

Industry Updates and How they affect your Cash Flow Best Practices

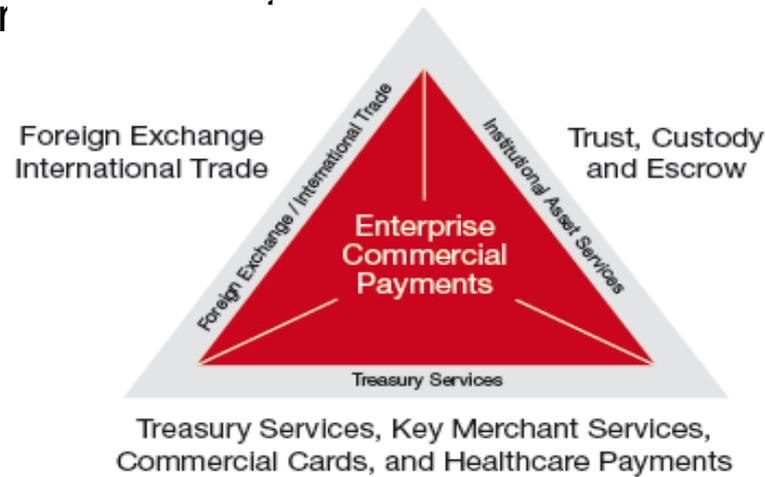
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Enterprise Commercial Payments

A holistic approach to payments

Designed to help our clients meet their goals for growth, efficiency and risk mitigation, Enterprise Commercial Payments is a set of integrated solutions that includes treasury management, international trade, foreign exchange, merchant services, commercial cards, and institutional asset services. We can help our clients collect funds faster, reduce fraud, minimize payables outstanding and optimize your bottom line through effective funds r



Agenda

- Payment Trends and Regulatory Update
- Cash Flow Process
 - Maximizing Accounts Receivable
 - Automating Payment Process
- Fraud Overview
 - Fraud trends
 - Fraud techniques
 - Awareness & Prevention

Payment Trends and Regulatory Update

Payment Trends: Overview

Paper to Electronic

- **Check Volume Declines:** Industry check volume has dropped 50% during the past ten years as payments made by check have transitioned to cards and ACH. Peaking at 49 billion checks in 2002, check volume is now an estimated 23 billion per year.
- **Consumers Leading the Way:** This shift away from checks has been largely led by consumers making payments to businesses at the point of sale, through online bank bill pay, and through corporate web sites.
- **However, Companies Continue to Rely on Checks**
 - According to a 2012 survey by Phoenix-Hecht, corporations still make 65% of their payments by check, followed by ACH (20%), Wire (8%), and credit/debit card (7%).
 - Smaller businesses have been reluctant to move away from checks.
 - As evidenced by the last FED payments study, business-to-business payments have shown little movement away from checks.

Payment Trends: Checks Go Image



Check 21 Drives Change

- Implemented in 2004, Check 21 has been an important catalyst for a major transformation in how checks are processed by banks and commercial customers.
- Today banks clear nearly all checks via image exchange.
- Practically every bank has a remote deposit capture (RDC) service offering for commercial customers.

Using KeyBank as an Example

- Over 60% of checks deposited by commercial customers are scanned for deposit using remote deposit capture services.
- Every check deposited by customers at our branches, via lockbox, or at our vaults is scanned-to-image upon receipt.

Payment Trends: ACH Grows

- Since 1998 ACH has experienced a four-fold growth from 5 billion to 20 billion ACH transactions per year.
- This growth has been accompanied by a number of new SEC codes to support new uses of the Automated Clearing House:
 - 1998 RCK: Represented Check
 - 1999 POP: Point-of-purchase
 - 2001 WEB and TEL
 - 2002 ARC: Accounts Receivable Check
 - 2007 BOC: Back Office Conversion
 - 2009 IAT: International ACH Transactions
 - 2011 WEB for Mobile

Select NACHA Rule Changes

- **2008 Company Name Identification:** The description in the Company Name field should be a name that would be recognizable by the receiver even if the transactions are created by one entity on behalf of another. **EXAMPLE:** If a payroll processor creates an ACH file for a company, the company's name should be in the Company Name field not the payroll processor.
- **2009 IAT:** This new IAT SEC code was created to track transactions that span international borders. "Travel Rule" information must be contained in the IAT file for bank OFAC screening purposes. IAT applies whether the ACH transaction leaves the U.S. or not. **EXAMPLE:** If the payment starts in the U.S. as an ACH transaction, but is then wired to a foreign country, then the Originator is required to use the IAT SEC code even though the ACH transaction itself remains within U.S. borders.
- **2011 ARC/BOC "Opt Out":** It is no longer a NACHA requirement to offer consumers an "Opt Out" choice for ARC/BOC check conversions. (Some regulated industries may still require this)
- **2011 Recurring TEL:** Consumers may now agree to recurring transactions in a single phone call. Prior to this change, TEL was considered a one time transaction and the consumer needed to be called each time to authorize the transfer.
- **2012 Security Framework:** Originators are required to use "commercially reasonable security procedures" to safeguard receiver information they retain on their systems.
- **New for 2014:** Upon request from their bank, originators will be required to provide proof of authorization for businesses. Previously, this requirement only applied to consumer transactions.

ACH Same Day Settlement

- Since NACHA's inception, ACH has provided settlement in one day for originated debits and two days for credits.
- Prior to Check 21, ACH was very competitive with checks. However, with the success of image exchange between banks, the funds availability advantage of ACH over checks has disappeared.
- The FED offers a same day service option now. However, individual banks must mutually agree to settle same day. The FED's same day ACH service thus far has had limited use.
- A same day NACHA Rule change (Expedited Payment and Settlement or EPS) is under discussion by NACHA and the industry.
- If NACHA adopts EPS, the rule change will be universally applied, meaning any bank receiving a same-day item would be required to settle same day with the sending bank.
- Implementation of EPS, if adopted would require considerable time for banks to implement.

Regulatory Changes

With ACH growth has come enhanced regulatory scrutiny.

- New payment “form factors” and payment channels have expanded the number of bank commercial customers able to initiate ACH transactions.
- Banks are specifically required to perform a higher level of due diligence on third party payment processors since the payment processor’s customers (the originators) are not necessarily customers of the payment processor bank.
- Across all payment channels, banks have been asked to play an increased role in helping to identify terrorist activity and other illicit, illegal, or negligent use of the payments system.

Commercial Card Growth Trends

- In a 2012 survey by PayStream Advisors, 64% of companies responded they are currently using a Purchase Card with an additional 6% reporting that they are deploying one or have plans to over the next 6 months.
- Efficiency Savings range from 55 -80% of the process cost when switching from checks to a P-Card
- Internal resistance to change was listed as the largest challenge (27%) to not implementing a Purchase Card
- Purchase Card Growth is expected to rise 9.6% per year average over the next 5 years with spending to equal \$290 billion by 2016
- 33% of companies surveyed use the Purchase Card for transactions ranging from \$251 -\$1,000

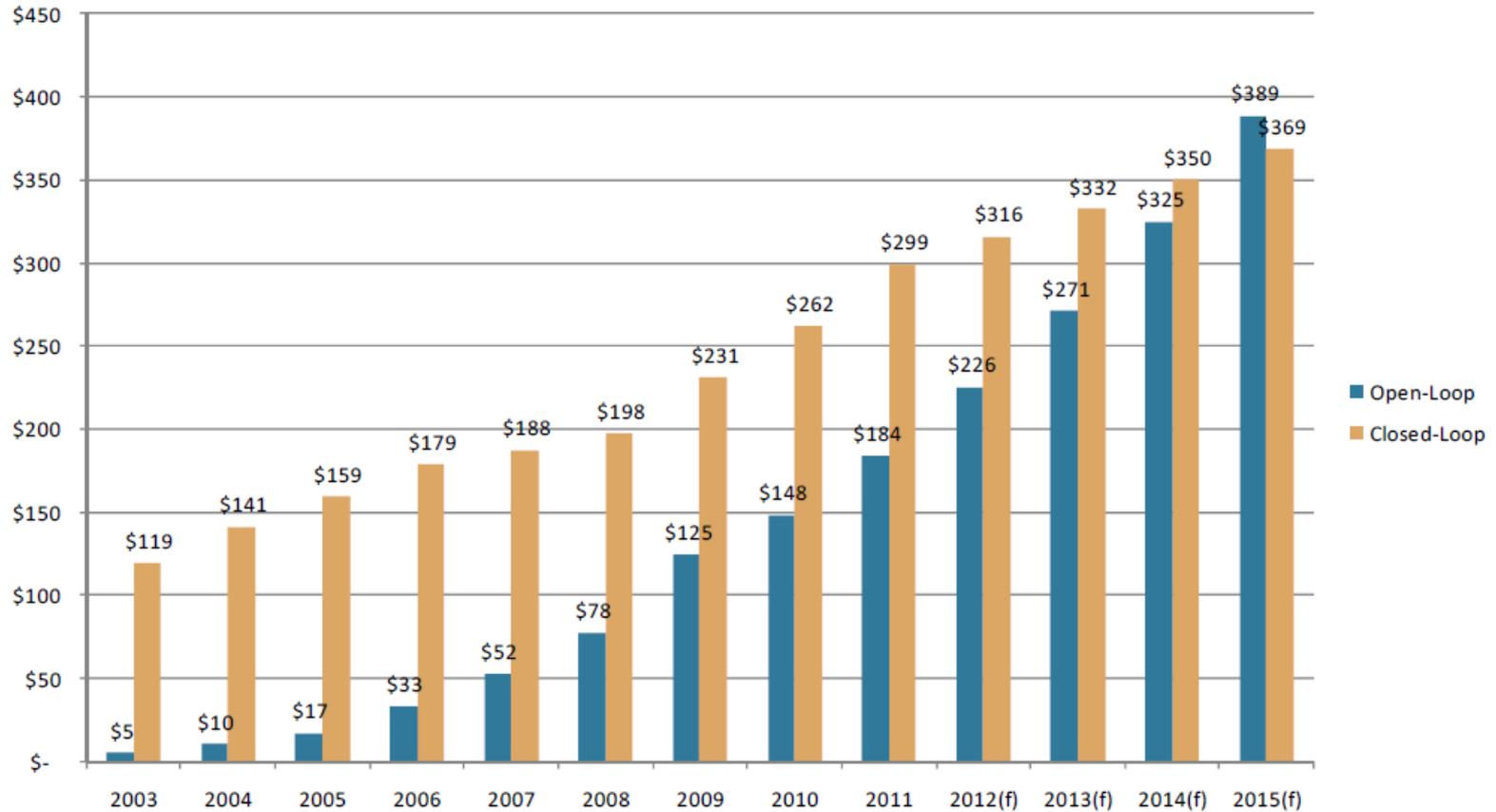
What was the name of the first credit card to debut in 1950?

Credit and Debit Cards

- Diners Club Card first credit card in 1950s
- Bank of America introduced the first revolving credit card as the BankAmericard
- Mid 1980s ATM enabled 24 hours access to cash and account information
- Debit Cards were introduced in 1984 and quickly became more popular than checks
- According to 2010 Federal Reserve Payments Study, consumers conducted 6 billion transactions with prepaid cards

Prepaid Cards

Amount Loaded onto Cards
(\$Billions)



Source; Mercator Advisory Group

Top Concerns Today

- Driving efficiency from internal cash management processes
 - Need to reduce...
 - Need to improve...
 - Need to eliminate...
 - Need to implement...

Current Payments Landscape

- Recovery' from financial crisis raises new concerns related to paying debt and maintaining cash
- Schools are challenged to tighten controls and find efficiencies within payments process
 - Integrating payments has risen to the forefront of the industry
 - Continued shift to electronic payments
 - Risk management

Trends: Looking for Ways to Control Cash and Cut Costs

Protecting Assets

P-Cards

- Offloading of low-dollar check payments
- Front-end control
- Cut processing costs
- Possible rebates

Solutions tailored to a company's payment rules/terms, liquidity & account preferences, and payment type preferences

Improving visibility and integration of critical details

Solutions that expedite collections and improve control over disbursements

Tighter Control of the Cash Flow Process

- Actively manage available funds
- Go electronic
- Consider outsourcing
- Implement fraud controls
- Take advantage of vendor discounts

Improving Receivables Processes

Accounts Receivable Processes

➤ Questions to Ask Ourselves:

- Are we receiving payments the way our students WANT to pay us?
- Is paper causing delay or exception processing?
- How long does it take us to post payments?
- Are we offering incentives to expedite payment? Is it worth it?
- How are we collecting on returned items?
- Have our A/R processes and Strategy been reviewed in the last 18 months?
- Are we experiencing higher than desired levels of exception?

Optimize Accounts Receivables

- ✓ Collect faster
- ✓ Automate cash application
- ✓ Reduce bad debt
- ✓ Optimize cash concentration
- ✓ Transaction reporting

Today's Solutions

- Lockbox
- Remote Deposit
- Web-based portals
- Electronic and card channels

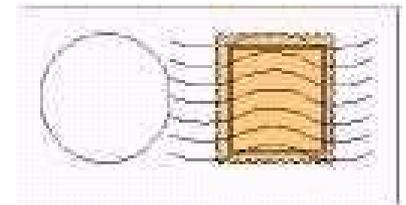
Consider Outsourcing - Lockbox

What is it

- Receivables process designed to expedite the conversion of your receipts into working cash
- Customers send check and documentation to lockbox, payments collected through the day, documentation is imaged, digital images sent to drawee banks, funds are deposited to your account and you are sent your images electronically.

Reasons to use

- Accelerates collection of receivables
- Reduces customer credit risk
- No deposit facility in close proximity
- Not appropriately staffed
- Security and control from audit perspective



Expedite Check Collection: Remote Deposit



What is it?

- Deposit checks from the comfort of your office using web based technology and check scanner
- Paper checks are scanned and image of the check is electronically transmitted to customer's bank

Advantages

- Deposit right from your office whenever needed
- Cost Savings- eliminates trips to bank and courier fees
- Improved availability of funds - larger window to make deposits
- Quick deposit research and detailed reporting options



Eliminate Paper from your Workflow



- Accepting deposits electronically
- ACH can provide more predictable funds flow than paper checks, thereby improving cash flow forecasting.
- ACH returns is a more automated and predictable process compared to checks.
- ACH can simplify statement reconciliation.

Note: With implementation of Check 21 the traditional funds availability advantage ACH enjoyed over checks has largely disappeared.

Integrated Receivables

What is it?

- A Receivables solution capable of assisting clients to manage, reconcile, report and archive incoming payments of any form, type or manner of collection.
- Combines incoming payments into one reporting format, on-line or in a file

Advantages

- Accelerate cash flow and reduce Days Sales Outstanding (DSO)
- Reduce Processing Costs
- Improved understanding of payment trends & behaviors
- Ease & convenience of all receivables research from one, centralized access point
- Increased efficiency in credit and collection activities through enriched remittance details archived and searchable online
- One consolidated file transmission for convenient posting to ERPs

Accounts Receivable Processes

➤ Shifting from Paper to Electronic

- Payments received in office
 - How efficient is the depository process?
 - How much time is taken to process the payment and posting internally?
 - How can your clients be moved to a different channel?
 - How can your internal processes change?
 - What controls are in place to mitigate risk with internal payment processing?
 - Can payment data be automated in this manual environment?
 - Are payments received in person?
 - How efficient is the process around returned items?

Remote Deposit

- Most commercial customers use bank-provided solutions. These services can comfortably accommodate up to 20,000 to 50,000 checks per month at a single scanner “station.”
- Benefits of remote depositing:
 - Low cost and fast implementation
 - Many banks have negotiated scanner prices and maintenance plans for use by their clients.
 - Single touch point if there is a problem with your deposit.
 - No need to manage another vendor or software upgrades.
 - ISSUE: Bank solutions generally limit depositing to that bank.

Accounts Receivable Processes

- Shifting from Paper to Electronic
 - Payments received in a lockbox
 - How can the delivery of remittance and payment information be more efficient?
 - Automation
 - Reporting
 - Timing
 - Elimination of paper
 - Payments received electronically (wire, ACH, Card, Web)
 - How are we managing our website payments?
 - What procedures are in place to mitigate risk?
 - How efficiently are we receiving related remittance information? How efficiently are we posting electronic payments?

Automating Payables Processes

Looking Ahead: Breaking Free from Payment Silos



Gains from integrating processes related to payments

Assistance with the migration of payments from paper to electronic

Greater internal efficiency

Online access to track payment process

Improved working capital

Quicker access to information for the funding, purchasing and settlement of goods/services

Accounts Payable

- ✓ Reduce fraud
- ✓ Improve payment information
- ✓ Reduce payment costs
- ✓ Reduce idle cash balances
- ✓ Manage payment terms

Solutions:

- Check, ACH, Wire, Purchase Card
- Integrated Payables

Accounts Payable Methods

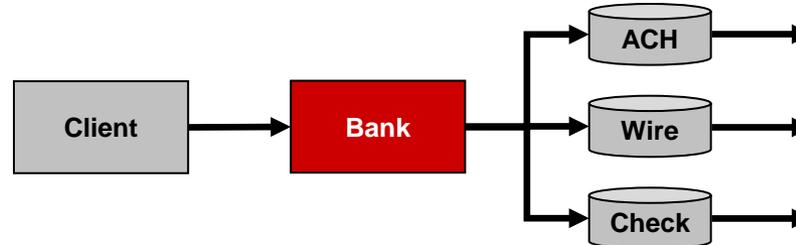
- **Checks**
 - Higher cost associated with printing and mailing checks
 - More prone to fraud
 - Minimal opportunity for vendor discounts
 - Opportunity to outsource check printing.
- **ACH**
 - Remittance information is not readily available for vendors and suppliers.
 - Vendors are unwilling to provide checking account #'s.
- **Wire Transfer**
 - Typically used when funds need to move and settle same day.
 - Limited remittance information.

Purchase Card

- The purpose of a purchasing card (also known as a procurement card or P-Card) program is to provide an efficient, cost-effective method of purchasing and paying for small-dollar as well as high-volume
- This type of program is used as an alternative to the traditional purchasing process
- Purchasing cards can be used whenever a purchase order, check request, or petty cash would have been processed and with any vendor that accepts credit cards.



Automation through Consolidated/Integrated Payables



■ What it is

- Consolidated Payables provides the ability to deliver to your bank a single electronic file, with any combination of check, ACH, wire, or card payments.

■ What it does

- Provides a simplified way to upload or transmit a file with multiple payment types in a single file format.
- Your bank handles all formatting and delivers the files to the proper payment channel for processing
- Approval controls and reporting are generally provided through an online portal for visibility.

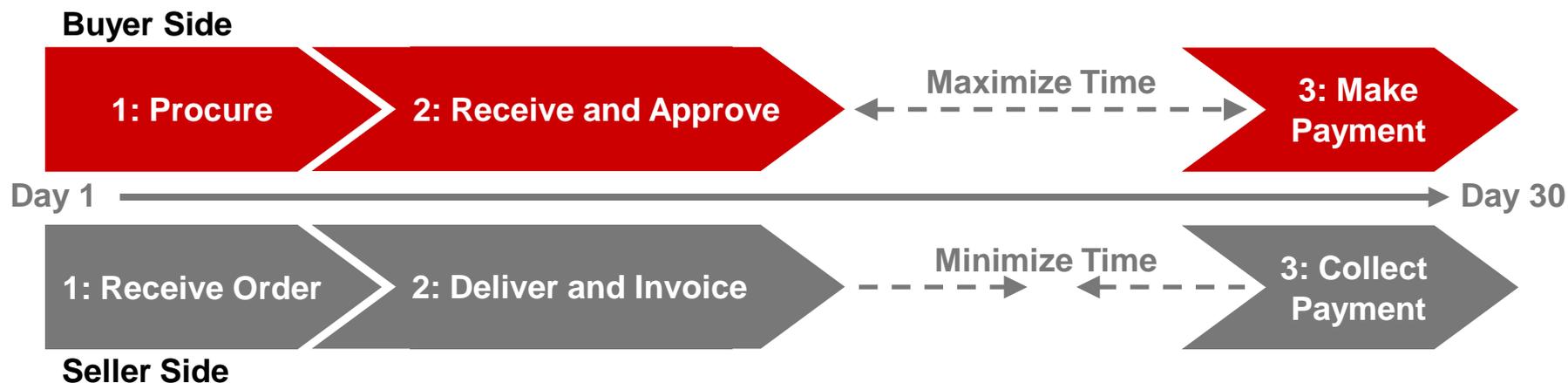
Automation through Consolidated/Integrated Payables



You may be interested in a Consolidate Payables solution if:

- You are looking to automate your payables process
- Have recently centralized, or are working to centralize your payments process
- Are looking to reduce the time and cost related to creating and maintaining separate file formats for each of your payment files
- Are looking to improve your control over the payables process, or lack an internal approval process for payables
- Are interested in actively moving payables from paper to electronic transactions, and are looking for a solution that will help vendors make the shift to electronics.

Current Payment Ecosystem



Current Ecosystem

- Manual, paper based, and inefficient process to send and receive purchase orders and invoices
- Separate and time consuming process to match and approve purchase order, invoice, and shipping receipt
- Procurement, Procure-to-pay, financing and payment processes are not connected
- Contract terms and impacts are even further disconnected to these processes
- Third Party solutions are incomplete

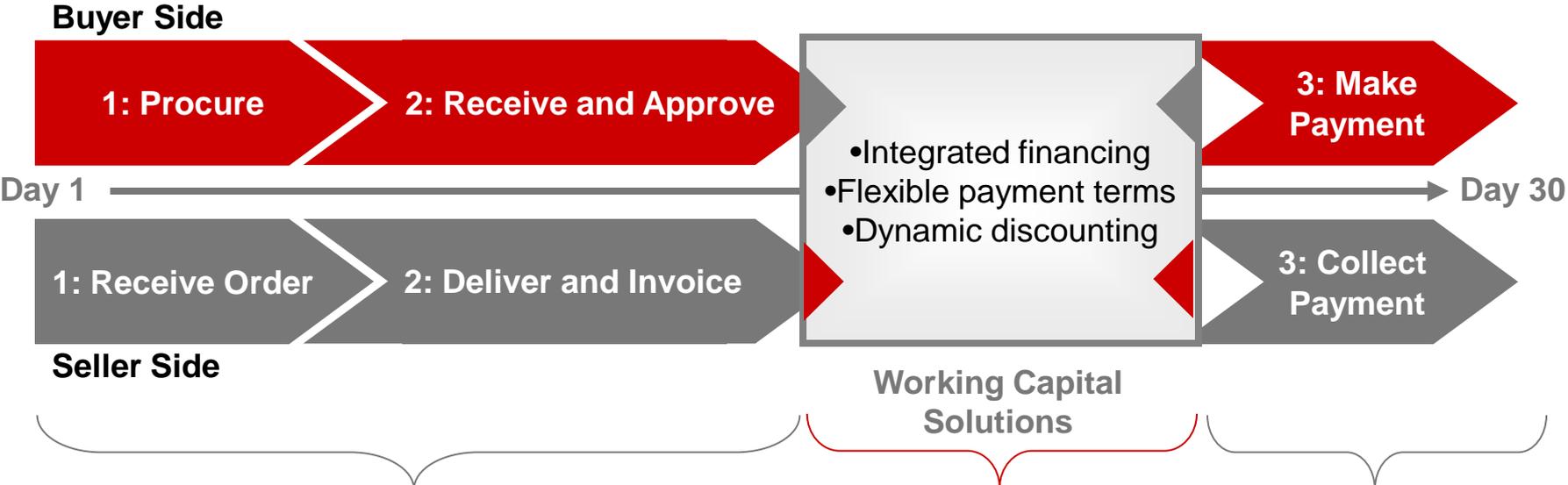
Current Ecosystem

- Buyers want to pay slow to maximize cash on hand
- Sellers want to collect fast for the same reason
- Electronic payment options may not address underlying working capital needs

Current Ecosystem

- Normal payment is by check.
- Insufficient visibility into procure to pay to move towards electronic payments

Future Payment Ecosystem



- Future Ecosystem**
- Buyers and Sellers connect electronically to trade/match purchase orders/invoices/receipts
 - Networks cater to specific buyer and supplier groups (specific functionality and services)
 - Solutions offer simple integration with legacy ERP systems for recordkeeping
 - Paperless process and data visibility reduce end to end processes from weeks to days – creating payment/financing options unavailable in the past.

- Future Ecosystem**
- Improved connectivity and integrated processes allow Buyers and Suppliers to negotiate payment terms on line.
 - Connected financing solutions offer win-win working capital solutions for both buyers and sellers

- Future Ecosystem**
- Easily available remittance information eases transition from paper to electronic payment options (ACH, Card)
 - Gains from payment timing/terms/financing earlier in process offset reduction in paper payment float.

Protecting Against Fraud

Risk Management – Avoiding Fraud



➤ Check Controls

- How are we protecting ourselves?
- What policies and procedures are in place around access?
- How effectively are we reviewing or using the tools we already have?

➤ ACH Controls

- How are we protecting ourselves?
- What policies and procedures are in place around access?
- How effectively are we reviewing or using the tools we already have?

By the numbers

- 2012 Association for Financial Professionals (AFP) Fraud and Control Survey
 - 66% experienced attempted or actual payments fraud in 2011
 - 28% experienced an increase in fraud instances in 2011 than 2010
 - 85% of affected organizations reporting that their checks were targeted

- 2012 Cost of Cyber Crime Study by the Ponemon Institute (sponsored by HP Enterprise Security)
 - Cyber attacks increased 42% in 2012
 - The average annual cost of cybercrime was up 6% from 2011

Question

What is the most *widely* used technique to commit check fraud?

- a) Payee name alteration on checks issued
- b) Loss, theft, or counterfeit of employee pay checks
- c) Dollar Amount Alteration on issued checks
- d) Non-payroll counterfeit checks using organizations MICR line

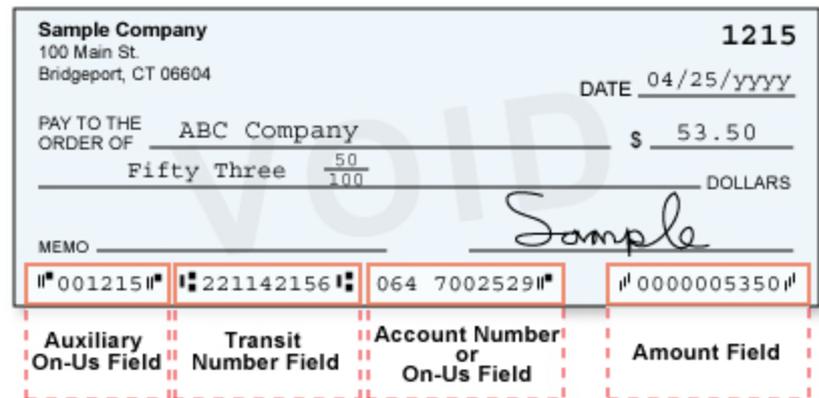
Answer:

68% Non-payroll counterfeit checks using organizations MICR line

56% Payee name alteration on checks issued

35% Dollar Amount Alteration on issued checks

19% Loss, theft, or counterfeit of employee pay checks



Sample Company
 100 Main St.
 Bridgeport, CT 06604

1215

DATE 04/25/yyyy

PAY TO THE ORDER OF ABC Company \$ 53.50

Fifty Three $\frac{50}{100}$ DOLLARS

MEMO Sample

⑈001215⑈ ⑆221142156⑆ 064 7002529⑈ ⑆0000005350⑆

Auxiliary On-Us Field Transit Number Field Account Number or On-Us Field Amount Field

Source; White Paper – Payments Fraud, A Moving Target

Today's Criminal

- Often part of an organized group
- Stalk their victim and know how to attack weak points
- More sophisticated than ever before—better physical and electronic tools
- Increasingly target business accounts and business payment systems

Fraud techniques: Low-Tech

- Corrupt employees
- Stolen or diverted mail
- Unauthorized access to the credit bureau
- Break-ins, stealing
- Skimming
- Family/ 'friends' that misuse known personal data
- Dumpster diving
- Shoulder Surfing
- Fictitious sweepstakes or lotteries
- Misuse of information obtained via: medical records & billing; rental applications & contracts; social network websites; fictitious job listings
- Lost or stolen driver's license, credit cards
- Janitorial services & building maintenance

Fraud techniques: High-Tech

- File sharing or peer-to-peer software
- Lost or stolen personal items (laptops, smart phones)
- **Cyber crime**
 - Hacking
 - Malware, Keystroke loggers
- **Social engineering**
 - Phishing, Vishing, Pharming, Smishing
 - Pretexting
 - Tailgating or piggybacking

Social Engineering

What it is

- Manipulates people into performing actions or divulging confidential information
- Deception for the purpose of information gathering, fraud, or computer system access; in most cases the attacker never comes face-to-face with the victims

Types

- Phone
 - *Vishing: Voice impersonation*
 - *SMiShing: Impersonation via SMS text message*
- Online
 - *Phishing: Fraudulent email messages*
 - *Pharming: Fictitious website*

Protect Against Social Engineering



- Be suspicious of anyone requesting sensitive information.
- Verify the legitimacy of unexpected requests for ACH/ Wires, especially if they seem to be crisis or urgent situations.
- Never send funds to unknown individuals.
- Never provide system credentials or any personal information on an unsolicited or inbound call.
- Always verify the identity of an unsolicited caller by insisting on calling him or her back at the phone number listed for that company.
- Remember that Caller ID is not a foolproof way to verify a caller's identity.

Phishing

What it is

- Fraudulently obtaining private information via email that appears to come from a legitimate source
- Targeted theft of passwords, credit card numbers, bank account details, and other personal confidential information

How it works

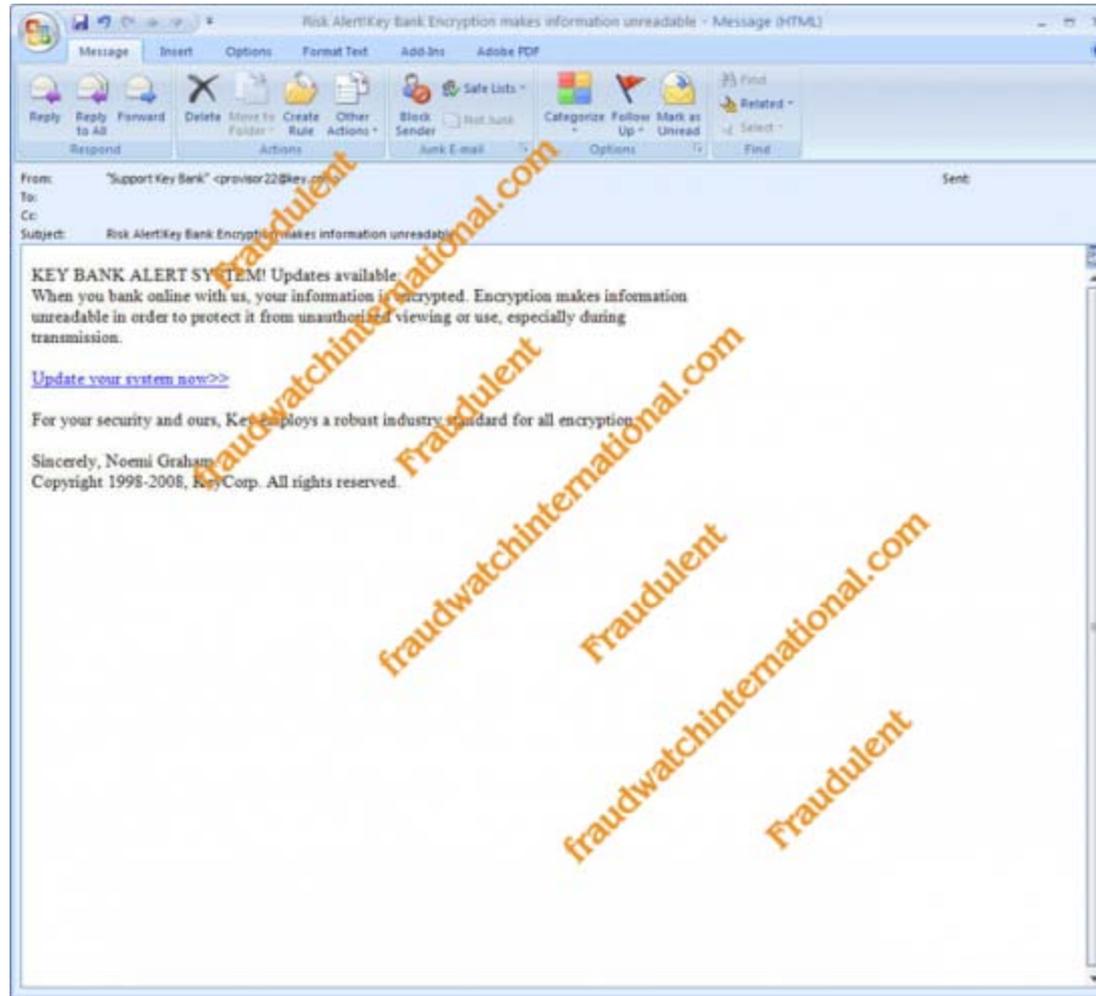
- Email requests “verification” of information and warns of some dire consequence if not provided
- Email contains malware—a link to a fraudulent web page that appears legitimate, with company logos & content

Protect Against Phishing



- Don't open emails from unknown individuals or organizations.
- Be suspicious of any email with urgent requests for personal financial information.
- Never click on an embedded link or attachment in an unsolicited email.
- Avoid filling out forms in email messages or pop-up windows that ask for personal financial information.
- Ensure that your browser is up to date and security patches applied.
- Run anti-virus software and keep them updated regularly.
- Be alert to messages with improper grammar and misspellings—often seen in phishes.
- Only enter financial/ account information on sites that have the “lock” icon displayed in the browser and “https” preceding the URL

Fraudulent Email Example



Other Cyber Security Concerns

- **Malicious Software/ Malware**
 - Disrupts computer operation, gather sensitive information, gain access to private computer systems

- **Distributed Denial of Service (DDoS) Attacks**
 - Flood a bank or other website with activity in an attempt to make the site “unavailable” to customers
 - A ploy to divert attention from attempts to defraud clients (usually via phishing) of the bank under attack

Awareness & Prevention

- Client-Bank partnership: Banks alone cannot prevent financial fraud
- Monitor accounts daily—no one knows your company's spending patterns better than you do
- Be proactive, work with IT/ Security professionals
 - Ensure systems and procedures are secure
 - Develop plan for responding to fraud and malware incidents before a problem occurs
- Train employees to be aware of the risks; routinely discuss security and best practices
- Invest to protect the Company's financial assets

Best Practices: Accounts



- Reduce the number of deposit accounts
- Separate accounts by type of payment: EXAMPLE: separate accounts for dividends, payroll, payables to better monitor cash flow trends.
- Consider separating accounts by payment channel: EXAMPLE: Block ACH transactions from accounts used for checks and vice versa.
- Monitor and reconcile accounts daily
- Use high-quality check stock with built-in security features
- Use electronic methods of payments with dual authorization
- Do not provide payment instructions by phone or fax



Best Practices (continued)



Internal Controls

- Use dual controls & secondary authorizations: check stock, check issuance, account reconciliation, electronic payment initiation
- Cross-train finance staff
- Restrict online data communication; utilize a dedicated computer for banking transactions (no email/ other online use)
- Secure storage of check stock, deposit slips, bank statements
- Establish written policies and procedures
- Separation of duties: payment issuance, approval & reconciliation
- Actively managing system access/ control; perform audits of online banking activity
- Establish an escalation process for suspicious activity
- Securely shred/ destroy documents
- Utilize encrypted email when sending sensitive data



Bank's Role in Protecting Accounts

Banks have invested in powerful tools for clients' benefit to help reduce or stop fraud losses

- Check fraud prevention
- Electronic fraud protection



Check Fraud Protection- Positive Pay



Positive Pay provides the opportunity for Company to review all checks presented for payment, and make the final decision to pay or reject checks

How it works

- Company sends a check issuance file to the Bank prior to disbursing paper checks
- Bank matches issuance file with checks presented for payment
- Bank pays matching items
- Suspicious checks (not on file) are available for online review each morning (check image—front & back), for a 'pay' or 'reject' decision by the Company

Payment Decision Descriptions:

- | | | |
|---------------------------|-----------------------|-----------------------------|
| ✓ Check not on issue file | ✓ Issue stale dated | ✓ E-check not on issue file |
| ✓ Conflicting amount | ✓ Payee name conflict | ✓ Exceeds authorized amount |
| ✓ Duplicate presentment | | |

Electronic Fraud Protection—EPA

Electronic Payment Authorization (EPA) protects accounts from unauthorized ACH debits, while allowing approved debit activity to clear using filters

How it works

- Blocks ACH Debit attempts with the option of authorizing specific companies at specific dollar thresholds
 - Company receives email alert of attempted Debit
 - Company views attempted ACH Debits online, with ability to decision attempts as ‘pay’ or ‘reject’
 - May add approved Debit to ‘filter’, enabling Debit to be automatically approved going forward

Electronic Fraud Protection - UPIC

Universal Payment Identification Code (UPIC) enables Company to receive electronic credit payments without divulging bank account information

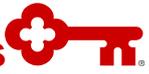
How it works

- Used in place of actual bank account information, can be openly shared
- Can only be used for electronic credit payments, not debits

Benefits

- Reduce the risk of unauthorized debits
- Look & act like real bank account numbers
- UPIC stays with an organization even if they change banking relationships

Key capabilities – Enterprise Commercial Payments **KeyBank**

Optimize your working capital through integrated commercial payment solutions 

Receivables

- Minimize collection float
- Collect funds faster
- Reduce Days Sales Outstanding
- Manage FX exposure
- Reduce international payment risk

Payables

- Reduce fraud
- Manage payment terms
- Optimize Days Payable Outstanding
- Manage FX exposure
- Reduce international payment risk

Information Management

- Integrate balance and transaction reporting
- Improve decision making
- Gain visibility into foreign exposures and management
- Consolidate trade finance information

Liquidity & Funds Management

- Maximize daily cash position
- Pay down debt or invest short-term
- Manage custody pension and other trust
- Finance exporters

Treasury Services

- Remote Deposit Capture
- Wholesale Lockbox
- Cash Vault
- E-commerce Solutions

Treasury Services

- Controlled Disbursements
- Positive Pay
- ACH

Online Solutions

- Key Total Treasury
- Key Business Online
- Key2FX
- QuickTrade Web
- Keylink & Benefit Payment (Omni Pay)

Treasury Services

- Investment Sweeps
- Credit Sweeps

Key Merchant Services

- Point of Purchase
- Merchant Accounts

Commercial Cards

- Purchase Cards
- Payroll Cards

FX & International Trade

- Finance Export Working Capital
- Finance Foreign Buyers of U.S Exports

FX & International Trade

- Letters of Credit
- Documentary Collections
- Foreign Exchange

FX & International Trade

- Letters of Credit
- Documentary Collections
- Foreign Exchange

Institutional Asset Services

- Employee Benefit & Collective Funds
- Escrow Services
- Investment Management

Institutional Asset Services

- Pension Trust & Custody

Institutional Asset Services

- Benefit Payments

Healthcare Payments

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Questions



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