

KeyBank Business Online

Pay with ACH Service

EXTERNAL USER GUIDE

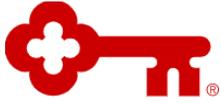
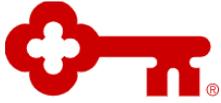


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I. Introduction

Business clients have a capability to originate ACH (Automated Clearing House) electronic payments on KBBO. ACH payments daily transfer aggregated limit is \$100,000 at company Level per business day. Administrator of Business/Company from KBBO can:

- [Enrollment in Pay with ACH Service](#): Enroll Admin and/or Sub-Users of a Business/Company for Pay with ACH
- [Unenrollment from Pay with ACH Service](#): Unenroll Business/Company from Pay with ACH
- [Manage Pay with ACH Service](#): Adding/removing Sub Users, Editing Billing and/or Transaction Account

KBBO Client can make three types of ACH payments:

- CCD (Cash Concentration or Disbursement) Business to Business Payments
- PPD (Prearranged Payment and Deposit Entry) Business to Personal Payments
- Tax Payments – Business to IRS

ACH channel payments are processed at below times on a business day, to be delivered the next business day. Same Day ACH Payments are available until 3:00pm for an additional fee:

- 6:30am
- 9:00am
- 11:00am
- 1:00pm
- 3:00pm
- 6:30pm
- 8:00pm

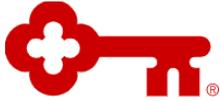
For the Payments that are originated from Pay with ACH service:

- Funds are withdrawn from the Transaction account the date the payment is released.
- Funds are processed same day and delivered to the receiver by the value date indicated in the payment.
- Available balance in Transaction account is updated when the payment is processed.
- Ledger balance in Transaction account is updated the day after the payment is sent.

II. Enrollment in Pay with ACH Service

To Enroll in Pay with ACH service, an Admin of a Business/Company sends a request to enroll in ACH payment service from KBBO. Once request is received, it takes up to 10 business days for set up.

****Note:** An Administrator can enroll itself or a Sub User of the company in Pay with ACH. If there are multiple Administrators in a Business/Company, then each Administrator must Enroll itself in Pay with ACH



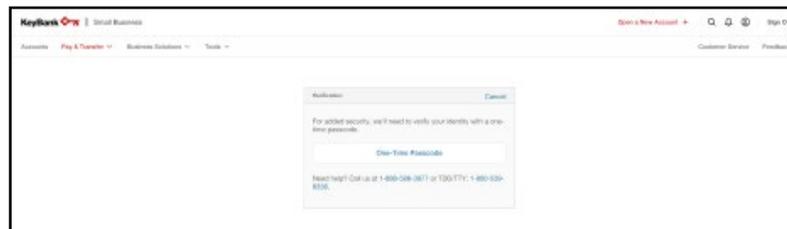
A. Steps To Enroll in Pay with ACH Service

1. Login to KBBO

The Dashboard Screen Appears

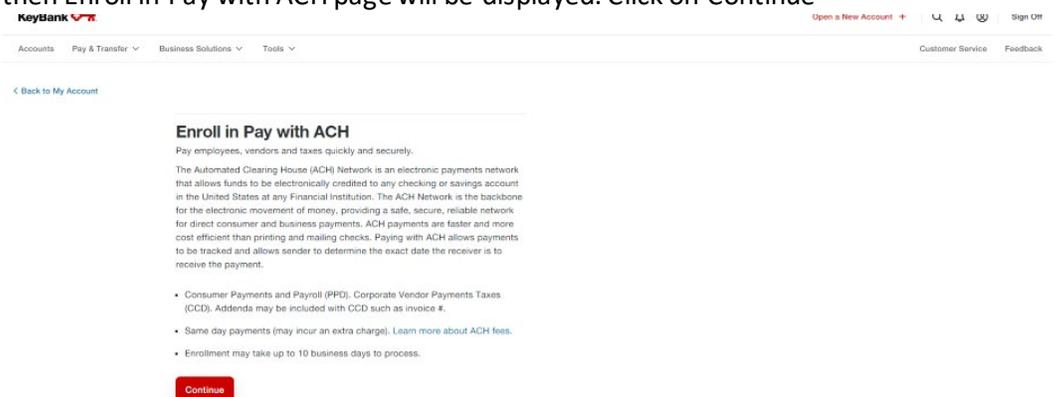
2. From the top bar Click on Pay and Transfer Tab and, then Select Pay with ACH from Dropdown

- i. If Administrator has Logged in KBBO with Verification/Second authentication as Security Question, then Pay with ACH page will not be displayed, and the Administrator will be prompted by the system for One-Time passcode Verification

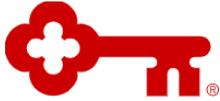


- If Administrator Clicks Cancel on One-Time Passcode window, then system will take them back to Dashboard page
- If Administrator Clicks one-time passcode, then System will prompt user to follow One-Time passcode authentication.

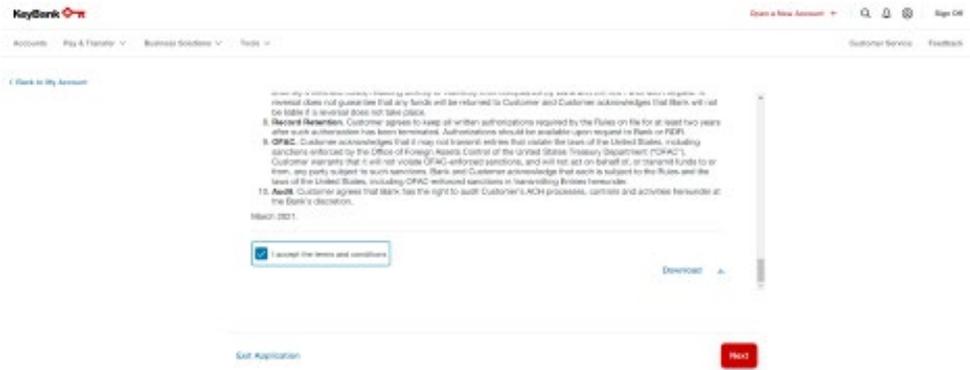
- ii. If Administrator has Logged in KBBO with Verification/Second Authentication as one time passcode or successfully authenticated as described in above step, then Enroll in Pay with ACH page will be displayed. Click on Continue



- iii.



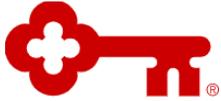
3. Read and Accept Pay with ACH Terms and Condition and then Click Next



****Note:** The Administrator can also choose to Download the Disclosures by clicking Download.
If Administrator clicks Exit Application, then the Administrator will be taken back to Account Summary Page

4. Choose Billing Account for ACH and Click Next

Administrator will be given an option to Choose Billing Account from the Company and Accounts in their profile that are eligible for ACH Billing. The Ineligible Companies Accounts will be displayed but grayed out by system for Selection. Also, a Link for Pay with ACH fees will be presented



[< Back to My Account](#)



Which accounts would you like to make ACH payments from?

Each ACH transaction incurs a fee against the account you make a payment from. Adding accounts later may take an additional 10 business days to process.

TEST COMPANY

KeyBank Basic Business Checking - 0101
Key Business Silver MM Savings - 3333

Some accounts are not eligible to enroll. [Learn More](#)

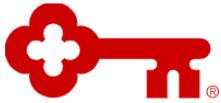
[Back](#)

[Next](#)

****Note:** If Business/Company has multiple Administrators and if Administrator that first enrolled in Pay with ACH and has selected Billing Account, then the Administrator enrolling later will not be presented to select Billing Account

5. Choose Transaction Account for ACH and Click Next

Administrator will be given an option to Choose Account from the Company and Accounts in their profile that are eligible to originate ACH payments. The Ineligible Companies Accounts will be displayed but grayed out by system for Selection. Administrator can choose to make selection of Billing and Transaction Account to be same account.



[← Back to My Account](#)



Which accounts would you like to make ACH payments from?

Each ACH transaction incurs a fee against the account you make a payment from. Adding accounts later may take an additional 10 business days to process.

TEST COMPANY

KeyBank Basic Business Checking - 0101

Key Business Silver MM Savings - 3333

Some accounts are not eligible to enroll. [Learn More](#)

[Back](#)

[Next](#)

6. Grant Access to Sub Users for Pay with ACH and Select Next

This is an optional step:

- If there are Sub Users in Company, then Administrator will be given an option to grant access to Sub Users. It is not Mandatory to grant access to Sub User for Pay with ACH
- If there are no Sub Users in Company, then Administrator will not be displayed with below Page

[← Back to My Account](#)



Which sub-users would you like to grant access for making ACH payments?

Sub-users must have permission to access an account and to make payments to use ACH. Adding new users later may take 10 or more business days to process.

KeyBank Basic Business Checking - 0101

Test Name

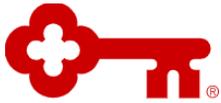
Test Name

Test Name

Some accounts are not eligible to enroll. [Learn More](#)

[Back](#)

[Next](#)



7. Review and Select Next

Administrator can Review and Edit the information entered on:

- Billing Account Page for Pay with ACH
- Payment Account Page for Pay with ACH
- Grant Access to Sub User

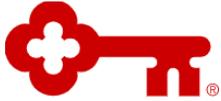
The screenshot shows the KeyBank ACH enrollment review page. At the top, there is a navigation bar with the KeyBank logo, a search icon, a notification bell, a user profile icon, and a 'Sign Off' link. Below the navigation bar, there are several menu items: 'Accounts', 'Pay & Transfer', 'Business Solutions', and 'Tools'. On the right side of the navigation bar, there are links for 'Customer Service' and 'Feedback'. A breadcrumb trail at the top left reads '< Back to My Account'. Below the navigation bar, there is a progress indicator with six steps: 'Terms & Conditions', 'Billing', 'Accounts', 'Sub-Users', 'Review', and 'Confirmation'. The 'Review' step is currently active, indicated by a larger circle. Below the progress indicator, there is a section titled 'Let's review your ACH enrollment selections.' This section contains three rows of information, each with an 'Edit' link:

Category	Account Information	Action
Billing Account	KeyBank Basic Business Checking - 0303	Edit
ACH Enrolled Accounts	KeyBank Basic Business Checking - 0404	Edit
Sub-Users		Edit

8. Confirmation Page

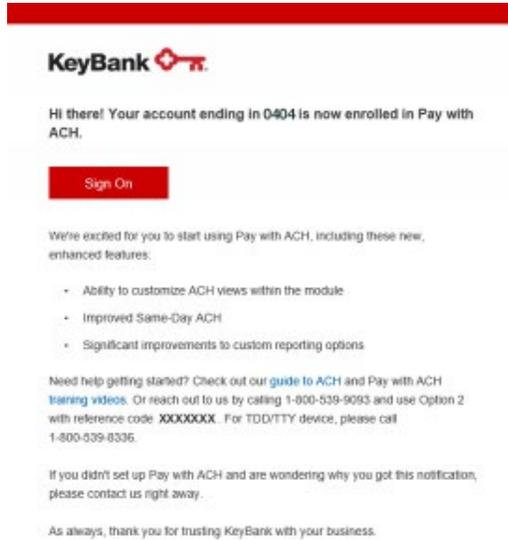
System will Confirm that Pay with ACH enrollment has been Submitted.

The screenshot shows the KeyBank ACH enrollment confirmation page. At the top, there is a navigation bar with the KeyBank logo, a search icon, a notification bell, a user profile icon, and a 'Sign Off' link. Below the navigation bar, there are several menu items: 'Accounts', 'Pay & Transfer', 'Business Solutions', and 'Tools'. On the right side of the navigation bar, there are links for 'Customer Service' and 'Feedback'. A breadcrumb trail at the top left reads '< Back to My Account'. Below the navigation bar, there is a large green checkmark icon. Below the checkmark, there is a message that reads: 'Thanks, JOHN' followed by 'You've successfully submitted accounts to be enrolled in Pay with ACH. We'll receive your selections which usually takes 2-3 days. You'll receive an email update after this review process.' At the bottom of the page, there is a red button that reads 'Back to My Account'.

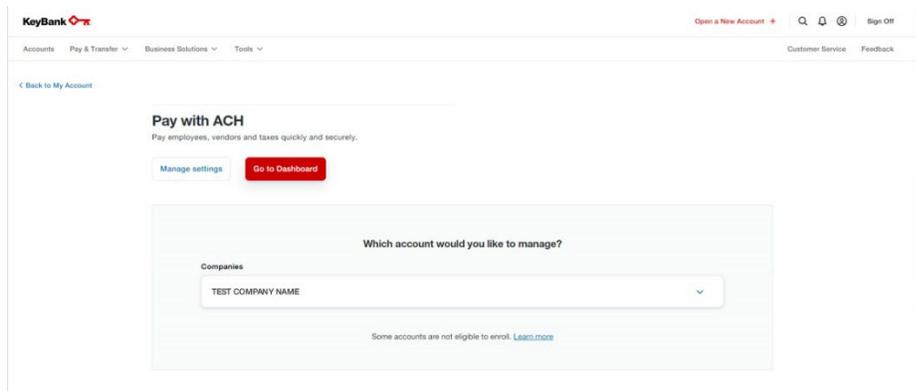


B. Activation of Pay with ACH Service

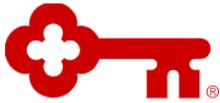
1. **Administrator/s and Sub-User/s will get an email notification once their enrollment request is complete.**



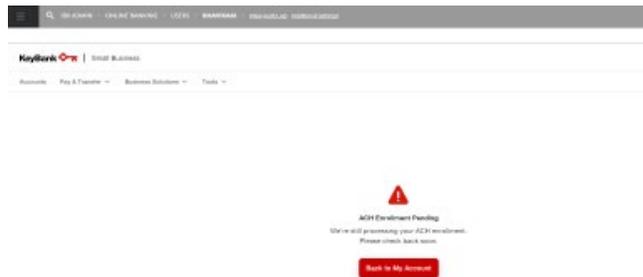
2. **Administrator login KBBO → From the top bar Clicks on Pay and Transfer Tab → Select Pay with ACH from Dropdown → Pay with ACH Hub page is displayed:**



3. **Administrator Clicks on Go to Dashboard button → they will be displayed with Pay with ACH screen to originate their ACH transactions**



****Note:** After the enrollment request has been submitted and activation email notification has not been received by Administrator/s and/or Sub-User/s, then meanwhile Administrator/s and/or Sub-User/s will see Pending Activation Screen when they click Pay with ACH,



iii. Unenrollment from Pay with ACH Service

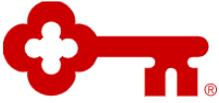
To Unenroll in Pay with ACH service, an Admin of a Business/Company sends a request to unenroll in ACH payment service from KBBO. Unenroll from Pay with ACH removes all the Accounts, all the Administrators (if Business/Company has multiple Admins) and all the Sub users from the Pay with ACH service.

A. Steps To Unenroll from ACH

1. Login to KBBO

The Dashboard Screen Appears

2. From the top bar Click on Pay and Transfer Tab and, then Select Pay with ACH from Dropdown

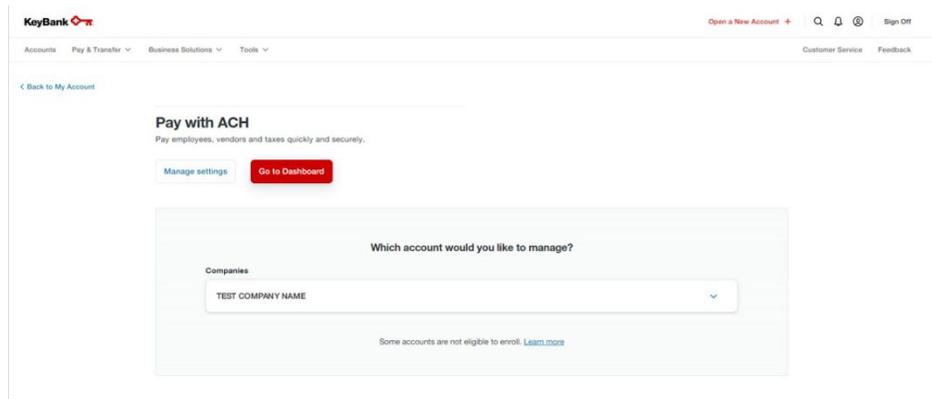


- i. If Administrator has Logged in KBBO with Verification/Second authentication as Security Question, then Pay with ACH page will not be displayed, and the Administrator will be prompted by the system for One-Time passcode Verification

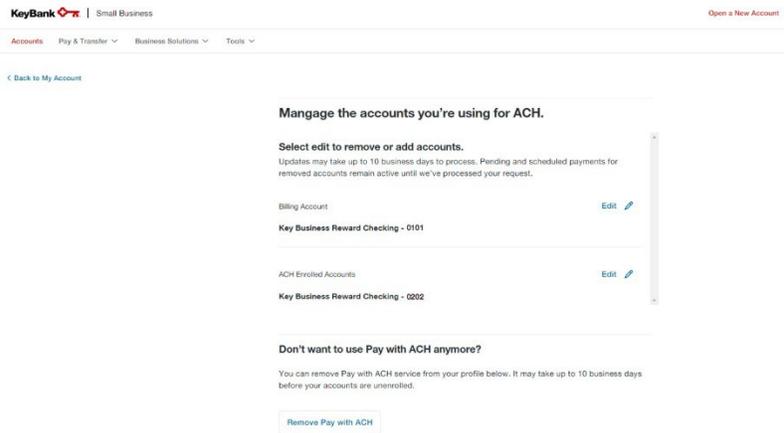
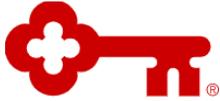


- If Administrator Clicks Cancel on One-Time Passcode window, then system will take them back to Dashboard page
- If Administrator Clicks one-time passcode, then System will prompt user to follow One-Time passcode authentication.

- ii. If Administrator has Logged in KBBO with Verification/Second Authentication as one time passcode or successfully authenticated as described in above step, then Pay with ACH page will be displayed. Click on Manage Settings

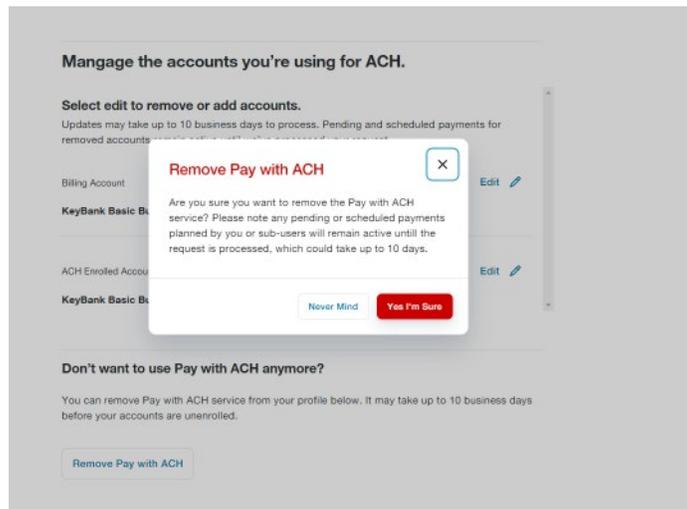


3. Select Remove Pay with ACH



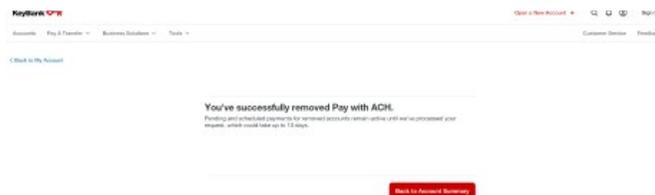
4. Confirm Selection

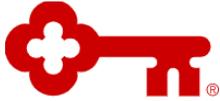
A Pop-up will be displayed to confirm the Selection



5. Confirmation Page

System will Confirm that Pay with ACH Unenrollment has been Submitted

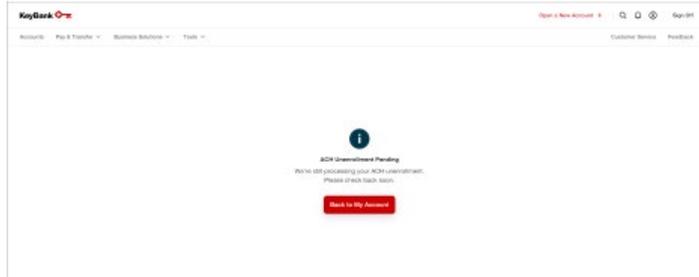




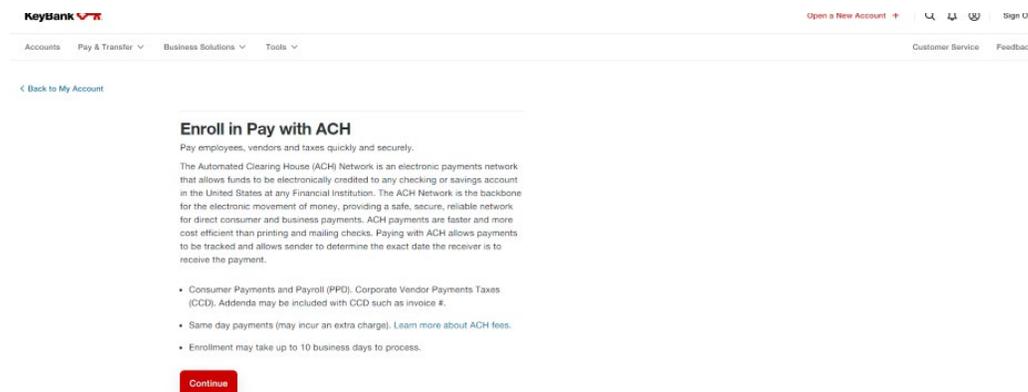
B. Inactivation of Pay with ACH Service

**Note:

- After request for Unenrollment is submitted the Administrator will not be able to access Pay with ACH Service



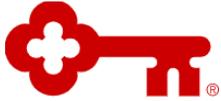
- The Administrator will be displayed with Enroll in Pay with ACH screen after Unenroll setup is Complete



IV. Manage Pay with ACH Service

Administrator can request changes to ACH payment service after setup, such as adding or removing Sub User users who have access or changing the ACH billing or payment accounts. When a client requests maintenance, it can take up to 10 business days for the changes to be completed.

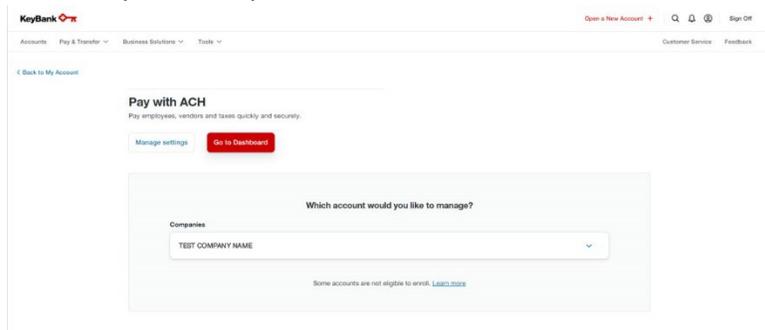
- If a Business/Company has multiple Administrators, then one administrator cannot enroll another Administrator to Pay with ACH service. Every Administrator must self-enroll in Pay with ACH
- An action taken by the Admin to either add or remove Billing and/or Transactional account is at the Company level. Once set up is completed by the bank the changes will be reflected in all the Admins and/or Sub Users profiles who have access to the DDA accounts



- Only Active Sub-User can be Edited by Administrator for Pay with ACH Service
- Sub-User with no access to Pay with ACH Service will be displayed with below screen, when they Select Pay with ACH



- Sub-User with access to Pay with ACH Service will be displayed with below screen, when they Select Pay with ACH

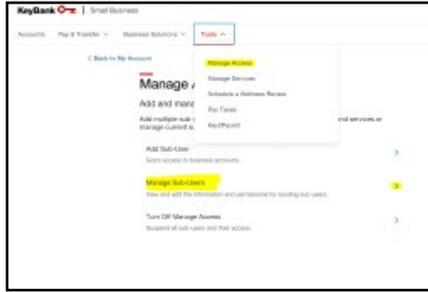
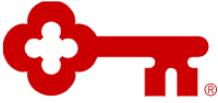


A. Steps To Manage Sub User/s for Pay with ACH Service

1. Login to KBBO

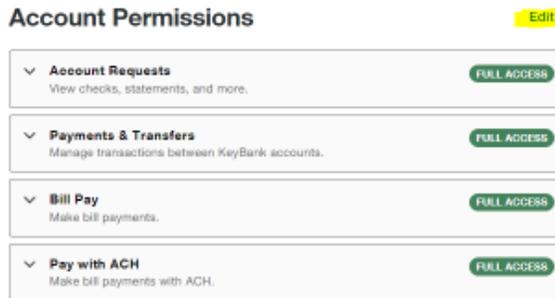
The Dashboard Screen Appears

2. From the top bar, select Tools, then Click Manage Access → Manage Sub-User

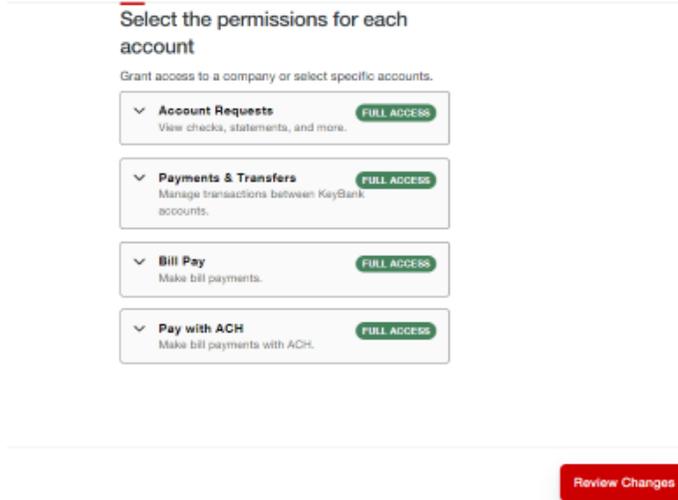


3. Manage Sub-User Screen is Displayed

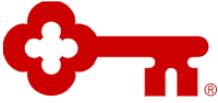
- i. Select the Active Sub-user from Active Sub-user list
- ii. Review Sub-user information Page is displayed
- iii. Click **Edit** Account Permission



- iv. System will direct to the Account Permission page



- v. Select Pay with ACH and Add/Remove Sub User from Pay with ACH service



^ **Pay with ACH** NO ACCESS
Make bill payments with ACH.

Select the accounts from which the sub-user can send ACH payments.
This lets the sub-user make payments using the Pay with ACH service.

- Sub-users must have permission to access an account and make transfers to use Pay with ACH.
- Each ACH transaction incurs a fee drawn from the account that made the transfer.

Pay with ACH permission for sub-users may take up to 10 business days to process.

The accounts displayed below are accounts the sub-user has permission to access and are registered for use with the Pay with ACH service.

If you do not see the account you want listed below:

- Ensure you have given the sub-user access to the account. See Account Permissions.
- Ensure you have the account added to the Pay with ACH service.

MUSTARD STREET CONSTRUCTION

TEST COMPANY NAME - 0101

vi. Click Review Changes Action Button on Right side bottom of the Page

Select the permissions for each account
Grant access to a company or select specific accounts.

Account Requests FULL ACCESS
View checks, statements, and more.

Payments & Transfers FULL ACCESS
Manage transactions between KeyBank accounts.

Bill Pay FULL ACCESS
Make bill payments.

Pay with ACH FULL ACCESS
Make bill payments with ACH.

[Review Changes](#)

vii. Review Sub-User permission page is displayed. Review and Click Submit

Account Permissions Edit

Account Requests FULL ACCESS
View checks, statements, and more.

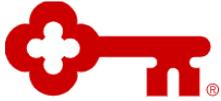
Payments & Transfers FULL ACCESS
Manage transactions between KeyBank accounts.

Bill Pay FULL ACCESS
Make bill payments.

Pay with ACH FULL ACCESS
Make bill payments with ACH.

TEST COMPANY
Test Company - 0000

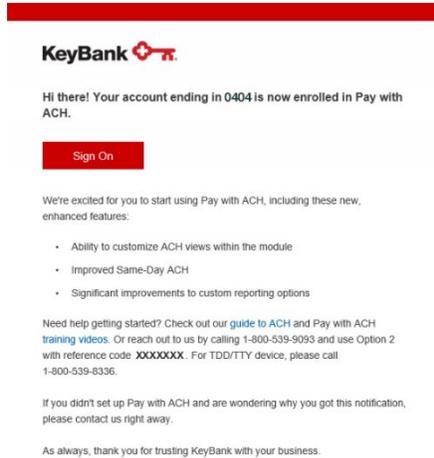
[Submit](#)



- viii. Review Sub-user Information Access page is displayed and will reflect the updated changes

****Note:** Once a client requests to add Sub user to Pay with ACH service it submitted, it will take up to 10 business days for the changes to be completed.

4. Email notification is sent to Sub User when Pay with ACH service is Active.

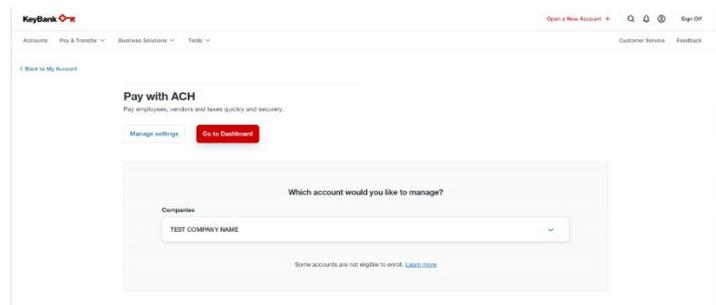


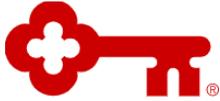
B. Steps To Manage Billing and Transaction Account/s for Pay with ACH Service

1. Login to KBBO

The Dashboard Screen Appears

2. From the top bar Click on Pay and Transfer Tab and, then Select Pay with ACH from Dropdown





3. Select Manage Settings

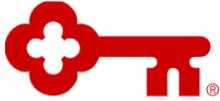
The screenshot shows the 'Manage Settings' page for KeyBank Small Business. The page title is 'Mangage the accounts you're using for ACH.' (Note the typo in the original image). Below the title, there is a section for 'Billing Account' with an 'Edit' button. The account listed is 'Key Business Reward Checking - 0101'. Below that is a section for 'ACH Enrolled Accounts' with an 'Edit' button. The account listed is 'Key Business Reward Checking - 0202'. At the bottom, there is a section titled 'Don't want to use Pay with ACH anymore?' with a 'Remove Pay with ACH' button.

4. Click on Edit button on the Billing Account (or Ach Enrolled Account section whichever Administrator chooses to make changes)

The screenshot shows the 'Make adjustments to your billing account' page for KeyBank Small Business. The page title is 'Make adjustments to your billing account'. Below the title, there is a list of accounts for selection. The first account is 'Key Business Reward Checking - 1111', which is selected. Other accounts listed include 'Key Business Reward Checking - 2222', 'Key Business Silver MM Savings - 3333', 'Business MasterCard - 4444', 'Business Travel Rewards MasterCard - 5555', 'Business MasterCard - 6666', 'Commercial Line Of Credit - 7777', and 'Commercial Loan - 8888'. At the bottom, there are 'Cancel' and 'Next' buttons.

**Note: Ineligible account will be displayed to the Administrator but will be grayed out for selection.

5. Select and click Next



KeyBank | Small Business

Accounts Pay & Transfer Business Solutions Tools

Open a New Account + Search Sign Off

Customer Service Feedback

Back to My Account

Make adjustments to your billing account

This is where we'll bill your monthly ACH service fee. [Learn more about ACH fees.](#)

KWIK STOP FOODS INC

- Key Business Reward Checking - 1111
- Key Business Reward Checking - 2222

Key Business Silver MM Savings - 3033
Business MasterCard - 4444
Business Travel Rewards MasterCard - 5555
Business MasterCard - 6666
Commercial Line Of Credit - 7777
Commercial Loan - 8888

Cancel Next

6. ACH Enrolled Accounts will be displayed.

KeyBank | Small Business

Accounts Pay & Transfer Business Solutions Tools

Open a New Account + Search Sign Off

Customer Service Feedback

Back to My Account

Add or remove accounts you would you like to make ACH payments from

Each ACH transaction incurs a fee against the account you make a payment from. Adding accounts later may take an additional 10 business days to process.

KWIK STOP FOODS INC

- Key Business Reward Checking - 1111
- Key Business Reward Checking - 2222

Key Business Silver MM Savings - 3033
Business MasterCard - 4444
Business Travel Rewards MasterCard - 5555
Business MasterCard - 6666
Commercial Line Of Credit - 7777
Commercial Loan - 8888

Cancel Next

7. Select and Click Next.

KeyBank | Small Business

Accounts Pay & Transfer Business Solutions Tools

Open a New Account + Search Sign Off

Customer Service Feedback

Back to My Account

Make adjustments to your billing account

This is where we'll bill your monthly ACH service fee. [Learn more about ACH fees.](#)

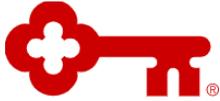
KWIK STOP FOODS INC

- Key Business Reward Checking - 1111
- Key Business Reward Checking - 2222

Key Business Silver MM Savings - 3033
Business MasterCard - 4444
Business Travel Rewards MasterCard - 5555
Business MasterCard - 6666
Commercial Line Of Credit - 7777
Commercial Loan - 8888

Cancel Next

8. Review Page will be displayed. Review the changes made and Click Submit



KeyBank | Small Business Open a New Account +

Accounts Pay & Transfer Business Solutions Tools

[Back to My Account](#)

Let's review your ACH enrollment selections.

Billing Account	Edit
Key Business Reward Checking - 0707	
ACH Enrolled Accounts	Edit
Key Business Reward Checking - 0606	

[Cancel](#) [Submit](#)

9. Confirmation Page will be displayed

KeyBank | Small Business Open a New Account +

Accounts Pay & Transfer Business Solutions Tools Customer Service

[Back to My Account](#)

Thanks, ARBEN

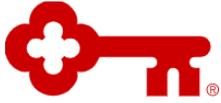
You've successfully submitted your changes for accounts enrolled in Pay with ACH.

Updates may take up to 10 business days to process. Pending and scheduled payments for enrolled accounts will be active until we've processed your request.

[Back to Manage Account](#)

****Note:** Once a client requests to change Billing and/or Transaction account is submitted:

- it will take up to 10 business days for the changes to be completed. (Pay with ACH service will be active with the Accounts before maintenance was submitted)
- Administrator will receive an Email notification that the Account is now available for ACH payments once the request is complete and the Status of the Account will change to Enrolled on the Pay with ACH Hub page
- Until the request is complete, the changes in ACH Enrolled Account for Pay with ACH service will not reflect when Administrator/s and or Sub User/s originates the ACH Payment. The Status of the Accounts will be displayed on the Pay with ACH Hub Page as Pending:



KeyBank  Open a New Account Search Alerts Settings Sign Off

Accounts Pay & Transfer Business Solutions Tools Customer Service Feedback

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Pay with ACH

Pay employees, vendors and bills quickly and securely.

[Manage settings](#) [Go to Dashboard](#)

Which account would you like to manage?

Companies

TEST COMPANY NAME

Some accounts are not eligible to enroll. [Learn more](#)