KeyBank Business Online

Pay with ACH Service

EXTERNAL USER GUIDE

Table of Contents

I. INTRODUCTION..... 2

II. ENROLLMENT IN PAY WITH ACH SERVICE..... 2

A. STEPS TO ENROLL IN PAY WITH ACH SERVICE.....3

B. ACTIVATION OF PAY WITH ACH SERVICE.....8

III. UNENROLLMENT FROM PAY WITH ACH SERVICE..... 9

A. STEPS TO UNENROLL FROM ACH.....9

B. INACTIVATION OF PAY WITH ACH SERVICE.....12

IV. MANAGE PAY WITH ACH SERVICE.....12

A. STEPS TO MANAGE SUB USER/S FOR PAY WITH ACH SERVICE.....13

B. STEPS TO MANAGE BILLING AND TRANSACTION ACCOUNT/S FOR PAY WITH ACH SERVICE.....16

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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- Funds are withdrawn from the Transaction account the date the payment is released.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

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A. Steps To Enroll in Pay with ACH Service

1. Login to KBBO

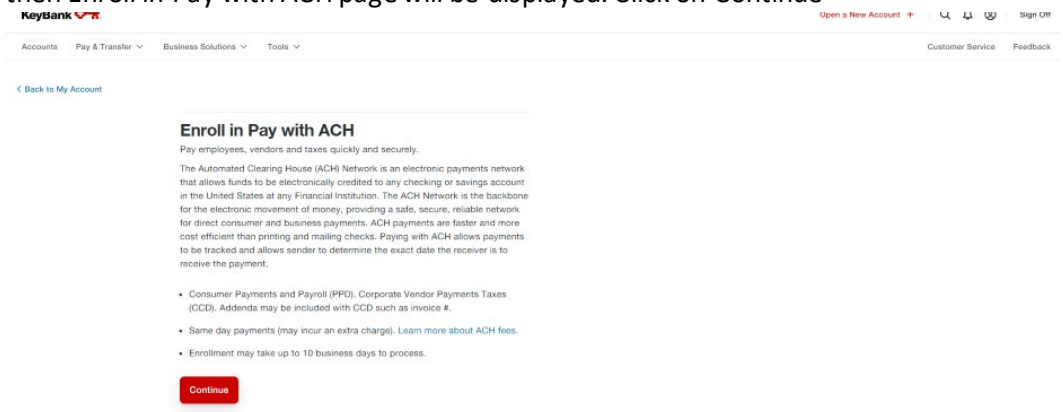
The Dashboard Screen Appears

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

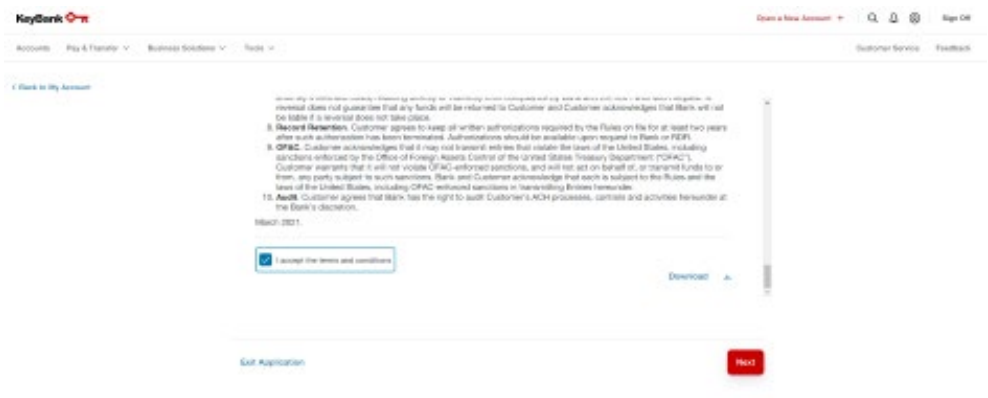
- If Administrator Clicks Cancel on One-Time Passcode window, then system will take them back to Dashboard page
- If Administrator Clicks one-time passcode, then System will prompt user to follow One-Time passcode authentication.

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.

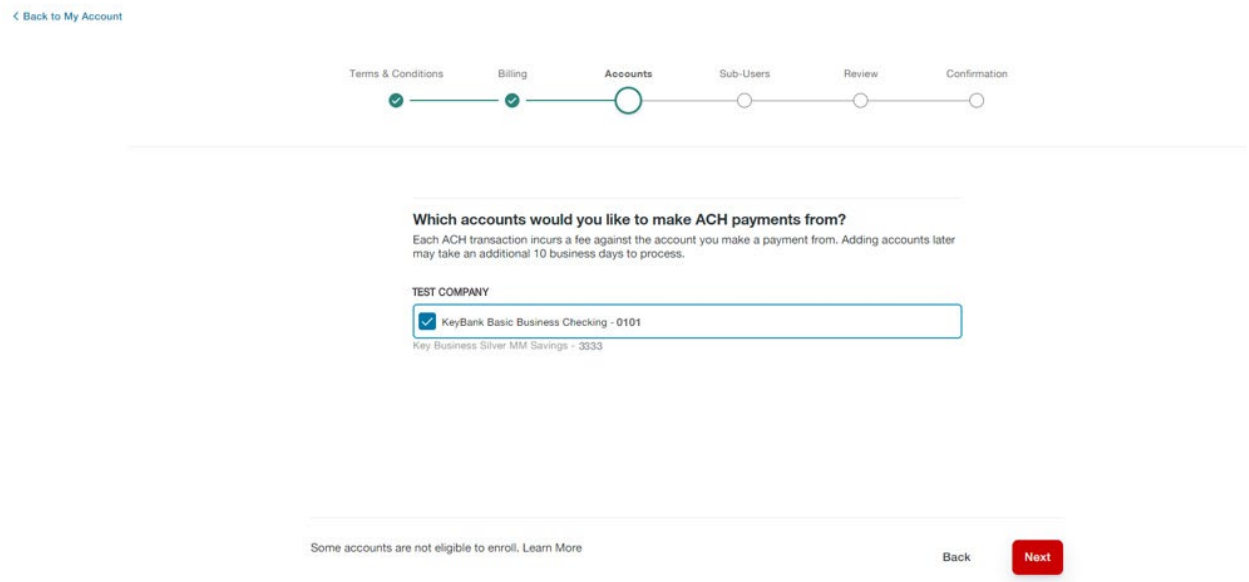
3. Read and Accept Pay with ACH Terms and Condition and then Click Next



**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



****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.

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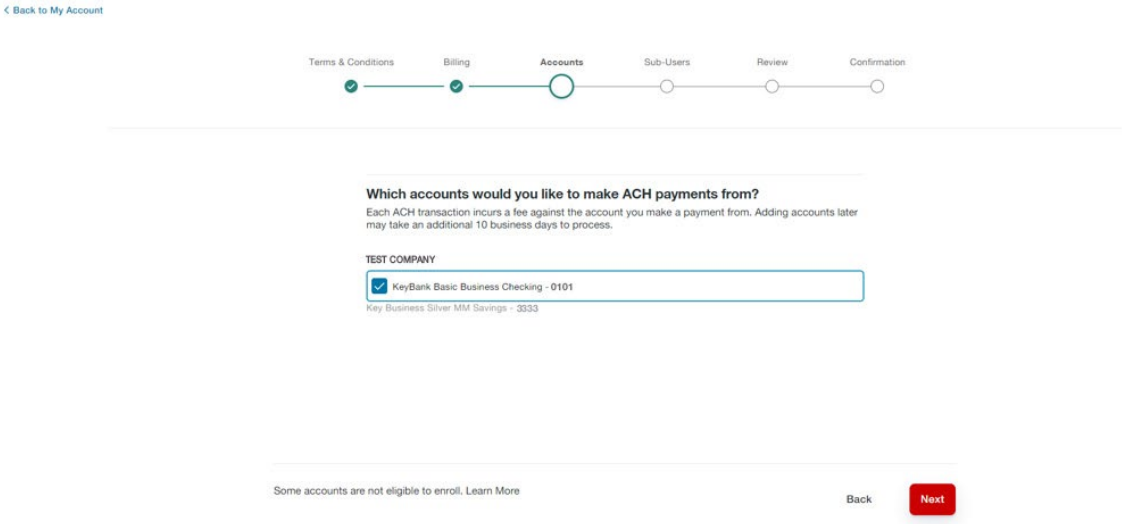
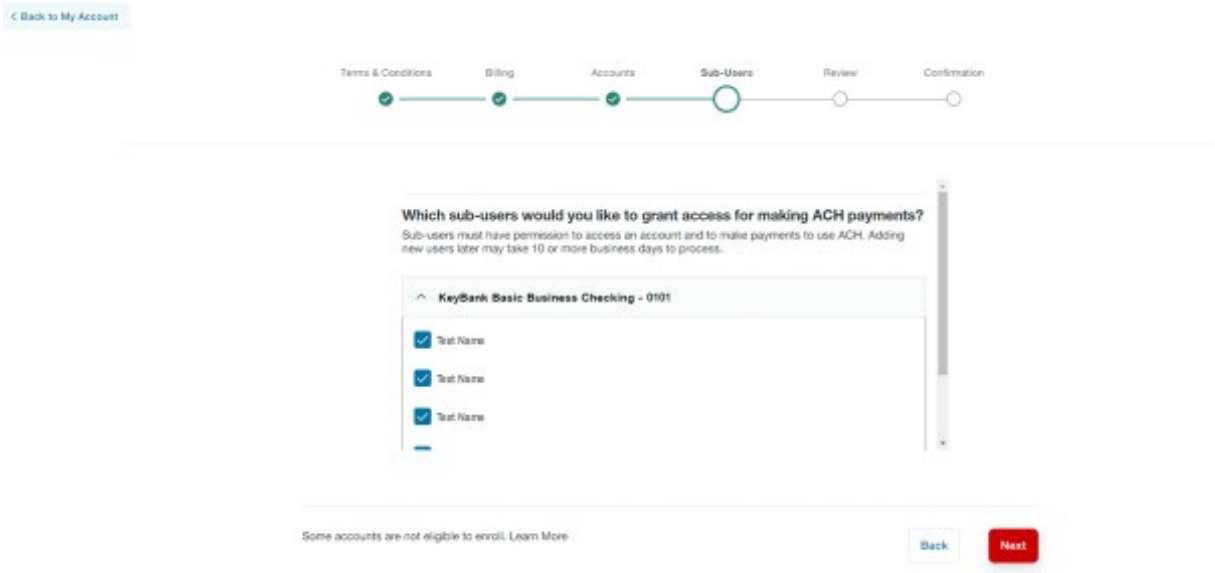


6. Grant Access to Sub Users for Pay with ACH and Select Next

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



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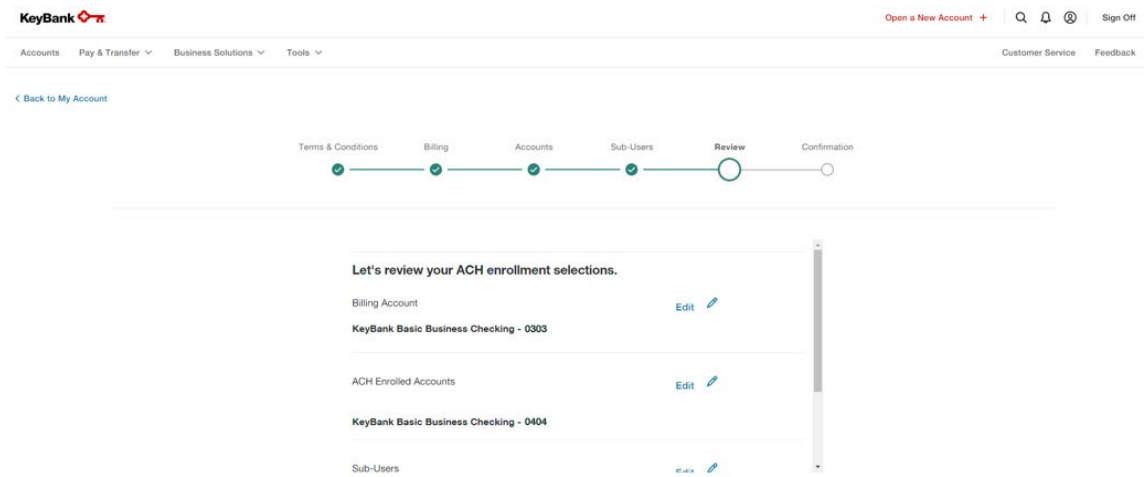
7. Review and Select Next

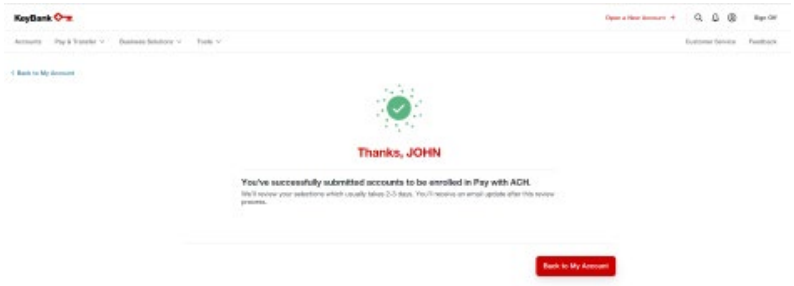
Administrator can Review and Edit the information entered on:

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



8. Confirmation Page

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



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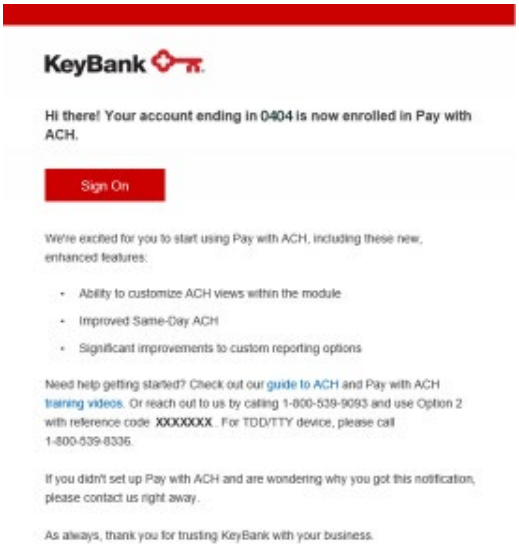
B. Activation of Pay with ACH Service

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



KeyBank

Hi there! Your account ending in 0404 is now enrolled in Pay with ACH.

Sign On

We're excited for you to start using Pay with ACH, including these new, enhanced features:

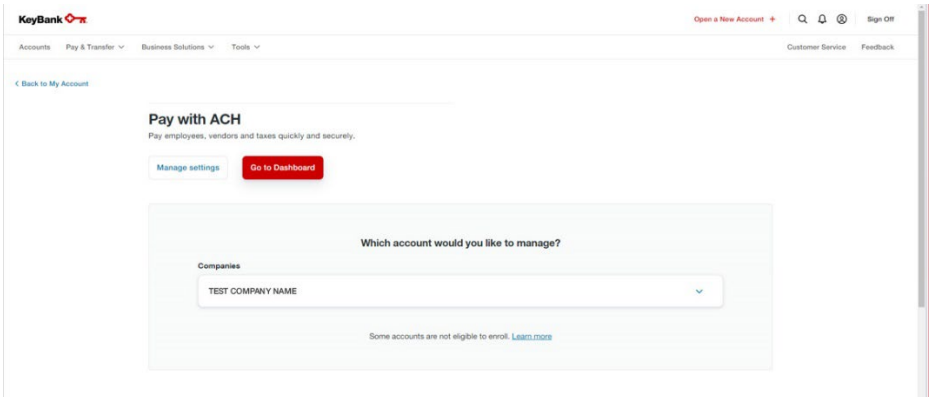
- Ability to customize ACH views within the module
- Improved Same-Day ACH
- Significant improvements to custom reporting options

Need help getting started? Check out our guide to ACH and Pay with ACH training videos. Or reach out to us by calling 1-800-539-9093 and use Option 2 with reference code XXXXXXX. For TDD/TTY device, please call 1-800-539-8336.

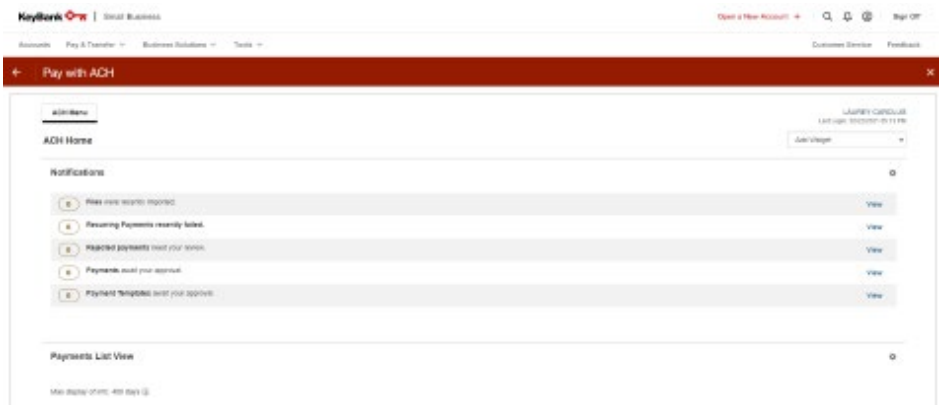
If you didn't set up Pay with ACH and are wondering why you got this notification, please contact us right away.

As always, thank you for trusting KeyBank with your business.

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.

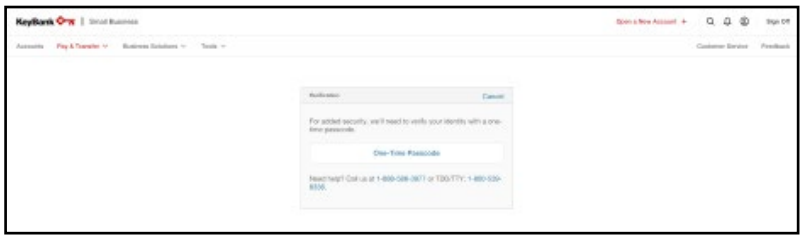
A. Steps To Unenroll from ACH

1. Login to KBBO

The Dashboard Screen Appears

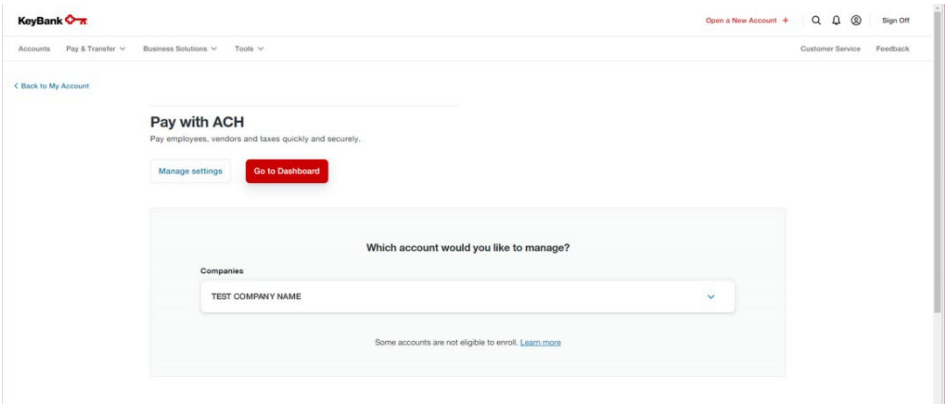
2. From the top bar Click on Pay and Transfer Tab and, then Select Pay with ACH from Dropdown

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

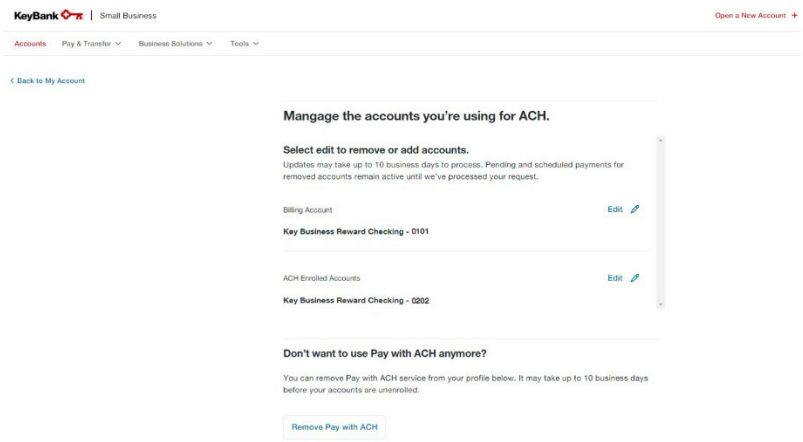


- If Administrator Clicks Cancel on One-Time Passcode window, then system will take them back to Dashboard page
- If Administrator Clicks one-time passcode, then System will prompt user to follow One-Time passcode authentication.

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

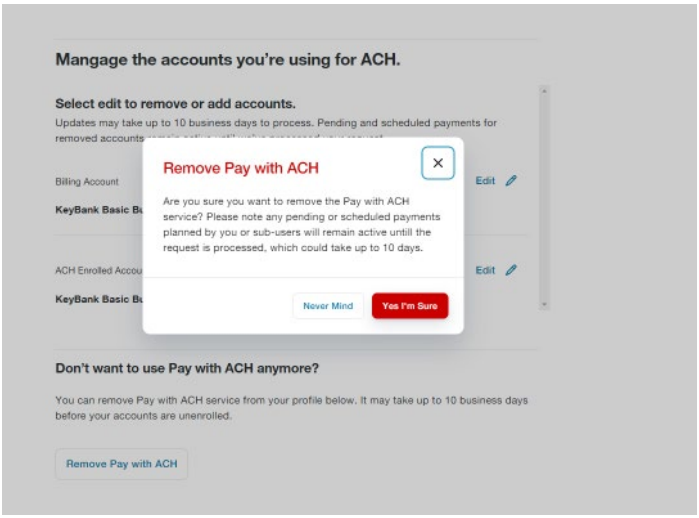


3. Select Remove Pay with ACH



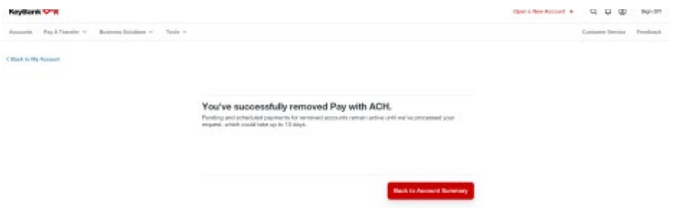
4. Confirm Selection

A Pop-up will be displayed to confirm the Selection



5. Confirmation Page

System will Confirm that Pay with ACH Unenrollment has been Submitted



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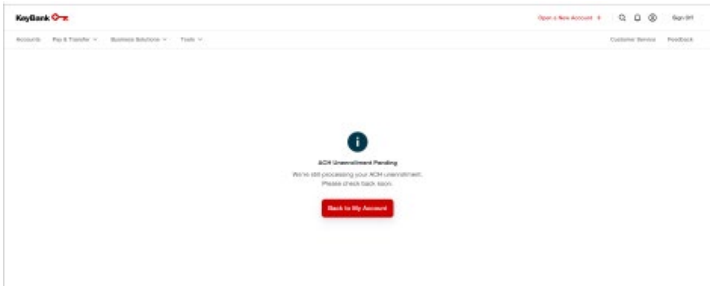
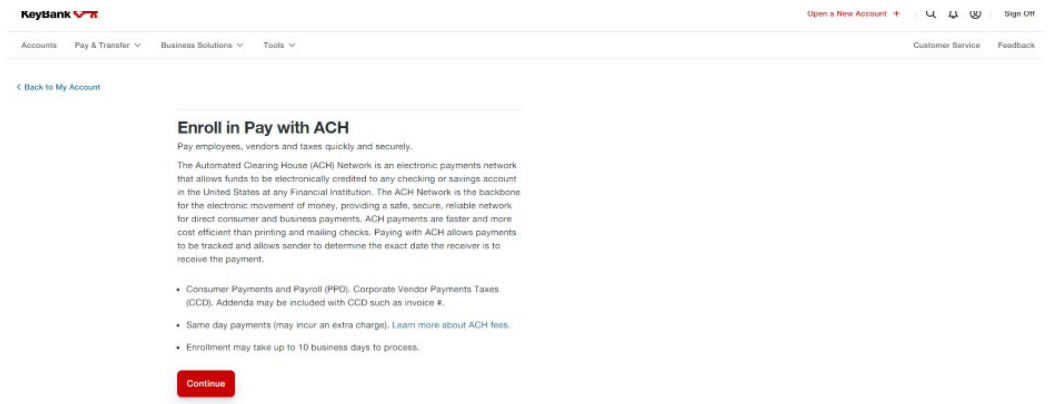
B. Inactivation of Pay with ACH Service

**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



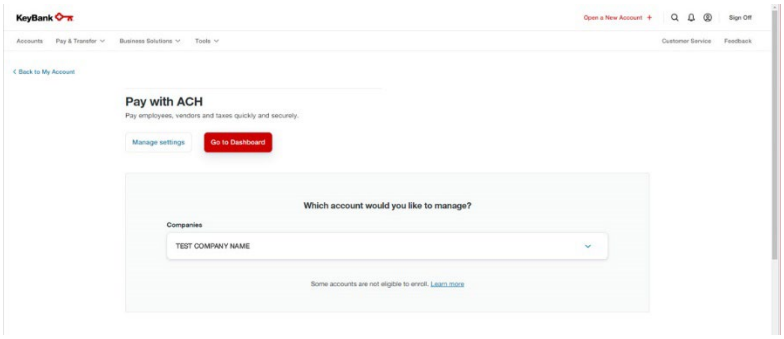
IV. Manage Pay with ACH Service

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

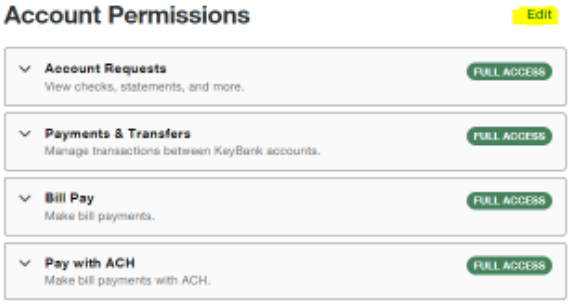
1. Login to KBBO

The Dashboard Screen Appears

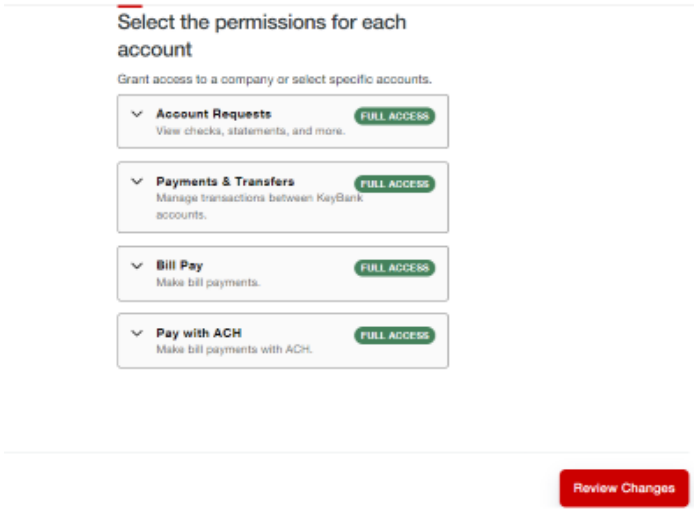
2. From the top bar, select Tools, then Click Manage Access → Manage Sub-User

3. Manage Sub-User Screen is Displayed

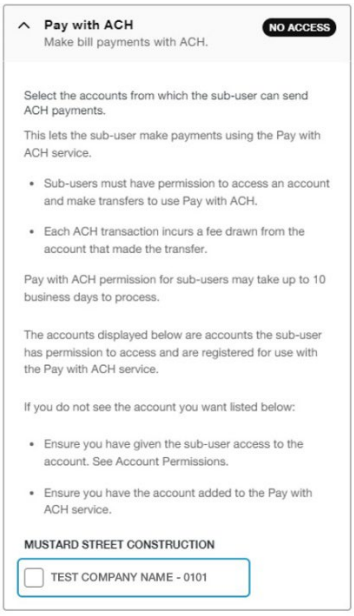
i. Select the Active Sub-user from Active Sub-user list
ii. Review Sub-user information Page is displayed
iii. Click **Edit** Account Permission



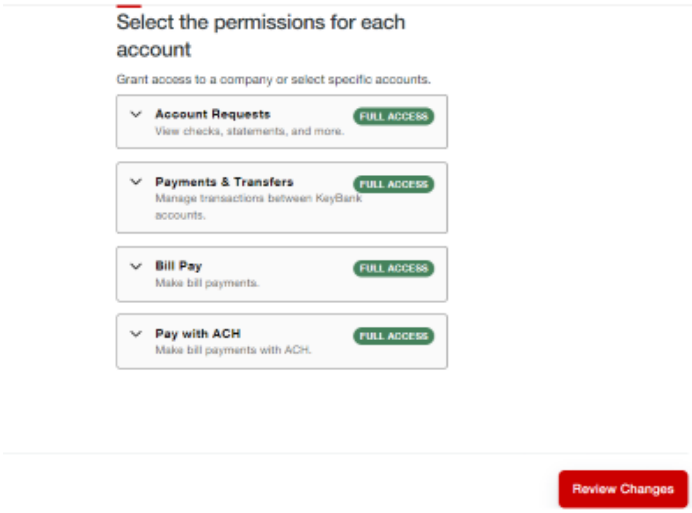
iv. System will direct to the Account Permission page



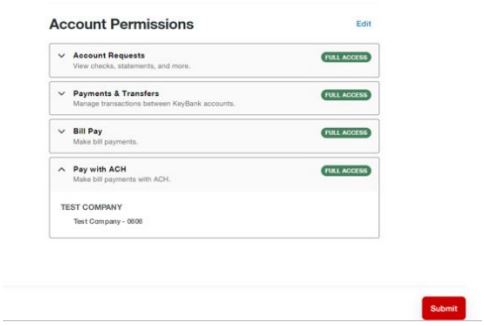
v. Select Pay with ACH and Add/Remove Sub User from Pay with ACH service



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



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



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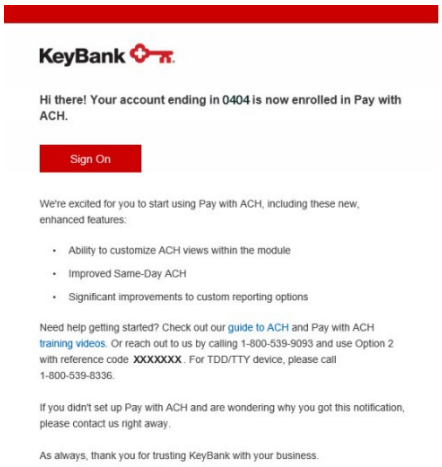
viii. Review Sub-user Information Access page is displayed and will reflect the updated changes

****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.



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If you didn't set up Pay with ACH and are wondering why you got this notification, please contact us right away.

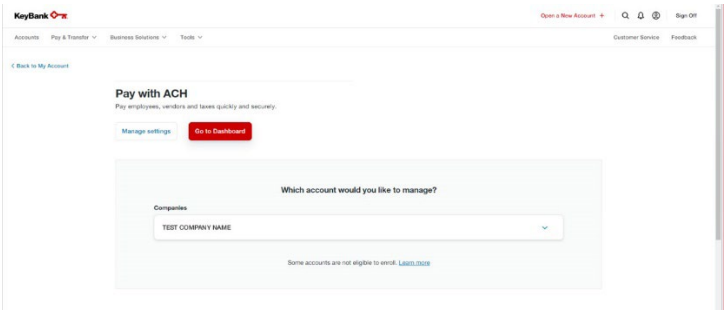
As always, thank you for trusting KeyBank with your business.

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



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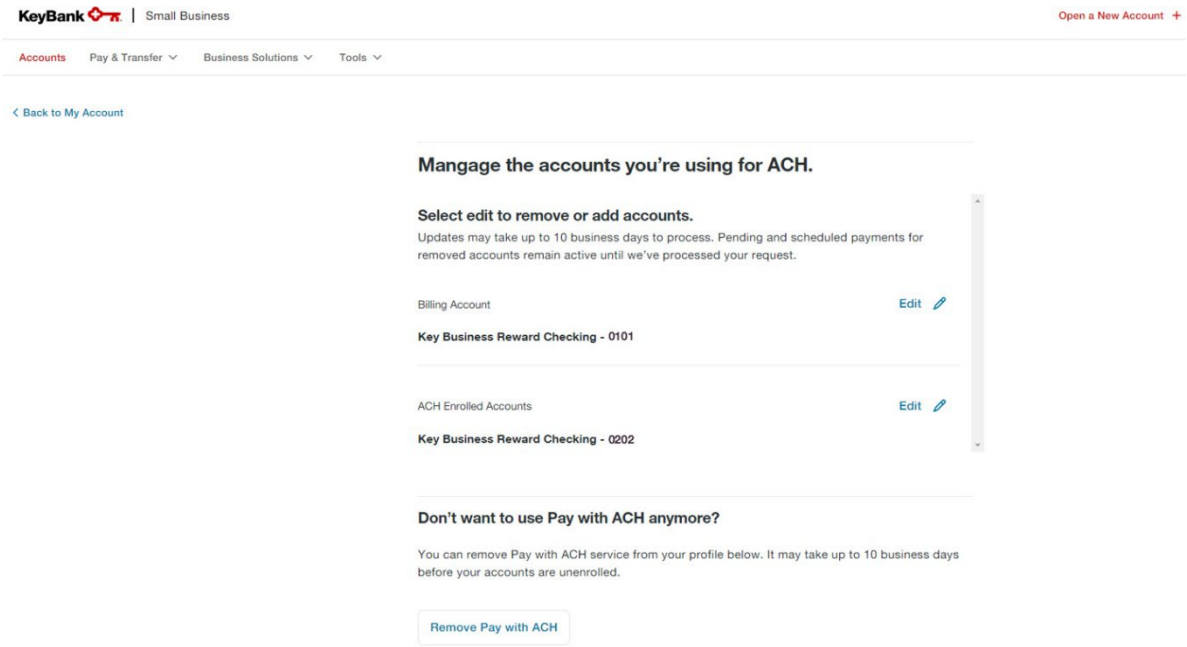
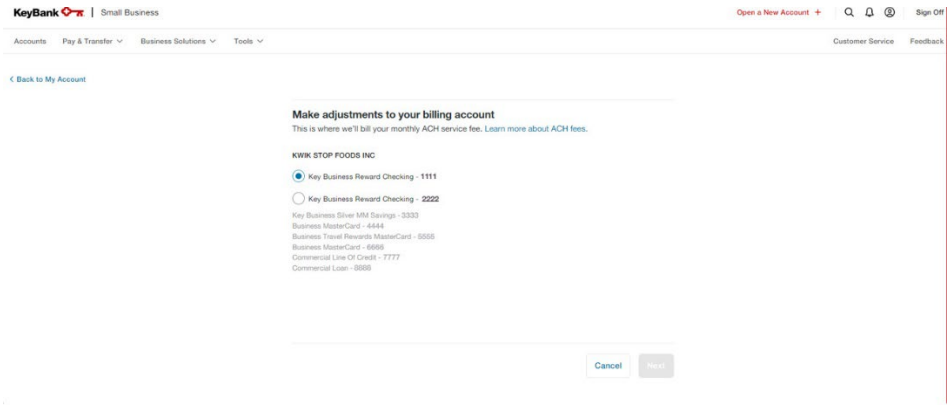
3. Select Manage Settings



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



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

5. Select and click Next

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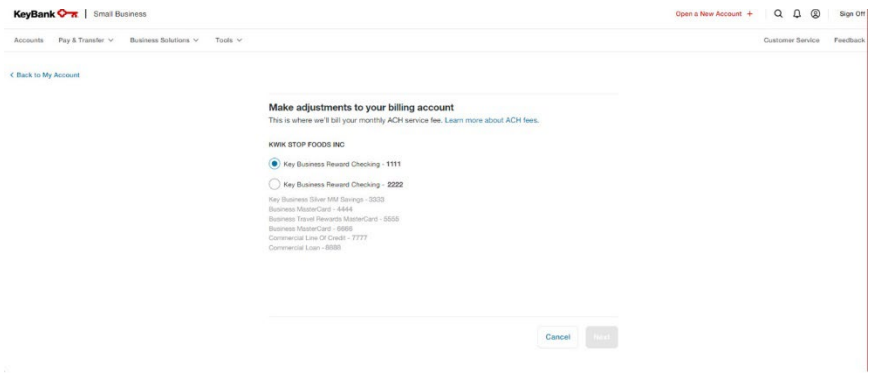
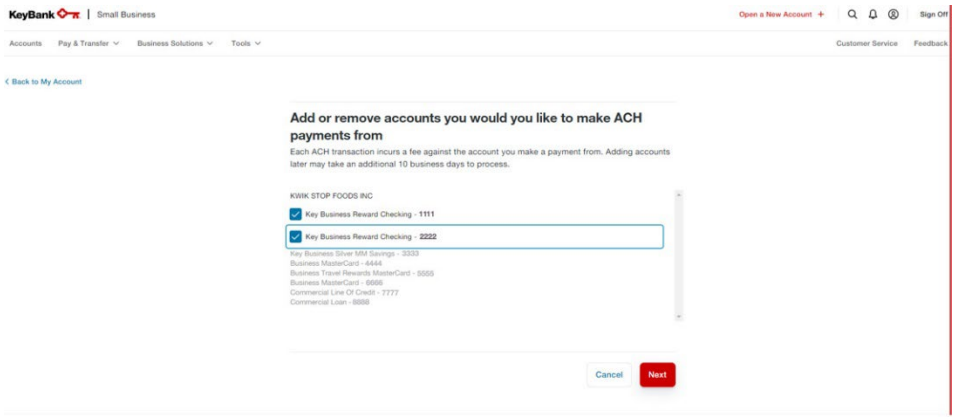
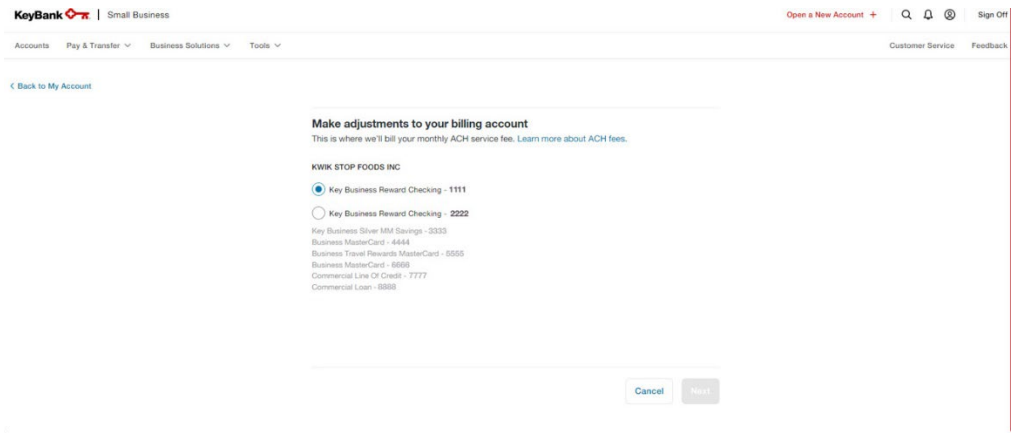


6. ACH Enrolled Accounts will be displayed.



7. Select and Click Next.



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

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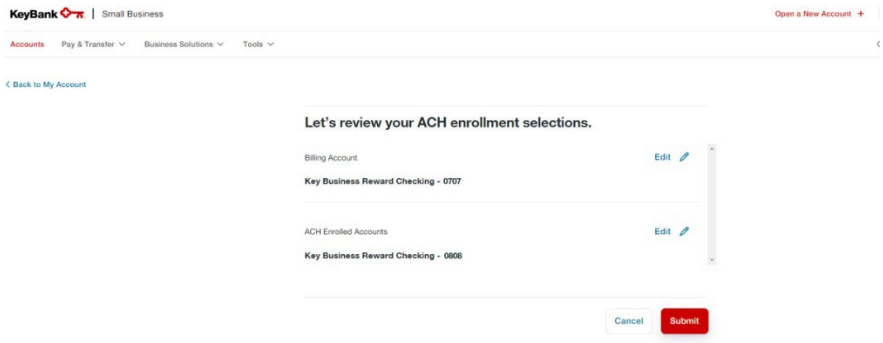
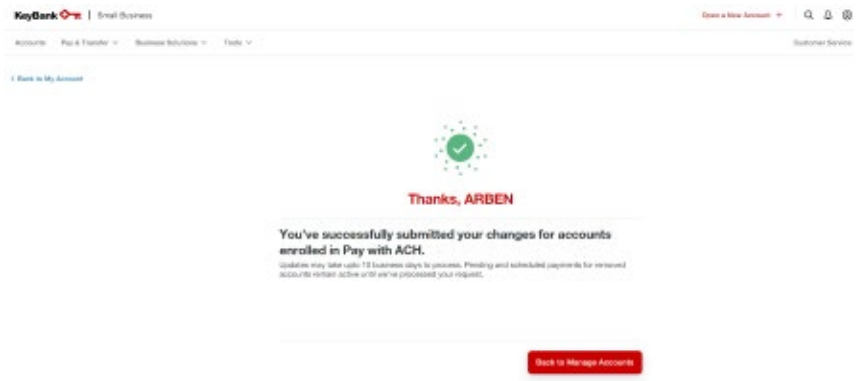


9. Confirmation Page will be displayed



****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:

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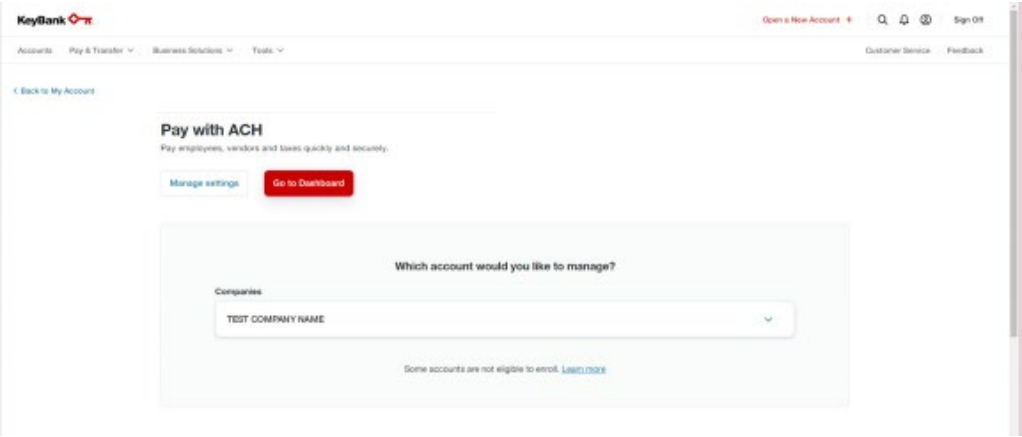
KeyBank
Open a New Account
Sign Off
Accounts
Pay & Transfer
Business Solutions
Tools
Customer Service
Feedback
Back to My Account
Pay with ACH
Pay employees, vendors and taxes quickly and securely.
Manage settings
Go to Dashboard
Which account would you like to manage?
Companies
TEST COMPANY NAME
Some accounts are not eligible to enroll. Learn more