



# 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:

- Type 1 - File Header Record
- Type 2 - Service Header Record
- Type 4 - 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.
- Type 5 - 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.
- Type 6 - 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.
- Type 7 - Batch Total Record
- Type 8 - Service Total Record
- Type 9 - 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



## 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)
	PIC
05 DR-CHECK-AMT	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)
	PIC
05 BT-BAT-AMT	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)

05 LT-BAT-AMT	PIC
05 FILLER	9(08)V99
	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<sup>SM</sup> 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

<b>Data Field Description</b>	<b>Length</b>	<b>Chk / Inv Rec</b>
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