KeyBank

Lockbox
Transmission Toolkit

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This publication is designed to provide accurate information about the subject matter covered. Please be aware that changes to the information may occur after the publication date.

Lockbox Data Transmission

KeyBank provides extensive remittance and deposit information for items collected at lockbox locations. Your transmission may contain detail and summary information.
Detail information includes, but is not limited to:

- Keyed data
    - Payor name, check date, customer number, invoice number, invoice date, gross amount, discount amount, invoice net amount, and
    - Check information (e.g. check amount, check number).

Summary/batch information includes, but is not limited to:

- Lockbox number
- Batch number
- Check count
- Invoice count
- Total dollar amount of checks in the batch
- Total amounts for invoices in the batch, and

The following are definitions of the BAI standard lockbox record structures and file structures. There are eight different record types used in the BAI format. Some organizations use as few as 3 record types while others require the use of all 8 different types. Companies may use modified record formats; therefore the record field definitions are typical, not definitive.

Record Definitions:

- <u>Type 1</u> - File Header Record

- <u>Type 2</u> - Service Header Record

- <u>Type 4</u> - Overflow Record: Provides a means of handling variable quantities of detailed information. When the remitter furnishes more remittance information than can be recorded in the type 6 Detail record, the type 4 Overflow record is used for this data.

- <u>Type 5</u> - Lock Box Detail Header: Used to reduce the size of detail records by carrying the required information that is common in all the detail records that it precedes.

- <u>Type 6</u> - Detail Record: Contains data belonging to 1 remittance (MICR account, check amount, check number). In addition, some companies that use a Type 4 record often utilize the blank portion of the Type 6 record for invoice information as continued in their Type 4 records.

- <u>Type 7</u> - Batch Total Record

- <u>Type 8</u> - Service Total Record

- <u>Type 9</u> - File Trailer Record

Record Structures

Immediate Address Header

Field #	Picture	Description	Contents
1	X	Record Type	Character "1"
2	9 (2)	Priority	Zeros
3	X (10)	Destination	See Notes Below
4	9 (10)	Source	Bank Transit Routing Number
5	9 (6)	Date	Transmission Date (YYMMDD)
6	9 (4)	Time	Transmission Time (HHMM)
7	X (47)	Filler	Spaces

Please Note: **Destination** is usually your company's name or your lockbox P.O. Box number. Most companies do not use the **time** field and fill in spaces after the **date** field.

Service Record

Field #	Picture	Description	Contents
1	X	Record Type	Character "2"
2	X (10)	Destination	Same as used for Type 1 record
3	9 (10)	Source	Same as used for Type 1 record
4	9 (3)	Reference Code	Zero filled, usually not used
5	9 (3)	Service Type	Company defined
6	9 (3)	Record Size	Generally "080"
7	9 (4)	Char Block	Generally "0080"
8	9 (1)	Format	Company defined
9	X (38)	Filler	Spaces

Please Note: **Destination** is usually your company's name or your lockbox P.O. Box number.

Overflow Record

Field #	Picture	Description	Contents
1	X	Record Type	Character "4"
2	9 (3)	Batch Number	Same Batch Number as "6" record which overflowed
3	9 (3)	Item Number	Same Item Number as "6" record which overflowed
4	9 (1)	Type Overflow	Character "6"
5	9 (2)	Sequence Number	Sequence number of this record within all overflow records for a given check record
6	9 (1)	Last Code	"0" or "9". This field is a "0" unless this record is the only or last overflow record for a specific "6" record
7	X(69)	Overflow Area	Company Defined. May be dollar amounts, invoice numbers, etc.

Lockbox Detail Header

Field #	Picture	Description	Contents
1	X	Record Type	Character "5"
2	9 (3)	Batch Number	Zeroes
3	9 (3)	Item Number	Zeroes
4	X (7)	Lock Box Number	Company Defined
5	9 (6)	Date	Transmission Date (YYMMDD)
6	X (10)	Destination	Same as used for Type 1 record
7	X (10)	Source	Bank Transit Routing Number
8	X (40)	Filler	Spaces

Lockbox Detail Record

Field #	Picture	Description	Contents
1	X	Record Type	Character "6"
2	9 (3)	Batch Number	Unique Batch Number
3	9 (3)	Item Number	Sequential number which identifies a given remittance within a batch
4	9 (8) V99 or S9 (8) V99	Check Number	Right justified, left zero filled
5	9 (8) or 9 (9)	Customer Routing	MICR Transit Routing Number
6	X (15) or 9 (15)	Customer DDA	MICR DDA Number. Right justified, left zero filled.
7	X (10)	Check Number	Varies in size from 9 to 10 characters, sometimes numeric left-zero filled or alphanumeric right-space filled
8	Remainder	Filler	Spaces. Some companies that use a Type 4 record often utilize the blank portion of this record for invoice information as continued in their Type 4 records.

Record Structures

Immediate Address Header

Field #	Picture	Description	Contents
1	X	Record Type	Character "1"
2	9 (2)	Priority	Zeros
3	X (10)	Destination	See Notes Below
4	9 (10)	Source	Bank Transit Routing Number
5	9 (6)	Date	Transmission Date (YYMMDD)
6	9 (4)	Time	Transmission Time (HHMM)
7	X (47)	Filler	Spaces

Please Note: Destination is usually your company's name or your lockbox P.O. Box number. Most companies do not use the **time** field and fill in spaces after the **date** field.

Service Record

Field #	Picture	Description	Contents
1	X	Record Type	Character "2"
2	X (10)	Destination	Same as used for Type 1 record
3	9 (10)	Source	Same as used for Type 1 record
4	9 (3)	Reference Code	Zero filled, usually not used
5	9 (3)	Service Type	Company defined
6	9 (3)	Record Size	Generally "080"
7	9 (4)	Char Block	Generally "0080"
8	9 (1)	Format	Company defined
9	X (38)	Filler	Spaces

Please Note: Destination is usually your company's name or your lockbox P.O. Box number.

Batch Total Record

Field #	Picture	Description	Contents
1	X	Record Type	Character "7"
2	9 (3)	Batch Number	Should always be the same as that used in the "6" and "4" records to which it relates
3	9 (3)	Item Number	Sequence number obtained by adding 1 to the last item number used in the immediately preceding type "6" record
4	X (7)	Lock Box Number	Same as used for Type 5 record
5	9 (6)	Date	Transmission Date (YYMMDD)
6	9 (3)	No. Of Checks	Number of checks in batch
7	9 (8) V99 or S9 (8) V99	Batch Amount	Right justified, left zero filled, dollar total of batch
8	X (47)	Filler	Spaces

Service Total Record

Field #	Picture	Description	Contents
1	X	Record Type	Character "8"
2	9 (3)	Batch Number	Should always be the same as that used in the "7" record to which it relates
3	9 (3)	Item Number	Sequence number obtained by adding 1 to the item number used in the immediately preceding type "7" record
4	X (7)	LockBox Number	Same as used for Type 5 record
5	9 (6)	Date	Transmission Date (YYMMDD)
6	9 (4)	No. Of Checks	Number of checks used in the transmission
7	9 (8) V99 or S9 (8) V99	Batch Amount	Right justified, left zero filled, dollar total of the transmission
8	X (46)	Filler	Spaces or company defined

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Destination Trailer Record

Field #	Picture	Description	Contents
1	X	Record Type	Character "9"
2	9 (6)	No. of Records	Total number of type records transmission
3	X (73)	Filler	Spaces

Overview of Key's Standardized File Layouts

Standard File Layout 1: Text File- Comma Delimited

Batch Header Record
01 BH-BATCH-HEADER.

```
 05  BH-LOCKBOX-NBR                        PIC X(07)
    05  FILLER                             PIC X(01)
    05 BH-BAT-NBR                          PIC 9(06)
    05 FILLER                              PIC X(01)
    05 BH-BAT-DATE-MMDDYY                  PIC X(06)
    05 FILLER                              PIC X(01)
    05 BH-BAT-TRANS-CNT                    PIC 9(05)
    05 FILLER                              PIC X(01)
    05 BH-BAT-AMT.
       10 BH-BAT-AMT-D                     PIC  9(15)
       10 BH-BAT-AMT-DOT                   PIC  X(01)
       10 BH-BAT-AMT-CENT                  PIC  9(02)
 05 FILLER                                 PIC X(34)
```

Detail Record

01 DR-DETAIL-REMITTANCE.
```
    05 DR-TRANS-NBR                        PIC 9(03)
    05 FILLER                              PIC X(01)
    05 DR-SEQ-NBR                          PIC 9(03)
    05 FILLER                              PIC X(01)
    05 DR-INVOICE-NBR                      PIC X(10)
    05 FILLER                              PIC X(01)
     05 DR-INVOICE-AMT                     PIC 9(15).9(02)
    05 FILLER                              PIC X(01)
    05 DR-CHECK-NBR                        PIC X(18)
    05 FILLER                              PIC X(01)
    05 DR-CHECK-AMT                        PIC 9(15).9(02)
    05 FILLER                              PIC X(05)
```

Standard File Layout 2: Text File-with Multiple Boxes

- This layout is **recommended** when you would like to go with MULTI box and the output file is in a text file format.

FILE HEADER

```
01 FH-FILE-HEADER.
   05 FH-REC-TYPE                                    PIC 9(01)
   05 FILLER                                         PIC 9(02)
   05 FH-DESTINATION                                 PIC X(11)
   05 FILLER                                         PIC 9(09)
   05 FH-DEPOSIT-DATE                                PIC 9(06)
   05 FILLER                                         PIC X(51)
```

BATCH HEADER

```
01 BH-BATCH-HEADER.
   05 BH-REC-TYPE                                    PIC 9(01)
   05 BH-SYS-BATCH-NO                                PIC 9(03)
   05 FILLER                                         PIC 9(03)
   05 BH-LOCKBOX                                     PIC X(07)
   05 BH-DEPOSIT-DATE                                PIC 9(06)
   05 BH-DESTINATION                                 PIC X(10)
   05 FILLER                                         PIC X(50)
```

DETAIL RECORD

```
01 DR-DETAIL-REMITTANCE.
   05 DR-REC-TYPE                                    PIC 9(01)
   05 DR-SYS-BATCH-NO                                PIC 9(03)
   05 FILLER                                         PIC 9(03)
   05 DR-PAYMENT-AMOUNT                              PIC 9(08)V99
   05 DR-PAYMENT-TYPE                                PIC X(08)
   05 DR-ACCOUNT-NUMBER                              PIC X(10)
   05 FILLER                                         PIC X(10)
   05 DR-PAYER-NAME                                  PIC X(25)
   05 DR-CHECK-NUMBER                                PIC X(10)
```

BATCH TRAILER

```
01 BT-BATCH-TRAILER.
   05 BT-REC-TYPE                                    PIC 9(01)
   05 BT-SYS-BATCH-NUMBER                            PIC 9(03)
   05 FILLER                                         PIC 9(03)
   05 BT-LOCKBOX                                     PIC X(07)
   05 BT-DEPOSIT-DATE                                PIC 9(06)
   05 BT-BATCH-ITEM-COUNT                            PIC 9(03)
   05 BT-BATCH-TOTAL                                 PIC 9(08)V99
   05 FILLER                                         PIC X(47)
```

LOCKBOX DEPOSIT TOTALS

```
01 LT-LOCKBOX-TOTAL.
   05 LT-REC-TYPE                                   PIC 9(01)
   05 FILLER                                        PIC 9(03)
   05 LT-LOCKBOX                                    PIC X(07)
   05 LT-CHK-DEPOSIT-DATE                           PIC 9(06)
   05 LT-CHK-ITEM-COUNT                             PIC 9(04)
   05 LT-CHK-TOTAL                                  PIC 9(08)V99
   05 FILLER                                        PIC X(49)
```

FILE TRAILER RECORD

```
01 FT-FILE-TRAILER.
   05 FT-REC-TYPE                                   PIC 9(01)
   05 FT-FILE-ITEM-CNT                              PIC 9(04)
   05 FILLER                                        PIC X(75)
```

Standard File Layout 3: Text File-with Single Box

- This layout is **recommended** when you would like to use Single box and the output file is in a text file format.

BATCH HEADER

```
01 BH-BATCH-HEADER.
   05 BH-REC-TYPE             PIC 9(01)
   05 BH-SYS-BATCH-NO         PIC 9(03)
   05 FILLER                  PIC 9(03)
   05 BH-LOCKBOX              PIC X(07)
   05 BH-DEPOSIT-DATE         PIC 9(06)
   05 BH-DESTINATION          PIC X(10)
   05 FILLER                  PIC X(50)
```

DETAIL RECORD

```
01 DR-DETAIL-REMITTANCE.
   05 DR-REC-TYPE             PIC 9(01)
   05 DR-SYS-BATCH-NO         PIC 9(03)
   05 FILLER                  PIC 9(03)
   05 DR-PAYMENT-AMOUNT       PIC 9(08)V99
   05 DR-PAYMENT-TYPE         PIC X(08)
   05 DR-ACCOUNT-NUMBER       PIC X(10)
   05 FILLER                  PIC X(10)
   05 DR-PAYER-NAME           PIC X(25)
   05 DR-CHECK-NUMBER         PIC X(10)
```

BATCH TRAILER

```
01 BT-BATCH-TRAILER.
    05 BT-REC-TYPE              PIC 9(01)
    05 BT-SYS-BATCH-NUMBER      PIC 9(03)
    05 FILLER                   PIC 9(03)
    05 BT-LOCKBOX               PIC X(07)
    05 BT-DEPOSIT-DATE          PIC 9(06)
    05 BT-BATCH-ITEM-COUNT      PIC 9(03)
    05 BT-BATCH-TOTAL           PIC 9(08)V99
    05 FILLER                   PIC X(47)
```

File Layout 4: Text File- BAI Format

FILE HEADER

```
01 FH-FILE-HEADER.
    05 FH-RECORD-TYP            PIC X(01)
    05 FH-PRIORITY              PIC 9(02)
    05 FH-DESTINATION           PIC X(10)
    05 FH-SOURCE                PIC 9(10)
    05 FH-DATE                  PIC 9(06)
    05 FH-TIME                  PIC 9(04)
    05 FILLER                   PIC X(47)
```

LOCKBOX HEADER

```
01 LH-LOCKBOX-HEADER.
    05 LH-RECORD-TYP            PIC X(01)
    05 LH-DESTINATION           PIC X(10)
    05 LH-SOURCE                PIC 9(10)
    05 LH-REFERENCE-CD          PIC 9(03)
    05 LH-SERVICE-TYP           PIC 9(03)
    05 LH-RECORD-SIZE           PIC 9(03)
    05 LH-CHAR-BLOCK            PIC 9(04)
    05 LH-FORMAT                PIC 9(01)
    05 FILLER                   PIC X(38)
```

BATCH HEADER

```
01 BH-BATCH-HEADER.
    05 BH-RECORD-TYP            PIC X(01)
    05 BH-BAT-NUMBER            PIC 9(03)
    05 BH-ITEM-NUMBER           PIC 9(03)
    05 BH-LOCKBOX-NO            PIC X(07)
    05 BH-BAT-DATE              PIC X(06)
```

05 BH-DESTINATION	PIC X(10)
05 BH-SOURCE	PIC X(10)
05 FILLER	PIC X(40)

DETAIL RECORD

01 DR-DETAIL-REMITTANCE.

05 DR-RECORD-TYP	PIC X(01)
05 DR-BAT-NUMBER	PIC 9(03)
05 DR-ITEM-NUMBER	PIC 9(03)
05 DR-CHECK-AMT	PIC 9(08)V99
05 DR-CUST-ROUTE-NO	PIC 9(09)
05 DR-CUST-DDA-NO	PIC X(15)
05 DR-CHECK-NO	PIC X(10)
05 FILLER	PIC X(29)

OVERFLOW RECORD

01 DO-DETAIL-OVERFLOW.

05 DO-RECORD-TYP	PIC X(01)
05 DO-CHECK-SEQ	PIC 9(03)
05 DO-INV-SEQ	PIC 9(03)
05 DO-TYP-OVRFLOW	PIC 9(01)
05 DO-SEQ-NO	PIC 9(02)
05 DO-LAST-CD	PIC 9(01)
05 DO-OVRFLOW-AREA	PIC X(69)

BATCH TRAILER RECORD

01 BT-BATCH-TRAILER.

05 BT-RECORD-TYP	PIC X(01)
05 BT-BAT-NUMBER	PIC 9(03)
05 BT-ITEM-NUMBER	PIC 9(03)
05 BT-LOCKBOX-NO	PIC X(07)
05 BT-DATE	PIC 9(06)
05 BT-NO-OF-CHECKS	PIC 9(03)
05 BT-BAT-AMT	PIC 9(08)V99
05 FILLER	PIC X(47)

LOCKBOX TRAILER RECORD

01 LT-LOCKBOX-TRAILER.

05 LT-RECORD-TYP	PIC X(01)
05 LT-BAT-NUMBER	PIC 9(03)
05 LT-ITEM-NUMBER	PIC 9(03)
05 LT-LOCKBOX-NO	PIC X(07)
05 LT-DATE	PIC 9(06)
05 LT-NO-OF-CHECKS	PIC 9(04)

	PIC
05 LT-BAT-AMT	9(08)V99
05 FILLER	PIC X(46)

File Trailer Record

01 FT-FILE-TRAILER.
   05 FT-RECORD-TYP   PIC X(01)
   05 FT-NO-OF-RECORDS   PIC 9(06)
   05 FILLER   PIC X(73)

Lockbox Image Transmission

KeyBank's Lockbox Imaging product allows you to retrieve, view, and store images of your Lockbox remittance documents. Checks, Optical Character Recognition (OCR) documents, invoices and other paper documents up to 8 1/2" x 14," can all be imaged. Access to remittance items through KeyNavigator^{SM} is available the same day items are deposited.

Lockbox Image Index File Format – (Text or XML) Outbound From KeyBank

Data Field Description	Length	Chk / Inv Rec
BOX Box number being reported	(08)	Both
DEPOSIT DATE Deposit date of the transactions	(06)	YYMMDDBoth
BATCH Batch number of the transactions	(07)	Both
TRANSACTION NUMBER Transaction number within the batch	(3)	Both
INVOICE CHECK FLAG Invoice / check flag to determine what it is (I or C)	(01)	Both
ROUTING TRANSIT NUMBER Routing and transit number from the check	(08)	Check Only
CHECK DDA NUMBER DDA Number from the check	(14)	Check Only
ITEM CHECK SEQUENCE NUMBER Serial number from the check	(10)	Check Only
BATCH AMOUNT Total dollars for this batch	(10)	Both
CHECK AMOUNT Amount of this check	(09)	Check Only
CHECK DATE Or any date captured from the check	(06)	Check Only Optional
INVOICE NUMBER Or any field up to 10 char captured from invoice	(10)	Invoice Only Optional

Data Field Description	Length	Chk / Inv Rec
NET AMOUNT Or any amount field captured from invoice	(10)	Invoice Only Optional
CUSTOMER NUMBER Or any field up to 12 char captured from invoice	(12)	Both Optional
INVOICE DATE Or any date captured from the invoice	(06)	Invoice Only Optional
PAYOR NAME Or any field up to 22 char captured from the check	(22)	Both Optional
PAYOR CITY Or any field up to 7 char captured from the check	(07)	Check Only Optional
PAYOR STATE Or any field up to 2 char captured from the check	(2)	Check Only Optional

File Size and Format Information

The completed image transmission files contain the index file and single tiff (item level images) or multi-tiff (transaction level images). The index file contains information used to match the tiff images from the zip file. The image files can be named in any format that can include lockbox #, batch # and deposit date. The Images and the Index files can be zipped in a single entity. SFTP with TLS is the mechanism followed.

Lockbox Image Extraction via Index File

The index file is used to reference the individual tiff images from the zip file. The index file contains various fields that can be used to search for a specific image including lockbox number, deposit date, batch number, several sequencing fields, and optional key data. The index file is described in this document. KeyBank provides lockbox images in Tiff Group IV format.

Calculation Analysis
You can assume 15,000 bytes per check image. Full-page images are generally larger than this size and checks are generally smaller than this size