



BAI2

Transmission Toolkit

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BAI

Overview

BAI is a file format for performing electronic cash management balance reporting. The format was developed by the Bank Administration Institute (BAI) in the early 1970's. KeyBank continues to support the BAI2 file format. The BAI2 file format is now referred to in many circles as the "Balance and Transaction Reporting Standard" (BTRS).

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

Detailed technical information on the BAI2 file format can be obtained from your Treasury Services Payment Advisor or Client Manager. They can provide you with a copy of the "Cash Management Balance Reporting Specifications Version 2" Technical Reference Manual. This document is used by all providers of BAI files and contains detailed information on how BAI files are formatted, record by record.

BAI2 File Layout

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

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

BAI File Layout of records:

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

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

Intraday CDA

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

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

Intraday ACH

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

Intraday Wires

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

Intraday Lockbox

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

Previous Day Activity

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

KeyTRAC

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

BAI Balance & Transaction Codes Used by KeyBank
BALANCE CODES:
Previous Day BAI:

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

Consolidated BAI (KeyTRAC):

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

Intraday BAI (Wires):

190	Total Incoming Money Transfers
490	Total Outgoing Money Transfers

Intraday BAI (ACH):

140	Total ACH Credits
450	Total ACH Debits

Intraday BAI (CDA):

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

Intraday BAI (Lockbox):

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

TRANSACTION CODES:

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

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

File Examples

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

CDA

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

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

Intraday CDA Summary Format

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

Intraday CDA Detail Format

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

88,580,0000016856662,0000033,/

16,961,0000016856662,,,,HOP 100 33 ITEMS/ (For HOP accounts only)

16,475,0000000001805,Z,1,,CHECK 0000000001/
16,475,00000000005160,Z,1,,CHECK 0000000002/
16,475,00000000020000,Z,1,,CHECK 0000000003/
16,475,00000000042000,Z,1,,CHECK 0000000004/
16,475,00000000049500,Z,1,,CHECK 0000000005/
16,475,00000000056470,Z,1,,CHECK 0000000006/
16,475,00000000059850,Z,1,,CHECK 0000000007/
16,475,00000000060660,Z,1,,CHECK 0000000008/
16,475,00000000062000,Z,1,,CHECK 0000000009/
16,475,00000000076460,Z,1,,CHECK 0000000010/
16,475,00000000078660,Z,1,,CHECK 0000000011/
16,475,00000000085367,Z,1,,CHECK 0000000012/
16,475,00000000094900,Z,1,,CHECK 0000000013/
16,475,00000000096800,Z,1,,CHECK 0000000014/
16,475,00000000113200,Z,1,,CHECK 0000000015/
16,475,00000000114900,Z,1,,CHECK 0000000016/
16,475,00000000121410,Z,1,,CHECK 0000000017/
16,475,00000000148299,Z,1,,CHECK 0000000018/
16,475,00000000157690,Z,1,,CHECK 0000000019/
16,475,00000000218000,Z,1,,CHECK 0000000020/
16,475,00000000241613,Z,1,,CHECK 0000000021/
16,475,00000000340020,Z,1,,CHECK 0000000022/
16,475,00000000384540,Z,1,,CHECK 0000000023/
16,475,00000000503040,Z,1,,CHECK 0000000024/
16,475,00000000535552,Z,1,,CHECK 0000000025/
16,475,00000000694300,Z,1,,CHECK 0000000026/
16,475,00000000770125,Z,1,,CHECK 0000000027/
16,475,00000000949048,Z,1,,CHECK 0000000028/
16,475,00000001044000,Z,1,,CHECK 0000000029/
16,475,00000001060800,Z,1,,CHECK 0000000030/
16,475,00000001393800,Z,1,,CHECK 0000000031/
16,475,00000001486336,Z,1,,CHECK 0000000032/
16,475,00000005790357,Z,1,,CHECK 0000000033/
49,000000084283310,00039/
98,84283310,1,41/
99,84283310,1,43/

Intraday ACH

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

16,455,000000563441,Z,1,,SUPP
16,455,000000563441,Z,1,,SUPP
16,455,000000567655,Z,1,, CHILD SUPP

16,455,00000805331,Z,1,, DIR DEP
16,455,000002043209,Z,1,, DIR DEP
16,455,000002709212,Z,1,, DIR DEP
16,455,000003263650,Z,1,, DEP
16,455,000004257684,Z,1,, DEP
16,455,000004419640,Z,1,, DIR DEP
16,455,000004977452,Z,1,, DEP
16,455,000006119589,Z,1,, DIR DEP
16,455,000006953577,Z,1,, DIR DEP
16,455,000007959888,Z,1,, DIR DEP
16,455,000009153298,Z,1,, DEP
16,455,000009697816,Z,1,, DIR DEP
16,455,000009756378,Z,1,, DIR DEP
16,455,000010086132,Z,1,, DIR DEP
16,455,000010854471,Z,1,, DIR DEP
16,455,000011293575,Z,1,, DIR DEP
16,455,000011293575,Z,1,, DIR DEP
16,455,000011698562,Z,1,, DEP
16,455,000011828444,Z,1,, DEP
16,455,000014540872,Z,1,, DEP
16,455,000014571308,Z,1,, DIR DEP
16,455,000015295054,Z,1,, DIR DEP
16,455,000016440871,Z,1,, DIR DEP
16,455,000021091576,Z,1,, DIR DEP
16,455,000021562564,Z,1,, DIR DEP
16,455,000023909865,Z,1,, DIR DEP
16,455,000027142522,Z,1,, DEP
16,455,000029868605,Z,1,, DIR DEP
16,455,000030526493,Z,1,, DIR DEP
16,455,000034686892,Z,1,, DIR DEP
16,455,000037098951,Z,1,, DEP
49,+000000842348832,00081/
98,+000000842348832,00001,000083/
99,+000000842348832,00001,000085/

Intraday Lockbox BAI

```

01,041001039,041001039,070727,0725,01,80,1,2/
02,041001039,041001039,1,070727,0725,USD,3/
03, 00000000000001,USD,109,+0000008239046/
88,111,000000080206,Z/
88,112,000008158840,Z/
88,113,000000000000,Z/
16,115,000008239046,S,000000080206,000008158840,000000000000
88,LOCKBOX 000001 FILE # 1/
49,+000000024717138/
03, 00000000000002,USD,109,+0000023968784/
88,111,0000000009000,Z/
88,112,000023365254,Z/
88,113,000000594530,Z/
16,115,000023968784,S,000000009000,000023365254,000000594530
88,LOCKBOX 000002 FILE # 1/
49,+000000071906352/
98,+000000096623490,00002,000016/
88,113,000000000000,Z/
16,115,000008239046,S,000000080206,000008158840,000000000000
88,LOCKBOX 000003 FILE # 1/
49,+000000024717138/
03, 00000000000003,USD,109,+0000023968784/
88,111,0000000009000,Z/
88,112,000023365254,Z/
88,113,000000594530,Z/
16,115,000023968784,S,000000009000,000023365254,000000594530
88,LOCKBOX 000004 FILE # 1/
49,+000000071906352/
98,+000000096623490,00002,000016/

```

Previous Day Examples

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

Previous Day (Single Day)

```

01,041001039,041001039,070727,0432,01,80,01,2/
02,041001039,041001039,1,070726,0432,USD,2/
03, 00000000000001,USD,040,+000000888149,/,/
88,015,+000000888149,/,/
88,045,+000000888149,/,/
88,072,+000000000000,/,/
88,074,+000000000000,/,/
88,100,000002725721,0000000000001,/
88,400,000002725922,0000000000001,Z/
16,206,000002725721,Z,1,,TRANSFER FROM KEY TRUST #000000001
16,575,000002725922,Z,1,,TRANSFER TO 000000000001
49,+000000013567733,00010/
03, 00000000000002,USD,040,+000000000000,/,/

```

88,072,+000000000000,,/
 88,074,+000000000000,,/
 88,074,+000000000000,,/
 88,100,000000093076,000000000001,Z/
 88,400,000000093076,000000000002,Z/
 16,455,000000000450,Z,1,,COLLECTION0000000001
 16,575,000000092626,Z,1,,TRANSFER TO 000000000001
 16,165,000000093076,Z,1,,PAY GLOBAL DEP00000000000001
 49,+000000000372304,00011/
 03, 00000000000003,USD,040,+000971865483,,/
 88,015,+000972879383,,/
 88,045,+000229949083,,/
 88,072,+000741916400,,/
 88,074,+000001013900,,/
 88,100,001332859733,000000000009,Z/
 88,400,000436959317,000000000003,Z/
 16,275,000000092626,Z,1,,TRANSFER FROM 0000000000000001
 16,229,000000234563,Z,1,,OUR REF: D00001 YOUR:FAAR0000000
 16,575,000000572000,Z,1,,TRANSFER TO 000000000000002
 16,229,000001086924,Z,1,,OUR REF: D00002 YOUR:FAAR0000001
 16,229,000001086924,Z,1,,OUR REF: D00003 YOUR:FAAR0000002
 16,195,000005168322,Z,1,,Transaction Ref. No.:0707260000000
 88,Fed. Ref. No.:072600000007R002000 ORG=A/121000248 W
 88,ELLS FARGO BANK, NA SAN FRANCISCO, CA ORG=Company, Co.
 88, INC PO BOX00000 TUCSON, AZ 857341740 US OBK=/000
 88,0001 Company, Co C/O Joe Smith PO BOX00000
 88,40 TUCSON , AZ 85734 SRF=2007070000000001 ORF=0000
 88,00002 BBK=D/0000000002 CORPORATION ATTN Bo
 88,b Smith 1 SUPERIOR AVENUE CLEVELAND, OH 4
 88,4114 BNF=/0000000001 CORPORATION
 16,301,000042868404,Z,1,000001,DEPOSITOR ID. 000001
 16,229,000055872700,Z,1,,OUR REF: E000001- PAY 000 YOUR:000000002-E
 16,275,000127474153,Z,1,,TRANSFER FROM 000000000000003
 16,575,000186387317,Z,1,,TRANSFER TO 000000000000002
 16,506,000250000000,Z,1,,TRANSFER TO TRUST #000000000000003
 16,195,000400000000,Z,1,,Transaction Ref. No.:0707260000000
 88,Fed. Ref. No.:0726B1AAAAAC0000000000 ORG=A/021000021 J
 88,P MORGAN CHASE BANK NEW YORK NEW YORK ORG=/05000000
 88,P MORGAN CHASE BANK NEW YORK NEW YORK ORG=/05000000
 88,CORPORATION CONCENTRATION 1 SUPERIOR AV
 88,E CLEVELAND OH 44114-2529 SRF=00000000 JO ORF=CAP
 88, OF 07/07/26 BBK=D/000000000000 CORPORATION
 88,ATTN ROB Smith 1 SUPERIOR AVENUE CLEVELAN
 88,D, OH 44114 BNF=/0000000000004 CORPORATION 1
 88, SUPERIOR AVE CLEVELAND
 16,301,000700062041,Z,,/
 49,+000006457262349,00036/
 03, 00000000000002,USD,040,+000000000000,,/
 88,015,+000000000000,,/
 88,045,+000000000000,,/
 88,072,+000000000000,,/
 88,074,+000000000000,,/
 88,100,000000000000,000000000000,Z/
 88,400,000000000000,000000000000,Z/
 49,+0000000000000000,00008/
 03, 00000000000005,USD,040,+000000000000,,/

88,072,+000000000000,,/
88,074,+000000000000,,/
88,100,000127474153,000000000002,Z/
88,400,000127474153,000000000001,Z/
16,195,000028680963,Z,1,,Transaction Ref. No.:070720000000000
88,Fed. Ref. No.:0726AAAAAAA0000000000 ORG=A/021000021 J
88,P MORGAN CHASE BANK NEW YORK NEW YORK ORG=/X000000
88,CORPORATION STOCK OPTION PLAN CLEVELAND
88,OH 000000 OBK=NATIONAL FINANCIAL SERVICES CORP
88, 1I DEVONSHIRE STREET
88,BOSTON, MA 02110 OBI=STOCK OPTION TAXES SRF=000000
88,0000FT ORF=SWF OF 07/07/26 BBK=D/000000000001
88,CORPORATION S
88,UPERIOR AVE CLEVELAND, OH 44114 BNF=/000000000005
88,CORPORATION 1 SUPERIOR AV
88,ENUE CLEVELAND OH 44114
16,195,000098793190,Z,1,,Transaction Ref. No.:070726000000000
88,Fed. Ref. No.:0726AAAAAAA0000000000 ORG=A/021000021 J
88,P MORGAN CHASE BANK NEW YORK NEW YORK ORG=/X0000000
88,CORPORATION STOCK OPTION PLAN CLEVELAND
88,OH 44114-2584 OBK=NATIONAL FINANCIAL SERVICES CORP
88, 1I BANK RECONCILIATION SHIRE STREET
88,BOSTON, MA 020010 OBI=OPTIONS COST SRF=000000
88,0000FT ORF=SWF OF 07/07/26 BBK=D/000000000005
88,CORPORATION STOCK OPTION CNTR 1 S
88,UPERIOR AVE CLEVELAND, OH 44114 BNF=/000000000005
88,CORPORATION OPTION PLAN 1SUPERIOR AV
88,ENUE CLEVELAND OH 44114
16,575,000127474153,Z,1,,TRANSFER TO 0000000000012
49,+000000509896612,00033/
98,+000006981098998,00005,000100/
99,+000006981098998,00001,000102/

Previous Day (Weekly)

01,125200879,125200879,070713,0836,01,80,01,2/
02,125200879,125200879,1,070601,0836,USD,2/
03,00000000001,USD,010,+000049220774,,/ 1
88,015,+000049220774,,/
88,045,+000049220774,,/
88,072,+000000000000,,/
88,074,+000000000000,,/
88,100,000000000000,000000000000,Z/
88,400,000049204835,000000000011,Z/
16,475,0000000005350,Z,1,2160,CHECK # 1000
16,475,000000035462,Z,1,15850,CHECK # 1001
16,475,000000038787,Z,1,15847,CHECK # 1002
16,475,000000039970,Z,1,15790,CHECK # 1003
16,475,000000058343,Z,1,2156,CHECK # 1004
16,475,000000073649,Z,1,15848,CHECK # 1005
16,475,000000079384,Z,1,15867,CHECK # 1006
16,475,000000104311,Z,1,15799,CHECK # 1007
16,475,000000136110,Z,1,15874,CHECK # 1008
16,475,000000271585,Z,1,15852,CHECK # 1009
16,455,000048361884,Z,1,,DIRECT WITHDRAWAL
49,+000000246071992,00019/

98,+000000246071992,00001,000021/
 02,125200879,125200879,1,070604,0836,USD,2/
 03,00000000001,USD,010,+000030188572,,/
 88,015,+000030188572,,/
 88,045,+000030188572,,/
 88,072,+000000000000,,/
 88,074,+000000000000,,/
 88,100,000000000000,000000000000,Z/
 88,400,000019032202,0000000000007,Z/
 16,475,000000021138,Z,1,2161,CHECK # 1010
 16,475,000000035354,Z,1,2162,CHECK # 1011
 16,475,000000053740,Z,1,2159,CHECK # 1012
 16,475,000000090012,Z,1,15880,CHECK # 1013
 16,475,000000090042,Z,1,15805,CHECK # 1014
 16,475,000000207609,Z,1,15881,CHECK # 1015
 16,455,000018534307,Z,1,,DIRECT WITHDRAWAL
 49,+000000128630120,00015/
 98,+000000128630120,00001,000017/
 02,125200879,125200879,1,070605,0836,USD,2/
 03,00000000001,USD,010,+000028441190,,/
 88,015,+000028441190,,/
 88,045,+000028441190,,/
 88,072,+000000000000,,/
 88,074,+000000000000,,/
 88,100,000000000000,000000000000,Z/
 88,400,000001747382,000000000021,Z/
 16,475,000000014967,Z,1,15864,CHECK # 1016
 16,475,000000017489,Z,1,15921,CHECK # 1017
 16,475,000000018470,Z,1,15913,CHECK # 1018
 16,475,000000018470,Z,1,15915,CHECK # 1019
 16,475,000000018470,Z,1,15916,CHECK # 1020
 16,475,000000018470,Z,1,15918,CHECK # 1021
 16,475,000000018470,Z,1,15920,CHECK # 1022
 16,475,000000018470,Z,1,15533,CHECK # 1023
 16,475,000000027705,Z,1,15919,CHECK # 1024
 16,475,000000032631,Z,1,15853,CHECK # 1025
 16,475,000000036940,Z,1,15871,CHECK # 1026
 16,475,000000041315,Z,1,15901,CHECK # 1027
 16,475,000000064547,Z,1,15858,CHECK # 1028
 16,475,000000081212,Z,1,15895,CHECK # 1029
 16,475,000000091331,Z,1,15900,CHECK # 1030
 16,475,000000101410,Z,1,15899,CHECK # 1031

Previous Day (Bi-Weekly)

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

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

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

16,475,000000018470,Z,1,15836,CHECK # 1064
 16,475,000000018470,Z,1,15838,CHECK # 1065
 16,475,000000025072,Z,1,15890,CHECK # 1066
 16,475,000000033513,Z,1,15859,CHECK # 1067
 16,475,000000038787,Z,1,15857,CHECK # 1068
 16,475,000000044957,Z,1,15884,CHECK # 1069
 16,475,000000067580,Z,1,15870,CHECK # 1070
 16,475,000000068996,Z,1,15889,CHECK # 1071
 16,475,000000069897,Z,1,15906,CHECK # 1072
 16,475,000000076074,Z,1,15908,CHECK # 1073
 16,475,000000090041,Z,1,15876,CHECK # 1074
 16,475,000000095785,Z,1,15855,CHECK # 1075
 16,455,000000240052,Z,1,,DIRECT WITHDRAWAL
 16,475,000000386190,Z,1,15926,CHECK # 1076
 49,+000000079283558,00024/
 98,+000000079283558,00001,000026/
 02,125200879,125200879,1,070611,0836,USD,2/
 03, 00000000001,USD,010,+000025029665,,/
 88,015,+000025029665,,/
 88,045,+000025029665,,/
 88,072,+000000000000,,/
 88,074,+000000000000,,/
 88,100,000000000000,000000000000,Z/
 88,400,000000525613,000000000012,Z/
 16,475,000000009295,Z,1,15898,CHECK # 1077
 16,475,000000013719,Z,1,15879,CHECK # 1078
 16,475,000000017038,Z,1,15878,CHECK # 1079
 16,475,000000020860,Z,1,15883,CHECK # 1080
 16,475,000000024934,Z,1,15937,CHECK # 1081
 16,475,000000029997,Z,1,15865,CHECK # 1082
 16,475,000000032962,Z,1,15910,CHECK # 1083
 16,475,000000035579,Z,1,15907,CHECK # 1084
 16,475,000000055780,Z,1,15863,CHECK # 1085
 16,475,000000081511,Z,1,15866,CHECK # 1086
 16,475,000000090398,Z,1,15869,CHECK # 1087
 16,475,000000113540,Z,1,15877,CHECK # 1088
 49,+000000076140221,00020/
 98,+000000076140221,00001,000022/
 02,125200879,125200879,1,070612,0836,USD,2/
 03, 00000000001,USD,010,+000024888641,,/
 88,015,+000024888641,,/
 88,045,+000024673641,,/
 88,072,+000000215000,,/
 88,074,+000000000000,,/
 88,100,000000215024,000000000001,Z/
 88,400,000000356048,000000000007,Z/
 16,475,000000003800,Z,1,2178,CHECK # 1089
 16,475,000000016459,Z,1,15938,CHECK # 1090
 16,475,000000016942,Z,1,15924,CHECK # 1091
 16,475,000000030781,Z,1,15784,CHECK # 1092
 16,475,000000051328,Z,1,15860,CHECK # 1093
 16,475,000000074774,Z,1,15772,CHECK # 1094
 16,475,000000161964,Z,1,15862,CHECK # 1095
 16,301,0000000215024,Z,,/
 49,+000000075808067,00016/
 98,+000000075808067,00001,000018/
 02,125200879,125200879,1,070613,0836,USD,2/
 03, 00000000001,USD,010,+000024070373,,/

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

88,000000 and 0000000000 SRF=0000000000R BBK=A/02
88,100018 BANK OF NEW YORK NEW YORK NY BNF=/000000000
88,00 Corporation
16,455,000048748600,Z,1,,DIRECT WITHDRAWAL
49,+000000264299161,00030/
98,+000000264299161,00001,000032/

Monthly Examples

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

KeyTRAC

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