



# **Integrated Receivables**

## Transmission Toolkit

Revised (7/23)

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# Integrated Receivables Transmission Toolkit

## Overview:

KeyBank's Integrated Receivables solution will allow you to receive one consolidated data transmission of your Lockbox checks, Incoming ACH and Wire payments. You may receive this direct transmission through an Encrypted File Transfer in a BAI or Flat File format. Below are the details regarding the file layouts.

## Integrated Receivables Output Reference Information - - Flat File

### Payment Type acronym definitions:

- ACH – Automated Clearing House
  - EDI – Electronic Data Interchange
- CHK – Check
- WIR – Wire

\* Check transactions are processed through a Processing Channel.

### Payment Channel acronym definitions:

- ACH – Automated Clearing House
- LBA – Lockbox
- FWT - Wire

## Integrated Receivables flat files are composed of the following record types:

|           |   |
|-----------|---|
| <b>FH</b> | File Header record – marks the beginning of a file and uniquely identifies a file.  |
| <b>TS</b> | Transaction Summary record – provides basic payment information.  |
| <b>PD</b> | Payer Detail record – provides additional information about the party remitting payment.  |
| <b>TD</b> | Transaction Detail record – provides detailed payment information.  |
| <b>DR</b> | Detail record (DR) – provides document and detail entry remittance or invoice information associated with a CHK payment.  |
| <b>ID</b> | Invoice Detail record – provides human translated addenda information accompanying an ACH payment.<br><b>*Note:</b> Addenda Records for the following ACH Standard Entry Class Codes (SEC's) may have invoice details translated: CTX, CCD, IAT, and PPD. |
| <b>SA</b> | Supplemental Addenda record – provides un-translated addenda information accompanying an ACH payment.   |
| <b>ER</b> | Extended Remittance record – provides additional remittance information associated with a WIR payment.<br><b>*Note: The ER Record type is reserved for future Extended Remittance Information (ERI) use*</b>  |
| <b>AS</b> | Account Summary record – marks the end of an account and provides item and amount totals for the file.  |
| <b>FT</b> | File Trailer record – marks the end of a file and provides item and amount totals for the file.   |



## Features of the Flat File format:

- The file format is a multi-record file type.
- The file format has a fixed number of columns and variable length of record types and fields.

### Example of variable-length field:

If data for a field is ABC Corp that field length is eight (seven letters plus a space). If the data for that field is ABC Corporation then the field length is 15.

- The field delimiter used is the pipe symbol ( | ).  
A field delimiter is a character that separates two data fields within a record.
- An Account Summary record (AS) will display for each Receiver / Payee Deposit Account Number.

### Example of 2 Receiver / Payee Deposit Account Numbers:

**|AS|00000837409135862092|3|000000000150000|~**  
|AS|00000486920138459281|3|000000000130000|~

- Payment transactions are presented in the following order:
  - ACH
  - CHK
  - WIR

For instance, An Integrated Receivables flat file containing ACH, CHK, and WIR payment transactions and 2 Receiver / Payee Deposit Account Numbers would display as follows:

- ALL ACH transactions first for the first account, then ALL CHK transactions for the first account, then ALL WIR transactions for the first account;
- then display ALL ACH transactions for the second account, then ALL CHK transactions for the second account, and then ALL WIR transactions for the second account; and so on.
- The end-of-record character used is the tilde character ( ~ )  
The end-of-marker character marks the end of each record.
- The usage notation on the file record specifications indicates whether the field may be provided for each payment type. Data is only included for a field if provided by the originating processing system. The usage notation can be found in the details of each field.
- If data is not presented for a field, an empty value will result.
- Amount field lengths are fixed and expressed in dollars and cents with an implied decimal of two significant digits, unless indicated otherwise.

### Example of an amount of \$500.00 provided in a Number field, length of 12:

- Field format value: 000000050000

### Example of an amount of \$500.00 provided in an Amount field, length of 15:

- Field format value: 000000000050000

- **TS – Transaction Summary records**

- TS records display a summary of the transaction. For example: the amount of the payment, the payment channel (ACH, LBA, FWT) and receiver / payee information.
- Each TS record represents a single transaction or payment.

Example of a TS record

|TS|000000160000|000001000000|130325|CHK|C|LBA|......~

- **PD - Payer Detail records**

- PD records display information specific to the originator or payer. For example: Payer Name, Payer Bank Account Number, Payer City and State.

Example of a PD record

|PD|ACME Crane|89456025|67092|77663058982784|. ~

- **TD - Transaction Detail records**

- TD records display the specific details of a given transaction by type (ACH, CHK, WIR). For example: A count of the ACH addenda records, a lockbox number, or wire source code.

Example of a TD record

|TD|N|N||023876086|87324|Cleveland|USD|.~

- **DR – Detail records**

- DR records display all of the information specific to the documents and detail entry associated with CHK payments processed through the LBA payment channel.

Example of a DR record

|DR|01|04|4\_545646\_20130325\_877\_6|2222|33|Detail Entry Field 1 = 098|Detail Entry Field 2 = 00000500|Detail Entry Field 3 = 500|

- **ID – Invoice Detail records**

- ID records generate only in the event Invoice details accompany ACH payments with EDI (human readable) translation.
- Each invoice results in a unique ID record.
- The second field position in the ID record sequences each unique invoice beginning with 01.

Example of 2 invoices accompanying a payment:

|ID|01|120815|9830274|Monthly Bill|New York|NY|80000|. ~  
 |ID|02|120915|8027591|Monthly Bill|New York|NY|80000|. ~



- **SA - Supplemental Addenda records are associated with the ACH payment type only.**
  - SA records generate only in the event Addenda records accompany the ACH payment.  
Note: National Automated Clearing House (NACHA) rules define the number of optional or mandatory Addenda records may accompany ACH payments based on Standard Entry Class Code (SEC).
  - Each Addenda record results in a unique SA record.
  - The second field position in the SA record identifies and sequences each unique SA record beginning with 01.

Example of 3 Addenda records accompanying an ACH payment:  
 |SA|01|This represents 1 of 3 free form Supplemental Addenda fields.....~  
 |SA|02|This represents 2 of 3 free form Supplemental Addenda fields.....~  
 |SA|03|This represents 3 of 3 free form Supplemental Addenda fields.....~

- **ER – Extended Remittance Information (ERI) is associated with the WIR payment type only.**
  - A single field of up to 9,000 characters generates only in the event optional, extended remittance information accompanies the WIR payment.

**\*Note:** The ER Record type and this field / column are reserved for future Extended Remittance Information (ERI) use\*

- **Empty or Null Files**  
 A Null file generates when there are no transactions to report. Null files are composed of the following record types:
  - File Header record (FH) containing the File Creation Date and File Creation Time.
  - File Trailer record (FT) containing the File Level Total Transaction Count and Total Dollar Amount of Transactions in the File.

Example of a Null file:  
 |FH|120926|1515|~  
 |FT|0|0000000000000000|~



**Flat File Record and Field Positions**

|   |
|---|
| FH File Creation Date File Creation Time ~  |
| TS Payment Amount Bank Reference Number Effective Date Payment Type Transaction Type Payment Channel Payment Transaction Trace/System Reference Number Receiver Payee Name Receiver/Payee Routing Number Receiver/Payee Deposit Account Number ~  |
| PD Originator / Payer Name Originator / Payer Company ID Originator / Payer Number Originator / Payer Financial Institution Number Originator / Payer Bank Account Number Originator / Payer Check Number ~   |
| TD Addenda / Lockbox Remittance Document Indicator Payment Addenda / Human Readable Remittance Indicator Addenda Record Count Item Sequence Number Lockbox Number Lockbox Site Payment Currency Code Payment Exchange Rate Originator to Beneficiary / Receiver Information - Field 1 Originator to Beneficiary / Receiver Information - Field 2 Originator to Beneficiary / Receiver Information - Field 3 Originator to Beneficiary / Receiver Information - Field 4 Reference to Beneficiary / Receiver Information Fed or Swift Reference Number Source Code ACH SEC Code ACH Payment Description Descriptive Date Company Discretionary Data Company Discretionary Data (additional) ~ |
| DR Detail Record Sequence Number Document Type Indicator Payment Transaction Trace/System Reference Number Detail Record Identifier Item Sequence Number Detail Entry Field 1 = Value Detail Entry Field 2 = Value Detail Entry Field 3 = Value ~   |
| ID Invoice Sequence Number Invoice Date Invoice Number Invoice Net Amount Discount Amount Invoice Gross Amount PO Number Adjustment Amount Adjustment Reason Code ~   |
| SA Supplemental Addenda Record Sequence Number Addenda Record(s) ~  |
| AS Receiver / Payee Deposit Account Number Deposit Account Level Transaction Count Deposit Account Level Dollars ~  |
| FT File Level Total Transaction Count File Level Total Dollars File Level ACH Transaction Count File Level ACH Dollars File Level CHK Transaction Count File Level CHK Dollars File Level WIR Transaction Count File Level WIR Dollars ~  |

## Flat File Record Specifications

| <u>Record Type Code</u> | <u>Record Type</u>  | <u>Usage</u><br><u>Mandatory (M)</u><br><u>Optional (O)</u><br><u>Not Used (NU)</u> | <u>Field</u>   | <u>Field Description</u>  | <u>Default Value</u> | <u>Format</u>                  | <u>Format / Examples</u>                     |
|-------------------------|---------------------|---|--|---|----------------------|--------------------------------|--|
| FH                      | File Header         | M   |  |   | FH                   |                                |  |
| FH                      | File Header         | M   | <b>File Creation Date</b>                                  | Date file was created.  | -                    | YYMMDD                         | 130325                                       |
| FH                      | File Header         | M   | <b>File Creation Time</b>                                  | Time file was created.  | -                    | 0000 - 2400                    | 1515   |
| TS                      | Transaction Summary | M   |  |   | TS                   |                                | -  |
| TS                      | Transaction Summary | M   | <b>Payment Amount</b>                                      | Amount of the payment transaction.  |                      | #####<br>(12 digits - numeric) | (Ex: \$500.00 would display as 000000050000) |
| TS                      | Transaction Summary | M   | <b>Bank Reference Number</b>                               | Integrated Receivables System Reference Number.   |                      | #####<br>(12 digits - numeric) | (Ex: 1000000 s/b displayed as 000001000000)  |
| TS                      | Transaction Summary | M   | <b>Effective Date</b>                                      | Effective date of the payment.  | -                    | YYMMDD                         | 130325                                       |
| TS                      | Transaction Summary | M   | <b>Payment Type</b>  | Indicates the payment type.<br>Payment type list:<br>ACH = Automated Clearing House<br>CHK = Check<br>WIR = Wire      | -                    | N/A                            | N/A  |
| TS                      | Transaction Summary | M   | <b>Transaction Type</b>                                    | Indicates the transaction type.<br>Transaction type list:<br>C = Credit   | C                    | N/A                            | N/A  |
| TS                      | Transaction Summary | M   | <b>Payment Channel</b>                                     | Indicates the payment channel. Payment Channel list:<br>ACH = Automated Clearing House<br>LBA = Lockbox<br>FWT = Wire | -                    | N/A                            | N/A  |
| TS                      | Transaction Summary | M   | <b>Payment Transaction Trace / System Reference Number</b> | Unique transaction trace or reference number.   |                      | N/A                            | N/A  |



| <b>Record Type Code</b> | <b>Record Type</b>  | <b>Usage</b><br><b>Mandatory (M)</b><br><b>Optional (O)</b><br><b>Not Used (NU)</b> | <b>Field</b>   | <b>Field Description</b>  | <b>Default Value</b> | <b>Format</b>                  | <b>Format / Examples</b>  |
|-------------------------|---------------------|---|--|---|----------------------|--------------------------------|---|
| TS                      | Transaction Summary | M   | <b>Receiver / Payee Name</b>                           | For ACH and WIR, this is your company name as entered by your customer for the payment.<br>For CHK payments processed through Lockbox, this is the Lockbox Name.  |                      | N/A                            | N/A   |
| TS                      | Transaction Summary | M   | <b>Receiver / Payee Routing Number</b>                 | Indicates the Routing / Transit number for your company's KeyBank account.  |                      | N/A                            | N/A   |
| TS                      | Transaction Summary | M   | <b>Receiver / Payee Deposit Account Number</b>         | Your company's KeyBank account number.  |                      | #####<br>(20 digits - numeric) | (Ex: Account Number 45859284923784 would display as 00000045859284923784) |
| PD                      | Payer Detail        | M   |  |   | PD                   |                                |   |
| PD                      | Payer Detail        | ACH - M<br>CHK - NU<br>WIR - O  | <b>Originator / Payer Name</b>                         | Originator's Name, as entered by your customer for the payment.   |                      | N/A                            | N/A   |
| PD                      | Payer Detail        | ACH - M<br>CHK - NU<br>WIR - NU   | <b>Originator / Payer Company ID</b>                   | Originator's company ID assigned by the the ODFI.   |                      | N/A                            | N/A   |
| PD                      | Payer Detail        | ACH - O<br>CHK - NU<br>WIR - O  | <b>Originator / Payer Number</b>                       | Originator's Number, as entered by your customer for the payment.   |                      | N/A                            | N/A   |
| PD                      | Payer Detail        | ACH - M<br>CHK - O<br>WIR - O   | <b>Originator / Payer Financial Institution Number</b> | Payment Originator / Payer Financial Institution Number.<br>For ACH payments, it is the ODFI Routing Number.<br>For CHK payments, it is the Remitter's Routing Number (from their financial institution), if captured, from the MICR line of the check document.<br>For WIR payments:<br>it is a Number used to identify the sending financial institution if the wire is FED = Federal Reserve<br>it is a Swift Code used to identify the sending financial institution if the wire is SWF = Swift |                      | N/A                            | N/A   |

| <u>Record Type Code</u> | <u>Record Type</u> | <u>Usage</u><br><u>Mandatory (M)</u><br><u>Optional (O)</u><br><u>Not Used (NU)</u> | <u>Field</u>   | <u>Field Description</u>   | <u>Default Value</u> | <u>Format</u> | <u>Format / Examples</u> |
|-------------------------|--------------------|---|--|--|----------------------|---------------|--------------------------|
| PD                      | Payer Detail       | ACH - NU<br>CHK - O<br>WIR - NU   | <b>Originator / Payer Bank Account Number</b>  | Remitter's Account Number (from their financial institution), if captured, from the MICR line of the check document.   |                      | N/A           | N/A                      |
| PD                      | Payer Detail       | ACH - NU<br>CHK - O<br>WIR - NU   | <b>Originator / Payer Check Number</b>   | Remitter's Check Number (from their financial institution), if captured, from the MICR line of the check document.   |                      | N/A           | N/A                      |
| TD                      | Transaction Detail |   |  |  | TD                   |               |                          |
| TD                      | Transaction Detail | ACH - M<br>CHK - M<br>WIR - N (by default)  | <b>ACH Addenda / Lockbox Remit Document or Scan Document with Detail Entry Indicator</b> | <p>Indicates the presence of Addenda Information (ACH) or Remit or Scan Document (CHK).</p> <p>Addenda Indicator list (ACH):<br/>Y = indicates Addenda accompanies the ACH payment sent by your customer.<br/>N = indicates Addenda does not accompany the payment sent by your customer.</p> <p>Remit or Scan Document Indicator (CHK):<br/>Y = indicates Remit Document or Scan Document with detail entry accompanies the check payment sent by your customer.<br/>N = indicates Remit Document or Scan Document without detail entry does not accompany the check Payment sent by your customer.</p> |                      | Y or N        | N/A                      |

| <u>Record Type Code</u> | <u>Record Type</u> | <u>Usage</u><br><u>Mandatory (M)</u><br><u>Optional (O)</u><br><u>Not Used (NU)</u> | <u>Field</u>  | <u>Field Description</u>  | <u>Default Value</u> | <u>Format</u>                  | <u>Format / Examples</u> |
|-------------------------|--------------------|---|---|---|----------------------|--------------------------------|--------------------------|
| TD                      | Transaction Detail | ACH - EDI-M<br>CHK - N (by default)<br>WIR - N (by default)                         | <b>Payment Addenda / Human Readable Remittance Indicator</b>      | Indicates Addenda information was entered by your customer and translated into human readable form by KeyBank's EDI system.<br>Payment Addenda / Human Readable Remittance Indicator list:<br>Y = indicates the Addenda Information accompanying your payment is translated by EDI system<br>N - indicates the Addenda Information accompanying your payment (if any) is not translated by EDI system |                      | Y or N                         | N/A                      |
| TD                      | Transaction Detail | ACH - M<br>CHK - NU<br>WIR - NU   | <b>Addenda Record Count</b>                                       | Indicates the number of ACH Addenda Records that accompanied the ACH payment.   |                      | N/A                            | N/A                      |
| TD                      | Transaction Detail | ACH - NU<br>CHK - M<br>WIR - NU   | <b>Item Sequence Number</b>                                       | Unique item sequence number.  |                      | N/A                            | N/A                      |
| TD                      | Transaction Detail | ACH - NU<br>CHK - M<br>WIR - NU   | <b>Lockbox Number</b>   | Lockbox Number.   |                      | N/A                            | N/A                      |
| TD                      | Transaction Detail | ACH - NU<br>CHK - M<br>WIR - NU   | <b>Lockbox Site</b>   | Lockbox Site Name.  |                      | N/A                            | N/A                      |
| TD                      | Transaction Detail | M   | <b>Payment Currency Code</b>                                      | Payment Currency funds are posted in at KeyBank.<br>USD = US Dollars  | <b>USD</b>           | N/A                            | N/A                      |
| TD                      | Transaction Detail | ACH - NU<br>CHK - NU<br>WIR - O   | <b>Payment Exchange Rate</b>                                      | Payment Exchange Rate applied to the payment, if any.   |                      | #####<br>(18 digits - numeric) | 000001.6211000000        |
| TD                      | Transaction Detail | ACH - NUCHK -<br>NUWIR - O  | <b>Originator to Beneficiary / Receiver Information - Field 1</b> | OBI Field 1 -Free-form field used by your customer to supply Originator to Beneficiary (OBI) information, if any.   |                      | N/A                            | N/A                      |

| <u>Record Type Code</u> | <u>Record Type</u> | <u>Usage</u><br><u>Mandatory (M)</u><br><u>Optional (O)</u><br><u>Not Used (NU)</u> | <u>Field</u>  | <u>Field Description</u>   | <u>Default Value</u> | <u>Format</u> | <u>Format / Examples</u> |
|-------------------------|--------------------|---|---|--|----------------------|---------------|--------------------------|
| TD                      | Transaction Detail | ACH - NU<br>CHK - NU<br>WIR - O   | <b>Originator to Beneficiary / Receiver Information - Field 2</b> | OBI Field 2 - Free-form field used by your customer to supply Originator to Beneficiary (OBI) information, if any. |                      | N/A           | N/A                      |
| TD                      | Transaction Detail | ACH - NU<br>CHK - NU<br>WIR - O   | <b>Originator to Beneficiary / Receiver Information - Field 3</b> | OBI Field 3 - Free-form field used by your customer to supply Originator to Beneficiary (OBI) information, if any. |                      | N/A           | N/A                      |
| TD                      | Transaction Detail | ACH - NU<br>CHK - NU<br>WIR - O   | <b>Originator to Beneficiary / Receiver Information - Field 4</b> | OBI Field 4 - Free-form field used by your customer to supply Originator to Beneficiary (OBI) information, if any. |                      | N/A           | N/A                      |
| TD                      | Transaction Detail | ACH - NU<br>CHK - NU<br>WIR - O   | <b>Reference to Beneficiary / Receiver Information</b>            | Free-form field used by your customer to supply Reference to/for Beneficiary (RTB or RFB) information, if any.     |                      | N/A           | N/A                      |
| TD                      | Transaction Detail | ACH - NU<br>CHK - NU<br>WIR - M   | <b>Fed or Swift Reference Number</b>                              | Fed or Swift Reference Number.   |                      | N/A           | N/A                      |
| TD                      | Transaction Detail | ACH - NU<br>CHK - NU<br>WIR - M   | <b>Source Code</b>  | Identifies the source of the wire. Source List:<br>FED = Federal Reserve<br>SWF = Swift                            |                      | N/A           | N/A                      |

| <u>Record Type Code</u> | <u>Record Type</u> | <u>Usage</u><br><u>Mandatory (M)</u><br><u>Optional (O)</u><br><u>Not Used (NU)</u> | <u>Field</u>                                   | <u>Field Description</u>  | <u>Default Value</u> | <u>Format</u> | <u>Format / Examples</u> |
|-------------------------|--------------------|---|--|---|----------------------|---------------|--------------------------|
| TD                      | Transaction Detail | ACH - M<br>CHK - NU<br>WIR - NU   | <b>ACH SEC Code</b>                            | Standard Entry Class Code entered by your customer.<br><br>Standard Entry Class Code (SEC) List:<br>CCD = Cash Concentration or Disbursement<br>CTX = Corporate Trade Exchange<br>CIE = Customer Initiated Entry<br>IAT = International ACH Transaction<br>PPD = Prearranged Payment and Deposit<br>POS = Point of Sale<br><br>Others = See NACHA Rules |                      | N/A           | N/A                      |
| TD                      | Transaction Detail | ACH - M<br>CHK - NU<br>WIR - NU   | <b>ACH Payment Description</b>                 | Payment Description, if any, entered by your customer.<br><br>If the payment is reversed by the Originator / ODFI, REVERSAL will appear.  |                      | N/A           | N/A                      |
| TD                      | Transaction Detail | ACH - O<br>CHK - NU<br>WIR - NU   | <b>Descriptive Date</b>                        | Descriptive date, if any, entered by your customer. Not used for settlement / posting.  |                      | YYMMDD        | 130327                   |
| TD                      | Transaction Detail | ACH - O<br>CHK - NU<br>WIR - NU   | <b>Company Discretionary Data</b>              | Discretionary Data, if any, entered by your customer.   |                      | N/A           | N/A                      |
| TD                      | Transaction Detail | ACH - O<br>CHK - NU<br>WIR - NU   | <b>Company Discretionary Data (additional)</b> | Additional Discretionary Data, if any, entered by your customer.  |                      | N/A           | N/A                      |
| DR                      | Detail Record      | <b>CHK payment type only</b>  |  |   | <b>DR</b>            |               |                          |
| DR                      | Detail Record      | CHK - O   | <b>Detail Record Sequence Number</b>           | Each unique detail record will be will be prefaced with an sequence number starting with 01.  |                      |               | 01                       |

| <u>Record Type Code</u> | <u>Record Type</u> | <u>Usage</u><br><u>Mandatory (M)</u><br><u>Optional (O)</u><br><u>Not Used (NU)</u> | <u>Field</u>   | <u>Field Description</u>   | <u>Default Value</u> | <u>Format</u> | <u>Format / Examples</u>          |
|-------------------------|--------------------|---|--|--|----------------------|---------------|-----------------------------------|
| DR                      | Detail Record      | CHK - O   | <b>Document Type Indicator</b>                             | Signifies the document type.<br>Document Type List:<br>03 = Remit Doc (coupon document)<br>07 = Scanned Doc (non-coupon scanned document.<br>Examples: Invoice, envelope, etc.)<br>04 = Check Doc (physical check document)                                |                      |               | 03                                |
| DR                      | Detail Record      | CHK - O   | <b>Payment Transaction Trace / System Reference Number</b> | Unique transaction trace or reference number used to tie together a single transaction. Used for research purposes. 5 fields separated by underscore list:<br>Lockbox Site Code<br>Lockbox Number<br>Bank Day<br>System Batch Number<br>Transaction Number |                      |               | 5 fields separated by _           |
| DR                      | Detail Record      | CHK - O   | <b>Detail Record Identifier</b>                            | Unique identifier for each detail record in Integrated Receivables system. Also used for research purposes.  |                      |               | numeric - can be 1 or more digits |
| DR                      | Detail Record      | CHK - O   | <b>Batch Item Sequence Number</b>                          | Identifier used to identify where the item is within the batch. Also used for research purposes.   |                      |               | numeric - can be 1 or more digits |
| DR                      | Detail Record      | CHK - O   | <b>Detail Entry Field 1 of x</b>                           | Detail Entry Fields captured based on your Lockbox processing instructions (aka: Requirements).<br><br>Information displays as Field Name=Field Value  |                      |               | Invoice Number = 123              |
| ID                      | Invoice Detail     | <b>ACH with EDI payment type only</b>   |  |  | <b>ID</b>            |               |                                   |

| <b>Record Type Code</b> | <b>Record Type</b> | <b>Usage</b><br><u>Mandatory (M)</u><br><u>Optional (O)</u><br><u>Not Used (NU)</u> | <b>Field</b>                   | <b>Field Description</b>  | <b>Default Value</b> | <b>Format</b>                  | <b>Format / Examples</b>                     |
|-------------------------|--------------------|---|--------------------------------|---|----------------------|--------------------------------|--|
| ID                      | Invoice Detail     | ACH (no EDI) - NU<br>ACH (w / EDI) -O<br>CHK - NU<br>WIR - NU                       | <b>Invoice Sequence Number</b> | Each unique invoice that accompanied your payment will be prefaced with an invoice sequence number starting with 01.    |                      |                                |  |
| ID                      | Invoice Detail     | ACH (no EDI) - NU<br>ACH (w / EDI) -O<br>CHK - NU<br>WIR - NU                       | <b>Invoice Date</b>            | Date Present on Invoice document as entered by your customer.   |                      | YYMMDD                         | 120927                                       |
| ID                      | Invoice Detail     | ACH (no EDI) - NU<br>ACH (w / EDI) -O<br>CHK - NU<br>WIR - NU                       | <b>Invoice Number</b>          | Invoice Number present on Invoice document.   |                      | N/A                            | N/A  |
| ID                      | Invoice Detail     | ACH (no EDI) - NU<br>ACH (w / EDI) -O<br>CHK - NU<br>WIR - NU                       | <b>Invoice Net Amount</b>      | Applied amount from payment received.   |                      | #####<br>(12 digits - numeric) | (EX: \$500.00 would display as 000000050000) |
| ID                      | Invoice Detail     | ACH (no EDI) - NU<br>ACH (w / EDI) -O<br>CHK - NU<br>WIR - NU                       | <b>Discount Amount</b>         | The amount of discount taken, if any.   |                      | #####<br>(12 digits - numeric) | (EX: \$500.00 would display as 000000050000) |
| ID                      | Invoice Detail     | ACH (no EDI) - NU<br>ACH (w / EDI) -O<br>CHK - NU<br>WIR - NU                       | <b>Invoice Gross Amount</b>    | Gross invoice (dollar) amount (includes charges, less allowances) before terms discount, if any discount is applicable. |                      | #####<br>(12 digits - numeric) | (EX: \$500.00 would display as 000000050000) |
| ID                      | Invoice Detail     | ACH (no EDI) - NU<br>ACH (w / EDI) -O<br>CHK - NU<br>WIR - NU                       | <b>PO Number</b>               | Purchase Order Number.  |                      | N/A                            | N/A  |

| <u>Record Type Code</u> | <u>Record Type</u>   | <u>Usage</u><br><u>Mandatory (M)</u><br><u>Optional (O)</u><br><u>Not Used (NU)</u> | <u>Field</u>                  | <u>Field Description</u>                                | <u>Default Value</u> | <u>Format</u>                  | <u>Format / Examples</u>                     |
|-------------------------|----------------------|---|-------------------------------|---|----------------------|--------------------------------|--|
| ID                      | Invoice Detail       | ACH (no EDI) - NU<br>ACH (w/ EDI) -O<br>CHK - NU<br>WIR - NU                        | <b>Adjustment Amount</b>      | The amount of the adjustment taken.                     |                      | #####<br>(12 digits - numeric) | (EX: \$500.00 would display as 000000050000) |
| ID                      | Invoice Detail       | ACH (no EDI) - NU<br>ACH (w/ EDI) -O<br>CHK - NU<br>WIR - NU                        | <b>Adjustment Reason Code</b> | Code indicating the reason for claiming the adjustment. |                      | N/A                            | N/A  |
| SA                      | Supplemental Addenda | <b>ACH payment type only</b>  |                               |   | SA                   |                                |  |



| <u>Record Type Code</u> | <u>Record Type</u>   | <u>Usage</u><br><u>Mandatory (M)</u><br><u>Optional (O)</u><br><u>Not Used (NU)</u> | <u>Field</u>  | <u>Field Description</u>  | <u>Default Value</u> | <u>Format</u>   | <u>Format / Examples</u> |
|-------------------------|----------------------|---|---|---|----------------------|---|--------------------------|
| SA                      | Supplemental Addenda | ACH - O<br>CHK - NU<br>WIR - NU   | <b>Supplemental Addenda Record Sequence Number</b><br><br><b>There may be 1 or many Sequence Number fields.</b><br><br><b>This is driven by the Standard Entry Class Code (SEC) and NACHA Rules. See Field Description for details.</b> | Each unique Supplemental Addenda record is prefaced with a sequence number starting with 01.<br><br>KeyBank will receive a maximum number of 1 addenda record for the following SEC's:<br>CCD = Optional<br>CIE = Optional<br>PPD = Optional<br>POS = Mandatory unless prenote<br>Others = See NACHA Rules<br>KeyBank will receive a minimum of 7 addenda records (travel rule) and a maximum of 12 for the following SEC:<br>IAT = Mandatory<br>KeyBank will receive a maximum of 9,999 addenda records for the following SEC:<br>CTX = Optional |                      | N/A   | N/A                      |
| SA                      | Supplemental Addenda | ACH - O<br>CHK - NU<br>WIR - NU   | <b>Addenda Record(s) (Raw, untranslated)</b><br><br><b>There may be 1 or more Addenda Records.</b><br><br><b>This is driven by the Standard Entry Class Code (SEC) and NACHA Rules.</b>   | Free-form ACH addenda record accompanying the ACH payment, if any.  |                      | N/A   | N/A                      |
| ER*                     | Extended Remittance  | <b>WIR payment type only</b>  |   |   | ER                   | *This record type is reserved for future Extended Remittance Information (ERI) use. |                          |

| <u>Record Type Code</u> | <u>Record Type</u>  | <u>Usage</u><br><u>Mandatory (M)</u><br><u>Optional (O)</u><br><u>Not Used (NU)</u> | <u>Field</u>                                   | <u>Field Description</u>   | <u>Default Value</u> | <u>Format</u>  | <u>Format / Examples</u>                           |
|-------------------------|---------------------|---|--|--|----------------------|--|--|
| ER*                     | Extended Remittance | ACH - NU<br>CHK - NU<br>WIR - O   | <b>Extended Remittance Information</b>         | Free-form field used by your customer to supply Extended Remittance information (ERI), if any. |                      | *This field / column is reserved for future Extended Remittance Information (ERI) use. | N/A  |
| AS                      | Account Summary     |   |  |  | AS                   |  |  |
| AS                      | Account Summary     | M   | <b>Receiver / Payee Deposit Account Number</b> | Your company's KeyBank account number.   |                      | #####<br>(20 digits - numeric)   | 0000045859284923784                                |
| AS                      | Account Summary     | M   | <b>Deposit Account Level Transaction Count</b> | Total Number of transactions by Receiver / Payee Deposit Account Number.                       |                      | Numeric  | 23   |
| AS                      | Account Summary     | M   | <b>Deposit Account Level Dollars</b>           | Total dollar amount of transactions by Receiver / Payee Deposit Account Number.                |                      | #####<br>(15 digits - numeric)   | (EX: \$500.00 would display as<br>000000000050000) |
| FT                      | File Trailer        |   |  |  | FT                   |  |  |
| FT                      | File Trailer        | M   | <b>File Level Total Transaction Count</b>      | Total Number of transactions in the file.  |                      | Numeric  | 23   |
| FT                      | File Trailer        | M   | <b>File Level Total Dollars</b>                | Total dollar amount of transactions in the file.   |                      | #####<br>(15 digits - numeric)   | (EX: \$500.00 would display as<br>000000000050000) |
| FT                      | File Trailer        | M   | <b>File Level ACH Transaction Count</b>        | Total number of ACH transactions in the file.  |                      | Numeric  | 23   |
| FT                      | File Trailer        | M   | <b>File Level ACH Dollars</b>                  | Total dollar amount of ACH transactions the file.  |                      | #####<br>(15 digits - numeric)   | (EX: \$500.00 would display as<br>000000000050000) |
| FT                      | File Trailer        | M   | <b>File Level CHK Transaction Count</b>        | Total number of CHK transactions in the file.  |                      | Numeric  | 23   |

| <u>Record Type Code</u> | <u>Record Type</u> | <u>Usage</u><br><u>Mandatory (M)</u><br><u>Optional (O)</u><br><u>Not Used (NU)</u> | <u>Field</u>                            | <u>Field Description</u>                             | <u>Default Value</u> | <u>Format</u>                  | <u>Format / Examples</u>                        |
|-------------------------|--------------------|---|---|--|----------------------|--------------------------------|---|
| FT                      | File Trailer       | M   | <b>File Level CHK Dollars</b>           | Total dollar amount of CHK transactions in the file. |                      | #####<br>(15 digits - numeric) | (EX: \$500.00 would display as 000000000050000) |
| FT                      | File Trailer       | M   | <b>File Level WIR Transaction Count</b> | Total number of WIR transactions in the file.        |                      | Numeric                        | 23  |
| FT                      | File Trailer       | M   | <b>File Level WIR Dollars</b>           | Total dollar amount of WIR transactions in the file. |                      | #####<br>(15 digits - numeric) | (EX: \$500.00 would display as 000000000050000) |

### Sample Flat File Text Key

- Red text signifies ACH transactions
- Green text signifies CHK transactions
- Blue text signifies WIR transactions
- Bold blue text signifies 1) Addenda / Lockbox Remit or Scan Document Indicator, 2) Payment Addenda / Human Readable Remittance Indicator, 3) Scan Document Indicator
- Bold pink text signifies the Document Type Indicator
- Bold purple text signifies the Payment Transaction Trace / System Reference Number.
- Bold black text, 2 character Record Type code (ex: |FH|)
- Bold black text, 3 character Payment Type code (ex: ACH)
- Bold black text, 20 digit numeric string signifies the Receiver / Payee Deposit Account Number

# Sample Flat File Without EDI

|   |   |
|---|---|
| <p> FH 130325 2259 ~</p> <p> TS 0000010000 00001234567 130325 ACH C ACH 12345678910121 Receiver Payee Name 041001039 0000000123456789808 ~</p> <p> PD Originator Payer Name 1 1234567899 098765432111 987654321 ~</p> <p> TD Y N 0 USD CCD DEPOSIT 130206 ~</p> <p> SA 01 198RD5*00* *22* *01*090987652 *01*109876549 *198765*12010101076673 ~</p> <p> SA 02 6750*A*003330*0065678901*0*L*-&gt;JJ*RS*09yy989612 *1PPP087*137728*1200*00YY&amp;%*0001*X *0030OPOP0987673 ~</p> <p> SA 03 404789111\DTM*020*1307050000445751.35*C*ACH\TRN*1*0040\ST*820*00002006730001\BPR*1*0030100036 ~</p> <p> SA 04 0040987807SERR*00*PE*TATON001 \00046200673 05***20\N1DUVICE \REF*VK FLUU&amp;642YING ~</p> <p> SA 05 Z 1323000 \RY78LKM*IV*30561000000000705E1 00056200673****CT*0ONT****0000(639MMY&amp;00 ~</p> | <p><b>File Header  FH </b></p> <p><b>ACH payment with Addenda  SA  without EDI human readable translation  ID </b></p>  |
| <p> TS 0000010000 00001000020 130325 CHK C LBA 1_123456_20130325_472827_11 Company Lockbox Name 041001039 0000000123456789808 ~</p> <p> PD 041000124 11112233 2001 ~</p> <p> TD Y N 1 123456 Cleveland USD ~</p> <p> DR 01 07 1_123456_20130325_472827_11 2222 2 Invoice Number = 0988 Invoice Amount = 5000 Customer Number = 9090 ~</p> <p> DR 02 07 1_123456_20130325_472827_11 2225 2 Invoice Number = 0987 Invoice Amount = 5000 Customer Number = 9090 ~</p> <p> DR 03 07 1_123456_20130325_472827_11 2226 2 Invoice Number = 0986 Invoice Amount = 5000 Customer Number = 9090 ~</p> <p> DR 04 07 1_123456_20130325_472827_11 2235 2 Invoice Number = 0985 Invoice Amount = 5000 Customer Number = 9090 ~</p>  | <p><b>Single Check payment</b><br/><b>Single scan document</b><br/><b>Detail entry fields for 4 invoices</b><br/><b>Addenda / Document Indicator is Y in TD Record.</b></p> |
| <p> TS 0000030000 000003456789 130325 WIR C FWT 876543210000027 Receiver Payee Name 041001039 0000000123456789808 ~</p> <p> PD Originator Payer Name 5 0000001234567 ~</p> <p> TD N N USD 000000.0000000000 Originator to Beneficiary_1 Originator to Beneficiary_2 0123KEYBUS30ACBC1234567890 FED ~</p>  | <p><b>Wire payment</b></p>  |
| <p> TS 0000020000 00001234567 130325 ACH C ACH 12345678910121 Receiver Payee Name 041001039 0000000098765432358 ~</p> <p> PD Originator Payer Name 2 1234567899 098765432111 987654321 ~</p> <p> TD N N 0 USD CCD DEPOSIT 130206 ~</p>  | <p><b>ACH payment without Addenda  SA  without EDI human readable translation  ID </b></p>  |
| <p> TS 0000010000 00001000024 130325 CHK C LBA 2_121212_20130325_877_6 Company Lockbox Name 041001039 0000000098765432358 ~</p> <p> PD 124301025 11112255 4001 ~</p> <p> TD Y N 1 121212 Cincinnati USD ~</p> <p> DR 01 04 2_121212_20130325_877_6 5444 1 Payor Name = Sample Payer Invoice City = Cleveland Invoice State = OH ~</p>   | <p><b>Single Check payment</b><br/><b>3 detail entry fields from check</b><br/><b>Addenda / Document Indicator is Y in TD Record.</b></p>                                   |
| <p> TS 0000010000 00001000024 130325 CHK C LBA 0_77777_20130325_111_1 Company Lockbox Name 041001039 0000000098765432358 ~</p> <p> PD 053000196 11112244 3001 ~</p> <p> TD Y N 1 77777 Denver USD ~</p> <p> DR 01 03 0_77777_20130325_111_1 2222 2 Payor Name = Sample Payer Amount Due = 110000 Gross Amount = 110000 ~</p> <p> DR 02 03 0_77777_20130325_111_1 2240 3 Payor Name = Sample Payer Amount Due = 10000 Gross Amount = 10000 ~</p>   | <p><b>Single check payment</b><br/><b>Two remit documents</b><br/><b>3 detail entry fields</b><br/><b>Addenda / Document Indicator is Y in TD Record.</b></p>               |
| <p> TS 0000030000 000003456789 130325 WIR C FWT 876543210000027 Receiver Payee Name 041001039 0000000098765432358 ~</p> <p> PD Originator Payer Name 6 0000001234567 ~</p> <p> TD N N USD 000000.0000000000 Originator to Beneficiary_1 Reference to Beneficiary 0123KEYBUS30ACBC1234567890 SWF ~</p>   | <p><b>Wire payment</b></p>  |
| <p> AS 0000000123456789808 3 00000000500000 ~</p> <p> AS 0000000098765432358 4 00000000700000 ~</p>   | <p><b>2 Account Summary records  AS </b></p>  |
| <p> FT 7 00000001200000 2 00000000300000 3 00000000300000 2 00000000600000 ~</p>  | <p><b>File Trailer  FT </b></p>   |

# Sample Flat File With EDI

|   |   |
|---|---|
| <p> FH 130326 2259 ~</p> <p> TS 0000010000 000001234560 130325 ACH C ACH 98765454545410 Receiver Payee Name 125200879 00000000123456789808 ~</p> <p> PD Originator Payer Name  31232326122 00049090909001 909876508 ~</p> <p> TD Y Y 24 USD CTX CONTRACTS 130301 CONTRACT PAYMENTS ~</p> <p> ID 01 130228 3Z 132305610000000000000001 000499043000 000000000000 000000000000 000000000000 ~</p> <p> ID 02 130228 3Z 132305610000000000000002 002435805000 000000000000 000000000000 000000000000 ~</p> <p> ID 03 130228 3Z 132305610000000000000003 000088338000 000000000000 000000000000 000000000000 ~</p> <p> SA 01 198RD5*00* *22* *01*090987652 *01*109876549 *198765*12010101076673 ~</p> <p> SA 02 6750*A*003330*0065678901*0*L*&gt;\JJ*RS*09yy989612 *1PPPP087*137728*1200*00YY&amp;*&amp;0001*X *0030OPOP0987673 ~</p> <p> SA 03 404789111\DTM*020*1307050000445751.35*C*ACH\TRN*1*0040\ST*820*000002006730001\BPR*1*0030100036 ~</p> <p> SA 04 0040987807SERR*00*PE*TATON001 \00046200673 05***20\N1DUVICE \REF*VK FLUU&amp;642YING ~</p> <p> SA 05 Z 1323000 \RY78LKM*IV*305610000000000705E1 00056200673***CT*00NT***00000(639MMY&amp;00 ~</p> | <p><b>File Header  FH </b></p> <p><b>ACH payment with Addenda  SA  with EDI human readable translation  ID </b></p> |
| <p> TS 000000200000 000001234560 130325 ACH C ACH 98765454545410 Receiver Payee Name 125200879 0000000098765432358 ~</p> <p> PD Originator Payer Name 9087654322 00052098765402 123456708 ~</p> <p> TD Y Y 13 USD CTX CONTRACTS 130301 CONTRACT PAYMENTS ~</p> <p> ID 01 130130 290866 000282232000 000000000000 000000000000 000000000000 ~</p> <p> ID 02 130130 290891 0005915652000 000000000000 000000000000 000000000000 ~</p> <p> ID 03 130130 290892 0005915652000 000000000000 000000000000 000000000000 ~</p> <p> SA 01 00705ISA*00* *00* *01*0910988 JJ6 ***Hy44LMN *130228*120000184 ~</p> <p> SA 02 7050*U*00200*00000001*0*P*&gt;\GS*RA*09103612 *02130007*130228*1200*000000001*X *003000028400149 ~</p> <p> SA 03 R*1*00100000001003840014951\DT9583*AC70540\ST*820*0121135.36H\TRN*1*000000001\BP00M*020*1303*C ~</p>   | <p><b>ACH payment with Addenda  SA  with EDI human readable translation  ID </b></p>                                |
| <p> AS 00000000123456789808 1 000000000100000 ~</p> <p> AS 00000000098765432358 1 000000000200000 ~</p>   | <p><b>2 Account Summary records  AS </b></p>  |
| <p> FT 2 00000000300000 2 000000000300000 ~</p>   | <p><b>File Trailer  FT </b></p>   |

## Sample Flat File Null File

The following is a sample NULL extract file.

|FH|120926|1515|~

|FT|0|0000000000000000|~

### FH record and associated columns

|             |                    |                    |
|-------------|--------------------|--------------------|
| File Header | File Creation Date | File Creation Time |
|-------------|--------------------|--------------------|

### FT record and associated columns

|              |                            |                           |
|--------------|----------------------------|---------------------------|
| File Trailer | Tot. no. of trans. in file | Tot. \$ of trans. in file |
|--------------|----------------------------|---------------------------|

## Detailed Flat File Check Scenarios

**Example 1:** Single check payment; no remit (03) or scan (07) documents; no detail entry fields. DR Record does not display. Addenda / Document Indicator is N in TD Record.

|                                |  |
|--------------------------------|--|
| TS –<br>Transaction<br>Summary | TS 000000100000 000001000020 130325 CHK C LBA 1_11111_20130325_321_11 Company Lockbox Name 041001039  00000444111444111444 ~ |
| PD - Payer<br>Detail           | PD 121000248 1111122 1001 ~  |
| TD -<br>Transaction<br>Detail  | TD N N 1 11111 Cleveland USD 111111111111 ~  |

## Detailed Flat File Check Scenarios (continued)

**Example 2:** Single check payment; single scan document (07); detail entry fields for 4 invoices. Addenda / Document Indicator is Y in TD Record.

|                                |   |
|--------------------------------|---|
| TS –<br>Transaction<br>Summary | TS 000000110000 000001000021 130325 CHK C LBA 1_123456_20130325_472827_11 Company Lockbox Name 041001039 00000777111777111777 ~ |
| PD - Payer<br>Detail           | PD 041000124 111112233 2001 ~   |
| TD -<br>Transaction<br>Detail  | TD Y N 1 123456 Cleveland USD ~   |
| DR – Detail<br>Record          | DR  01  07 1_123456_20130325_472827_11 2222 2 Invoice Number=0988 Invoice Amount=5000 Customer Number=9090 ~                    |
| DR – Detail<br>Record          | DR  02  07 1_123456_20130325_472827_11 2225 2 Invoice Number=0987 Invoice Amount=5000 Customer Number=9090 ~                    |
| DR – Detail<br>Record          | DR  03  07 1_123456_20130325_472827_11 2226 2 Invoice Number=0986 Invoice Amount=5000 Customer Number=9090 ~                    |
| DR – Detail<br>Record          | DR  04  07 1_123456_20130325_472827_11 2235 2 Invoice Number=0985 Invoice Amount=5000 Customer Number=9090 ~                    |

**Example 3:** Single check payment; two remit documents (03); 3 detail entry fields. Addenda / Document Indicator is Y in TD Record.

|                                |  |
|--------------------------------|--|
| TS –<br>Transaction<br>Summary | TS 000000120000 000001000022 130325 CHK C LBA 0_77777_20130325_111_1 Company Lockbox Name 307070267 000000021212121212 ~ |
| PD - Payer<br>Detail           | PD 053000196 111112244 3001 ~  |
| TD -<br>Transaction<br>Detail  | TD Y N 1 77777 Denver USD ~  |
| DR – Detail<br>Record          | DR 01 03 0_77777_20130325_111_1 2222 2 Payor Name=Sample Payer Amount Due=110000 Gross Amount=110000 ~                   |
| DR – Detail<br>Record          | DR 02 03 0_77777_20130325_111_1 2240 3 Payor Name=Sample Payer Amount Due=10000 Gross Amount=10000 ~                     |

## Detailed Flat File Check Scenarios (continued)

**Example 4:** Single check payment; 3 detail entry fields from check. Addenda / Document Indicator is N in TD Record.

|                          |  |
|--------------------------|--|
| TS – Transaction Summary | TS 000000130000 000001000023 130325 CHK C LBA 2_121212_20130325_877_6 Company Lockbox Name 041001039 00000321321321321 ~ |
| PD - Payer Detail        | PD 111112255 4001 ~  |
| TD - Transaction Detail  | TD N N  1 121212 Cincinnati USD ~  |
| DR – Detail Record       | DR 01 04 2_121212_20130325_877_6 5444 1 Payor Name=Sample Payer Invoice City=Cleveland Invoice State=OH ~                |

**Example 5:** Single check payment; 3 detail entry fields for check; single remit document (03). Addenda / Document Indicator is Y in TD Record.

|                          |  |
|--------------------------|--|
| TS – Transaction Summary | TS 000000140000 000001000024 130325 CHK C LBA 4_16541_20130325_1_321 Company Lockbox Name 125000574 00000000789789789 ~        |
| PD - Payer Detail        | PD 042000013 132132132132 5001 ~   |
| TD - Transaction Detail  | TD Y N  1 16541 Tacoma USD ~   |
| DR – Detail Record       | DR 01 03 4_16541_20130325_1_321 1124 2 Detail Entry Field 1=098 Detail Entry Field 2=00000500 Detail Entry Field 3=500 ~       |
| DR – Detail Record       | DR 02 04 4_16541_20130325_1_321 1111 1 Detail Entry Field 1 = 098 Detail Entry Field 2 = 00000500 Detail Entry Field 3 = 500 ~ |



**Example 6:** Single check payment; with information for 5 invoices with 3 details entry fields. Addenda / Document Indicator is N in TD Record.

|                                |  |
|--------------------------------|--|
| TS –<br>Transaction<br>Summary | TS 000000250000 000001000034 130325 CHK C LBA 2_17177_20130325_111_1 Company Lockbox Name 041001039 00000000908908908908 ~ |
| PD - Payer<br>Detail           | PD 101100728 1234567890 16001 ~  |
| TD -<br>Transaction<br>Detail  | TD N N 6 17177 Cincinnati USD ~  |
| DR – Detail<br>Record          | DR 01 04 2_17177_20130325_111_1 5598 7 Detail Entry Field 1=098 Detail Entry Field 2=00000500 Detail Entry Field 3=500 ~   |
| DR – Detail<br>Record          | DR 02 04 2_17177_20130325_111_1 5599 13 Detail Entry Field 1=222 Detail Entry Field 2=00000600 Detail Entry Field 3=500 ~  |
| DR – Detail<br>Record          | DR 03 04 2_17177_20130325_111_1 3365 15 Detail Entry Field 1=222 Detail Entry Field 2=00000600 Detail Entry Field 3=500 ~  |
| DR – Detail<br>Record          | DR 04 04 2_17177_20130325_111_1 5598 17 Detail Entry Field 1=098 Detail Entry Field 2=00000500 Detail Entry Field 3=500 ~  |
| DR – Detail<br>Record          | DR 05 04 2_17177_20130325_111_1 5567 21 Detail Entry Field 1=222 Detail Entry Field 2=00000600 Detail Entry Field 3=500 ~  |

**Example 7:** Single check payment; with 3 check data entries; one scan document (07) with information for 3 invoices; with 3 data entry fields for each invoice. One scan document (07) with 3 details entry fields for single invoice. Addenda / Document Indicator is Y in TD Record.

|                                |   |
|--------------------------------|---|
| TS –<br>Transaction<br>Summary | TS 000000260000 000001000035 130325 CHK C LBA 4_987987_20130325_39876_5 Company Lockbox Name 125000574 00000102102102102102 ~ |
| PD - Payer<br>Detail           | PD 101000695 11223344556677 17005 ~   |
| TD -<br>Transaction<br>Detail  | TD Y N 18 987987 Tacoma USD ~   |
| DR – Detail<br>Record          | DR 01 04 4_987987_20130325_39876_5 5598 18 Detail Entry Field 1=098 Detail Entry Field 2=00000500 Detail Entry Field 3=500 ~  |
| DR – Detail<br>Record          | DR 01 07 4_987987_20130325_39876_5 5598 16 Detail Entry Field 1=098 Detail Entry Field 2=00000500 Detail Entry Field 3=500 ~  |
| DR – Detail<br>Record          | DR 02 07 4_987987_20130325_39876_5 5599 16 Detail Entry Field 1=222 Detail Entry Field 2=00000600 Detail Entry Field 3=500 ~  |
| DR – Detail<br>Record          | DR 03 07 4_987987_20130325_39876_5 3365 16 Detail Entry Field 1=222 Detail Entry Field 2=00000600 Detail Entry Field 3=500 ~  |
| DR – Detail<br>Record          | DR 05 07 4_987987_20130325_39876_5 5556 17 Detail Entry Field 1=222 Detail Entry Field 2=00000600 Detail Entry Field 3=500 ~  |

## Detailed Flat File Check Scenarios (continued)

**Example 8:** Two check payments; single remit document (03). Addenda / Document Indicator is Y in TD Record.

|                                |   |
|--------------------------------|---|
| TS –<br>Transaction<br>Summary | TS 000000150000 000001000025 130325 CHK C LBA 2_81111_20130325_88_545 Company Lockbox Name 041001039 00000000675675675675 ~ |
| PD - Payer<br>Detail           | PD 042000013 13245678 6001 ~  |
| TD -<br>Transaction<br>Detail  | TD Y N  1 81111 Cincinnati USD ~  |
| TS –<br>Transaction<br>Summary | TS 000000160000 000001000026 130325 CHK C LBA 2_81111_20130325_88_545 Company Lockbox Name 041001039 00000000675675675675 ~ |
| PD - Payer<br>Detail           | PD 042000013 13245678 6002 ~  |
| TD -<br>Transaction<br>Detail  | TD Y N  2 81111 Cincinnati USD ~  |
| DR – Detail<br>Record          | DR 01 03 2_81111_20130325_88_545 1113 3 Detail Entry Field 1=098 Detail Entry Field 2=00000500 Detail Entry Field 3=500 ~   |

**Example 9:** Two check payments; multiple (three in total) remit documents (03). Addenda / Document Indicator is Y in TD Record.

|                                |   |
|--------------------------------|---|
| TS –<br>Transaction<br>Summary | TS 000000170000 000001000027 130325 CHK C LBA 3_11555_20130325_7845_3 Company Lockbox Name 021300077 00000718718718718787 ~     |
| PD - Payer<br>Detail           | PD 102003206 309830983098 7001 ~  |
| TD -<br>Transaction<br>Detail  | TD Y N  1 11555 Albany USD ~  |
| TS –<br>Transaction<br>Summary | TS 000000180000 000001000028 130325 CHK C LBA 3_11555_20130325_7845_3 Company Lockbox Name 021300077 00000718718718718787 ~     |
| PD - Payer<br>Detail           | PD 042000013 309830983098 8001 ~  |
| TD -<br>Transaction<br>Detail  | TD Y N  2 11555 Albany USD ~  |
| DR – Detail<br>Record          | DR 01 03 3_11555_20130325_7845_3 2246 3 Detail Entry Field 1=098 Detail Entry Field 2=00000500 Detail Entry Field 3=500 ~       |
| DR – Detail<br>Record          | DR 02 03 3_11555_20130325_7845_3 2248 4 Detail Entry Field 1=098 Detail Entry Field 2=00000500 Detail Entry Field 3=500 ~       |
| DR – Detail<br>Record          | DR 03 03 3_11555_20130325_7845_3 2262 5 Detail Entry Field 1 = 098 Detail Entry Field 2 = 00000500 Detail Entry Field 3 = 500 ~ |

**Detailed Flat File Check Scenarios (continued)**

**Example 10:** Two check payments; single scan document (07); 3 detail entry fields for 1 invoice. Addenda / Document Indicator is Y in TD Record.

|                          |   |
|--------------------------|---|
| TS – Transaction Summary | TS 000000190000 000001000029 130325 CHK C LBA 3_47532_20130325_2211_2 Company Lockbox Name 021300077 00000000000000033321 ~ |
| PD - Payer Detail        | PD 021000018 3124546464646 9001 ~   |
| TD - Transaction Detail  | TD Y N  1 47532 Albany USD ~  |
| TS – Transaction Summary | TS 000000200000 000001000030 130325 CHK C LBA 3_47532_20130325_2211_2 Company Lockbox Name 021300077 00000000000000033321 ~ |
| PD - Payer Detail        | PD 021000018 3124546464646 10016 ~  |
| TD - Transaction Detail  | TD Y N  2 47532 Albany USD ~  |
| DR – Detail Record       | DR 01 07 3_47532_20130325_2211_2 3365 3 Invoice Number=8088 Invoice Amount=5000 Customer Number=8931 ~                      |

**Example 11:** Two check payments; two scan documents (07); each with information for 2 invoices with 3 detail entry fields each invoice. Addenda / Document Indicator is Y in TD Record.

|                          |   |
|--------------------------|---|
| TS – Transaction Summary | TS 000000210000 000001000031 130325 CHK C LBA 0_99995_20130325_2211_2 Company Lockbox Name 307070267 00000887766554433221 ~ |
| PD - Payer Detail        | PD 053104568 10030031003 10020 ~  |
| TD - Transaction Detail  | TD Y N  8 99995 Denver USD ~  |
| TS – Transaction Summary | TS 000000220000 000001000031 130325 CHK C LBA 0_99995_20130325_2211_2 Company Lockbox Name 307070267 00000887766554433221 ~ |
| PD - Payer Detail        | PD 053104568 10030031000 20050 ~  |
| TD - Transaction Detail  | TD Y N  11 99995 Denver USD ~   |
| DR – Detail Record       | DR 01 07 0_99995_20130325_2211_2 3365 9 Invoice Number=8000 Invoice Amount=5000 Customer Number=6100 ~                      |
| DR – Detail Record       | DR 02 07 0_99995_20130325_2211_2 3365 9 Detail Entry Field 1=222 Detail Entry Field 2=00000600 Detail Entry Field 3=500 ~   |
| DR – Detail Record       | DR 03 07 0_99995_20130325_2211_2 3365 10 Detail Entry Field 1=222 Detail Entry Field 2=00000600 Detail Entry Field 3=500 ~  |
| DR – Detail Record       | DR 04 07 0_99995_20130325_2211_2 3365 10 Detail Entry Field 1=222 Detail Entry Field 2=00000600 Detail Entry Field 3=500 ~  |

**Detailed Flat File Check Scenarios (continued)**

**Example 12:** Two check payments; multiple (three in total) scan documents (07); each with information for 1 invoice with 3 detail entry fields. Addenda / Document Indicator is Y in TD Record.

|                          |  |
|--------------------------|--|
| TS – Transaction Summary | TS 000000230000 000001000032 130325 CHK C LBA 7_34343_20130325_39876_5 Company Lockbox Name 021300077 00000000005435435435 ~ |
| PD - Payer Detail        | PD 307088754 9876543210 12002 ~  |
| TD - Transaction Detail  | TD Y N  1 34343 Chicago USD ~  |
| TS – Transaction Summary | TS 000000240000 000001000033 130325 CHK C LBA 7_34343_20130325_39876_5 Company Lockbox Name 021300077 00000000005435435435 ~ |
| PD - Payer Detail        | PD 307088754 9876543210 12003 ~  |
| TD - Transaction Detail  | TD Y N  2 34343 Chicago USD ~  |
| DR – Detail Record       | DR 01 07 7_34343_20130325_39876_5 5598 3 Detail Entry Field 1=098 Detail Entry Field 2=00000500 Detail Entry Field 3=500 ~   |
| DR – Detail Record       | DR 02 07 7_34343_20130325_39876_5 5599 4 Detail Entry Field 1=222 Detail Entry Field 2=00000600 Detail Entry Field 3=500 ~   |
| DR – Detail Record       | DR 03 07 7_34343_20130325_39876_5 3365 5 Detail Entry Field 1=222 Detail Entry Field 2=00000600 Detail Entry Field 3=500 ~   |

## Integrated Receivables Output Reference Information: BAI2 File

### Payment Type acronym definitions:

- ACH – Automated Clearing House
  - EDI – Electronic Data Interchange
- CHK – Check \*
- WIR – Wire

\* Check transactions are processed through a Processing Channel.

### Payment Channel acronym definitions:

- ACH – Automated Clearing House
- LBA – Lockbox
- FWT - Wire

### Integrated Receivables BAI2 files are composed of the following record types:

|           |  |
|-----------|--|
| <b>01</b> | File Header record   |
| <b>02</b> | Group Header record  |
| <b>03</b> | Account Identified records   |
| <b>16</b> | Transaction Detail record  |
| <b>88</b> | <p>Continuation Detail record</p> <p><i>Important Note: <b>New 88 Records</b> are generated in some cases:</i></p> <ul style="list-style-type: none"> <li>• Detail record (DR) – provides document and detail entry remittance or invoice information associated with a CHK payment.</li> <li>• Invoice Detail record (ID) – provides translated addenda information accompanying an ACH payment.</li> </ul> <p><b>*Note:</b> Addenda Records for the following ACH Standard Entry Class Codes (SEC's) may have invoice details translated: CTX, CCD, IAT, and PPD.</p> <ul style="list-style-type: none"> <li>• Supplemental Addenda record (SA) – provides un-translated addenda information accompanying an ACH payment.</li> </ul> |
| <b>49</b> | Account Trailer record   |
| <b>98</b> | Group Trailer record   |
| <b>99</b> | File Trailer Record  |

## Transactional Detail BAI Codes related to Integrated Receivables:

- 165** Preauthorized ACH Credit (Incoming ACH Payment)
- 301** Commercial Deposit (Lockbox CHK Payment)
- 195** Incoming Money Transfer (Incoming WIR Payment)

### Features of the BAI2 file format:

- The file format is a multi-record file type.
- The file format contains 80 byte records.
- All payment transactions are grouped by Receiver / Payee Deposit Account Number in record 03.
- 16 (Transaction detail) records exceeding 80 bytes are followed by 88 (Continuation) records.
- 88 (Continuation) records exceeding 80 bytes are followed by additional 88 (Continuation) records.
  - **New 88 (Continuation) records are generated in some cases.**
    - CHK transactions: optional **Detail Record (DR)**
      - Each unique (DR) is prefaced with a sequence number (ex. 01)
    - ACH transactions with EDI human readable translation: optional **Invoice Detail (ID)**
      - Each unique (ID) is prefaced with a sequence number (ex: 01)
    - ACH transactions with and without EDI human readable translation: optional **Supplemental Addenda (SA)**
      - Each unique (SA) record is prefaced with a sequence number (ex: 01)
- The field delimiter is the comma ( , ).  
A field delimiter is a character that separates two data fields within a record.
- Payment transactions are presented in the following order:
  - ACH - BAI Code 165 - Preauthorized ACH Credit (ACH)
  - CHK - BAI Code 301 - Commercial Deposit (CHK)
  - WIR - BAI Code 195 - Incoming Money Transfer (WIR)
  - For instance, an Integrated Receivables BAI2 file containing ACH, CHK, and WIR payment transactions and 2 Receiver / Payee Deposit Account Numbers would display as follows:
    - ALL ACH transactions first for the first account,
    - Then ALL CHK transactions for the first account,
    - Then ALL WIR transactions for the first account;
    - Then ALL ACH transactions for the second account,
    - Then ALL CHK transactions for the second account, and then
    - ALL WIR transactions for the second account, and so on.
- A value of comma within any field is replaced with a space ( )  
  
Example: ABC,Inc displays as ABC Inc
- The usage notation on the file record specifications indicates whether the field may be provided for each payment type. Data is only included for a field if provided by the originating processing system. The usage notation can be found in the details of each field.

- When a value is not present in the middle of records 01, 02, 03, 49, 98 and 99 a comma field delimiter displays.

Example: The comma after the 3rd position delimits the 3rd, the next comma delimits the "empty" 4th position: 03,00000000113000069002,USD,,+000000065000,16,Z/

- The end-of-marker character is a slash (/) marks the end of records 01, 02, 03, 49, 98 and 99.

Example: The 9th position (2) is the last value of the record.  
01,041001039,041001039,120915,0730,01,80,01,2/

- The end-of-marker character is preceded by a single comma delimiter in the event no values are present at the end of records 01, 02, 03, 49, 98 and 99.

Example: Ex: 02,041001039,041001039,1,120914,2259,USD,/

- In general, an end-of-marker character is not used in record type 88. A comma delimiter is displayed at the end of record type 88 only in the event no value is present in the last field.
- Account Numbers fields are between 12 - 15 characters and zero padded totaling 20 digits.

Example: 00000000113000069002

- Amount fields are 12 or 15 characters and zero padded.

Examples:

000000065000 (12 characters in record 16)

000000020000000 (15 characters in trailer records 49, 98, and 99)

- Amount fields that are signed upfront with a + sign are either 12 or 15 characters NOT including the + sign up front.

Example: If the amount field is 12 digits long, the total character length is 13 including the + sign.

+000005000000

- Amount fields without a dollar value display as follows:

Examples:

+000000000000 (12 digits + sign = 13)

+000000000000000 (15 digits + sign = 16)

000000000000 (12 digits no + sign)

000000000000000 (15 digits no + sign)

- More than one invoice may accompany ACH payments with EDI (human readable) translation.
  - Each invoice results in a unique record 88.
  - The second field position in the unique 88 record sequences each unique invoice beginning with 01.

Example of 3 invoices accompanying a payment:

**88, ID, 01,** 130104, 8937465924, Monthly Invoice Payment, Cleveland, Ohio, 40000, 0, 40000, 1301

**88, ID, 02,** 130104, 6697465924, Monthly Invoice Payment, Cleveland, Ohio, 20000, 0, 20000, 1301

**88, ID, 03,** 130104, 9821465924, Monthly Invoice Payment, Cleveland, Ohio, 15000, 0, 20000, 1301

- More than one ACH Addenda record may accompany an ACH payment transaction. Addenda records are associated with the ACH payment type only (BAI Code 165 - Preauthorized ACH Credit).
  - Addenda information displays only in the event Addenda record(s) accompany the ACH payment.  
Note: National Automated Clearing House (NACHA) rules define the number of optional or mandatory Addenda records may accompany ACH payments based on Standard Entry Class Code (SEC).
  - Each Addenda record results in a unique record 16 or record 88.
  - The second field position in the 16 or 88 record identifies and sequences each unique ACH Addenda record beginning with 01.

Example of 3 ACH Addenda records accompanying an ACH payment:

**88,SA,01**, This is representative of the values that could be entered in 1 of X FREE FOR 88,M Addenda fields depending on SEC.....

**88,SA,02**, This is representative of the values that could be entered in 2 of X FREE FOR 88,M Addenda fields depending on SEC.....

**88,SA,03**, This is representative of the values that could be entered in 3 of X FREE FOR 88,M Addenda fields depending on SEC.....

- Extended Remittance Information (ERI) is associated with the WIR payment type only.
  - A single field of up to 9,000 characters generates only in the event optional, extended remittance information accompanies the WIR payment.

**\*Note: The ER Record type and this field / column are reserved for future Extended Remittance Information (ERI) use\***

- Empty or Null Files  
A Null file generates when there are no transactions to report. Null files are composed of the following record types:
  - File Header record (01) containing the KeyBank Routing Number, KeyBank Routing Number, File Creation Date, File Creation Time, File Identification Number, Physical Record Length, Block Size and Version Number.
  - File Trailer record (99) containing the File Control Total, Number of Groups, and Number of Records.

Example of a Null file:

01,041001039,041001039,120915,0730,01,80,01,2/  
99,0000000000000000,0,2/



## BAI2 Record and Field Positions

| <b>ACH Receivables <u>without</u> EDI Human Readable Translation</b>   |
|--|
| <b>01</b> ,KeyBank Routing Number,KeyBank Routing Number,File Creation Date,File Creation Time,File Identification Number,Physical Record Length,Block Size,Version Number/  |
| <b>02</b> ,KeyBank Routing Number,KeyBank Routing Number,Group Status,As of Date,As of Time,Payment Currency Code,As of Date Modifier/   |
| <b>03</b> ,Receiver / Payee Deposit Account Number,Payment Currency Code,Type Code = Total Credits,Payment Amount Sum,Item Count,Funds Type Code/  |
| <b>16 or 88</b> ,BAI Code,Payment Amount,Funds Type Code,Bank Reference Number,Customer Reference Number,Effective Date,Payment Type,Transaction Type,Payment Channel,Transaction Type,Receiver / Payee Name,Receiver / Payee Routing Number,Originator / Payer Name,Originator / Payer Financial Institution Number,Originator / Payer Number,Originator / Payer Company ID,ACH Addenda Indicator,ACH SEC Code,Addenda Record Count,ACH Payment Description,Descriptive Date,Company Discretionary Data,Company Discretionary Data (additional),Payment Addenda / Human Readable Remittance Indicator |
| <b>88</b> ,Supplemental Addenda Record Type,Supplemental Addenda Record Sequence Number,Addenda Record(s) (Raw, untranslated)  |
| <b>49</b> ,Account Control Total,Number of Records/  |
| <b>98</b> ,Group Control Total,Number of Accounts,Number of Records/   |
| <b>99</b> ,File Control Total,Number of Groups,Number of Records/  |

| <b>ACH Receivables <u>with</u> EDI Human Readable Translation</b>  |
|--|
| <b>01</b> ,KeyBank Routing Number,KeyBank Routing Number,File Creation Date,File Creation Time,File Identification Number,Physical Record Length,Block Size,Version Number/  |
| <b>02</b> ,KeyBank Routing Number,KeyBank Routing Number,Group Status,As of Date,As of Time,Payment Currency Code,As of Date Modifier/   |
| <b>03</b> ,Receiver / Payee Deposit Account Number,Payment Currency Code,Type Code = Total Credits,Payment Amount,Item Count,Funds Type Code/  |
| <b>16 or 88</b> ,BAI Code,Payment Amount,Funds Type Code,Bank Reference Number,Customer Reference Number,Effective Date,Payment Type,Transaction Type,Payment Channel,Transaction Type,Receiver / Payee Name,Receiver / Payee Routing Number,Originator / Payer Name,Originator / Payer Financial Institution Number,Originator / Payer Number,Originator / Payer Company ID,ACH Addenda Indicator,ACH SEC Code,Addenda Record Count,ACH Payment Description,Descriptive Date,Company Discretionary Data,Company Discretionary Data (additional),Payment Addenda / Human Readable Remittance Indicator |
| <b>88</b> ,Invoice Detail Record Type,Invoice Sequence Number,Invoice Date,Invoice Number,Invoice Net Amount,Discount Amount,Invoice Gross Amount,PO Number,Adjustment Amount,Adjustment Reason Code   |
| <b>88</b> ,Supplemental Addenda Record Type,Supplemental Addenda Record Sequence Number,Addenda Record(s) (Raw, untranslated)  |
| <b>49</b> ,Account Control Total,Number of Records/  |
| <b>98</b> ,Group Control Total,Number of Accounts,Number of Records/   |
| <b>99</b> ,File Control Total,Number of Groups,Number of Records/  |

| <b>Check Receivables</b>   |
|--|
| <b>01</b> ,KeyBank Routing Number,KeyBank Routing Number,File Creation Date,File Creation Time,File Identification Number,Physical Record Length,Block Size,Version Number/  |
| <b>02</b> ,KeyBank Routing Number,KeyBank Routing Number,Group Status,As of Date,As of Time,Payment Currency Code,As of Date Modifier/   |
| <b>03</b> ,Receiver / Payee Deposit Account Number,Payment Currency Code,Type Code = Total Credits,Payment Amount,Item Count,Funds Type Code/  |
| <b>16 or 88</b> ,BAI Code,Payment Amount,Funds Type Code,Bank Reference Number,Customer Reference Number,Effective Date,Payment Type,Transaction Type,Payment Channel,Transaction Type,Receiver / Payee Name,Receiver / Payee Routing Number,Originator / Payer Financial Institution Number,Originator / Payer Bank Account Number,Originator / Payer Bank Check Number,Lockbox Document Indicator,Item Sequence Number,Lockbox Number,Lockbox Site |
| <b>88</b> ,Detail Record Type,Detail Record Sequence Number,Document Type Indicator,Payment Transaction Trace / System Reference Number,Detail Record Identifier,Item Sequence Number,Detail Entry Field 1 of x  |
| <b>49</b> ,Account Control Total,Number of Records/  |
| <b>98</b> ,Group Control Total,Number of Accounts,Number of Records/   |
| <b>99</b> ,File Control Total,Number of Groups,Number of Records/  |

| <b>Wire Receivables</b>  |
|--|
| <b>01</b> ,KeyBank Routing Number,KeyBank Routing Number,File Creation Date,File Creation Time,File Identification Number,Physical Record Length,Block Size,Version Number/  |
| <b>02</b> ,KeyBank Routing Number,KeyBank Routing Number,Group Status,As of Date,As of Time,Payment Currency Code,As of Date Modifier/   |
| <b>03</b> ,Receiver / Payee Deposit Account Number,Payment Currency Code,Type Code = Total Credits,Payment Amount,Item Count,Funds Type Code/  |
| <b>16 or 88</b> ,BAI Code,Payment Amount,Funds Type Code,Bank Reference Number,Customer Reference Number,Effective Date,Payment Type,Transaction Type,Payment Channel,Transaction Type,Receiver / Payee Name,Receiver / Payee Routing Number,Originator / Payer Financial Institution Number,Originator / Payer Bank Account Number,Originator / Payer Bank Check Number,Lockbox Document Indicator,Item Sequence Number,Lockbox Number,Lockbox Site |
| <b>88</b> ,Detail Record Type,Detail Record Sequence Number,Document Type Indicator,Payment Transaction Trace / System Reference Number,Detail Record Identifier,Item Sequence Number,Detail Entry Field 1 of x  |
| <b>49</b> ,Account Control Total,Number of Records/  |
| <b>98</b> ,Group Control Total,Number of Accounts,Number of Records/   |
| <b>99</b> ,File Control Total,Number of Groups,Number of Records/  |

## BAI2 File Specifications--ACH Receivables without EDI Human Readable Translation

| <u>BAI2Record Type</u> | <u>BAI Code</u><br><u>165</u><br><u>(ACH)</u><br><u>Order</u> | <u>Usage</u><br><u>Mandatory (M)</u><br><u>Optional (O)</u><br><u>Not Used (NU)</u> | <u>Field Name</u>          | <u>Field Definition</u>  | <u>Default Value</u> |
|------------------------|---|---|----------------------------|--|----------------------|
| 01 - File Header       | 1   | M   |                            |  | 01                   |
| 01 - File Header       | 2   | M   | KeyBank Routing Number     |  | 041001039            |
| 01 - File Header       | 3   | M   | KeyBank Routing Number     |  | 041001039            |
| 01 - File Header       | 4   | M   | File Creation Date         | -  | -                    |
| 01 - File Header       | 5   | M   | File Creation Time         |  |                      |
| 01 - File Header       | 6   | M   | File Identification Number |  | 01                   |
| 01 - File Header       | 7   | M   | Physical Record Length     |  | 80                   |
| 01 - File Header       | 8   | M   | Block Size                 |  | 01                   |
| 01 - File Header       | 9   | M   | Version Number             |  | 2                    |
| 02 - Group Header      | 1   |   |                            |  | 02                   |
| 02 - Group Header      | 2   | M   | KeyBank Routing Number     | This is the KeyBank Lead Routing Number. The Routing Number for your company's KeyBank account number is in the 16 - Transaction Detail / 88 - Continuation record, position 13. | 041001039            |
| 02 - Group Header      | 3   | M   | KeyBank Routing Number     | This is the KeyBank Lead Routing Number. The Routing Number for your company's KeyBank account number is in the 16 - Transaction Detail / 88 - Continuation record, position 13. | 041001039            |
| 02 - Group Header      | 4   | M   | Group Status               |  | 1                    |
| 02 - Group Header      | 5   | M   | As of Date                 | -  |                      |
| 02 - Group Header      | 6   | M   | As of Time                 | -  |                      |

| <u>BAI2Record Type</u>                         | <u>BAI Code</u><br>165<br>(ACH)<br>Order | <u>Usage</u><br>Mandatory (M)<br>Optional (O)<br>Not Used (NU) | <u>Field Name</u>                       | <u>Field Definition</u>   | <u>Default Value</u>                |
|--|--|--|---|---|-------------------------------------|
| 02 - Group Header                              | 7  | M  | Payment Currency Code                   |   | USD                                 |
| 02 - Group Header                              | 8  | M  | As of Date Modifier                     |   | Null<br>(empty)                     |
| 03 - Account Identifier                        | 1  |  |   |   | 03                                  |
| 03 - Account Identifier                        | 2  | M  | Receiver / Payee Deposit Account Number | Your company's KeyBank account number.  |                                     |
| 03 - Account Identifier                        | 3  | M  | Payment Currency Code                   | Payment Currency funds are posted in at KeyBank.  | USD                                 |
| 03 - Account Identifier                        | 4  | M  | Type Code = Total Credits               |   | 100                                 |
| 03 - Account Identifier                        | 5  | M  | Payment Amount Sum                      | The sum of payment transaction amounts for the Receiver / Payee Deposit Account Number.                       |                                     |
| 03 - Account Identifier                        | 6  | M  | Item Count                              |   |                                     |
| 03 - Account Identifier                        | 7  | M  | Funds Type Code                         |   | Z                                   |
| 16 - Transaction Detail /<br>88 - Continuation | 1  |  |   |   | 16                                  |
| 16 - Transaction Detail /<br>88 - Continuation | 2  | M  | BAI Code                                | 165 - Preauthorized ACH Credit (ACH)<br>301 - Commercial Deposit (CHK)<br>195 - Incoming Money Transfer (WIR) | 165 (ACH)<br>301 (CHK)<br>195 (WIR) |
| 16 - Transaction Detail /<br>88 - Continuation | 3  | M  | Payment Amount                          | Amount of the payment transaction.  |                                     |
| 16 - Transaction Detail /<br>88 - Continuation | 4  | M  | Funds Type Code                         |   | Z                                   |
| 16 - Transaction Detail /<br>88 - Continuation | 5  | M  | Bank Reference Number                   | Integrated Receivables System Reference Number.   |                                     |
| 16 - Transaction Detail /<br>88 - Continuation | 6  | O  | Customer Reference Number               | Lockbox Number, if applicable.  |                                     |

| <u>BAI2Record Type</u>                      | <u>BAI Code</u><br><u>165</u><br><u>(ACH)</u><br><u>Order</u> | <u>Usage</u><br><u>Mandatory (M)</u><br><u>Optional (O)</u><br><u>Not Used (NU)</u> | <u>Field Name</u>  | <u>Field Definition</u>  | <u>Default Value</u> |
|---|---|---|--|--|----------------------|
| 16 - Transaction Detail /88 - Continuation  | 7   | M   | <b>Effective Date</b>                                      | Effective date of the payment.   | -                    |
| 16 - Transaction Detail / 88 - Continuation | 8   | M   | <b>Payment Type</b>  | Indicates the payment type. Payment type list:<br>ACH = Automated Clearing House<br>CHK = Check<br>WIR = Wire  | -                    |
| 16 - Transaction Detail / 88 - Continuation | 9   | M   | <b>Transaction Type</b>                                    | Indicates whether the payment is a credit or debit. Code list:<br>C = Credit   | C                    |
| 16 - Transaction Detail / 88 - Continuation | 10  | M   | <b>Payment Channel</b>                                     | Indicates the payment channel. Payment channel list:<br>ACH = Automated Clearing House<br>LBA = Lockbox<br>FWT = Wire  |                      |
| 16 - Transaction Detail / 88 - Continuation | 11  | M   | <b>Payment Transaction Trace / System Reference Number</b> | Unique transaction trace or reference number.  |                      |
| 16 - Transaction Detail / 88 - Continuation | 12  | M   | <b>Receiver / Payee Name</b>                               | For ACH and WIR, this is your company name as entered by your customer for the payment.<br>For CHK payments processed through Lockbox, this is the Lockbox Name. |                      |
| 16 - Transaction Detail / 88 - Continuation | 13  | M   | <b>Receiver / Payee Routing Number</b>                     | Indicates the Routing / Transit number for your company's KeyBank account.   |                      |
| 16 - Transaction Detail / 88 - Continuation | 14  | M   | <b>Originator / Payer Name</b>                             | Originator's Name, as entered by your customer for the payment.  |                      |

| <u>BAI2Record Type</u>                         | <u>BAI Code</u><br><u>165</u><br><u>(ACH)</u><br><u>Order</u> | <u>Usage</u><br><u>Mandatory (M)</u><br><u>Optional (O)</u><br><u>Not Used (NU)</u> | <u>Field Name</u>                                      | <u>Field Definition</u>   | <u>Default Value</u> |
|--|---|---|--|---|----------------------|
| 16 - Transaction Detail /<br>88 - Continuation | 15  | M   | <b>Originator / Payer Financial Institution Number</b> | Payment Originator/Payer Financial Institution Number.<br>For ACH payments, it is the ODFI Routing Number.<br>For CHK payments, it is the Remitter's Routing Number (from their financial institution), if captured, from the MICR line of the check document.<br>For WIR payments:<br>it is a Number used to identify the sending financial institution if the wire is FED = Federal Reserve<br>it is a Swift Code used to identify the sending financial institution if the wire is SWF = Swift |                      |
| 16 - Transaction Detail /<br>88 - Continuation | 16  | O   | <b>Originator / Payer Number</b>                       | Originator's Number, as entered by your customer for the payment.   |                      |
| 16 - Transaction Detail /<br>88 - Continuation | 17  | M   | <b>Originator / Payer Company ID</b>                   | Originator's company ID assigned by the the ODFI.   |                      |
| 16 - Transaction Detail /<br>88 - Continuation | 18  | M   | <b>ACH Addenda Indicator</b>                           | Indicates the presence of ACH Addenda Information.<br>ACH Addenda Indicator list:<br>Y = indicates Addenda Information accompanies the Payment sent by your customer.<br>N = indicates Addenda Information does not accompany the Payment sent by your customer.  | Y or N               |
| 16 - Transaction Detail /<br>88 - Continuation | 19  | M   | <b>ACH SEC Code</b>                                    | Standard Entry Class Code entered by your customer.<br>Standard Entry Class Code (SEC) List: CCD = Cash Concentration or Disbursement<br>CTX = Corporate Trade Exchange<br>CIE = Customer Initiated Entry<br>IAT = International ACH Transaction<br>PPD = Prearranged Payment and Deposit<br>POS = Point of Sale<br>Others = See NACHA Rules  |                      |

| <u>BAI2Record Type</u>                                      | <u>BAI Code</u><br><u>165</u><br><u>(ACH)</u><br><u>Order</u> | <u>Usage</u><br><u>Mandatory (M)</u><br><u>Optional (O)</u><br><u>Not Used (NU)</u> | <u>Field Name</u>  | <u>Field Definition</u>   | <u>Default Value</u> |
|---|---|---|--|---|----------------------|
| 16 - Transaction Detail /<br>88 - Continuation              | 20  | M   | <b>Addenda Record Count</b>                                  | Indicates the number of ACH Addenda Records that accompanied the ACH payment.   |                      |
| 16 - Transaction Detail /<br>88 - Continuation              | 21  | M   | <b>ACH Payment Description</b>                               | Payment Description, if any, entered by your customer.<br><br>If the payment is reversed by the Originator / ODFI, REVERSAL will appear.  |                      |
| 16 - Transaction Detail /<br>88 - Continuation              | 22  | O   | <b>Descriptive Date</b>                                      | Descriptive date, if any, entered by your customer. Not used for settlement / posting.  |                      |
| 16 - Transaction Detail /<br>88 - Continuation              | 23  | O   | <b>Company Discretionary Data</b>                            | Discretionary Data, if any, entered by your customer.   |                      |
| 16 - Transaction Detail /<br>88 - Continuation              | 24  | O   | <b>Company Discretionary Data (additional)</b>               | Additional Discretionary Data, if any, entered by your customer.  |                      |
| 16 - Transaction Detail /<br>88 - Continuation              | 25  | M   | <b>Payment Addenda / Human Readable Remittance Indicator</b> | Indicates Addenda information was entered by your customer and translated into human readable form by KeyBank's EDI system.<br>Payment Addenda / Human Readable Remittance Indicator list:<br>Y = indicates the Addenda Information accompanying your payment is translated by EDI system<br>N = indicates the Addenda Information accompanying your payment (if any) is not translated by EDI system | Y or N               |
| 88 - Continuation - <b>NEW Continuation Record produced</b> | 1   |   |  |   | <b>88</b>            |
| 88 - Continuation   | 2   | O   | <b>Supplemental Addenda Record Type</b>                      |   | SA                   |

| <u>BAI2Record Type</u> | <u>BAI Code</u><br><u>165</u><br><u>(ACH)</u><br><u>Order</u> | <u>Usage</u><br><u>Mandatory (M)</u><br><u>Optional (O)</u><br><u>Not Used (NU)</u> | <u>Field Name</u>   | <u>Field Definition</u>   | <u>Default Value</u>           |
|------------------------|---|---|---|---|--------------------------------|
| 88 - Continuation      | 3   | O   | <b>Supplemental Addenda Record Sequence Number</b><br><br>There may be 1 or many Sequence Number fields.<br><br>This is driven by the Standard Entry Class Code (SEC) and NACHA Rules. See Field Description for details. | Each unique Supplemental Addenda record is prefaced with a sequence number starting with 01.<br><br>KeyBank will receive a maximum number of 1 addenda record for the following SEC's:<br>CCD = Optional<br>CIE = Optional<br>PPD = Optional<br>POS = Mandatory unless prenote<br>Others = See NACHA Rules<br>KeyBank will receive a minimum of 7 addenda records (travel rule) and a maximum of 12 for the following SEC:<br>IAT = Mandatory<br>KeyBank will receive a maximum of 9,999 addenda records for the following SEC:<br>CTX = Optional |                                |
| 88 - Continuation      | 4   | O   | <b>Addenda Record(s) (Raw, untranslated)</b><br><br>There may be 1 or more Addenda Records.<br><br>This is driven by the Standard Entry Class Code (SEC) and NACHA Rules.   | Free-form ACH addenda record provided with the payment transaction, if any.<br><br>Note: Addenda records may be a maximum length of 94 characters, meaning additional 88 Continuation Records may generate in the event the maximum 80 record length is exceeded.   |                                |
| 49 - Account Trailer   | 1   |   |   |   | 49                             |
| 49 - Account Trailer   | 2   | M   | <b>Account Control Total</b>  |   | #####<br>(15 digits - numeric) |
| 49 - Account Trailer   | 3   | M   | <b>Number of Records</b>  |   |                                |
| 98 - Group Trailer     | 1   |   |   |   | 98                             |



| <u>BAI2Record Type</u> | <u>BAI Code</u><br><u>165</u><br><u>(ACH)</u><br><u>Order</u> | <u>Usage</u><br><u>Mandatory (M)</u><br><u>Optional (O)</u><br><u>Not Used (NU)</u> | <u>Field Name</u>   | <u>Field Definition</u> | <u>Default Value</u>           |
|------------------------|---|---|---------------------|-------------------------|--------------------------------|
| 98 - Group Trailer     | 2   | M   | Group Control Total |                         | #####<br>(15 digits - numeric) |
| 98 - Group Trailer     | 3   | M   | Number of Accounts  |                         |                                |
| 98 - Group Trailer     | 4   | M   | Number of Records   |                         |                                |
| 99 - File Trailer      | 1   |   |                     |                         | 99                             |
| 99 - File Trailer      | 2   | M   | File Control Total  |                         | #####<br>(15 digits - numeric) |
| 99 - File Trailer      | 3   | M   | Number of Groups    |                         |                                |
| 99 - File Trailer      | 4   | M   | Number of Records   |                         |                                |

## BAI2 File Specifications--ACH Receivables with EDI Human Readable Translation

| <u>BAI2Record Type</u>   | <u>BAI Code</u><br><u>165</u><br><u>(ACH)</u><br><u>Order</u> | <u>Usage</u><br><u>Mandatory (M)</u><br><u>Optional (O)</u><br><u>Not Used (NU)</u> | <u>Field Name</u>          | <u>Field Definition</u>  | <u>Default Value</u> |
|--------------------------|---|---|----------------------------|--|----------------------|
| 01 - File Header         | 1   | M   |                            |  | 01                   |
| 01 - File Header         | 2   | M   | KeyBank Routing Number     |  | 041001039            |
| 01 - File Header         | 3   | M   | KeyBank Routing Number     |  | 041001039            |
| 01 - File Header         | 4   | M   | File Creation Date         | -  | -                    |
| 01 - File Header         | 5   | M   | File Creation Time         |  |                      |
| 01 - File Header         | 6   | M   | File Identification Number |  | 01                   |
| 01 - File Header         | 7   | M   | Physical Record Length     |  | 80                   |
| 01 - File Header         | 8   | M   | Block Size                 |  | 01                   |
| 01 - File Header         | 9   | M   | Version Number             |  | 2                    |
| <b>02 - Group Header</b> |   |   |                            |  |                      |
| 02 - Group Header        | 1   | M   |                            |  | 02                   |
| 02 - Group Header        | 2   | M   | KeyBank Routing Number     | This is the KeyBank Lead Routing Number. The Routing Number for your company's KeyBank account number is in the 16 - Transaction Detail / 88 - Continuation record, 13th position. | 041001039            |
| 02 - Group Header        | 3   | M   | KeyBank Routing Number     | This is the KeyBank Lead Routing Number. The Routing Number for your company's KeyBank account number is in the 16 - Transaction Detail / 88 - Continuation record, 13th position. | 041001039            |
| 02 - Group Header        | 4   | M   | Group Status               |  | 1                    |
| 02 - Group Header        | 5   | M   | As of Date                 | -  |                      |
| 02 - Group Header        | 6   | M   | As of Time                 | -  |                      |

| <u>BAI2Record Type</u>                         | <u>BAI Code</u><br><u>165</u><br><u>(ACH)</u><br><u>Order</u> | <u>Usage</u><br><u>Mandatory (M)</u><br><u>Optional (O)</u><br><u>Not Used (NU)</u> | <u>Field Name</u>                       | <u>Field Definition</u>   | <u>Default Value</u>                |
|--|---|---|---|---|-------------------------------------|
| 02 - Group Header                              | 7   | M   | Payment Currency Code                   |   | USD                                 |
| 02 - Group Header                              | 8   | M   | As of Date Modifier                     |   | Null<br>(empty)                     |
| 03 - Account Identifier                        | 1   | M   |   |   | 03                                  |
| 03 - Account Identifier                        | 2   | M   | Receiver / Payee Deposit Account Number | Your company's KeyBank account number.  |                                     |
| 03 - Account Identifier                        | 3   | M   | Payment Currency Code                   | Payment Currency funds are posted in at KeyBank.  | USD                                 |
| 03 - Account Identifier                        | 4   | M   | Type Code = Total Credits               |   | 100                                 |
| 03 - Account Identifier                        | 5   | M   | Payment Amount Sum                      | The sum of payment transaction amounts for the Receiver / Payee Deposit Account Number.                       |                                     |
| 03 - Account Identifier                        | 6   | M   | Item Count                              |   |                                     |
| 03 - Account Identifier                        | 7   | M   | Funds Type Code                         |   | Z                                   |
| 16 - Transaction Detail /<br>88 - Continuation | 1   | M   |   |   | 16                                  |
| 16 - Transaction Detail /<br>88 - Continuation | 2   | M   | BAI Code                                | 165 - Preauthorized ACH Credit (ACH)<br>301 - Commercial Deposit (CHK)<br>195 - Incoming Money Transfer (WIR) | 165 (ACH)<br>301 (CHK)<br>195 (WIR) |
| 16 - Transaction Detail /<br>88 - Continuation | 3   | M   | Payment Amount                          | Amount of the payment transaction.  |                                     |
| 16 - Transaction Detail /<br>88 - Continuation | 4   | M   | Funds Type Code                         |   | Z                                   |
| 16 - Transaction Detail /<br>88 - Continuation | 5   | M   | Bank Reference Number                   | Integrated Receivables System Reference Number.   |                                     |
| 16 - Transaction Detail /<br>88 - Continuation | 6   | O   | Customer Reference Number               | Lockbox Number, if applicable.  |                                     |

| <u>BAI2Record Type</u>                         | <u>BAI Code</u><br><u>165</u><br><u>(ACH)</u><br><u>Order</u> | <u>Usage</u><br><u>Mandatory (M)</u><br><u>Optional (O)</u><br><u>Not Used (NU)</u> | <u>Field Name</u>  | <u>Field Definition</u>  | <u>Default Value</u> |
|--|---|---|--|--|----------------------|
| 16 - Transaction Detail /<br>88 - Continuation | 7   | M   | <b>Effective Date</b>  | Effective date of the payment.   | -                    |
| 16 - Transaction Detail /<br>88 - Continuation | 8   | M   | <b>Payment Type</b>  | Indicates the payment type. Payment type list:<br>ACH = Automated Clearing House<br>CHK = Check<br>WIR = Wire  | -                    |
| 16 - Transaction Detail /<br>88 - Continuation | 9   | M   | <b>Transaction Type</b>  | Indicates whether the payment is a credit or debit. Code list:<br>C = Credit   | C                    |
| 16 - Transaction Detail /<br>88 - Continuation | 10  | M   | <b>Payment Channel</b>   | Indicates the payment channel. Payment channel list:<br>ACH = Automated Clearing House<br>LBA = Lockbox<br>FWT = Wire  |                      |
| 16 - Transaction Detail /<br>88 - Continuation | 11  | M   | <b>Payment Transaction Trace /<br/>System Reference Number</b> | Unique transaction trace or reference number.  |                      |
| 16 - Transaction Detail /<br>88 - Continuation | 12  | M   | <b>Receiver / Payee Name</b>                                   | For ACH and WIR, this is your company name as entered by your customer for the payment.<br>For CHK payments processed through Lockbox, this is the Lockbox Name. |                      |
| 16 - Transaction Detail /<br>88 - Continuation | 13  | M   | <b>Receiver / Payee Routing Number</b>                         | Indicates the Routing / Transit number for your company's KeyBank account.   |                      |
| 16 - Transaction Detail /<br>88 - Continuation | 14  | M   | <b>Originator / Payer Name</b>                                 | Originator's Name, as entered by your customer for the payment.  |                      |

| <u>BAI2Record Type</u>                         | <u>BAI Code</u><br>165<br>(ACH)<br>Order | <u>Usage</u><br><u>Mandatory (M)</u><br><u>Optional (O)</u><br><u>Not Used (NU)</u> | <u>Field Name</u>                                      | <u>Field Definition</u>   | <u>Default Value</u> |
|--|--|---|--|---|----------------------|
| 16 - Transaction Detail /<br>88 - Continuation | 15                                       | M   | <b>Originator / Payer Financial Institution Number</b> | Payment Originator/Payer Financial Institution Number.<br>For ACH payments, it is the ODFI Routing Number.<br>For CHK payments, it is the Remitter's Routing Number (from their financial institution), if captured, from the MICR line of the check document.<br>For WIR payments:<br>it is a Number used to identify the sending financial institution if the wire is FED = Federal Reserve<br>it is a Swift Code used to identify the sending financial institution if the wire is SWF = Swift |                      |
| 16 - Transaction Detail /<br>88 - Continuation | 16                                       | O   | <b>Originator / Payer Number</b>                       | Originator's Number, as entered by your customer for the payment.   |                      |
| 16 - Transaction Detail /<br>88 - Continuation | 17                                       | M   | <b>Originator / Payer Company ID</b>                   | Originator's company ID assigned by the the ODFI.   |                      |
| 16 - Transaction Detail /<br>88 - Continuation | 18                                       | M   | <b>ACH Addenda Indicator</b>                           | Indicates the presence of ACH Addenda Information.<br>ACH Addenda Indicator list:<br>Y = indicates Addenda Information accompanies the Payment sent by your customer.<br>N = indicates Addenda Information does not accompany the Payment sent by your customer.  | Y or N               |
| 16 - Transaction Detail /<br>88 - Continuation | 19                                       | M   | <b>ACH SEC Code</b>                                    | Standard Entry Class Code entered by your customer.<br><br>Standard Entry Class Code (SEC) List:<br>CCD = Cash Concentration or Disbursement<br>CTX = Corporate Trade Exchange<br>CIE = Customer Initiated Entry<br>IAT = International ACH Transaction<br>PPD = Prearranged Payment and Deposit<br>POS = Point of Sale<br><br>Others = See NACHA Rules   |                      |

| <u>BAI2Record Type</u>                                      | <u>BAI Code</u><br>165<br>(ACH)<br>Order | <u>Usage</u><br>Mandatory (M)<br>Optional (O)<br>Not Used (NU) | <u>Field Name</u>  | <u>Field Definition</u>   | <u>Default Value</u> |
|---|--|--|--|---|----------------------|
| 16 - Transaction Detail /<br>88 - Continuation              | 20                                       | M  | <b>Addenda Record Count</b>                                  | Indicates the number of ACH Addenda Records that accompanied the ACH payment.   |                      |
| 16 - Transaction Detail /<br>88 - Continuation              | 21                                       | M  | <b>ACH Payment Description</b>                               | Payment Description, if any, entered by your customer.<br><br>If the payment is reversed by Originator / ODFI, REVERSAL will appear.  |                      |
| 16 - Transaction Detail /<br>88 - Continuation              | 22                                       | O  | <b>Descriptive Date</b>                                      | Descriptive date, if any, entered by your customer. Not used for settlement / posting.  |                      |
| 16 - Transaction Detail /<br>88 - Continuation              | 23                                       | O  | <b>Company Discretionary Data</b>                            | Discretionary Data, if any, entered by your customer.   |                      |
| 16 - Transaction Detail /<br>88 - Continuation              | 24                                       | O  | <b>Company Discretionary Data (additional)</b>               | Additional Discretionary Data, if any, entered by your customer.  |                      |
| 16 - Transaction Detail /<br>88 - Continuation              | 25                                       | M  | <b>Payment Addenda / Human Readable Remittance Indicator</b> | Indicates Addenda information was entered by your customer and translated into human readable form by KeyBank's EDI system.<br>Payment Addenda / Human Readable Remittance Indicator list:<br>Y = indicates the Addenda Information accompanying your payment is translated by EDI system<br>N = indicates the Addenda Information accompanying your payment (if any) is not translated by EDI system | Y or N               |
| <b>88 - Continuation - NEW Continuation Record produced</b> | 1  | M  |  |   | <b>88</b>            |
| 88 - Continuation   | 2  | O  | <b>Invoice Detail Record Type</b>                            |   | ID                   |
| 88 - Continuation   | 3  | O  | <b>Invoice Sequence Number</b>                               | Each unique invoice that accompanied your payment will be prefaced with an invoice sequence number starting with 01.  |                      |

| <u>BAI2Record Type</u>                                      | <u>BAI Code</u><br>165<br>(ACH)<br>Order | <u>Usage</u><br>Mandatory (M)<br>Optional (O)<br>Not Used (NU) | <u>Field Name</u>                       | <u>Field Definition</u>   | <u>Default Value</u> |
|---|--|--|---|---|----------------------|
| 88 - Continuation   | 4  | O  | <b>Invoice Date</b>                     | Date Present on Invoice document as entered by your customer.   |                      |
| 88 - Continuation   | 5  | O  | <b>Invoice Number</b>                   | Invoice Number present on Invoice document.   |                      |
| 88 - Continuation   | 6  | O  | <b>Invoice Net Amount</b>               | Applied amount from payment received.   |                      |
| 88 - Continuation   | 7  | O  | <b>Discount Amount</b>                  | The amount of discount taken, if any.   |                      |
| 88 - Continuation   | 8  | O  | <b>Invoice Gross Amount</b>             | Gross invoice (dollar) amount (includes charges, less allowances) before terms discount, if any discount is applicable. |                      |
| 88 - Continuation   | 9  | O  | <b>PO Number</b>                        | Purchase Order Number.  |                      |
| 88 - Continuation   | 10                                       | O  | <b>Adjustment Amount</b>                | The amount of the adjustment taken.   |                      |
| 88 - Continuation   | 11                                       | O  | <b>Adjustment Reason Code</b>           | Code indicating the reason for claiming the adjustment.   |                      |
| 88 - Continuation - <b>NEW Continuation Record produced</b> | 1  | M  |   |   | <b>88</b>            |
| 88 - Continuation   | 2  | O  | <b>Supplemental Addenda Record Type</b> |   | SA                   |

| <u>BAI2Record Type</u> | <u>BAI Code</u><br>165<br>(ACH)<br>Order | <u>Usage</u><br>Mandatory (M)<br>Optional (O)<br>Not Used (NU) | <u>Field Name</u>  | <u>Field Definition</u>   | <u>Default Value</u>           |
|------------------------|--|--|--|---|--------------------------------|
| 88 - Continuation      | 3  | ACH - O<br>CHK - NU<br>WIR - NU                                | <b>Supplemental Addenda Record Sequence Number</b><br><br>There may be 1 or many Sequence Number fields.<br><br>This is driven by the Standard Entry Class Code (SEC) and NACHA Rules.<br>See Field Description for details. | Each unique Supplemental Addenda record is prefaced with a sequence number starting with 01.<br><br>KeyBank will receive a maximum number of 1 addenda record for the following SEC's:<br>CCD = Optional<br>CIE = Optional<br>PPD = Optional<br>POS = Mandatory unless prenote<br>Others = See NACHA Rules<br>KeyBank will receive a minimum of 7 addenda records (travel rule) and a maximum of 12 for the following SEC:<br>IAT = Mandatory<br>KeyBank will receive a maximum of 9,999 addenda records for the following SEC:<br>CTX = Optional |                                |
| 88 - Continuation      | 4  | ACH - O<br>CHK - NU<br>WIR - NU                                | <b>Addenda Record(s) (Raw, untranslated)</b><br><br>There may be 1 or more Addenda Records.<br><br>This is driven by the Standard Entry Class Code (SEC) and NACHA Rules.  | Free-form ACH addenda record provided with the payment transaction, if any.<br><br>Note: Addenda records may be a maximum length of 94 characters, meaning additional 88 Continuation Records may generate in the event the maximum 80 record length is exceeded.   |                                |
| 49 - Account Trailer   | 1  |  |  |   | 49                             |
| 49 - Account Trailer   | 2  | M  | <b>Account Control Total</b>   |   | #####<br>(15 digits - numeric) |
| 49 - Account Trailer   | 3  | M  | <b>Number of Records</b>   |   |                                |
| 98 - Group Trailer     | 1  |  |  |   | 98                             |
| 98 - Group Trailer     | 2  | M  | <b>Group Control Total</b>   |   | #####<br>(15 digits - numeric) |



| <b>BAI2Record Type</b> | <b><u>BAI Code</u><br/>165<br/>(ACH)<br/>Order</b> | <b><u>Usage</u><br/>Mandatory (M)<br/>Optional (O)<br/>Not Used (NU)</b> | <b><u>Field Name</u></b> | <b><u>Field Definition</u></b> | <b><u>Default Value</u></b>    |
|------------------------|--|--|--------------------------|--------------------------------|--------------------------------|
| 98 - Group Trailer     | 3  | M  | Number of Accounts       |                                |                                |
| 98 - Group Trailer     | 4  | M  | Number of Records        |                                |                                |
| 99 - File Trailer      | 1  |  |                          |                                | 99                             |
| 99 - File Trailer      | 2  | M  | File Control Total       |                                | #####<br>(15 digits - numeric) |
| 99 - File Trailer      | 3  | M  | Number of Groups         |                                |                                |
| 99 - File Trailer      | 4  | M  | Number of Records        |                                |                                |

### BAI2 File Specifications—Check Receivables

| <b>BAI2Record Type</b> | <b><u>BAI Code</u><br/>301<br/>(CHK)<br/>Order</b> | <b><u>Usage</u><br/>Mandatory (M)<br/>Optional (O)<br/>Not Used (NU)</b> | <b><u>Field Name</u></b> | <b><u>Field Definition</u></b> | <b><u>Default Value</u></b> |
|------------------------|--|--|--------------------------|--------------------------------|-----------------------------|
| 01 - File Header       | 1  | M  |                          |                                | 01                          |
| 01 - File Header       | 2  | M  | KeyBank Routing Number   |                                | 041001039                   |
| 01 - File Header       | 3  | M  | KeyBank Routing Number   |                                | 041001039                   |
| 01 - File Header       | 4  | M  | File Creation Date       | -                              | -                           |
| 01 - File Header       | 5  | M  | File Creation Time       |                                |                             |

| <u>BAI2Record Type</u>  | <u>BAI Code</u><br>301<br>(CHK)<br>Order | <u>Usage</u><br>Mandatory (M)<br>Optional (O)<br>Not Used (NU) | <u>Field Name</u>                       | <u>Field Definition</u>  | <u>Default Value</u> |
|-------------------------|--|--|---|--|----------------------|
| 01 - File Header        | 6  | M  | File Identification Number              |  | 01                   |
| 01 - File Header        | 7  | M  | Physical Record Length                  |  | 80                   |
| 01 - File Header        | 8  | M  | Block Size                              |  | 01                   |
| 01 - File Header        | 9  | M  | Version Number                          |  | 2                    |
| 02 - Group Header       | 1  |  |   |  | 02                   |
| 02 - Group Header       | 2  | M  | KeyBank Routing Number                  | This is the KeyBank Lead Routing Number. The Routing Number for your company's KeyBank account number is in the 16 - Transaction Detail / 88 - Continuation record, 13th position. | 041001039            |
| 02 - Group Header       | 3  | M  | KeyBank Routing Number                  | This is the KeyBank Lead Routing Number. The Routing Number for your company's KeyBank account number is in the 16 - Transaction Detail / 88 - Continuation record, 13th position. | 041001039            |
| 02 - Group Header       | 4  | M  | Group Status                            |  | 1                    |
| 02 - Group Header       | 5  | M  | As of Date                              | -  |                      |
| 02 - Group Header       | 6  | M  | As of Time                              | -  |                      |
| 02 - Group Header       | 7  | M  | Payment Currency Code                   |  | USD                  |
| 02 - Group Header       | 8  | M  | As of Date Modifier                     |  | Null<br>(empty)      |
| 03 - Account Identifier | 1  |  |   |  | 03                   |
| 03 - Account Identifier | 2  | M  | Receiver / Payee Deposit Account Number | Your company's KeyBank account number.   |                      |
| 03 - Account Identifier | 3  | M  | Payment Currency Code                   | Payment Currency funds are posted in at KeyBank.   | USD                  |

| <u>BAI2Record Type</u>                         | <u>BAI Code</u><br>301<br>(CHK)<br>Order | <u>Usage</u><br>Mandatory (M)<br>Optional (O)<br>Not Used (NU) | <u>Field Name</u>                | <u>Field Definition</u>   | <u>Default Value</u>                |
|--|--|--|----------------------------------|---|-------------------------------------|
| 03 - Account Identifier                        | 4  | M  | <b>Type Code = Total Credits</b> |   | 100                                 |
| 03 - Account Identifier                        | 5  | M  | <b>Payment Amount Sum</b>        | The sum of payment transaction amounts for the Receiver / Payee Deposit Account Number.                       |                                     |
| 03 - Account Identifier                        | 6  | M  | <b>Item Count</b>                |   |                                     |
| 03 - Account Identifier                        | 7  | M  | <b>Funds Type Code</b>           |   | Z                                   |
| 16 - Transaction Detail /<br>88 - Continuation | 1  |  |                                  |   | <b>16</b>                           |
| 16 - Transaction Detail /<br>88 - Continuation | 2  | M  | <b>BAI Code</b>                  | 165 - Preauthorized ACH Credit (ACH)<br>301 - Commercial Deposit (CHK)<br>195 - Incoming Money Transfer (WIR) | 165 (ACH)<br>301 (CHK)<br>195 (WIR) |
| 16 - Transaction Detail /<br>88 - Continuation | 3  | M  | <b>Payment Amount</b>            | Amount of the payment transaction.  |                                     |
| 16 - Transaction Detail /<br>88 - Continuation | 4  | M  | <b>Funds Type Code</b>           |   | Z                                   |
| 16 - Transaction Detail /<br>88 - Continuation | 5  | M  | <b>Bank Reference Number</b>     | Integrated Receivables System Reference Number.   |                                     |
| 16 - Transaction Detail /<br>88 - Continuation | 6  | O  | <b>Customer Reference Number</b> | Lockbox Number, if applicable.  |                                     |
| 16 - Transaction Detail /<br>88 - Continuation | 7  | M  | <b>Effective Date</b>            | Effective date of the payment.  | -                                   |
| 16 - Transaction Detail /<br>88 - Continuation | 8  | M  | <b>Payment Type</b>              | Indicates the payment type. Payment type list:<br>ACH = Automated Clearing House<br>CHK = Check<br>WIR = Wire | -                                   |
| 16 - Transaction Detail /<br>88 - Continuation | 9  | M  | <b>Transaction Type</b>          | Indicates whether the payment is a credit or debit. Code list:<br>C = Credit                                  | C                                   |

| <u>BAI2Record Type</u>                         | <u>BAI Code</u><br>301<br>(CHK)<br>Order | <u>Usage</u><br>Mandatory (M)<br>Optional (O)<br>Not Used (NU) | <u>Field Name</u>  | <u>Field Definition</u>   | <u>Default Value</u> |
|--|--|--|--|---|----------------------|
| 16 - Transaction Detail /<br>88 - Continuation | 10                                       | M  | <b>Payment Channel</b>   | Indicates the payment channel. Payment channel list:<br>ACH = Automated Clearing House<br>LBA = Lockbox<br>FWT = Wire   |                      |
| 16 - Transaction Detail /<br>88 - Continuation | 11                                       | M  | <b>Payment Transaction Trace /<br/>System Reference Number</b> | Unique transaction trace or reference number.   |                      |
| 16 - Transaction Detail /<br>88 - Continuation | 12                                       | M  | <b>Receiver / Payee Name</b>                                   | For ACH and WIR, this is your company name as entered by your customer for the payment.<br>For CHK payments processed through Lockbox, this is the Lockbox Name.  |                      |
| 16 - Transaction Detail /<br>88 - Continuation | 13                                       | M  | <b>Receiver / Payee Routing Number</b>                         | Indicates the Routing / Transit number for your company's KeyBank account.  |                      |
| 16 - Transaction Detail /<br>88 - Continuation | 14                                       | O  | <b>Originator / Payer Financial Institution Number</b>         | Payment Originator / Payer Financial Institution Number.<br>For ACH payments, it is the ODFI Routing Number.<br>For CHK payments, it is the Remitter's Routing Number (from their financial institution), if captured, from the MICR line of the check document.<br>For WIR payments:<br>it is a Number used to identify the sending financial institution if the wire is FED = Federal Reserve<br>it is a Swift Code used to identify the sending financial institution if the wire is SWF = Swift |                      |
| 16 - Transaction Detail /<br>88 - Continuation | 15                                       | O  | <b>Originator / Payer Bank Account Number</b>                  | Remitter's Account Number (from their financial institution), if captured, from the MICR line of the check document.  |                      |
| 16 - Transaction Detail /<br>88 - Continuation | 16                                       | O  | <b>Originator / Payer Check Number</b>                         | Remitter's Check Number (from their financial institution), if captured, from the MICR line of the check document.  |                      |

| <u>BAI2Record Type</u>   | <u>BAI Code</u><br><u>301</u><br><u>(CHK)</u><br><u>Order</u> | <u>Usage</u><br><u>Mandatory (M)</u><br><u>Optional (O)</u><br><u>Not Used (NU)</u> | <u>Field Name</u>  | <u>Field Definition</u>   | <u>Default Value</u> |
|--|---|---|--|---|----------------------|
| 16 - Transaction Detail /<br>88 - Continuation                 | 17  | M   | <b>Lockbox Remit Document or Scan Document with Detail Entry Indicator</b> | Remit Document or Scan Document Indicator list:<br>Y = indicates Remit Document or Scan Document with detail entry accompanies the check payment sent by your customer.<br>N = indicates Remit Document or Scan Document without detail entry does not accompany the check Payment sent by your customer. | Y or N               |
| 16 - Transaction Detail /<br>88 - Continuation                 | 18  | M   | <b>Item Sequence Number</b>  | Unique item sequence number.  |                      |
| 16 - Transaction Detail /<br>88 - Continuation                 | 19  | M   | <b>Lockbox Number</b>  | Lockbox Number.   |                      |
| 16 - Transaction Detail /<br>88 - Continuation                 | 20  | M   | <b>Lockbox Site</b>  | Location Site Name.   |                      |
| 88 - Continuation -<br><b>NEW Continuation Record produced</b> | 1   | O   | <b>Detail Record Type</b>  | Indicates the presence of Detail information.   | DR                   |
| 88 - Continuation  | 2   | O   | <b>Detail Record Sequence Number</b>                                       | Each unique detail record will be will be prefaced with an sequence number starting with 01.  |                      |
| 88 - Continuation  | 3   | O   | <b>Document Type Indicator</b>   | Signifies the document type.<br>Document Type List:<br>03 = Remit Doc (coupon document)<br>07 = Scanned Doc (non-coupon scanned document.<br>Examples: Invoice, envelope, etc.)<br>04 = Check Doc (physical check document)   |                      |

| <u>BAI2Record Type</u> | <u>BAI Code</u><br>301<br><u>(CHK)</u><br><u>Order</u> | <u>Usage</u><br><br>Mandatory (M)<br>Optional (O)<br>Not Used (NU) | <u>Field Name</u>  | <u>Field Definition</u>   | <u>Default Value</u>              |
|------------------------|--|--|--|---|-----------------------------------|
| 88 - Continuation      | 4  | O  | <b>Payment Transaction Trace / System Reference Number</b> | Unique transaction trace or reference number used to tie together a single transaction. Used for research purposes.<br>5 fields separated by underscore list:<br>Lockbox Site Code<br>Lockbox Number<br>Bank Day<br>System Batch Number<br>Transaction Number | 5 fields separated by _           |
| 88 - Continuation      | 5  | O  | <b>Detail Record Identifier</b>                            | Unique identifier for each detail record in Integrated Receivables system. Used for research purposes.  | numeric - can be 1 or more digits |
| 88 - Continuation      | 6  | O  | <b>Batch Item Sequence Number</b>                          | Identifier that may be used to identify where the item is within the batch. Also used for research purposes.  | numeric - can be 1 or more digits |
| 88 - Continuation      | 7  | O  | <b>Detail Entry Field 1 of x</b>                           | Detail Entry Fields captured based on your Lockbox processing instructions (aka: Requirements).<br><br>Information displays as Field Name=Field Value   | Invoice Number=123                |
| 49 - Account Trailer   | 1  |  |  |   | <b>49</b>                         |
| 49 - Account Trailer   | 2  | M  | <b>Account Control Total</b>                               |   | #####<br>(15 digits - numeric)    |
| 49 - Account Trailer   | 3  | M  | <b>Number of Records</b>                                   |   |                                   |
| 98 - Group Trailer     | 1  |  |  |   | <b>98</b>                         |
| 98 - Group Trailer     | 2  | M  | <b>Group Control Total</b>                                 |   | #####<br>(15 digits - numeric)    |
| 98 - Group Trailer     | 3  | M  | <b>Number of Accounts</b>                                  |   |                                   |

| <b>BAI2Record Type</b> | <b>BAI Code</b><br><b>301</b><br><b>(CHK)</b><br><b>Order</b> | <b>Usage</b><br><b>Mandatory (M)</b><br><b>Optional (O)</b><br><b>Not Used (NU)</b> | <b>Field Name</b>  | <b>Field Definition</b> | <b>Default Value</b>           |
|------------------------|---|---|--------------------|-------------------------|--------------------------------|
| 98 - Group Trailer     | 4   | M   | Number of Records  |                         |                                |
| 99 - File Trailer      | 1   |   |                    |                         | 99                             |
| 99 - File Trailer      | 2   | M   | File Control Total |                         | #####<br>(15 digits - numeric) |
| 99 - File Trailer      | 3   | M   | Number of Groups   |                         |                                |
| 99 - File Trailer      | 4   | M   | Number of Records  |                         |                                |

### BAI2 File Specifications—Wire Receivables

| <b>BAI2Record Type</b> | <b>BAI Code</b><br><b>195</b><br><b>(WIR)</b><br><b>Order</b> | <b>Usage</b><br><b>Mandatory (M)</b><br><b>Optional (O)</b><br><b>Not Used (NU)</b> | <b>Field Name</b>          | <b>Field Definition</b> | <b>Default Value</b> |
|------------------------|---|---|----------------------------|-------------------------|----------------------|
| 01 - File Header       | 1   | M   |                            |                         | 01                   |
| 01 - File Header       | 2   | M   | KeyBank Routing Number     |                         | 041001039            |
| 01 - File Header       | 3   | M   | KeyBank Routing Number     |                         | 041001039            |
| 01 - File Header       | 4   | M   | File Creation Date         |                         | -                    |
| 01 - File Header       | 5   | M   | File Creation Time         |                         |                      |
| 01 - File Header       | 6   | M   | File Identification Number |                         | 01                   |

| <u>BAI2Record Type</u>  | <u>BAI Code</u><br>195<br>(WIR)<br>Order | <u>Usage</u><br>Mandatory (M)<br>Optional (O)<br>Not Used (NU) | <u>Field Name</u>                       | <u>Field Definition</u>  | <u>Default Value</u> |
|-------------------------|--|--|---|--|----------------------|
| 01 - File Header        | 7  | M  | Physical Record Length                  |  | 80                   |
| 01 - File Header        | 8  | M  | Block Size                              |  | 01                   |
| 01 - File Header        | 9  | M  | Version Number                          |  | 2                    |
| 02 - Group Header       | 1  |  |   |  | 02                   |
| 02 - Group Header       | 2  | M  | KeyBank Routing Number                  | This is the KeyBank Lead Routing Number. The Routing Number for your company's KeyBank account number is in the 16 - Transaction Detail / 88 - Continuation record, 13th position. | 041001039            |
| 02 - Group Header       | 3  | M  | KeyBank Routing Number                  | This is the KeyBank Lead Routing Number. The Routing Number for your company's KeyBank account number is in the 16 - Transaction Detail / 88 - Continuation record, 13th position. | 041001039            |
| 02 - Group Header       | 4  | M  | Group Status                            |  | 1                    |
| 02 - Group Header       | 5  | M  | As of Date                              | -  |                      |
| 02 - Group Header       | 6  | M  | As of Time                              | -  |                      |
| 02 - Group Header       | 7  | M  | Payment Currency Code                   |  | USD                  |
| 02 - Group Header       | 8  | M  | As of Date Modifier                     |  | Null<br>(empty)      |
| 03 - Account Identifier | 1  |  |   |  | 03                   |
| 03 - Account Identifier | 2  | M  | Receiver / Payee Deposit Account Number | Your company's KeyBank account number.   |                      |
| 03 - Account Identifier | 3  | M  | Payment Currency Code                   | Payment Currency funds are posted in at KeyBank.   | USD                  |
| 03 - Account Identifier | 4  | M  | Type Code = Total Credits               |  | 100                  |



| <u>BAI2Record Type</u>                      | <u>BAI Code</u><br>195<br>(WIR)<br>Order | <u>Usage</u><br>Mandatory (M)<br>Optional (O)<br>Not Used (NU) | <u>Field Name</u>                | <u>Field Definition</u>   | <u>Default Value</u>                |
|---|--|--|----------------------------------|---|-------------------------------------|
| 03 - Account Identifier                     | 5  | M  | <b>Payment Amount Sum</b>        | The sum of payment transaction amounts for the Receiver / Payee Deposit Account Number.                               |                                     |
| 03 - Account Identifier                     | 6  | M  | <b>Item Count</b>                |   |                                     |
| 03 - Account Identifier                     | 7  | M  | <b>Funds Type Code</b>           |   | Z                                   |
| 16 - Transaction Detail / 88 - Continuation | 1  |  |                                  |   | <b>16</b>                           |
| 16 - Transaction Detail / 88 - Continuation | 2  | M  | <b>BAI Code</b>                  | 165 - Preauthorized ACH Credit (ACH)<br>301 - Commercial Deposit (CHK)<br>195 - Incoming Money Transfer (WIR)         | 165 (ACH)<br>301 (CHK)<br>195 (WIR) |
| 16 - Transaction Detail / 88 - Continuation | 3  | M  | <b>Payment Amount</b>            | Amount of the payment transaction.  |                                     |
| 16 - Transaction Detail / 88 - Continuation | 4  | M  | <b>Funds Type Code</b>           |   | Z                                   |
| 16 - Transaction Detail / 88 - Continuation | 5  | M  | <b>Bank Reference Number</b>     | Integrated Receivables System Reference Number.   |                                     |
| 16 - Transaction Detail / 88 - Continuation | 6  | O  | <b>Customer Reference Number</b> | Lockbox Number, if applicable.  |                                     |
| 16 - Transaction Detail / 88 - Continuation | 7  | M  | <b>Effective Date</b>            | Effective date of the payment.  | -                                   |
| 16 - Transaction Detail / 88 - Continuation | 8  | M  | <b>Payment Type</b>              | Indicates the payment type. Payment type list:<br>ACH = Automated Clearing House<br>CHK = Check<br>WIR = Wire         | -                                   |
| 16 - Transaction Detail / 88 - Continuation | 9  | M  | <b>Transaction Type</b>          | Indicates whether the payment is a credit or debit. Code list:<br>C = Credit  | C                                   |
| 16 - Transaction Detail / 88 - Continuation | 10                                       | M  | <b>Payment Channel</b>           | Indicates the payment channel. Payment channel list:<br>ACH = Automated Clearing House<br>LBA = Lockbox<br>FWT = Wire |                                     |

| <u>BAI2Record Type</u>                         | <u>BAI Code</u><br>195<br>(WIR)<br>Order | <u>Usage</u><br>Mandatory (M)<br>Optional (O)<br>Not Used (NU) | <u>Field Name</u>  | <u>Field Definition</u>   | <u>Default Value</u> |
|--|--|--|--|---|----------------------|
| 16 - Transaction Detail /<br>88 - Continuation | 11                                       | M  | <b>Payment Transaction Trace /<br/>System Reference Number</b> | Unique transaction trace or reference number.   |                      |
| 16 - Transaction Detail /<br>88 - Continuation | 12                                       | M  | <b>Receiver / Payee Name</b>                                   | For ACH and WIR, this is your company name as entered by your customer for the payment.<br>For CHK payments processed through Lockbox, this is the Lockbox Name.  |                      |
| 16 - Transaction Detail /<br>88 - Continuation | 13                                       | M  | <b>Receiver / Payee Routing Number</b>                         | Indicates the Routing / Transit number for your company's KeyBank account.  |                      |
| 16 - Transaction Detail /<br>88 - Continuation | 14                                       | O  | <b>Originator / Payer Name</b>                                 | Originator's Name, as entered by your customer for the payment.   |                      |
| 16 - Transaction Detail /<br>88 - Continuation | 15                                       | O  | <b>Originator / Payer Financial Institution Number</b>         | Payment Originator/Payer Financial Institution Number.<br>For ACH payments, it is the ODFI Routing Number.<br>For CHK payments, it is the Remitter's Routing Number (from their financial institution), if captured, from the MICR line of the check document.<br>For WIR payments:<br>it is a Number used to identify the sending financial institution if the wire is FED = Federal Reserve<br>it is a Swift Code used to identify the sending financial institution if the wire is SWF = Swift |                      |
| 16 - Transaction Detail /<br>88 - Continuation | 16                                       | O  | <b>Originator / Payer Number</b>                               | Originator's Number, as entered by your customer for the payment.   |                      |
| 16 - Transaction Detail /<br>88 - Continuation | 17                                       | M  | <b>Fed or Swift Reference Number</b>                           | Fed or Swift Reference Number.  |                      |
| 16 - Transaction Detail /<br>88 - Continuation | 18                                       | M  | <b>Source Code</b>   | Identifies the source of the wire. Source List:<br>FED = Federal Reserve<br>SWF = Swift   |                      |

| <u>BAI2Record Type</u>                         | <u>BAI Code</u><br>195<br>(WIR)<br>Order | <u>Usage</u><br>Mandatory (M)<br>Optional (O)<br>Not Used (NU) | <u>Field Name</u>   | <u>Field Definition</u>  | <u>Default Value</u>  |
|--|--|--|---|--|---|
| 16 - Transaction Detail /<br>88 - Continuation | 19                                       | O  | <b>Payment Exchange Rate</b>  | Payment Exchange Rate applied to the payment, if any.  |   |
| 16 - Transaction Detail /<br>88 - Continuation | 20                                       | O  | <b>Originator to Beneficiary /<br/>Receiver Information - Field 1</b> | OBI Field 1 -<br>Free-form field used by your customer to supply<br>Originator to Beneficiary (OBI) information, if any. |   |
| 16 - Transaction Detail /<br>88 - Continuation | 21                                       | O  | <b>Originator to Beneficiary /<br/>Receiver Information - Field 2</b> | OBI Field 2 -<br>Free-form field used by your customer to supply<br>Originator to Beneficiary (OBI) information, if any. |   |
| 16 - Transaction Detail /<br>88 - Continuation | 22                                       | O  | <b>Originator to Beneficiary /<br/>Receiver Information - Field 3</b> | OBI Field 3 -<br>Free-form field used by your customer to supply<br>Originator to Beneficiary (OBI) information, if any. |   |
| 16 - Transaction Detail /<br>88 - Continuation | 23                                       | O  | <b>Originator to Beneficiary /<br/>Receiver Information - Field 4</b> | OBI Field 4 -<br>Free-form field used by your customer to supply<br>Originator to Beneficiary (OBI) information, if any. |   |
| 16 - Transaction Detail /<br>88 - Continuation | 24                                       | O  | <b>Reference to Beneficiary /<br/>Receiver Information</b>            | Free-form field used by your customer to supply<br>Reference to/for Beneficiary (RTB or RFB) information,<br>if any.     |   |
| 16 - Transaction Detail /<br>88 - Continuation | 25                                       | O  | <b>*ERI - Extended Remittance<br/>Information</b>                     | Free-form field used by your customer to supply<br>Extended Remittance information (ERI), if any.                        | <b>*This field / column is<br/>reserved for future<br/>Extended Remittance<br/>Information (ERI) use.</b> |
| 49 - Account Trailer                           | 1  |  |   |  | <b>49</b>   |
| 49 - Account Trailer                           | 2  | M  | <b>Account Control Total</b>  |  | <b>#####<br/>(15 digits - numeric)</b>  |
| 49 - Account Trailer                           | 3  | M  | <b>Number of Records</b>  |  |   |
| 98 - Group Trailer                             | 1  |  |   |  | <b>98</b>   |

| <u>BAI2Record Type</u> | <u>BAI Code</u><br><u>195</u><br><u>(WIR)</u><br><u>Order</u> | <u>Usage</u><br><u>Mandatory (M)</u><br><u>Optional (O)</u><br><u>Not Used (NU)</u> | <u>Field Name</u>   | <u>Field Definition</u> | <u>Default Value</u>           |
|------------------------|---|---|---------------------|-------------------------|--------------------------------|
| 98 - Group Trailer     | 2   | M   | Group Control Total |                         | #####<br>(15 digits - numeric) |
| 98 - Group Trailer     | 3   | M   | Number of Accounts  |                         |                                |
| 98 - Group Trailer     | 4   | M   | Number of Records   |                         |                                |
| 99 - File Trailer      | 1   |   |                     |                         | 99                             |
| 99 - File Trailer      | 2   | M   | File Control Total  |                         | #####<br>(15 digits - numeric) |
| 99 - File Trailer      | 3   | M   | Number of Groups    |                         |                                |
| 99 - File Trailer      | 4   | M   | Number of Records   |                         |                                |

### Sample File Text Key

- Red text signifies ACH Transactions
- Green text signifies CHK transactions
- Blue text signifies WIR transactions
- **Blue text signifies 1) Addenda / Lockbox Remit or Scan Document Indicator, 2) Payment Addenda / Human Readable Remittance Indicator, 3) Scan Document Indicator**
- **Pink text signifies the Document Type Indicator**
- **Purple text signifies the Payment Transaction Trace / System Reference Number.**
- **Black text, 2 character Record Type code (ex: |FH|)**
- **Black text, 3 character Payment Type code (ex: ACH)**
- **Black text, 20 digit numeric string signifies the Receiver / Payee Deposit Account Number**

## Sample BAI2 File with no EDI

|  |   |
|--|---|
| 01,041001039,041001039,130325,2259,01,80,01,2/   | File Header 01  |
| 02,041001039,041001039,1,130325,2259,USD,/   | Group Header 02   |
| 03,00000000359681000808,USD,100,+000000600000,16,Z/  | Account Identifier 03   |
| 16,165,000000100000,Z,000002606085,,130325,ACH,C,ACH,12305008478425,TIMOTHY DANS   | ACH - Transaction Detail 16<br>BAI Code - 165   |
| 88,SONS,041001039,EIGHT EIGHTS,900987658,47777634,9900987652,Y,POS,1,42098767,13<br>88,0206,01,BANKCHK 800-800-8000,N<br>88,SA,01,702 9749876565656206 SHELL ATLANTA<br>88, OH091009878787411  | Continuation Record 88  |
| 16,301,000000200000,Z,000001000021,123456,130325,CHK,C,LBA,1_123456_20130325_472827_11,Company Lockbox Name,<br>88,041001039,111112233,2001,Y,1,123456,Cleveland<br>88,DR,01,07,1_123456_20130325_472827_11,2222,2,Invoice Number=0988,Invoice Amount=5000,Customer Number=9090<br>88,DR,02,07,1_123456_20130325_472827_11,2225,2,Invoice Number=0987,Invoice Amount=5000,Customer Number=9090<br>88,DR,03,07,1_123456_20130325_472827_11,2226,2,Invoice Number=0986,Invoice Amount=5000,Customer Number=9090<br>88,DR,04,07,1_123456_20130325_472827_11,2235,2,Invoice Number=0985,Invoice Amount=5000,Customer Number=9090 | Check - Transaction Detail 16<br>BAI Code - 301<br>Single scan document (07)<br>Detail entry fields for 4 invoices<br>Lockbox Document Indicator is Y in 88 Record. |
| 16,195,000000300000,Z,000002605854,,130325,WIR,C,FWT,2013030800003067,HOSTELL HI<br>88,LLS CORPORATION,041001039,HOLDOVER KEY-DIRECT,041002957,000000008888,039876K<br>88,74ABC00009998876513FT01,FED,000000.000000000000,Originator to Beneficiary_1,,<br>88,Reference to Beneficiary,<br>49,+000000001200000,16/   | Wire - Transaction Detail 16<br>BAI Code - 195  |
| 03,00000000359681002358,USD,100,+0000001400000,14,Z/   | Account Trailer 49  |
| 03,00000000359681002358,USD,100,+0000001400000,14,Z/   | Account Identifier 03   |
| 16,165,000000200000,Z,000002606081,,130325,ACH,C,ACH,12305008478382,HANDCRAFT 35   | ACH - Transaction Detail 16<br>BAI Code - 165   |
| 88,8,041001039,BUSINESS INSURAN,900987654,289878,3090909096,N,PPD,0,HealthFUND,0<br>88,6 Feb.,AB CO,N  | Continuation Records 88   |
| 16,301,000000300000,Z,000001000022,77777,130325,CHK,C,LBA,0_77777_20130325_111_1,Company Lockbox Name,<br>88,307070267,053000196,111112244,3001,Y,1,77777,Denver<br>88,DR,01,03,0_77777_20130325_111_1,2222,2,Payor Name=Sample Payer,Amount Due=110000,Gross Amount=110000<br>88,DR,02,03,0_77777_20130325_111_1,2240,3,Payor Name=Sample Payer,Amount Due=10000,Gross Amount=10000   | Check - Transaction Detail 16<br>BAI Code - 301<br>Two remit documents (03)<br>3 detail entry fields. Lockbox Document Indicator is Y in 88 Record.                 |
| 16,301,000000400000,Z,000001000023,121212,130325,CHK,C,LBA,2_121212_20130325_877_6,Company Lockbox Name,<br>88,041001039,124301025,111112255,4001,Y,1,121212,Cincinnati<br>88,DR,01,04,2_121212_20130325_877_6,5444,1,Payor Name=Sample Payer,Invoice City=Cleveland,Invoice State = OH  | Check - Transaction Detail 16<br>BAI Code - 301<br>3 detail entry fields from check.  |
| 16,195,000000500000,Z,000002606072,,130325,WIR,C,FWT,2013031100000028,NORTHER CO<br>88,MPANY LTD,041001039,HOLDOVER KEY-DIRECT,0000001234567/,0311KEYBUS30AXX32141<br>88,88751,SWF,000000.000000000000,Originator to Beneficiary_1,Originator to Benefi<br>88,ciary_1,Originator to Beneficiary_2,Originator to Beneficiary_3,,Reference to<br>88, Beneficiary<br>49,+0000000002800000,15/<br>98,+0000000004000000,2,33/<br>99,+0000000004000000,1,35/   | Wire - Transaction Detail 16<br>BAI Code - 195  |
| 49,+0000000002800000,15/   | Account Trailer 49  |
| 98,+0000000004000000,2,33/   | Group Trailer 98  |
| 99,+0000000004000000,1,35/   | File Trailer 99   |

**Sample BAI2 File with EDI**

|   |   |
|---|---|
| 01,041001039,041001039,130326,2259,01,80,01,2/  | File Header 01                                |
| 02,041001039,041001039,1,130326,2259,USD,/  | Group Header 02                               |
| 03,00000000359681000808,USD,100,+000002500000,2,Z/  | Account Identifier 03                         |
| 16,165,000002500000,Z,0000909090118,,130325,ACH,C,ACH,12305008612371,COMPANY INC,   | ACH - Transaction Detail 16<br>BAI Code - 165 |
| 88,041001039,AB NETCORPS INC,900102008,591234567802ABC,A562615517,Y,IAT,7,DIRECT<br>88, DEP,USDUSD,0,FF3 US,Y<br>88,ID,01,,,000000000000,000000000000,000000000000,,000000000000,<br>88,SA,01,123ABC000000000000123490 COMPANY INC<br>88, 5196272<br>88,SA,02,711AB NETCORPS INC 1234 CONNECTION DRIVE<br>88, 5196272<br>88,SA,03,712ROCKWALL*TX\ US*12345\<br>88, 5196272<br>88,SA,04,713BANK OF AMERICA 03111234567 1234 37<br>88, GB 5196272<br>88,SA,05,714KEYBANK NATIONAL ASSOCIATION 00987654329<br>88, US 5196272   | Continuation Records 88                       |
| 49,+0000000005000000,16/  | Account Trailer 49                            |
| 03,00000000359681002358,USD,100,+000002000000,2,Z/  | Account Identifier 03                         |
| 16,165,000002000000,Z,000087878719,,130325,ACH,C,ACH,12305008612385,BUSINESS LLC  | ACH - Transaction Detail 16<br>BAI Code - 165 |
| 88,,041001039,CORPORATION AB,903456788,,0089999990,Y,IAT,8,PAYMENT,USDUSD,0,FF<br>88,3 US,Y<br>88,ID,01,,,000000000000,000000000000,000000000000,,000000000000,<br>88,SA,01,710DEP0000000000000337616 BUSINESS LLC<br>88, 2817905<br>88,SA,02,711CORPORATION AB INC 111 DUE ST ROTHERMAN<br>88, 2817905<br>88,SA,03,712SAINT-AUGUSTIN-FL-MUNSUN*\ DA*RES AB\<br>88, 2817905<br>88,SA,04,713CENTRAL COLLECTION COMPANY 54321QCAMM<br>88, CA 2817905<br>88,SA,05,714KEYBANK NATIONAL ASSOCIATION 01087654567<br>88, US 2817905<br>88,SA,06,715 P.O. BOX 12345<br>88, 2817905<br>88,SA,07,716CLEVELAND OH*\ US*44190\<br>88, 2817905<br>88,SA,08,123CORPORATION AB INC13431<br>88, 00012817905 | Continuation Records 88                       |
| 49,+000000004000000,22/   | Account Trailer 49                            |
| 98,+000000009000000,2,40/   | Group Trailer 98                              |
| 99,+000000009000000,1,42/   | File Trailer 99                               |



**Example 2:** Single check payment; single scan document (07); detail entry fields for 4 invoices. Addenda / Document Indicator is Y in TD Record.

|                          |   |
|--------------------------|---|
| TS - Transaction Summary | TS 000000110000 000001000021 130325 CHK C LBA 1_123456_20130325_472827_11 Company Lockbox Name 041001039 00000777111777111777 ~ |
| PD - Payer Detail        | PD 041000124 111112233 2001 ~   |
| TD - Transaction Detail  | TD Y N  1 123456 Cleveland USD ~  |
| DR - Detail Record       | DR  01  07 1_123456_20130325_472827_11 2222 2 Invoice Number=0988 Invoice Amount=5000 Customer Number=9090 ~                    |
| DR - Detail Record       | DR  02  07 1_123456_20130325_472827_11 2225 2 Invoice Number=0987 Invoice Amount=5000 Customer Number=9090 ~                    |
| DR - Detail Record       | DR  03  07 1_123456_20130325_472827_11 2226 2 Invoice Number=0986 Invoice Amount=5000 Customer Number=9090 ~                    |
| DR - Detail Record       | DR  04  07 1_123456_20130325_472827_11 2235 2 Invoice Number=0985 Invoice Amount=5000 Customer Number=9090 ~                    |

**Example 3:** Single check payment; two remit documents (03); 3 detail entry fields. Addenda / Document Indicator is Y in TD Record.

|                          |  |
|--------------------------|--|
| TS - Transaction Summary | TS 000000120000 000001000022 130325 CHK C LBA 0_77777_20130325_111_1 Company Lockbox Name 307070267 000000021212121212 ~ |
| PD - Payer Detail        | PD 053000196 111112244 3001 ~  |
| TD - Transaction Detail  | TD Y N  1 77777 Denver USD ~   |
| DR - Detail Record       | DR 01 03 0_77777_20130325_111_1 2222 2 Payor Name=Sample Payer Amount Due=110000 Gross Amount=110000 ~                   |
| DR - Detail Record       | DR 02 03 0_77777_20130325_111_1 2240 3 Payor Name=Sample Payer Amount Due=10000 Gross Amount=10000 ~                     |



**Example 4:** Single check payment; 3 detail entry fields from check. Addenda / Document Indicator is N in TD Record.

|                          |   |
|--------------------------|---|
| TS - Transaction Summary | TS 000000130000 000001000023 130325 CHK C LBA 2_121212_20130325_877_6 Company Lockbox Name 041001039 00000321321321321321 ~ |
| PD - Payer Detail        | PD 124301025 111112255 4001 ~   |
| TD - Transaction Detail  | TD N N  1 121212 Cincinnati USD ~   |
| DR - Detail Record       | DR 01 04 2_121212_20130325_877_6 5444 1 Payor Name=Sample Payer Invoice City=Cleveland Invoice State=OH ~                   |

**Example 5:** Single check payment; 3 detail entry fields for check; single remit document (03). Addenda / Document Indicator is Y in TD Record.

|                          |  |
|--------------------------|--|
| TS - Transaction Summary | TS 000000140000 000001000024 130325 CHK C LBA 4_16541_20130325_1_321 Company Lockbox Name 125000574 00000000789789789789 ~ |
| PD - Payer Detail        | PD 042000013 132132132132 5001 ~   |
| TD - Transaction Detail  | TD Y N  1 16541 Tacoma USD ~   |
| DR - Detail Record       | DR 01 03 4_16541_20130325_1_321 1124 2 Detail Entry Field 1=098 Detail Entry Field 2=00000500 Detail Entry Field 3=500 ~   |
| DR - Detail Record       | DR 02 04 4_16541_20130325_1_321 1111 1 Detail Entry Field 1=098 Detail Entry Field 2=00000500 Detail Entry Field3= 500 ~   |

**Example 6:** Single check payment; with information for 5 invoices with 3 details entry fields. Addenda / Document Indicator is N in TD Record.

|                          |  |
|--------------------------|--|
| TS - Transaction Summary | TS 000000250000 000001000034 130325 CHK C LBA 2_17177_20130325_111_1 Company Lockbox Name 041001039 00000000908908908908 ~ |
| PD - Payer Detail        | PD    101100728 1234567890 16001 ~   |
| TD - Transaction Detail  | TD N N  6 17177 Cincinnati USD           ~   |
| DR - Detail Record       | DR 01 04 2_17177_20130325_111_1 5598 7 Detail Entry Field 1=098 Detail Entry Field 2=00000500 Detail Entry Field 3=500 ~   |
| DR - Detail Record       | DR 02 04 2_17177_20130325_111_1 5599 13 Detail Entry Field 1=222 Detail Entry Field 2=00000600 Detail Entry Field 3=500 ~  |
| DR - Detail Record       | DR 03 04 2_17177_20130325_111_1 3365 15 Detail Entry Field 1=222 Detail Entry Field 2=00000600 Detail Entry Field 3=500 ~  |
| DR - Detail Record       | DR 04 04 2_17177_20130325_111_1 5598 17 Detail Entry Field 1=098 Detail Entry Field 2=00000500 Detail Entry Field 3=500 ~  |
| DR - Detail Record       | DR 05 04 2_17177_20130325_111_1 5567 21 Detail Entry Field 1=222 Detail Entry Field 2=00000600 Detail Entry Field 3=500 ~  |

**Example 7:** Single check payment; with 3 check data entries; one scan document (07) with information for 3 invoices; with 3 data entry fields for each invoice. One scan document (07) with 3 details entry fields for single invoice. Addenda / Document Indicator is Y in TD Record.

|                          |   |
|--------------------------|---|
| TS - Transaction Summary | TS 000000260000 000001000035 130325 CHK C LBA 4_987987_20130325_39876_5 Company Lockbox Name 125000574 00000102102102102102 ~ |
| PD - Payer Detail        | PD    101000695 11223344556677 17005 ~  |
| TD - Transaction Detail  | TD Y N  18 987987 Tacoma USD           ~  |
| DR - Detail Record       | DR 01 04 4_987987_20130325_39876_5 5598 18 Detail Entry Field 1=098 Detail Entry Field 2=00000500 Detail Entry Field 3=500 ~  |
| DR - Detail Record       | DR 01 07 4_987987_20130325_39876_5 5598 16 Detail Entry Field 1=098 Detail Entry Field 2=00000500 Detail Entry Field 3=500 ~  |
| DR - Detail Record       | DR 02 07 4_987987_20130325_39876_5 5599 16 Detail Entry Field 1=222 Detail Entry Field 2=00000600 Detail Entry Field 3=500 ~  |
| DR - Detail Record       | DR 03 07 4_987987_20130325_39876_5 3365 16 Detail Entry Field 1=222 Detail Entry Field 2=00000600 Detail Entry Field 3=500 ~  |
| DR - Detail Record       | DR 05 07 4_987987_20130325_39876_5 5556 17 Detail Entry Field 1=222 Detail Entry Field 2=00000600 Detail Entry Field 3=500 ~  |

**Example 8:** Two check payments; single remit document (03). Addenda / Document Indicator is Y in TD Record.

|                          |   |
|--------------------------|---|
| TS - Transaction Summary | TS 000000150000 000001000025 130325 CHK C LBA 2_81111_20130325_88_545 Company Lockbox Name 041001039 00000000675675675675 ~ |
| PD - Payer Detail        | PD 042000013 13245678 6001 ~  |
| TD - Transaction Detail  | TD Y N  1 81111 Cincinnati USD ~  |
| TS - Transaction Summary | TS 000000160000 000001000026 130325 CHK C LBA 2_81111_20130325_88_545 Company Lockbox Name 041001039 00000000675675675675 ~ |
| PD - Payer Detail        | PD 042000013 13245678 6002 ~  |
| TD - Transaction Detail  | TD Y N  2 81111 Cincinnati USD ~  |
| DR - Detail Record       | DR 01 03 2_81111_20130325_88_545 1113 3 Detail Entry Field 1=098 Detail Entry Field 2=00000500 Detail Entry Field 3=500 ~   |

**Example 9:** Two check payments; multiple (three in total) remit documents (03). Addenda / Document Indicator is Y in TD Record.

|                          |   |
|--------------------------|---|
| TS - Transaction Summary | TS 000000170000 000001000027 130325 CHK C LBA 3_11555_20130325_7845_3 Company Lockbox Name 021300077 00000718718718718787 ~ |
| PD - Payer Detail        | PD 102003206 309830983098 7001 ~  |
| TD - Transaction Detail  | TD Y N  1 11555 Albany USD ~  |
| TS - Transaction Summary | TS 000000180000 000001000028 130325 CHK C LBA 3_11555_20130325_7845_3 Company Lockbox Name 021300077 00000718718718718787 ~ |
| PD - Payer Detail        | PD 042000013 309830983098 8001 ~  |
| TD - Transaction Detail  | TD Y N  2 11555 Albany USD ~  |
| DR - Detail Record       | DR 01 03 3_11555_20130325_7845_3 2246 3 Detail Entry Field 1=098 Detail Entry Field 2=00000500 Detail Entry Field 3=500 ~   |
| DR - Detail Record       | DR 02 03 3_11555_20130325_7845_3 2248 4 Detail Entry Field 1=098 Detail Entry Field 2=00000500 Detail Entry Field 3=500 ~   |
| DR - Detail Record       | DR 03 03 3_11555_20130325_7845_3 2262 5 Detail Entry Field 1=098 Detail Entry Field 2=00000500 Detail Entry Field 3=500 ~   |

**Example 10:** Two check payments; single scan document (07); 3 detail entry fields for 1 invoice. Addenda / Document Indicator is Y in TD Record.

|                          |  |
|--------------------------|--|
| TS - Transaction Summary | TS 000000190000 000001000029 130325 CHK C LBA 3_47532_20130325_2211_2 Company Lockbox Name 021300077 000000000000000033321 ~ |
| PD - Payer Detail        | PD 021000018 3124546464646 9001 ~  |
| TD - Transaction Detail  | TD Y N  1 47532 Albany USD ~   |
| TS - Transaction Summary | TS 000000200000 000001000030 130325 CHK C LBA 3_47532_20130325_2211_2 Company Lockbox Name 021300077 000000000000000033321 ~ |
| PD - Payer Detail        | PD 021000018 3124546464646 10016 ~   |
| TD - Transaction Detail  | TD Y N  2 47532 Albany USD ~   |
| DR - Detail Record       | DR 01 07 3_47532_20130325_2211_2 3365 3 Invoice Number=8088 Invoice Amount=5000 Customer Number=8931 ~                       |

**Example 11:** Two check payments; two scan documents (07); each with information for 2 invoices with 3 detail entry fields each invoice. Addenda / Document Indicator is Y in TD Record.

|                          |   |
|--------------------------|---|
| TS - Transaction Summary | TS 000000210000 000001000031 130325 CHK C LBA 0_99995_20130325_2211_2 Company Lockbox Name 307070267 00000887766554433221 ~ |
| PD - Payer Detail        | PD 053104568 10030031003 10020 ~  |
| TD - Transaction Detail  | TD Y N  8 99995 Denver USD ~  |
| TS - Transaction Summary | TS 000000220000 000001000031 130325 CHK C LBA 0_99995_20130325_2211_2 Company Lockbox Name 307070267 00000887766554433221 ~ |
| PD - Payer Detail        | PD 053104568 10030031000 20050 ~  |
| TD - Transaction Detail  | TD Y N  11 99995 Denver USD ~   |
| DR - Detail Record       | DR 01 07 0_99995_20130325_2211_2 3365 9 Invoice Number=8000 Invoice Amount=5000 Customer Number=6100 ~                      |
| DR - Detail Record       | DR 02 07 0_99995_20130325_2211_2 3365 9 Detail Entry Field 1=222 Detail Entry Field 2=00000600 Detail Entry Field 3=500 ~   |
| DR - Detail Record       | DR 03 07 0_99995_20130325_2211_2 3365 10 Detail Entry Field 1=222 Detail Entry Field 2=00000600 Detail Entry Field 3=500 ~  |
| DR - Detail Record       | DR 04 07 0_99995_20130325_2211_2 3365 10 Detail Entry Field 1=222 Detail Entry Field 2=00000600 Detail Entry Field 3=500 ~  |

**Example 12:** Two check payments; multiple (three in total) scan documents (07); each with information for 1 invoice with 3 detail entry fields. Addenda / Document Indicator is Y in TD Record.

|                                |  |
|--------------------------------|--|
| TS -<br>Transaction<br>Summary | TS 000000230000 000001000032 130325 CHK C LBA 7_34343_20130325_39876_5 Company Lockbox Name 021300077 00000000005435435435 ~ |
| PD - Payer<br>Detail           | PD 307088754 9876543210 12002 ~  |
| TD -<br>Transaction<br>Detail  | TD Y N 1 34343 Chicago USD ~   |
| TS -<br>Transaction<br>Summary | TS 000000240000 000001000033 130325 CHK C LBA 7_34343_20130325_39876_5 Company Lockbox Name 021300077 00000000005435435435 ~ |
| PD - Payer<br>Detail           | PD 307088754 9876543210 12003 ~  |
| TD -<br>Transaction<br>Detail  | TD Y N 2 34343 Chicago USD ~   |
| DR - Detail<br>Record          | DR 01 07 7_34343_20130325_39876_5 5598 3 Detail Entry Field 1=098 Detail Entry Field 2=00000500 Detail Entry Field 3=500 ~   |
| DR - Detail<br>Record          | DR 02 07 7_34343_20130325_39876_5 5599 4 Detail Entry Field 1=222 Detail Entry Field 2=00000600 Detail Entry Field 3=500 ~   |
| DR - Detail<br>Record          | DR 03 07 7_34343_20130325_39876_5 3365 5 Detail Entry Field 1=222 Detail Entry Field 2=00000600 Detail Entry Field 3=500 ~   |