



# **BAI2**

## Transmission Toolkit

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## BAI

### Overview

BAI is a file format for performing electronic cash management balance reporting. The format was developed by the Bank Administration Institute (BAI) in the early 1970's.

In 2008, the Bank Administration Institute transferred copyright ownership of the BAI file format to the Accredited Standards Committee X9, Inc.

For the last several years the BAI2 file format has been referred to in many circles as the “Balance and Transaction Reporting Standard” (BTRS). KeyBank continues to support the BAI2 file format as our standard offering.

Detailed technical information on the BAI2 file format can be obtained from your Treasury Services Payment Advisor or Client Manager. They can provide you with a copy of the “**Cash Management Balance Reporting Specifications Version 2**” Technical Reference Manual. This document is used by all providers of BAI files and contains detailed information on how BAI files are formatted, record by record. The information in this guide however may be sufficient for you or your software vendor to understand the details of the BAI2 file format.

### BAI2 File Layout

BAI2 files are divided into data at three levels: File, Group, and Account. The first level (file level) is filled with group level data. A file can have group level data from multiple banks and different dates/ times. The second level is the group level which includes one or more account levels of data but, all for the same bank and date/time. The third level (account level) information includes balance and transaction data.

- Each line in the file is a record; the first field (2 characters) identifies the record type.
- File Header – The file header marks the beginning of the file. It identifies the sender and receiver of the transmission, and it describes the structure of the file.
- Group Header – The group header identifies a group of accounts that are from the same originator.

### BAI File Layout of records:

Record Code:	Record Name:	Purpose:
01	File Header	Begins File
02	Group Header	Begins Group
03	Account Identifier	Begins Account
16	Transaction Detail	Within Account
49	Account Trailer	Ends Account
98	Group Trailer	Ends Group
99	File Trailer	Ends File

The following types of information can be transmitted in BAI2 format:

**Intraday CDA**

KeyBank’s Controlled Disbursement Account (CDA) service provides you with early morning check presentment information needed to make accurate funding and investment decisions. Total check presentments are reported with a unique BAI code and individual dollar amounts. Key has one “final” presentment for all CDA locations, followed by transaction details:

CDA Location:	Final:	Detail:
OH	9:00 A.M. Local Time	9:30 A.M. Local Time
NY	9:00 A.M. Local Time	9:30 A.M. Local Time
UT	9:00 A.M. Local Time	9:30 A.M. Local Time
AK	9:00 A.M. Local Time	9:30 A.M. Local Time

**Intraday ACH**

The Intraday ACH file will provide current day ACH transactions including debits and credits, along with the amount of the transaction and a brief description.

**Intraday Wires**

The Intraday Wire file will provide current day Wire transactions including debits and credits, along with the amount of the transaction and all associated wire details.

**Intraday Lockbox**

The Intraday Lockbox file will provide current day Lockbox deposit information. The file will contain the box number, deposit amounts and float detail.

**Previous Day Activity**

The Previous Day file contains prior day account status, account summary, and account detail transactions with description and reference information. The file will contain either a summary only, or summary and detail information, depending on the level of detail requested. The summary information included on this file can be utilized to determine your beginning cash position for the current day.

**KeyTRAC**

KeyBank’s KeyTRAC service works through a Zero Balance Account (ZBA) relationship. A subsidiary ZBA account is opened for each store or location. The KeyTRAC file provides a previous day summary and detailed balance information for the master account. Each transaction contains a location or store identifier.

**BAI Balance & Transaction Codes Used by KeyBank**

**BALANCE CODES:**

Previous Day BAI:

040	Opening Available
015	Closing Ledger
045	Closing Available
072	One Day Float
074	Two or More Day Float
100	Total Credits
400	Total Debits

Consolidated BAI (KeyTRAC):

015	Closing Ledger
010	Opening Ledger
045	Closing Available
072	One Day Float
074	Two or More Day Float
100	Total Credits
400	Total Debits

Intraday BAI (Wires):

190	Total Incoming Money Transfers
490	Total Outgoing Money Transfers

Intraday BAI (ACH):

140	Total ACH Credits
450	Total ACH Debits

Intraday BAI (CDA):

584	Total Disbursements Late Amount
140	Total ACH Credits
450	Total ACH Debits
602	Total CDA Adjustments
585	Disbursing Funding Requirement
580	Total Controlled Disbursement Debits

Intraday BAI (Lockbox):

109	Current Day Total Lockbox Deposits
111	Lockbox Deposit – Zero Day Float
112	Lockbox Deposit – One Day Float
113	Lockbox Deposit – Two Day Float
115	Lockbox Deposit

**TRANSACTION CODES:**

158	Real Time Payment Credit
165	Preauthorized ACH Credit
171	Individual Loan Deposit
172	Deposit Correction
195	Incoming Money Transfer
201	Individual Automatic Transfer Credit
206	Book Transfer Credit
213	Letter of Credit
214	Foreign Exchange Credit
229	Misc. International Credit
237	Individual Collection Credit
238	Collection of Dividends
244	Interest / Matured Principal Payment
252	Debit Reversal
258	ACH Reversal Credit
275	ZBA Credit
295	ATM Credit
301	Commercial Deposit
306	Fed Funds Sold
351	Individual Investment Sold
354	Interest Credit
357	Credit Adjustment
359	Interest Adjustment Credit
395	Check Reversal
398	Miscellaneous Fee Refund
399	Miscellaneous Credit
451	ACH Debit Received
455	Preauthorized ACH Debit
458	Real Time Payment Debit
475	Check Paid
481	Individual Loan Payment
495	Outgoing Money Transfer
501	Individual Automatic Transfer Debit
506	Book Transfer Debit
512	Letter of Credit Debit
513	Letter of Credit
514	Foreign Exchange Debit
529	Misc. International Debit
544	Interest / Matured Principal Payment
552	Credit Reversal
555	Deposited Item Returned
558	ACH Reversal Debit
564	Overdraft Fee
567	Return Item Fee
575	ZBA Debit
595	ATM Debit
627	Fed Funds Purchased
631	Debit Adjustment
651	Individual Investment Purchased
654	Interest Debit
659	Interest Adjustment Debit
661	Account Analysis Fee
666	Currency & Coin Shipped

690	Miscellaneous Debit
694	Deposit Reversal
695	Deposit Correction Debit
698	Miscellaneous Fees
699	Miscellaneous Debit
760	Commercial Loan Debit

**File Examples**

Below are examples of the various Intraday files. These files are typically sent separately since the data comes from separate areas as well as different reporting times.

**CDA**

Key's Controlled Disbursement Account (CDA) provides you with the early morning check presentment information needed to make accurate funding and investment decisions. Total check presentments are reported with a unique BAI code and individual dollar amounts. Our final presentment is reported as follows:

CDA Location:	Final Presentment:
OH	9:00 A.M. Local Time
NY	9:00 A.M. Local Time
UT	9:00 A.M. Local Time
AK	9:00 A.M. Local Time

**Intraday CDA Summary Format**

```
01,041001039,041001039,120402,1538,153858,80,,2/
02,041001039,04100103,1,120402,,USD,3/
03,0009999999999999,USD,584,0000000248614,0000020,/
88,602,0000000000000,0000000,/
88,585,0000000248614,0000020,/
88,580,0000000248614,0000020,/
49,000000000745842,00005/
03,0009999999999998,USD,140,000000000000,000000000,/
88,450,000124834321,000000002,/
16,455,000002714516,Z,1,, EDI/ACH/
16,455,000122119805,Z,1,, EDI/ACH/
49,000000249668642,00005/
98,84283310,2,12/
99,84283310,1,14/
```

**Intraday CDA Detail Format**

```
01,041001039,041001039,120402,1546,154647,80,,2/
02,041001039,04100103,1,120402,,USD,3/
03,0008888888888889,USD,584,0000016856662,0000033,/
88,602,0000000000000,0000000,/
88,585,0000016856662,0000033,/
```

88,580,0000016856662,0000033/  
16,961,0000016856662,,,,HOP 100 33 ITEMS/ (For HOP accounts only)  
16,475,0000000001805,Z,1,,CHECK 0000000001/  
16,475,00000000005160,Z,1,,CHECK 0000000002/  
16,475,0000000020000,Z,1,,CHECK 0000000003/  
16,475,0000000042000,Z,1,,CHECK 0000000004/  
16,475,0000000049500,Z,1,,CHECK 0000000005/  
16,475,0000000056470,Z,1,,CHECK 0000000006/  
16,475,0000000059850,Z,1,,CHECK 0000000007/  
16,475,0000000060660,Z,1,,CHECK 0000000008/  
16,475,0000000062000,Z,1,,CHECK 0000000009/  
16,475,0000000076460,Z,1,,CHECK 0000000010/  
16,475,0000000078660,Z,1,,CHECK 0000000011/  
16,475,0000000085367,Z,1,,CHECK 0000000012/  
16,475,0000000094900,Z,1,,CHECK 0000000013/  
16,475,0000000096800,Z,1,,CHECK 0000000014/  
16,475,0000000113200,Z,1,,CHECK 0000000015/  
16,475,0000000114900,Z,1,,CHECK 0000000016/  
16,475,0000000121410,Z,1,,CHECK 0000000017/  
16,475,0000000148299,Z,1,,CHECK 0000000018/  
16,475,0000000157690,Z,1,,CHECK 0000000019/  
16,475,0000000218000,Z,1,,CHECK 0000000020/  
16,475,0000000241613,Z,1,,CHECK 0000000021/  
16,475,0000000340020,Z,1,,CHECK 0000000022/  
16,475,0000000384540,Z,1,,CHECK 0000000023/  
16,475,0000000503040,Z,1,,CHECK 0000000024/  
16,475,0000000535552,Z,1,,CHECK 0000000025/  
16,475,0000000694300,Z,1,,CHECK 0000000026/  
16,475,0000000770125,Z,1,,CHECK 0000000027/  
16,475,0000000949048,Z,1,,CHECK 0000000028/  
16,475,0000001044000,Z,1,,CHECK 0000000029/  
16,475,0000001060800,Z,1,,CHECK 0000000030/  
16,475,0000001393800,Z,1,,CHECK 0000000031/  
16,475,0000001486336,Z,1,,CHECK 0000000032/  
16,475,0000005790357,Z,1,,CHECK 0000000033/  
49,000000084283310,00039/  
98,84283310,1,41/  
99,84283310,1,43/



**Intraday ACH**

01,041001039,041001039,070727,0641,01,80,1,2/  
02,041001039,041001039,1,070727,0641,USD,3/  
03, 00000000000001,USD,140,+000000000000,000000000,/  
88,450,+000421174416,000000078,/  
16,455,000000006923,Z,1,, CHILD SUPP  
16,455,000000007570,Z,1,, CHILD SUPP  
16,455,000000009992,Z,1,,DIVISIONCHILD SUPP  
16,455,000000013323,Z,1,,DIVISIONCHILD SUPP  
16,455,000000016401,Z,1,, CHILD SUPP  
16,455,000000017418,Z,1,,CHILD SUPP  
16,455,000000021254,Z,1,,CHILD SUPP  
16,455,000000021710,Z,1,,DIR DEP  
16,455,000000023476,Z,1,,CHILD SUPP  
16,455,000000024310,Z,1,,CHILD SUPP  
16,455,000000025223,Z,1,,CHILD SUPP  
16,455,000000025339,Z,1,, CHILD SUPP  
16,455,000000026871,Z,1,, SUPP  
16,455,000000026871,Z,1,, SUPP  
16,455,000000027000,Z,1,, CHILD SUPP  
16,455,000000027150,Z,1,, SUPP  
16,455,000000030078,Z,1,, SUPP  
16,455,000000031994,Z,1,, CHILD SUPP  
16,455,000000034485,Z,1,, SUPP  
16,455,000000035037,Z,1,,CHILD SUPP  
16,455,000000049705,Z,1,, SUPP  
16,455,000000050521,Z,1,, CHILD SUPP  
16,455,000000050842,Z,1,, SUPP  
16,455,000000060165,Z,1,, CHILD SUPP  
16,455,000000072207,Z,1,, SUPP  
16,455,000000073441,Z,1,, SUPP  
16,455,000000075577,Z,1,, CHILD SUPP  
16,455,000000079697,Z,1,, CHILD SUPP  
16,455,000000087399,Z,1,, CHILD SUPP  
16,455,000000102806,Z,1,, CHILD SUPP  
16,455,000000120398,Z,1,, CHILD SUPP  
16,455,000000120398,Z,1,, CHILD SUPP  
16,455,000000123569,Z,1,, CHILD SUPP  
16,455,000000130181,Z,1,, DEP  
16,455,000000160994,Z,1,, CHILD SUPP  
16,455,000000173572,Z,1,, SUPP  
16,455,000000177962,Z,1,,CHC - WEEKLY 1 DIR DEP  
16,455,000000185645,Z,1,, CHILD SUPP  
16,455,000000195288,Z,1,, DIR DEP  
16,455,000000198097,Z,1,, CHILD SUPP  
16,455,000000222830,Z,1,, CHILD SUPP  
16,455,000000231525,Z,1,, SUPP  
16,455,000000251702,Z,1,, CHILD SUPP  
16,455,000000345770,Z,1,, SUPP  
16,455,000000369545,Z,1,, CHILD SUPP  
16,455,000000438578,Z,1,, SUPP  
16,455,000000485541,Z,1,, CHILD SUPP  
16,455,000000490728,Z,1,, DIR DEP  
  
16,455,000000563441,Z,1,,SUPP  
16,455,000000563441,Z,1,,SUPP  
16,455,000000567655,Z,1,, CHILD SUPP

16,455,000000805331,Z,1,, DIR DEP  
16,455,000002043209,Z,1,, DIR DEP  
16,455,000002709212,Z,1,, DIR DEP  
16,455,000003263650,Z,1,, DEP  
16,455,000004257684,Z,1,, DEP  
16,455,000004419640,Z,1,, DIR DEP  
16,455,000004977452,Z,1,, DEP  
16,455,000006119589,Z,1,, DIR DEP  
16,455,000006953577,Z,1,, DIR DEP  
16,455,000007959888,Z,1,, DIR DEP  
16,455,000009153298,Z,1,, DEP  
16,455,000009697816,Z,1,,DIR DEP  
16,455,000009756378,Z,1,, DIR DEP  
16,455,000010086132,Z,1,, DIR DEP  
16,455,000010854471,Z,1,, DIR DEP  
16,455,000011293575,Z,1,,DIR DEP  
16,455,000011293575,Z,1,, DIR DEP  
16,455,000011698562,Z,1,, DEP  
16,455,000011828444,Z,1,, DEP  
16,455,000014540872,Z,1,, DEP  
16,455,000014571308,Z,1,, DIR DEP  
16,455,000015295054,Z,1,, DIR DEP  
16,455,000016440871,Z,1,, DIR DEP  
16,455,000021091576,Z,1,, DIR DEP  
16,455,000021562564,Z,1,, DIR DEP  
16,455,000023909865,Z,1,, DIR DEP  
16,455,000027142522,Z,1,, DEP  
16,455,000029868605,Z,1,, DIR DEP  
16,455,000030526493,Z,1,,DIR DEP  
16,455,000034686892,Z,1,, DIR DEP  
16,455,000037098951,Z,1,, DEP  
49,+000000842348832,00081/  
98,+000000842348832,00001,000083/  
99,+000000842348832,00001,000085/

**Intraday Lockbox BAI**

```

01,041001039,041001039,070727,0725,01,80,1,2/
02,041001039,041001039,1,070727,0725,USD,3/
03, 00000000000001,USD,109,+0000008239046/
88,111,000000080206,Z/
88,112,000008158840,Z/
88,113,000000000000,Z/
16,115,000008239046,S,000000080206,000008158840,000000000000
88,LOCKBOX 000001 FILE # 1/
49,+000000024717138/
03, 00000000000002,USD,109,+0000023968784/
88,111,000000009000,Z/
88,112,000023365254,Z/
88,113,000000594530,Z/
16,115,000023968784,S,000000009000,000023365254,000000594530
88,LOCKBOX 000002 FILE # 1/
49,+000000071906352/
98,+000000096623490,00002,000016/
88,113,000000000000,Z/
16,115,000008239046,S,000000080206,000008158840,000000000000
88,LOCKBOX 000003 FILE # 1/
49,+000000024717138/
03, 00000000000003,USD,109,+0000023968784/
88,111,000000009000,Z/
88,112,000023365254,Z/
88,113,000000594530,Z/
16,115,000023968784,S,000000009000,000023365254,000000594530
88,LOCKBOX 000004 FILE # 1/
49,+000000071906352/
98,+000000096623490,00002,000016/
    
```

**Previous Day Examples**

Below are some Previous Day file examples. These files can be sent daily, weekly, bi-weekly or monthly.

**Previous Day (Single Day)**

```

01,041001039,041001039,070727,0432,01,80,01,2/
02,041001039,041001039,1,070726,0432,USD,2/
03, 00000000000001,USD,040,+000000888149,./
88,015,+000000888149,./
88,045,+000000888149,./
88,072,+000000000000,./
88,074,+000000000000,./
88,100,000002725721,000000000001,./
88,400,000002725922,000000000001,Z/
16,206,000002725721,Z,1,,TRANSFER FROM KEY TRUST #000000001
16,575,000002725922,Z,1,,TRANSFER TO 000000000001
49,+000000013567733,00010/
03, 00000000000002,USD,040,+000000000000,./
    
```

88,072,+000000000000,/  
88,074,+000000000000,/  
88,074,+000000000000,/  
88,100,000000093076,000000000001,Z/  
88,400,000000093076,000000000002,Z/  
16,455,000000000450,Z,1,,COLLECTION0000000001  
16,575,000000092626,Z,1,,TRANSFER TO 000000000001  
16,165,000000093076,Z,1,,PAY GLOBAL DEP0000000000000001  
49,+000000000372304,00011/  
03, 00000000000003,USD,040,+000971865483,/  
88,015,+000972879383,/  
88,045,+000229949083,/  
88,072,+000741916400,/  
88,074,+000001013900,/  
88,100,001332859733,000000000009,Z/  
88,400,000436959317,000000000003,Z/  
16,275,000000092626,Z,1,,TRANSFER FROM 0000000000000001  
16,229,000000234563,Z,1,,OUR REF: D00001 YOUR:FAAR0000000  
16,575,000000572000,Z,1,,TRANSFER TO 0000000000000002  
16,229,000001086924,Z,1,,OUR REF: D00002 YOUR:FAAR0000001  
16,229,000001086924,Z,1,,OUR REF: D00003 YOUR:FAAR0000002  
16,195,000005168322,Z,1,,Transaction Ref. No.:0707260000000  
88,Fed. Ref. No.:072600000007R002000 ORG=A/121000248 W  
88,ELLS FARGO BANK, NA SAN FRANCISCO, CA ORG=Company, Co.  
88, INC PO BOX 00000 TUCSON, AZ 857341740 US OBK=/000  
88,0001 Company, Co C/O Joe Smith PO BOX 00000  
88,40 TUCSON ,AZ 85734 SRF=2007070000000001 ORF=0000  
88,00002 BBK=D/0000000002 CORPORATION ATTN Bo  
88,b Smith 1 SUPERIOR AVENUE CLEVELAND, OH 4  
88,4114 BNF=/0000000001 CORPORATION  
16,301,000042868404,Z,1,000001,DEPOSITOR ID. 000001  
16,229,000055872700,Z,1,,OUR REF: E000001- PAY 000 YOUR:000000002-E  
16,275,000127474153,Z,1,,TRANSFER FROM 0000000000000003  
16,575,000186387317,Z,1,,TRANSFER TO 0000000000000002  
16,506,000250000000,Z,1,,TRANSFER TO TRUST #0000000000000003  
16,195,000400000000,Z,1,,Transaction Ref. No.:0707260000000  
88,Fed. Ref. No.:0726B1AAAAAC0000000000 ORG=A/021000021 J  
88,P MORGAN CHASE BANK NEW YORK NEW YORK ORG=/05000000  
88,P MORGAN CHASE BANK NEW YORK NEW YORK ORG=/05000000  
88,CORPORATION CONCENTRATION 1 SUPERIOR AV  
88,E CLEVELAND OH 44114-2529 SRF=0000000 JO ORF=CAP  
88, OF 07/07/26 BBK=D/0000000000 CORPORATION  
88,ATTN ROB Smith 1 SUPERIOR AVENUE CLEVELAN  
88,D, OH 44114 BNF=/0000000000004 CORPORATION 1  
88, SUPERIOR AVE CLEVELAND  
16,301,000700062041,Z,/,/  
49,+000006457262349,00036/  
03, 00000000000002,USD,040,+000000000000,/  
88,015,+000000000000,/  
88,045,+000000000000,/  
88,072,+000000000000,/  
88,074,+000000000000,/  
88,100,000000000000,000000000000,Z/  
88,400,000000000000,000000000000,Z/  
49,+0000000000000000,00008/  
03, 00000000000005,USD,040,+000000000000,/,/

88,072,+000000000000,/,  
 88,074,+000000000000,/,  
 88,100,000127474153,000000000002,Z/  
 88,400,000127474153,000000000001,Z/  
 16,195,000028680963,Z,1,,Transaction Ref. No.:070720000000000  
 88,Fed. Ref. No.:0726AAAAAAA0000000000 ORG=A/021000021 J  
 88,P MORGAN CHASE BANK NEW YORK NEW YORK ORG=X000000  
 88,CORPORATION STOCK OPTION PLAN CLEVELAND  
 88,OH 000000 OBK=NATIONAL FINANCIAL SERVICES CORP  
 88, 1I DEVONSHIRE STREET  
 88,BOSTON, MA 02110 OBI=STOCK OPTION TAXES SRF=000000  
 88,0000FT ORF=SWF OF 07/07/26 BBK=D/00000000001  
 88,CORPORATION S  
 88,UPERIOR AVE CLEVELAND, OH 44114 BNF=/00000000005  
 88,CORPORATION 1 SUPERIOR AV  
 88,ENUE CLEVELAND OH 44114  
 16,195,000098793190,Z,1,,Transaction Ref. No.:070726000000000  
 88,Fed. Ref. No.:0726AAAAAAA0000000000 ORG=A/021000021 J  
 88,P MORGAN CHASE BANK NEW YORK NEW YORK ORG=X00000000  
 88,CORPORATION STOCK OPTION PLAN CLEVELAND  
 88,OH 44114-2584 OBK=NATIONAL FINANCIAL SERVICES CORP  
 88, 1I BANK RECONCILIATION SHIRE STREET  
 88,BOSTON, MA 020010 OBI=OPTIONS COST SRF=000000  
 88,0000FT ORF=SWF OF 07/07/26 BBK=D/00000000005  
 88,CORPORATION STOCK OPTION CNTR 1 S  
 88,UPERIOR AVE CLEVELAND, OH 44114 BNF=/00000000005  
 88,CORPORATION OPTION PLAN 1 SUPERIOR AV  
 88,ENUE CLEVELAND OH 44114  
 16,575,000127474153,Z,1,,TRANSFER TO 0000000000012  
 49,+000000509896612,00033/  
 98,+000006981098998,00005,000100/  
 99,+000006981098998,00001,000102/

**Previous Day (Weekly)**

01,125200879,125200879,070713,0836,01,80,01,2/  
 02,125200879,125200879,1,070601,0836,USD,2/  
 03, 00000000001,USD,010,+000049220774,/, 1  
 88,015,+000049220774,/,  
 88,045,+000049220774,/,  
 88,072,+000000000000,/,  
 88,074,+000000000000,/,  
 88,100,000000000000,000000000000,Z/  
 88,400,000049204835,0000000000011,Z/  
 16,475,000000005350,Z,1,2160,CHECK # 1000  
 16,475,000000035462,Z,1,15850,CHECK # 1001  
 16,475,000000038787,Z,1,15847,CHECK # 1002  
 16,475,000000039970,Z,1,15790,CHECK # 1003  
 16,475,000000058343,Z,1,2156,CHECK # 1004  
 16,475,000000073649,Z,1,15848,CHECK # 1005  
 16,475,000000079384,Z,1,15867,CHECK # 1006  
 16,475,000000104311,Z,1,15799,CHECK # 1007  
 16,475,000000136110,Z,1,15874,CHECK # 1008  
 16,475,000000271585,Z,1,15852,CHECK # 1009  
 16,455,000048361884,Z,1,,DIRECT WITHDRAWAL  
 49,+000000246071992,00019/

98,+000000246071992,00001,000021/  
 02,125200879,125200879,1,070604,0836,USD,2/  
 03, 00000000001,USD,010,+000030188572,/,/  
 88,015,+000030188572,/,/  
 88,045,+000030188572,/,/  
 88,072,+000000000000,/,/  
 88,074,+000000000000,/,/  
 88,100,000000000000,000000000000,Z/  
 88,400,000019032202,000000000007,Z/  
 16,475,000000021138,Z,1,2161,CHECK # 1010  
 16,475,000000035354,Z,1,2162,CHECK # 1011  
 16,475,000000053740,Z,1,2159,CHECK # 1012  
 16,475,000000090012,Z,1,15880,CHECK # 1013  
 16,475,000000090042,Z,1,15805,CHECK # 1014  
 16,475,000000207609,Z,1,15881,CHECK # 1015  
 16,455,000018534307,Z,1,,DIRECT WITHDRAWAL  
 49,+000000128630120,00015/  
 98,+000000128630120,00001,000017/  
 02,125200879,125200879,1,070605,0836,USD,2/  
 03, 00000000001,USD,010,+000028441190,/,/  
 88,015,+000028441190,/,/  
 88,045,+000028441190,/,/  
 88,072,+000000000000,/,/  
 88,074,+000000000000,/,/  
 88,100,000000000000,000000000000,Z/  
 88,400,000001747382,000000000021,Z/  
 16,475,000000014967,Z,1,15864,CHECK # 1016  
 16,475,000000017489,Z,1,15921,CHECK # 1017  
 16,475,000000018470,Z,1,15913,CHECK # 1018  
 16,475,000000018470,Z,1,15915,CHECK # 1019  
 16,475,000000018470,Z,1,15916,CHECK # 1020  
 16,475,000000018470,Z,1,15918,CHECK # 1021  
 16,475,000000018470,Z,1,15920,CHECK # 1022  
 16,475,000000018470,Z,1,15533,CHECK # 1023  
 16,475,000000027705,Z,1,15919,CHECK # 1024  
 16,475,000000032631,Z,1,15853,CHECK # 1025  
 16,475,000000036940,Z,1,15871,CHECK # 1026  
 16,475,000000041315,Z,1,15901,CHECK # 1027  
 16,475,000000064547,Z,1,15858,CHECK # 1028  
 16,475,000000081212,Z,1,15895,CHECK # 1029  
 16,475,000000091331,Z,1,15900,CHECK # 1030  
 16,475,000000101410,Z,1,15899,CHECK # 1031

**Previous Day (Bi-Weekly)**

01,125200879,125200879,070713,0836,01,80,01,2/  
 02,125200879,125200879,1,070601,0836,USD,2/  
 03, 00000000001,USD,010,+000049220774,/, 1  
 88,015,+000049220774,/,/  
 88,045,+000049220774,/,/  
 88,072,+000000000000,/,/  
 88,074,+000000000000,/,/  
 88,100,000000000000,000000000000,Z/  
 88,400,000049204835,000000000011,Z/

16,475,000000005350,Z,1,2160,CHECK # 1000  
 16,475,000000035462,Z,1,15850,CHECK # 1001  
 16,475,000000038787,Z,1,15847,CHECK # 1002  
 16,475,000000039970,Z,1,15790,CHECK # 1003  
 16,475,000000058343,Z,1,2156,CHECK # 1004  
 16,475,000000073649,Z,1,15848,CHECK # 1005  
 16,475,000000079384,Z,1,15867,CHECK # 1006  
 16,475,000000104311,Z,1,15799,CHECK # 1007  
 16,475,000000136110,Z,1,15874,CHECK # 1008  
 16,475,000000271585,Z,1,15852,CHECK # 1009  
 16,455,000048361884,Z,1,,DIRECT WITHDRAWAL  
 49,+000000246071992,00019/  
 98,+000000246071992,00001,000021/  
 02,125200879,125200879,1,070604,0836,USD,2/  
 03, 00000000001,USD,010,+000030188572,,/  
 88,015,+000030188572,,/  
 88,045,+000030188572,,/  
 88,072,+000000000000,,/  
 88,074,+000000000000,,/  
 88,100,000000000000,000000000000,Z/  
 88,400,000019032202,000000000007,Z/  
 16,475,000000021138,Z,1,2161,CHECK # 1010  
 16,475,000000035354,Z,1,2162,CHECK # 1011  
 16,475,000000053740,Z,1,2159,CHECK # 1012  
 16,475,000000090012,Z,1,15880,CHECK # 1013  
 16,475,000000090042,Z,1,15805,CHECK # 1014  
 16,475,000000207609,Z,1,15881,CHECK # 1015  
 16,455,000018534307,Z,1,,DIRECT WITHDRAWAL  
 49,+000000128630120,00015/  
 98,+000000128630120,00001,000017/  
 02,125200879,125200879,1,070605,0836,USD,2/  
 03, 00000000001,USD,010,+000028441190,,/  
 88,015,+000028441190,,/  
 88,045,+000028441190,,/  
 88,072,+000000000000,,/  
 88,074,+000000000000,,/  
 88,100,000000000000,000000000000,Z/  
 88,400,000001747382,000000000021,Z/  
 16,475,000000014967,Z,1,15864,CHECK # 1016  
 16,475,000000017489,Z,1,15921,CHECK # 1017  
 16,475,000000018470,Z,1,15913,CHECK # 1018  
 16,475,000000018470,Z,1,15915,CHECK # 1019  
 16,475,000000018470,Z,1,15916,CHECK # 1020  
 16,475,000000018470,Z,1,15918,CHECK # 1021  
 16,475,000000018470,Z,1,15920,CHECK # 1022  
 16,475,000000018470,Z,1,15533,CHECK # 1023  
 16,475,000000027705,Z,1,15919,CHECK # 1024  
 16,475,000000032631,Z,1,15853,CHECK # 1025  
 16,475,000000036940,Z,1,15871,CHECK # 1026  
 16,475,000000041315,Z,1,15901,CHECK # 1027  
 16,475,000000064547,Z,1,15858,CHECK # 1028  
 16,475,000000081212,Z,1,15895,CHECK # 1029  
 16,475,000000091331,Z,1,15900,CHECK # 1030  
 16,475,000000101410,Z,1,15899,CHECK # 1031  
 16,475,000000110084,Z,1,15894,CHECK # 1032  
 16,475,000000126442,Z,1,15886,CHECK # 1033  
 16,475,000000146736,Z,1,15902,CHECK # 1034  
 16,475,000000182320,Z,1,15892,CHECK # 1035



16,475,000000561433,Z,1,2155,CHECK # 1036  
49,+000000088818334,00029/  
98,+000000088818334,00001,000031/  
02,125200879,125200879,1,070606,0836,USD,2/  
03,00000000001,USD,010,+000027516540,,/  
88,015,+000027516540,,/  
88,045,+000027516540,,/  
88,072,+000000000000,,/  
88,074,+000000000000,,/  
88,100,000000000000,000000000000,Z/  
88,400,000000924650,000000000016,Z/  
16,475,000000003600,Z,1,2167,CHECK # 1037  
16,475,000000016460,Z,1,15923,CHECK # 1038  
16,475,000000016863,Z,1,15662,CHECK # 1039  
16,475,000000017369,Z,1,15936,CHECK # 1040  
16,475,000000027705,Z,1,15922,CHECK # 1041  
16,475,000000052113,Z,1,15887,CHECK # 1042  
16,475,000000059486,Z,1,15893,CHECK # 1043  
16,475,000000065484,Z,1,15875,CHECK # 1044  
16,475,000000067785,Z,1,15833,CHECK # 1045  
16,475,000000067785,Z,1,15785,CHECK # 1046  
16,475,000000070105,Z,1,15912,CHECK # 1047  
16,475,000000072897,Z,1,15925,CHECK # 1048  
16,475,000000077817,Z,1,15903,CHECK # 1049  
16,475,000000084233,Z,1,15911,CHECK # 1050  
16,475,000000102809,Z,1,15868,CHECK # 1051  
16,475,000000122139,Z,1,15904,CHECK # 1052  
49,+000000084398920,00024/  
98,+000000084398920,00001,000026/  
02,125200879,125200879,1,070607,0836,USD,2/  
03,00000000001,USD,010,+000026864140,,/  
88,015,+000026864140,,/  
88,045,+000026864140,,/  
88,072,+000000000000,,/  
88,074,+000000000000,,/  
88,100,000000000000,000000000000,Z/  
88,400,000000652400,000000000009,Z/  
16,475,000000009419,Z,1,15800,CHECK # 1053  
16,475,000000012065,Z,1,15927,CHECK # 1054  
16,475,000000017000,Z,1,2164,CHECK # 1055  
16,475,000000018470,Z,1,15891,CHECK # 1056  
16,475,000000026598,Z,1,15873,CHECK # 1057  
16,475,000000035579,Z,1,15854,CHECK # 1058  
16,475,000000061333,Z,1,15861,CHECK # 1059  
16,475,000000078285,Z,1,15905,CHECK # 1060  
16,475,000000393651,Z,1,2157,CHECK # 1061  
49,+000000081897220,00017/  
98,+000000081897220,00001,000019/  
02,125200879,125200879,1,070608,0836,USD,2/  
03,00000000001,USD,010,+000025555278,,/  
88,015,+000025555278,,/  
88,045,+000025555278,,/  
88,072,+000000000000,,/  
88,074,+000000000000,,/  
88,100,000000000000,000000000000,Z/  
88,400,000001308862,000000000016,Z/  
16,475,000000017489,Z,1,15917,CHECK # 1062  
16,475,000000017489,Z,1,15840,CHECK # 1063



16,475,000000018470,Z,1,15836,CHECK # 1064  
 16,475,000000018470,Z,1,15838,CHECK # 1065  
 16,475,000000025072,Z,1,15890,CHECK # 1066  
 16,475,000000033513,Z,1,15859,CHECK # 1067  
 16,475,000000038787,Z,1,15857,CHECK # 1068  
 16,475,000000044957,Z,1,15884,CHECK # 1069  
 16,475,000000067580,Z,1,15870,CHECK # 1070  
 16,475,000000068996,Z,1,15889,CHECK # 1071  
 16,475,000000069897,Z,1,15906,CHECK # 1072  
 16,475,000000076074,Z,1,15908,CHECK # 1073  
 16,475,000000090041,Z,1,15876,CHECK # 1074  
 16,475,000000095785,Z,1,15855,CHECK # 1075  
 16,455,000000240052,Z,1,,DIRECT WITHDRAWAL  
 16,475,000000386190,Z,1,15926,CHECK # 1076  
 49,+000000079283558,00024/  
 98,+000000079283558,00001,000026/  
 02,125200879,125200879,1,070611,0836,USD,2/  
 03,00000000001,USD,010,+000025029665,,/  
 88,015,+000025029665,,/  
 88,045,+000025029665,,/  
 88,072,+000000000000,,/  
 88,074,+000000000000,,/  
 88,100,000000000000,000000000000,Z/  
 88,400,000000525613,000000000012,Z/  
 16,475,000000009295,Z,1,15898,CHECK # 1077  
 16,475,000000013719,Z,1,15879,CHECK # 1078  
 16,475,000000017038,Z,1,15878,CHECK # 1079  
 16,475,000000020860,Z,1,15883,CHECK # 1080  
 16,475,000000024934,Z,1,15937,CHECK # 1081  
 16,475,000000029997,Z,1,15865,CHECK # 1082  
 16,475,000000032962,Z,1,15910,CHECK # 1083  
 16,475,000000035579,Z,1,15907,CHECK # 1084  
 16,475,000000055780,Z,1,15863,CHECK # 1085  
 16,475,000000081511,Z,1,15866,CHECK # 1086  
 16,475,000000090398,Z,1,15869,CHECK # 1087  
 16,475,000000113540,Z,1,15877,CHECK # 1088  
 49,+000000076140221,00020/  
 98,+000000076140221,00001,000022/  
 02,125200879,125200879,1,070612,0836,USD,2/  
 03,00000000001,USD,010,+000024888641,,/  
 88,015,+000024888641,,/  
 88,045,+000024673641,,/  
 88,072,+000000215000,,/  
 88,074,+000000000000,,/  
 88,100,000000215024,000000000001,Z/  
 88,400,000000356048,000000000007,Z/  
 16,475,000000003800,Z,1,2178,CHECK # 1089  
 16,475,000000016459,Z,1,15938,CHECK # 1090  
 16,475,000000016942,Z,1,15924,CHECK # 1091  
 16,475,000000030781,Z,1,15784,CHECK # 1092  
 16,475,000000051328,Z,1,15860,CHECK # 1093  
 16,475,000000074774,Z,1,15772,CHECK # 1094  
 16,475,000000161964,Z,1,15862,CHECK # 1095  
 16,301,000000215024,Z,,/  
 49,+000000075808067,00016/  
 98,+000000075808067,00001,000018/  
 02,125200879,125200879,1,070613,0836,USD,2/  
 03,00000000001,USD,010,+000024070373,,/

88,015,+000024070373,/  
 88,045,+000024070373,/  
 88,072,+000000000000,/  
 88,074,+000000000000,/  
 88,100,000000000000,000000000000,Z/  
 88,400,000000818268,000000000009,Z/  
 16,475,000000016864,Z,1,15888,CHECK # 1096  
 16,475,000000020579,Z,1,15809,CHECK # 1097  
 16,475,000000031333,Z,1,2168,CHECK # 1098  
 16,475,000000040527,Z,1,15928,CHECK # 1099  
 16,475,000000043440,Z,1,15849,CHECK # 1000  
 16,475,000000108948,Z,1,15935,CHECK # 1001  
 16,475,000000164567,Z,1,15882,CHECK # 1002  
 16,475,000000173402,Z,1,2175,CHECK # 1003  
 16,475,000000218608,Z,1,2170,CHECK # 1004  
 49,+000000073847655,00017/  
 98,+000000073847655,00001,000019/  
 02,125200879,125200879,1,070614,0836,USD,2/  
 03,00000000001,USD,010,+000104263878,/  
 88,015,+000104263878,/  
 88,045,+000104263878,/  
 88,072,+000000000000,/  
 88,074,+000000000000,/  
 88,100,000080299905,000000000001,Z/  
 88,400,000000106400,000000000004,Z/  
 16,475,000000026250,Z,1,2138,CHECK # 1005  
 16,475,000000026500,Z,1,2166,CHECK # 1006  
 16,475,000000026500,Z,1,2124,CHECK # 1007  
 16,475,000000027150,Z,1,2152,CHECK # 1008  
 16,206,000080299905,Z,1,,TRF FR DDA 000000000000000002  
 49,+000000473604244,00013/  
 98,+000000473604244,00001,000015/  
 02,125200879,125200879,1,070615,0836,USD,2/  
 03,00000000001,USD,010,+000045385541,/  
 88,015,+000045385541,/  
 88,045,+000042789041,/  
 88,072,+000002596500,/  
 88,074,+000000000000,/  
 88,100,000002596466,000000000002,Z/  
 88,400,000061474803,000000000008,Z/  
 16,475,000000005350,Z,1,2172,CHECK # 1009  
 16,475,000000021138,Z,1,2173,CHECK # 1010  
 16,475,000000053740,Z,1,2171,CHECK # 1011  
 16,301,000000053756,Z,,/  
 16,455,000000127274,Z,1,,DIRECT WITHDRAWAL  
 16,475,000000183110,Z,1,15958,CHECK # 1012  
 16,301,000002542710,Z,,/  
 16,495,000006018537,Z,1,,Transaction Ref. No.:070615000000  
 88,Fed. Ref. No.:0615aaaaAAA00000000 ORG=D/0000000000  
 88,6 Bob Smith 1 1ST AVE STE 0000  
 88, FAIRBANKS, AK 00000 OBI=Confirmation numbers 000  
 88,000000 and 00000000 SRF=0000000000000000 BK=A/02  
 88,1000018 BANK OF NEW YORK NEW YORK NY BNF=/0000000000  
 88,00 Corporation  
 16,495,000006317054,Z,1,,Transaction Ref. No.:0706100000000  
 88,Fed. Ref. No.:0615aAAAAA00000000 ORG=D/0000000000  
 88,6 Bob Smith 1 1ST AVE STE 000  
 88, FAIRBANKS, AK 0000 OBI=Confirmation numbers 0000

88,000000 and 0000000000 SRF=0000000000R BBK=A/02  
 88,1000018 BANK OF NEW YORK NEW YORK NY BNF=/000000000  
 88,00 Corporation  
 16,455,000048748600,Z,1,,DIRECT WITHDRAWAL  
 49,+000000264299161,00030/  
 98,+000000264299161,00001,000032/

**Monthly Examples**

This would be the same as the weekly or bi-weekly shown above with each day of the month represented. There will be a 02 record for each day.

**KeyTRAC**

01,041001039,041001039,070727,0509,01,80,01,2/  
 02,041001039,041001039,1,070726,0417,USD,2/  
 03, 00000000001,USD,015,+000006850517,,/  
 88,010,+000007126661,,/  
 88,045,+000006149417,,/  
 88,072,+000000674300,,/  
 88,074,+000000026800,,/  
 88,100,000001727344,000000000019,Z/  
 88,400,000002003488,000000000001,Z/  
 16,455,000002003488,Z,1,,0000,/  
 16,301,000000092033,Z,1,,0338,/  
 16,301,000000025785,Z,1,,0453,/  
 16,301,000000069926,Z,1,,0459,/  
 16,301,000000123930,Z,1,,0459,/  
 16,301,000000023997,Z,1,,0463,/  
 16,301,000000057918,Z,1,,0463,/  
 16,301,000000011420,Z,1,,0486,/  
 16,301,000000103454,Z,1,,0665,/  
 16,301,000000086122,Z,1,,0806,/  
 16,301,000000058499,Z,1,,0855,/  
 16,301,000000165464,Z,1,,1060,/  
 16,301,000000141514,Z,1,,1312,/  
 16,301,000000232497,Z,1,,1312,/  
 16,301,000000110145,Z,1,,1355,/  
 16,301,000000061934,Z,1,,1359,/  
 16,301,000000056113,Z,1,,1424,/  
 16,301,000000043094,Z,1,,1435,/  
 16,301,000000115405,Z,1,,1473,/  
 16,301,000000031184,Z,1,,1591,/  
 16,301,000000116910,Z,1,,1653,/  
 49,+000000028289359,00029/  
 98,+000000028289359,00001,000031/  
 99,+000000028289359,00001,000033/