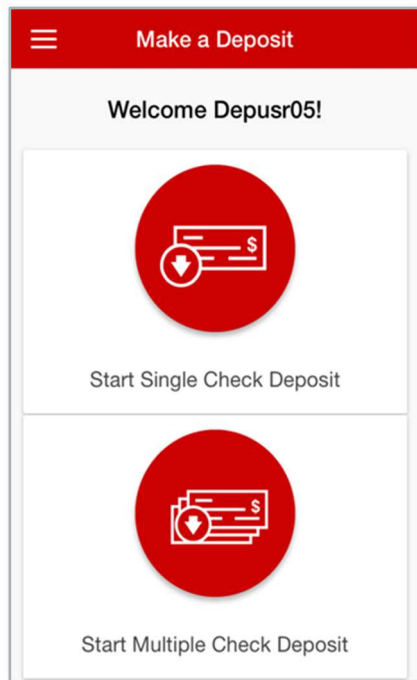



3. Depositing Checks

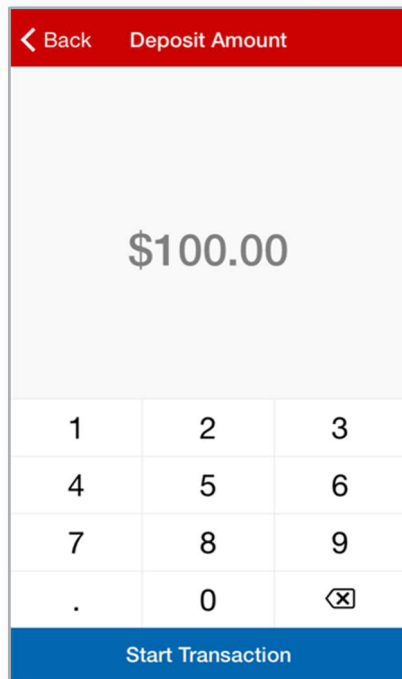
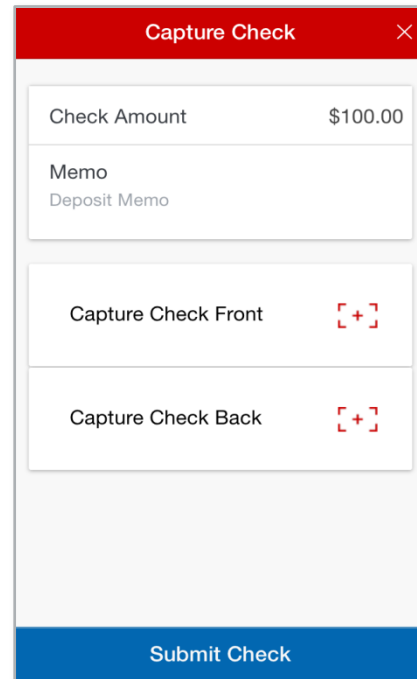
Once signed into the KeyNavigator Mobile Application, on the main screen chose either single check or multi-check deposit. The mutli-check deposit feature allows a user to deposit multiple checks into one single deposit.


3.1 Complete a Single Check Deposit

1. **Tap Start Single Check Deposit.**
2. **Tap** the desired **account** where you wish to deposit funds.




3. Enter the dollar amount of the check and **TAP Start Transaction**.
4. On the **Capture Check Screen**, **TAP** the  symbol next to **Capture Check Front** to take a picture of the front of the check. Center the check, face up, inside the box and the application will automatically take a picture of the front of the check.

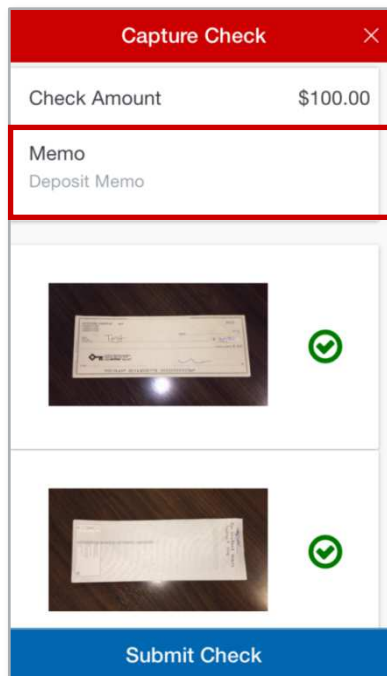
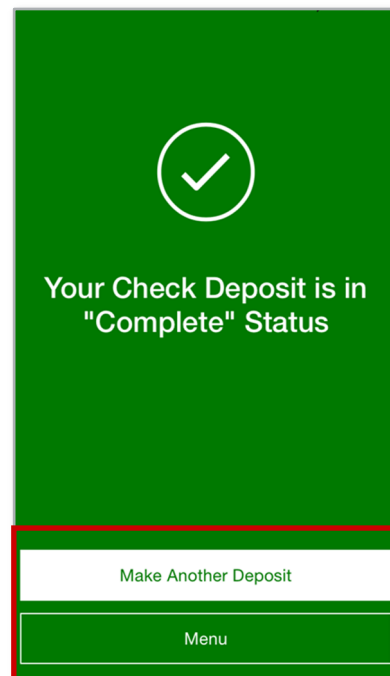




- Once the front image is successful, turn the check over **TAP** the  **symbol** and capture a picture of the back of the check. Center the check, face down, inside the box making sure that the signature is on the right side of the box and the application will automatically take a picture of the back of the check.



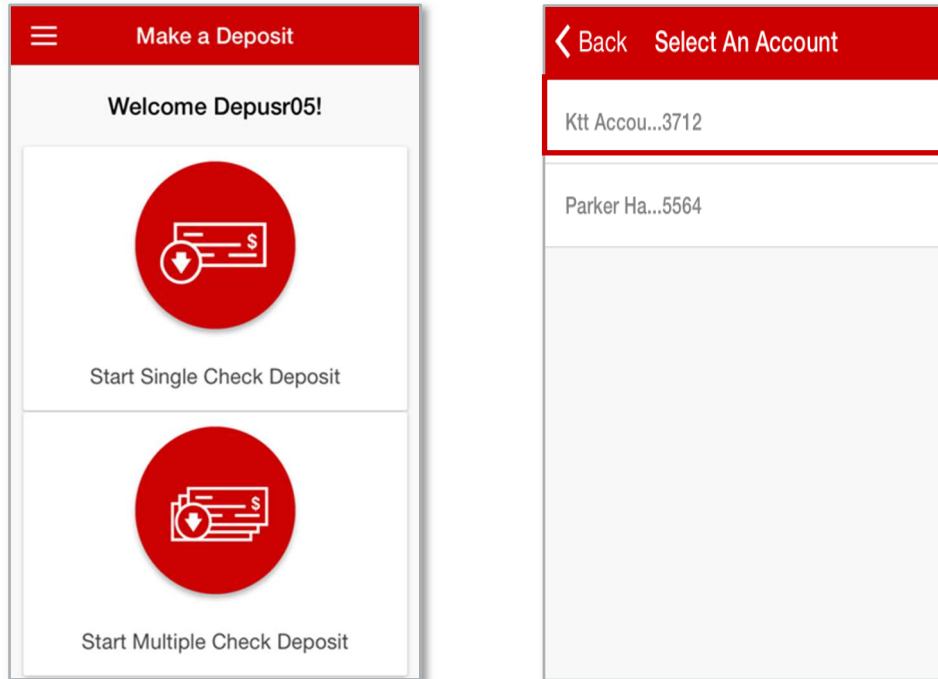
 **NOTE:** Checks deposited via KeyNavigator Mobile Deposit must have a hand-written endorsement, even if a stamp is used. We recommend writing "For KeyBank mobile deposit only" as a standalone endorsement or in addition to the stamped endorsement.

- Once the images of the check are successfully captured, add a memo to your deposit (*optional*), and **TAP Submit Check** to complete the deposit.
- Once submitted, a confirmation screen will appear in the application. From the confirmation screen **TAP Make Another Deposit** to start a new deposit, or **Menu** to return to the main menu.

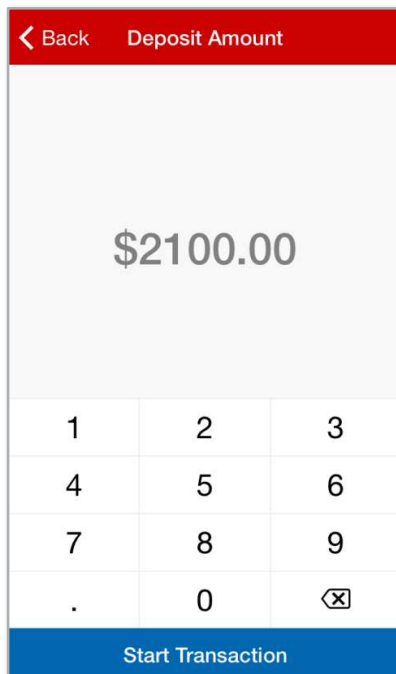




3.2 Complete a Multiple Check Deposit

1. **TAP Start Multiple Check Deposit.**
2. **TAP** the desired **account** where you wish to deposit funds.



3. Enter the dollar amount of the total deposit (total of all checks to be deposited) and **TAP Start Transaction.**





- On the Capture check Screen, **TAP** the  symbol to capture a picture of the front of the check. Center the check, face up, inside the box and the application will automatically take a picture of the front of the check.

Capture Check
×

Check Amount \$100.00


Memo
Deposit Memo

Capture Check Front


Capture Check Back 

Submit Check



- Once the front image is successful, turn the check over **TAP** the  symbol and capture a picture of the back of the check. Center the check, face down, inside the box making sure that the signature is on the right side of the box and the application will automatically take a picture of the back of the check.

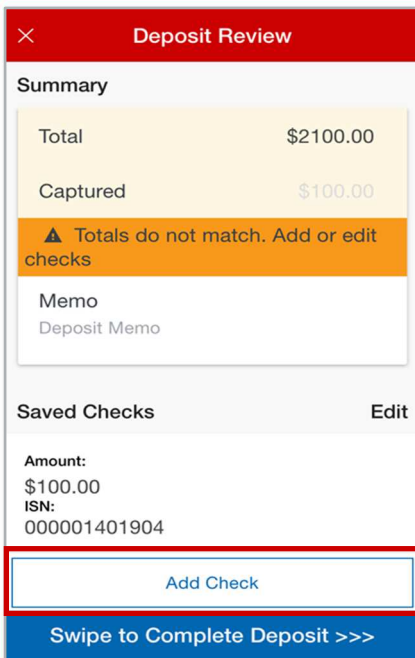


NOTE: For successful image capture, make sure all four corner of the check are visible and the check is properly endorsed on the back.

6. Once the image capture is successful, **TAP** on **Save Check**.



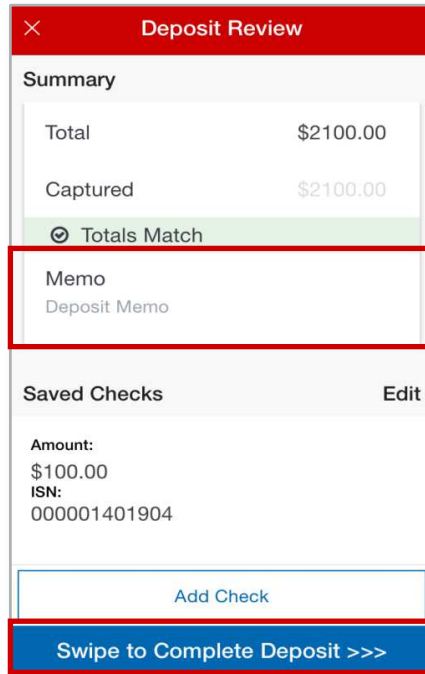
7. The **Deposit Review** screen will display the check that was just captured and provide details that the total deposit amount does not match the check captured. **TAP Add Check** to add another check to this deposit. To add another check following steps referenced above.



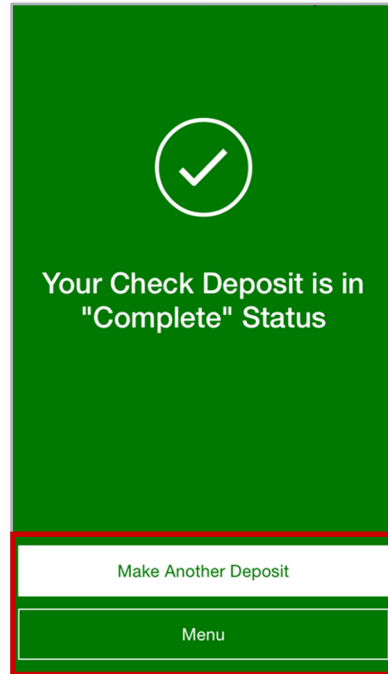


NOTE: The application will not allow you to submit the deposit if the totals do not match.

8. At the **Deposit Review** screen, a **Memo** can be added to this deposit (*optional*). Once all the images have been captured and the total amount of the checks matches the deposit total entered, swipe the blue bar at the bottom of the screen to complete the deposit.
9. Once submitted, a **Confirmation** screen will appear in the application. From the confirmation screen **TAP Make Another Deposit** to start a new deposit, or **Menu** to return to the main menu.



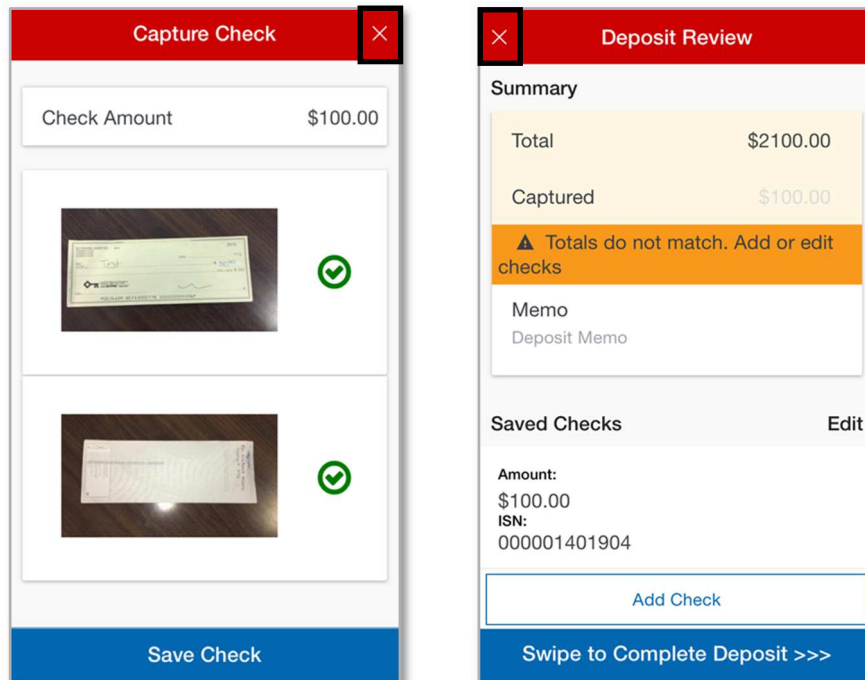
The **Deposit Review** screen shows a summary of the deposit. It includes a 'Summary' section with 'Total' and 'Captured' amounts both at \$2100.00, and a 'Totals Match' status. Below this is a 'Memo' section with a 'Deposit Memo' field. The 'Saved Checks' section shows a list of checks with details like 'Amount: \$100.00' and 'ISN: 000001401904'. At the bottom, there is an 'Add Check' button and a blue bar with the text 'Swipe to Complete Deposit >>>'.



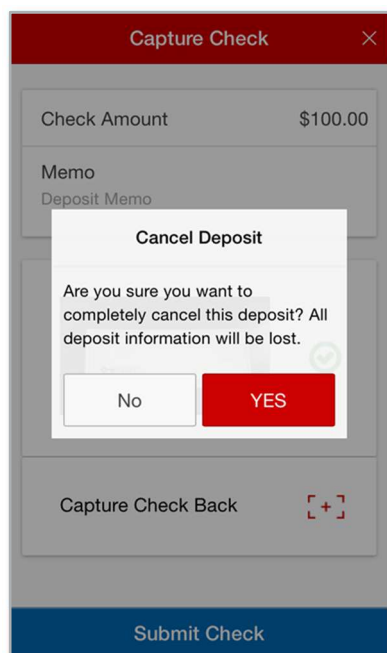
The confirmation screen is green and features a large white checkmark icon. The text reads 'Your Check Deposit is in "Complete" Status'. At the bottom, there are two buttons: 'Make Another Deposit' and 'Menu'.

3.3 Canceling a Deposit

1. To cancel a deposit at any time during the deposit flow, **TAP** the “x” in the upper right or left hand corner of the screen.



2. If the deposit is canceled, it is canceled in its entirety if there were multiple checks. You will receive a **Cancel Deposit Confirmation** screen, **TAP Yes** to continue with cancelling the deposit or **No** to continue with the deposit.





4. Viewing Deposit History

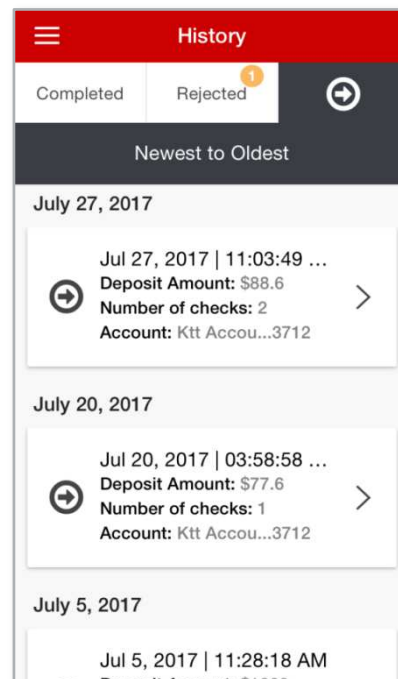
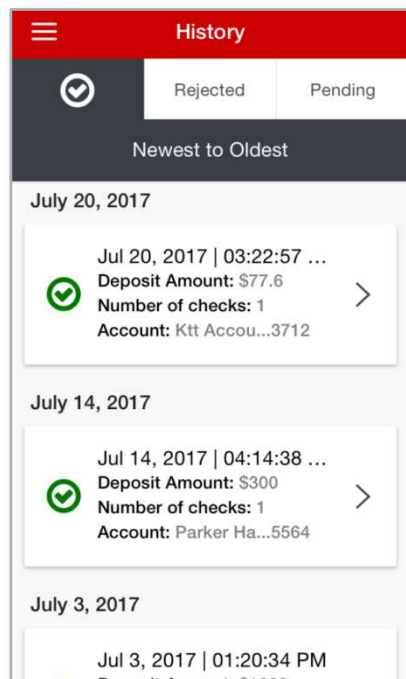
The Deposit History feature allows a company's entitled users to view the completed deposits that they have made themselves using the KeyNavigator Mobile Deposit application within the last 30 days.

1. **Log on** to KeyNavigator Mobile Deposit.
From the home screen select the **Menu** icon.

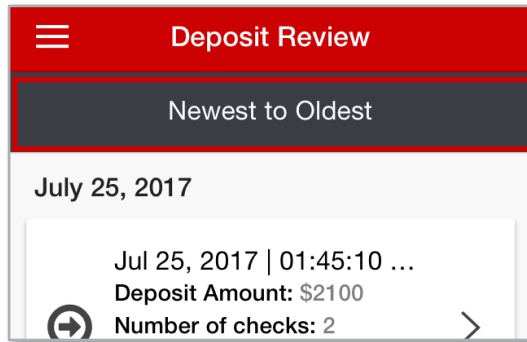



2. **TAP Deposit History.** The History screen appears with three distinct tabs at the top:

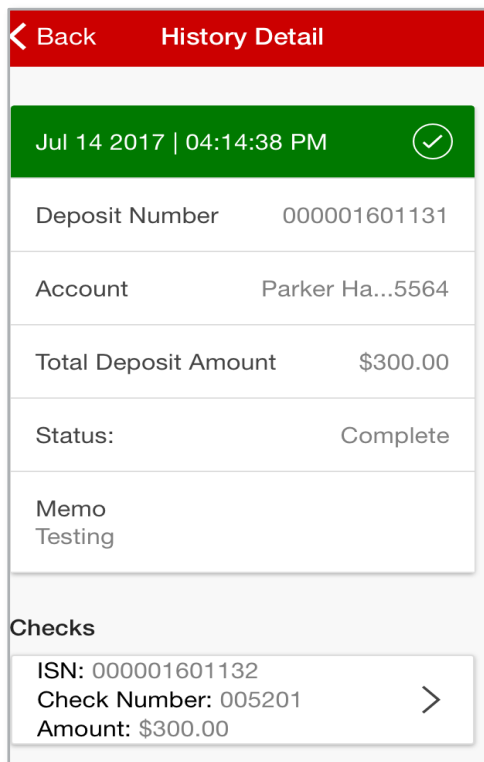
- The default landing page is **Completed Deposits**  - these are deposits that have posted to your account. Deposits that you made using the KeyNavigator Mobile Deposit application are arranged newest to oldest, within the last 30 calendar days, or a list of the last 25 deposits, whichever occurs first.
- **Rejected Deposits** – deposits that have been rejected by a reviewer if the relationship has the review/approver roles (see section 5).
- **Pending Deposits**  are deposits that have yet to complete processing.



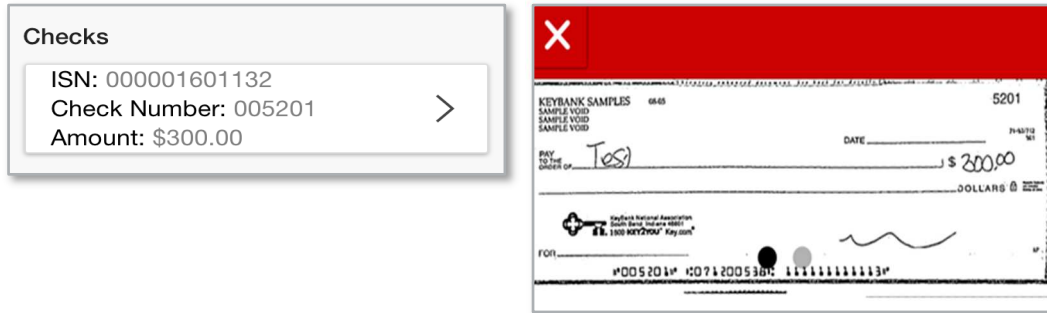
- The default list of deposits in is date order from Newest to Oldest. To change the order to Oldest to Newest, **TAP** on the **Newest to Oldest** bar.



- To view more details on a specific deposit, **TAP** the  item for more details.
- The **History Details** screen displays the account number, total deposit amount, status of the deposit, the memo and a list of the checks included in the deposit.



5. To view an image of the check deposited, **TAP** the **Check Detail**.



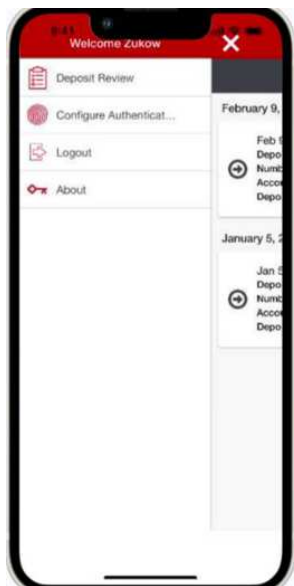
6. After viewing the image of the check, **TAP** the **X** in the top left corner to return to the previous screen and main deposit history.

5. Deposit Review Service

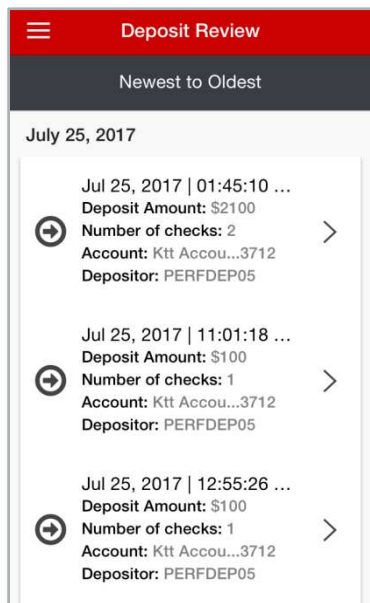
KeyNavigator mobile offers a deposit review service. This service allows a company to define an established role of a reviewer for each deposit. The reviewer must review and approve each deposit prior to submitting the deposit for processing. The reviewer must determine whether to approve, reject, or allow other reviewers to be able to review and decision the deposit.

5.1 Reviewing a Deposit

1. As a reviewer, log on to KeyNavigator Mobile Deposit. From the Home screen **TAP Deposit Review**.

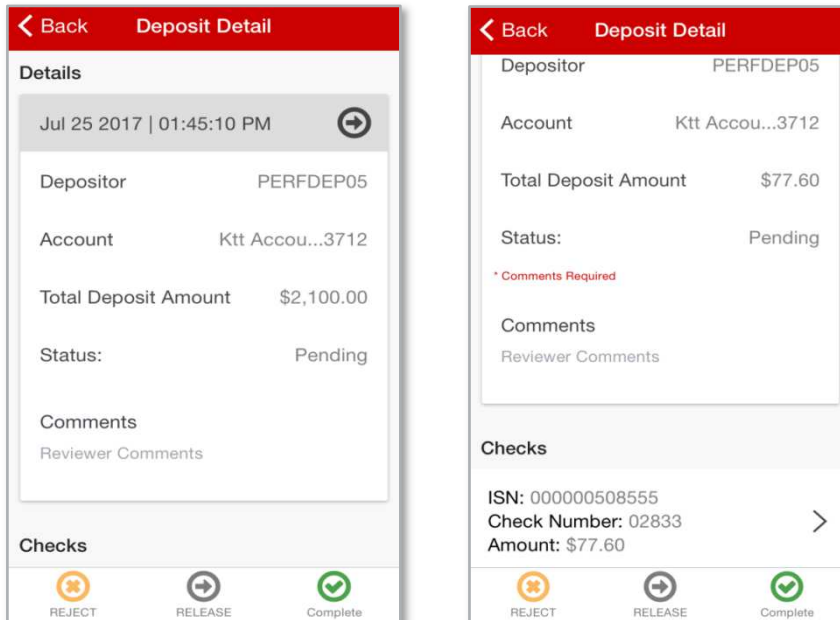


2. On the **Deposit Review** screen, the deposits are listed in order from newest to oldest. **Tap the desired deposit** to review.



3. The **Deposit Detail** screen contains deposit details including the depositor username, account, total deposit amount and comments. **Tapping** the check detail will allow the reviewer to view an image of the check deposited. A reviewer can choose an action to decision this deposit:

- **Reject** – Deposit rejected and must be submitted again by the original depositor.
- **Release** – Releases the deposit for others to review.
- **Complete** – Submits the deposit for processing.



4. If an item is rejected or complete – a confirmation screen will be displayed. If the deposit is released for others to view, no confirmation screen is presented.



Your Status Change to
Rejected
was a Success!



Your Status Change to
Complete
was a Success!

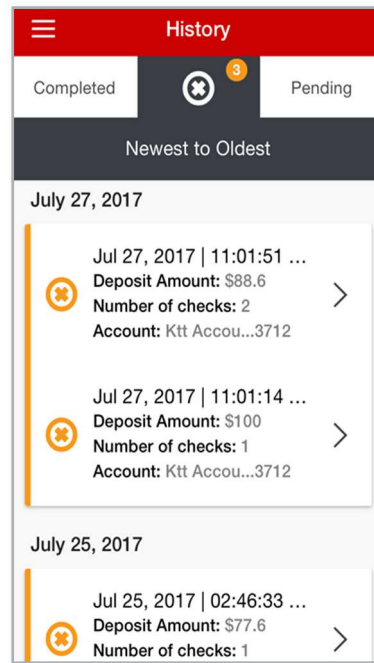
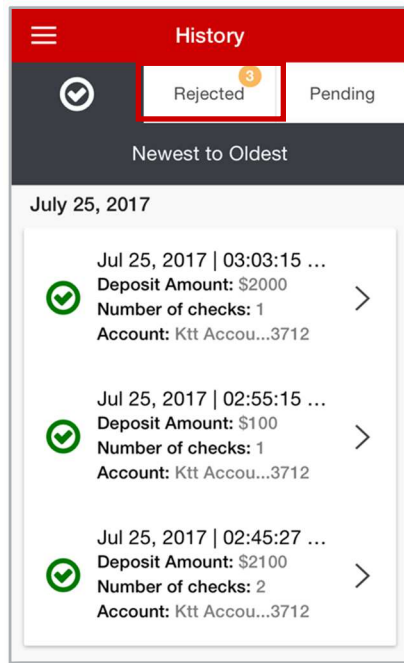
5.2 Correcting a Rejected Deposit

A reviewer may reject a deposit for processing for many reasons such as:

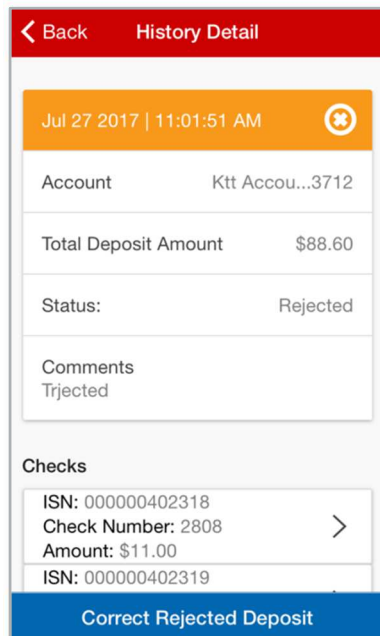
- The depositor needs to remove a specific check from the deposit in a multi-check deposit.
- The depositor needs to change the amount of the deposit.
- The bank client does not want to accept the deposit (delete a check).


1. To correct a deposit in the KeyNavigator Mobile Deposit application that a reviewer has rejected, the depositor must log on to KeyNavigator Mobile Deposit.
2. **TAP** the **Home** button and select deposit history.

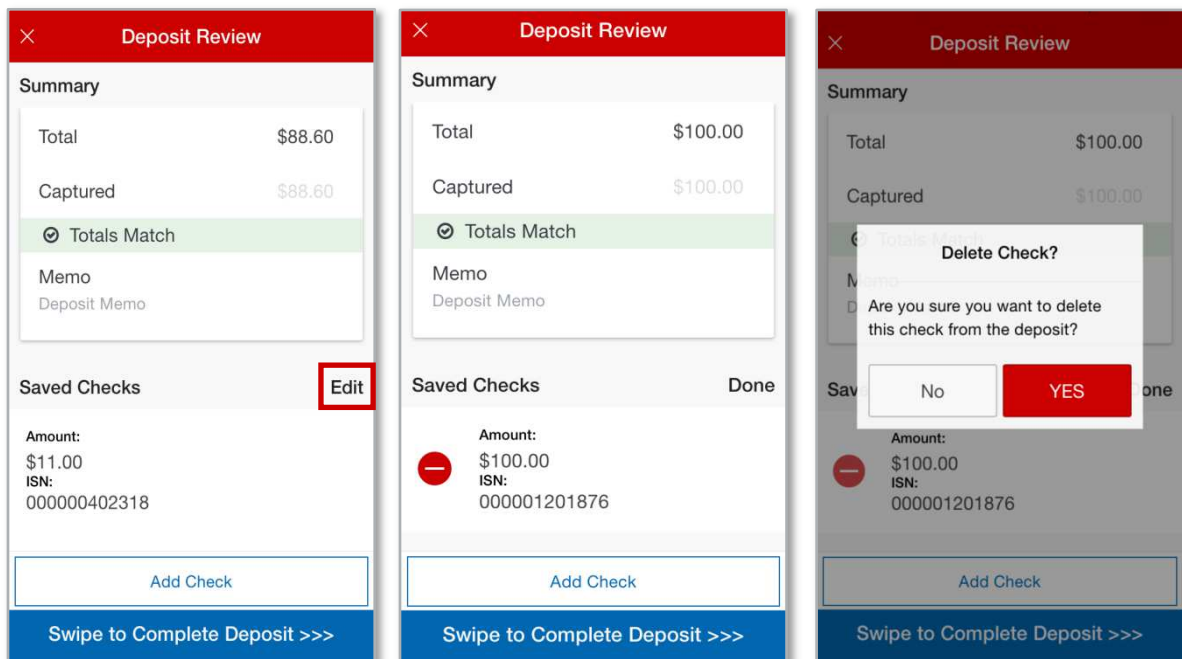
3. **TAP the Rejected tab.** From the list of rejected deposits, **select the deposit to correct.**



4. Deposits that need to be approved will be listed on the **Pending** tab.
5. The **Rejected Details** screen appears displaying the account number, total deposit amount, deposit status, the memo (if the depositor entered a memo), comments (if the reviewer entered a comment), and a list of the checks included in the deposit. To begin the deposit correction process **TAP Correct Rejected Deposit.**



6. At the **Deposit Review** screen, **TAP Add Check** to add another check to the deposit. To add another check, follow the add check flow referenced in 3.1 or 3.2. **TAP** the edit button to edit the deposit.
7. At the edit check screen, **TAP**  to delete the check from the deposit. A confirmation screen will appear to continue to either delete the check or cancel the deletion.



You must be enrolled in Online Banking to use the Key Mobile App. Mobile Deposits may only be made using KeyBank's native mobile application, available for iPhone®, iPad®, and iPod® Touch, and Android™ mobile devices. iPhone®, iPad®, and iPod® Touch are registered trademarks of Apple Inc. All rights reserved. Android™ and Google Play are trademarks of Google Inc. Use of this trademark is subject to Google Permissions. Our service is at no cost but there may be charges from your wireless carrier for Web access and/or text messages. All credit products are subject to credit approval.