

H. Integrated Receivables

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:

FH	File Header record – marks the beginning of a file and uniquely identifies a file.
TS	Transaction Summary record – provides basic payment information.
PD	Payer Detail record – provides additional information about the party remitting payment.
TD	Transaction Detail record – provides detailed payment information.
DR	Detail record (DR) – provides document and detail entry remittance or invoice information associated with a CHK payment.
ID	Invoice Detail record – provides human translated addenda information accompanying an ACH payment. *Note: Addenda Records for the following ACH Standard Entry Class Codes (SEC's) may have invoice details translated: CTX, CCD, IAT, and PPD.
SA	Supplemental Addenda record – provides un-translated addenda information accompanying an ACH payment.
ER	Extended Remittance record – provides additional remittance information associated with a WIR payment. *Note: The ER Record type is reserved for future Extended Remittance Information (ERI) use*
AS	Account Summary record – marks the end of an account and provides item and amount totals for the file.
FT	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> <u>Mandatory (M)</u> <u>Optional (O)</u> <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	File Creation Date	Date file was created.	-	YYMMDD	130325
FH	File Header	M	File Creation Time	Time file was created.	-	0000 - 2400	1515
TS	Transaction Summary	M	-	-	TS	-	-
TS	Transaction Summary	M	Payment Amount	Amount of the payment transaction.		##### (12 digits - numeric)	(Ex: \$500.00 would display as 000000050000)
TS	Transaction Summary	M	Bank Reference Number	Integrated Receivables System Reference Number.		##### (12 digits - numeric)	(Ex: 1000000 s/b displayed as 000001000000)
TS	Transaction Summary	M	Effective Date	Effective date of the payment.	-	YYMMDD	130325
TS	Transaction Summary	M	Payment Type	Indicates the payment type. Payment type list: ACH = Automated Clearing House CHK = Check WIR = Wire	-	N/A	N/A
TS	Transaction Summary	M	Transaction Type	Indicates the transaction type. Transaction type list: C = Credit	C	N/A	N/A
TS	Transaction Summary	M	Payment Channel	Indicates the payment channel. Payment Channel list: ACH = Automated Clearing House LBA = Lockbox FWT = Wire	-	N/A	N/A
TS	Transaction Summary	M	Payment Transaction Trace / System Reference Number	Unique transaction trace or reference number.		N/A	N/A

<u>Record Type Code</u>	<u>Record Type</u>	<u>Usage</u> <u>Mandatory (M)</u> <u>Optional (O)</u> <u>Not Used (NU)</u>	<u>Field</u>	<u>Field Description</u>	<u>Default Value</u>	<u>Format</u>	<u>Format / Examples</u>
TS	Transaction Summary	M	Receiver / Payee Name	For ACH and WIR, this is your company name as entered by your customer for the payment. For CHK payments processed through Lockbox, this is the Lockbox Name.		N/A	N/A
TS	Transaction Summary	M	Receiver / Payee Routing Number	Indicates the Routing / Transit number for your company's KeyBank account.		N/A	N/A
TS	Transaction Summary	M	Receiver / Payee Deposit Account Number	Your company's KeyBank account number.		##### (20 digits - numeric)	(Ex: Account Number 45859284923784 would display as 00000045859284923784)
PD	Payer Detail	M			PD		
PD	Payer Detail	ACH - M CHK - NU WIR - O	Originator / Payer Name	Originator's Name, as entered by your customer for the payment.		N/A	N/A
PD	Payer Detail	ACH - M CHK - NU WIR - NU	Originator / Payer Company ID	Originator's company ID assigned by the the ODFI.		N/A	N/A
PD	Payer Detail	ACH - O CHK - NU WIR - O	Originator / Payer Number	Originator's Number, as entered by your customer for the payment.		N/A	N/A
PD	Payer Detail	ACH - M CHK - O WIR - O	Originator / Payer Financial Institution Number	Payment Originator / Payer Financial Institution Number. For ACH payments, it is the ODFI Routing Number. For CHK payments, it is the Remitter's Routing Number (from their financial institution), if captured, from the MICR line of the check document. For WIR payments: it is a Number used to identify the sending financial institution if the wire is FED = Federal Reserve 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> <u>Mandatory (M)</u> <u>Optional (O)</u> <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 CHK - O WIR - NU	Originator / Payer Bank Account Number	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 CHK - O WIR - NU	Originator / Payer Check Number	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 CHK - M WIR - N (by default)	ACH Addenda / Lockbox Remit Document or Scan Document with Detail Entry Indicator	<p>Indicates the presence of Addenda Information (ACH) or Remit or Scan Document (CHK).</p> <p>Addenda Indicator list (ACH): Y = indicates Addenda accompanies the ACH payment sent by your customer. N = indicates Addenda does not accompany the payment sent by your customer.</p> <p>Remit or Scan Document Indicator (CHK): Y = indicates Remit Document or Scan Document with detail entry accompanies the check payment sent by your customer. 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> <u>Mandatory (M)</u> <u>Optional (O)</u> <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 CHK - N (by default) WIR - N (by default)	Payment Addenda / Human Readable Remittance Indicator	Indicates Addenda information was entered by your customer and translated into human readable form by KeyBank's EDI system. Payment Addenda / Human Readable Remittance Indicator list: Y = indicates the Addenda Information accompanying your payment is translated by EDI system 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 CHK - NU WIR - NU	Addenda Record Count	Indicates the number of ACH Addenda Records that accompanied the ACH payment.		N/A	N/A
TD	Transaction Detail	ACH - NU CHK - M WIR - NU	Item Sequence Number	Unique item sequence number.		N/A	N/A
TD	Transaction Detail	ACH - NU CHK - M WIR - NU	Lockbox Number	Lockbox Number.		N/A	N/A
TD	Transaction Detail	ACH - NU CHK - M WIR - NU	Lockbox Site	Lockbox Site Name.		N/A	N/A
TD	Transaction Detail	M	Payment Currency Code	Payment Currency funds are posted in at KeyBank. USD = US Dollars	USD	N/A	N/A
TD	Transaction Detail	ACH - NU CHK - NU WIR - O	Payment Exchange Rate	Payment Exchange Rate applied to the payment, if any.		#####.##### (18 digits - numeric)	000001.6211000000
TD	Transaction Detail	ACH - NUCHK - NUWIR - O	Originator to Beneficiary / Receiver Information - Field 1	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> <u>Mandatory (M)</u> <u>Optional (O)</u> <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 CHK - NU WIR - O	Originator to Beneficiary / Receiver Information - Field 2	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 CHK - NU WIR - O	Originator to Beneficiary / Receiver Information - Field 3	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 CHK - NU WIR - O	Originator to Beneficiary / Receiver Information - Field 4	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 CHK - NU WIR - O	Reference to Beneficiary / Receiver Information	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 CHK - NU WIR - M	Fed or Swift Reference Number	Fed or Swift Reference Number.		N/A	N/A
TD	Transaction Detail	ACH - NU CHK - NU WIR - M	Source Code	Identifies the source of the wire. Source List: FED = Federal Reserve SWF = Swift		N/A	N/A

<u>Record Type Code</u>	<u>Record Type</u>	<u>Usage</u> <u>Mandatory (M)</u> <u>Optional (O)</u> <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 CHK - NU WIR - NU	ACH SEC Code	Standard Entry Class Code entered by your customer. Standard Entry Class Code (SEC) List: CCD = Cash Concentration or Disbursement CTX = Corporate Trade Exchange CIE = Customer Initiated Entry IAT = International ACH Transaction PPD = Prearranged Payment and Deposit POS = Point of Sale Others = See NACHA Rules		N/A	N/A
TD	Transaction Detail	ACH - M CHK - NU WIR - NU	ACH Payment Description	Payment Description, if any, entered by your customer. If the payment is reversed by the Originator / ODFI, REVERSAL will appear.		N/A	N/A
TD	Transaction Detail	ACH - O CHK - NU WIR - NU	Descriptive Date	Descriptive date, if any, entered by your customer. Not used for settlement / posting.		YYMMDD	130327
TD	Transaction Detail	ACH - O CHK - NU WIR - NU	Company Discretionary Data	Discretionary Data, if any, entered by your customer.		N/A	N/A
TD	Transaction Detail	ACH - O CHK - NU WIR - NU	Company Discretionary Data (additional)	Additional Discretionary Data, if any, entered by your customer.		N/A	N/A
DR	Detail Record	CHK payment type only			DR		
DR	Detail Record	CHK - O	Detail Record Sequence Number	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> <u>Mandatory (M)</u> <u>Optional (O)</u> <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	Document Type Indicator	Signifies the document type. Document Type List: 03 = Remit Doc (coupon document) 07 = Scanned Doc (non-coupon scanned document. Examples: Invoice, envelope, etc.) 04 = Check Doc (physical check document)			03
DR	Detail Record	CHK - O	Payment Transaction Trace / System Reference Number	Unique transaction trace or reference number used to tie together a single transaction. Used for research purposes. 5 fields separated by underscore list: Lockbox Site Code Lockbox Number Bank Day System Batch Number Transaction Number			5 fields separated by _
DR	Detail Record	CHK - O	Detail Record Identifier	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	Batch Item Sequence Number	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	Detail Entry Field 1 of x	Detail Entry Fields captured based on your Lockbox processing instructions (aka: Requirements). Information displays as Field Name=Field Value			Invoice Number = 123
ID	Invoice Detail	ACH with EDI payment type only			ID		

<u>Record Type Code</u>	<u>Record Type</u>	<u>Usage</u> <u>Mandatory (M)</u> <u>Optional (O)</u> <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 ACH (w / EDI) -O CHK - NU WIR - NU	Invoice Sequence Number	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 ACH (w / EDI) -O CHK - NU WIR - NU	Invoice Date	Date Present on Invoice document as entered by your customer.		YYMMDD	120927
ID	Invoice Detail	ACH (no EDI) - NU ACH (w / EDI) -O CHK - NU WIR - NU	Invoice Number	Invoice Number present on Invoice document.		N/A	N/A
ID	Invoice Detail	ACH (no EDI) - NU ACH (w / EDI) -O CHK - NU WIR - NU	Invoice Net Amount	Applied amount from payment received.		##### (12 digits - numeric)	(EX: \$500.00 would display as 000000050000)
ID	Invoice Detail	ACH (no EDI) - NU ACH (w / EDI) -O CHK - NU WIR - NU	Discount Amount	The amount of discount taken, if any.		##### (12 digits - numeric)	(EX: \$500.00 would display as 000000050000)
ID	Invoice Detail	ACH (no EDI) - NU ACH (w / EDI) -O CHK - NU WIR - NU	Invoice Gross Amount	Gross invoice (dollar) amount (includes charges, less allowances) before terms discount, if any discount is applicable.		##### (12 digits - numeric)	(EX: \$500.00 would display as 000000050000)
ID	Invoice Detail	ACH (no EDI) - NU ACH (w / EDI) -O CHK - NU WIR - NU	PO Number	Purchase Order Number.		N/A	N/A

<u>Record Type Code</u>	<u>Record Type</u>	<u>Usage</u> <u>Mandatory (M)</u> <u>Optional (O)</u> <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 ACH (w / EDI) -O CHK - NU WIR - NU	Adjustment Amount	The amount of the adjustment taken.		##### (12 digits - numeric)	(EX: \$500.00 would display as 00000050000)
ID	Invoice Detail	ACH (no EDI) - NU ACH (w / EDI) -O CHK - NU WIR - NU	Adjustment Reason Code	Code indicating the reason for claiming the adjustment.		N/A	N/A
SA	Supplemental Addenda	ACH payment type only			SA		

<u>Record Type Code</u>	<u>Record Type</u>	<u>Usage</u> <u>Mandatory (M)</u> <u>Optional (O)</u> <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 CHK - NU WIR - NU	Supplemental Addenda Record Sequence Number There may be 1 or many Sequence Number fields. 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. KeyBank will receive a maximum number of 1 addenda record for the following SEC's: CCD = Optional CIE = Optional PPD = Optional POS = Mandatory unless prenote Others = See NACHA Rules KeyBank will receive a minimum of 7 addenda records (travel rule) and a maximum of 12 for the following SEC: IAT = Mandatory KeyBank will receive a maximum of 9,999 addenda records for the following SEC: CTX = Optional		N/A	N/A
SA	Supplemental Addenda	ACH - O CHK - NU WIR - NU	Addenda Record(s) (Raw, untranslated) There may be 1 or more Addenda Records. This is driven by the Standard Entry Class Code (SEC) and NACHA Rules.	Free-form ACH addenda record accompanying the ACH payment, if any.		N/A	N/A
ER*	Extended Remittance	WIR payment type only			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> <u>Mandatory (M)</u> <u>Optional (O)</u> <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 CHK - NU WIR - O	Extended Remittance Information	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	Receiver / Payee Deposit Account Number	Your company's KeyBank account number.		##### (20 digits - numeric)	0000045859284923784
AS	Account Summary	M	Deposit Account Level Transaction Count	Total Number of transactions by Receiver / Payee Deposit Account Number.		Numeric	23
AS	Account Summary	M	Deposit Account Level Dollars	Total dollar amount of transactions by Receiver / Payee Deposit Account Number.		##### (15 digits - numeric)	(EX: \$500.00 would display as 000000000050000)
FT	File Trailer				FT		
FT	File Trailer	M	File Level Total Transaction Count	Total Number of transactions in the file.		Numeric	23
FT	File Trailer	M	File Level Total Dollars	Total dollar amount of transactions in the file.		##### (15 digits - numeric)	(EX: \$500.00 would display as 000000000050000)
FT	File Trailer	M	File Level ACH Transaction Count	Total number of ACH transactions in the file.		Numeric	23
FT	File Trailer	M	File Level ACH Dollars	Total dollar amount of ACH transactions the file.		##### (15 digits - numeric)	(EX: \$500.00 would display as 000000000050000)
FT	File Trailer	M	File Level CHK Transaction Count	Total number of CHK transactions in the file.		Numeric	23

<u>Record Type Code</u>	<u>Record Type</u>	<u>Usage</u> <u>Mandatory (M)</u> <u>Optional (O)</u> <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	File Level CHK Dollars	Total dollar amount of CHK transactions in the file.		##### (15 digits - numeric)	(EX: \$500.00 would display as 000000000050000)
FT	File Trailer	M	File Level WIR Transaction Count	Total number of WIR transactions in the file.		Numeric	23
FT	File Trailer	M	File Level WIR Dollars	Total dollar amount of WIR transactions in the file.		##### (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 ~ TS 000000100000 000001234567 130325 ACH C ACH 12345678910121 Receiver Payee Name 041001039 00000000123456789808 ~ PD Originator Payer Name 1 1234567899 098765432111 987654321 ~ TD Y N 0 USD CCD DEPOSIT 130206 ~ SA 01 198RD5*00* *22* *01*090987652 *01*109876549 *198765*12010101076673 ~ SA 02 6750*A*003330*0065678901*0*L*>\JJ*RS*09yy989612 *1PPP087*137728*1200*00YY&*%0001*X *0030OPOP0987673 ~ SA 03 404789111 DTM*020*1307050000445751.35*C*ACH\TRN*1*0040\ST*820*000002006730001\BPR*I*0030100036 ~ SA 04 0040987807SERR*00*PE*TATON001 \00046200673 05***20\N1DUVICE \REF*VK FLUU&642YING ~ SA 05 Z 1323000 \RY78LKM*IV*305610000000000705E1 00056200673****CT*00NT****00000(639MMY&00 ~</p>	<p>File Header FH </p> <p>ACH payment with Addenda SA without EDI human readable translation ID </p>
<p> TS 000000100000 000001000020 130325 CHK C LBA 1_123456_20130325_472827_11 Company Lockbox Name 041001039 00000000123456789808 ~ PD 041000124 111112233 2001 ~ TD Y N 1 123456 Cleveland USD ~ DR 01 07 1_123456_20130325_472827_11 2222 2 Invoice Number = 0988 Invoice Amount = 5000 Customer Number = 9090 ~ DR 02 07 1_123456_20130325_472827_11 2225 2 Invoice Number = 0987 Invoice Amount = 5000 Customer Number = 9090 ~ DR 03 07 1_123456_20130325_472827_11 2226 2 Invoice Number = 0986 Invoice Amount = 5000 Customer Number = 9090 ~ DR 04 07 1_123456_20130325_472827_11 2235 2 Invoice Number = 0985 Invoice Amount = 5000 Customer Number = 9090 ~</p>	<p>Single Check payment Single scan document Detail entry fields for 4 invoices Addenda / Document Indicator is Y in TD Record.</p>
<p> TS 000000300000 000003456789 130325 WIR C FWT 8765432100000027 Receiver Payee Name 041001039 00000000123456789808 ~ PD Originator Payer Name 5 0000001234567 ~ TD N N USD 000000.00000000000 Originator to Beneficiary_1 Originator to Beneficiary_2 0123KEYBUS30ABCB1234567890 FED ~</p>	<p>Wire payment</p>
<p> TS 000000200000 000001234567 130325 ACH C ACH 12345678910121 Receiver Payee Name 041001039 0000000098765432358 ~ PD Originator Payer Name 2 1234567899 098765432111 987654321 ~ TD N N 0 USD CCD DEPOSIT 130206 ~</p>	<p>ACH payment without Addenda SA without EDI human readable translation ID </p>
<p> TS 000000100000 000001000024 130325 CHK C LBA 2_121212_20130325_877_6 Company Lockbox Name 041001039 0000000098765432358 ~ PD 124301025 11112255 4001 ~ TD Y N 1 121212 Cincinnati USD ~ DR 01 04 2_121212_20130325_877_6 5444 1 Payor Name = Sample Payer Invoice City = Cleveland Invoice State = OH ~</p>	<p>Single Check payment 3 detail entry fields from check Addenda / Document Indicator is Y in TD Record.</p>
<p> TS 000000100000 000001000024 130325 CHK C LBA 0_77777_20130325_111_1 Company Lockbox Name 041001039 0000000098765432358 ~ PD 053000196 11112244 3001 ~ TD Y N 1 77777 Denver USD ~ DR 01 03 0_77777_20130325_111_1 2222 2 Payor Name = Sample Payer Amount Due = 110000 Gross Amount = 110000 ~ DR 02 03 0_77777_20130325_111_1 2240 3 Payor Name = Sample Payer Amount Due = 10000 Gross Amount = 10000 ~</p>	<p>Single check payment Two remit documents 3 detail entry fields Addenda / Document Indicator is Y in TD Record.</p>
<p> TS 000000300000 000003456789 130325 WIR C FWT 8765432100000027 Receiver Payee Name 041001039 0000000098765432358 ~ PD Originator Payer Name 6 0000001234567 ~ TD N N USD 000000.00000000000 Originator to Beneficiary_1 Reference to Beneficiary 0123KEYBUS30ABCB1234567890 SWF ~</p>	<p>Wire payment</p>
<p> AS 00000000123456789808 3 000000000500000 ~ AS 0000000098765432358 4 000000000700000 ~</p>	<p>2 Account Summary records AS </p>
<p> FT 7 000000001200000 2 000000000300000 3 000000000300000 2 000000000600000 ~</p>	<p>File Trailer FT </p>

Sample Flat File With EDI

FH 130326 2259 ~	File Header FH
<p> TS 00000100000 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*>\JJ*RS*09yy989612 *1PPPP087*137728*1200*00YY&*&0001*X *0030OPOP0987673 ~</p> <p> SA 03 404789111\DTM*020*1307050000445751.35*C*ACH\TRN*1*0040\ST*820*000002006730001\BPR*I*0030100036 ~</p> <p> SA 04 0040987807SERR*00*PE*TATON001 \00046200673 05***20\N1DUVICE \REF*VK FLUU&642YING ~</p> <p> SA 05 Z 1323000 \RY78LKM*IV*305610000000000705E1 00056200673****CT*00NT****00000(639MMY&00 ~</p>	ACH payment with Addenda [SA] with EDI human readable translation [ID]
<p> TS 000000200000 000001234560 130325 ACH C ACH 98765454545410 Receiver Payee Name 125200879 00000000098765432358 ~</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 005915652000 000000000000 000000000000 000000000000 ~</p> <p> ID 03 130130 290892 005915652000 000000000000 000000000000 000000000000 ~</p> <p> SA 01 00705ISA*00* *00* *01*0910988 JJ6 ***Hy44LMN *130228*120000184 ~</p> <p> SA 02 7050*U*00200*000000001*0*P*>\GS*RA*09103612 *02130007*130228*1200*000000001*X *003000028400149 ~</p> <p> SA 03 R*I*00100000001003840014951\DT9583*AC70540\ST*820*0121135.36H\TRN*1*000000001\BP00M*020*1303*C ~</p>	ACH payment with Addenda [SA] with EDI human readable translation [ID]
<p> AS 00000000123456789808 1 000000000100000 ~</p> <p> AS 00000000098765432358 1 000000000200000 ~</p>	2 Account Summary records [AS]
FT 2 00000000300000 2 000000000300000 ~	File Trailer FT

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
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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 – Transaction Summary	TS 000000100000 000001000020 130325 CHK C LBA 1_1111_20130325_321_11 Company Lockbox Name 041001039 00000444111444111444 ~
PD - Payer Detail	PD 121000248 1111122 1001 ~
TD - Transaction Detail	TD N N 1 11111 Cleveland USD ~

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 – 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 ~

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 00000321321321321321 ~
PD - Payer Detail	PD 11112255 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 11112255 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 – 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 ~

Detailed Flat File Check Scenarios (continued)

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 ~

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 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 ~

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:

01	File Header record
02	Group Header record
03	Account Identified records
16	Transaction Detail record
88	<p>Continuation Detail record</p> <p><i>Important Note: New 88 Records are generated in some cases:</i></p> <ul style="list-style-type: none"> • Detail record (DR) – provides document and detail entry remittance or invoice information associated with a CHK payment. • Invoice Detail record (ID) – provides translated addenda information accompanying an ACH payment. <p>*Note: 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"> • Supplemental Addenda record (SA) – provides un-translated addenda information accompanying an ACH payment.
49	Account Trailer record
98	Group Trailer record
99	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

ACH Receivables <u>without</u> EDI Human Readable Translation	
01	KeyBank Routing Number,KeyBank Routing Number,File Creation Date,File Creation Time,File Identification Number,Physical Record Length,Block Size,Version Number/
02	KeyBank Routing Number,KeyBank Routing Number,Group Status,As of Date,As of Time,Payment Currency Code,As of Date Modifier/
03	Receiver / Payee Deposit Account Number,Payment Currency Code,Type Code = Total Credits,Payment Amount Sum,Item Count,Funds Type Code/
16 or 88	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
88	Supplemental Addenda Record Type,Supplemental Addenda Record Sequence Number,Addenda Record(s) (Raw, untranslated)
49	Account Control Total,Number of Records/
98	Group Control Total,Number of Accounts,Number of Records/
99	File Control Total,Number of Groups,Number of Records/

ACH Receivables <u>with</u> EDI Human Readable Translation	
01	KeyBank Routing Number,KeyBank Routing Number,File Creation Date,File Creation Time,File Identification Number,Physical Record Length,Block Size,Version Number/
02	KeyBank Routing Number,KeyBank Routing Number,Group Status,As of Date,As of Time,Payment Currency Code,As of Date Modifier/
03	Receiver / Payee Deposit Account Number,Payment Currency Code,Type Code = Total Credits,Payment Amount,Item Count,Funds Type Code/
16 or 88	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
88	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
88	Supplemental Addenda Record Type,Supplemental Addenda Record Sequence Number,Addenda Record(s) (Raw, untranslated)
49	Account Control Total,Number of Records/
98	Group Control Total,Number of Accounts,Number of Records/
99	File Control Total,Number of Groups,Number of Records/

Check Receivables
01 ,KeyBank Routing Number,KeyBank Routing Number,File Creation Date,File Creation Time,File Identification Number,Physical Record Length,Block Size,Version Number/
02 ,KeyBank Routing Number,KeyBank Routing Number,Group Status,As of Date,As of Time,Payment Currency Code,As of Date Modifier/
03 ,Receiver / Payee Deposit Account Number,Payment Currency Code,Type Code = Total Credits,Payment Amount,Item Count,Funds Type Code/
16 or 88 ,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
88 ,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
49 ,Account Control Total,Number of Records/
98 ,Group Control Total,Number of Accounts,Number of Records/
99 ,File Control Total,Number of Groups,Number of Records/

Wire Receivables
01 ,KeyBank Routing Number,KeyBank Routing Number,File Creation Date,File Creation Time,File Identification Number,Physical Record Length,Block Size,Version Number/
02 ,KeyBank Routing Number,KeyBank Routing Number,Group Status,As of Date,As of Time,Payment Currency Code,As of Date Modifier/
03 ,Receiver / Payee Deposit Account Number,Payment Currency Code,Type Code = Total Credits,Payment Amount,Item Count,Funds Type Code/
16 or 88 ,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
88 ,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
49 ,Account Control Total,Number of Records/
98 ,Group Control Total,Number of Accounts,Number of Records/
99 ,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> <u>165</u> <u>(ACH)</u> <u>Order</u>	<u>Usage</u> <u>Mandatory (M)</u> <u>Optional (O)</u> <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					
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> 165 (ACH) Order	<u>Usage</u> Mandatory (M) Optional (O) 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 (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 / 88 - Continuation	1				16
16 - Transaction Detail / 88 - Continuation	2	M	BAI Code	165 - Preauthorized ACH Credit (ACH) 301 - Commercial Deposit (CHK) 195 - Incoming Money Transfer (WIR)	165 (ACH) 301 (CHK) 195 (WIR)
16 - Transaction Detail / 88 - Continuation	3	M	Payment Amount	Amount of the payment transaction.	
16 - Transaction Detail / 88 - Continuation	4	M	Funds Type Code		Z
16 - Transaction Detail / 88 - Continuation	5	M	Bank Reference Number	Integrated Receivables System Reference Number.	
16 - Transaction Detail / 88 - Continuation	6	O	Customer Reference Number	Lockbox Number, if applicable.	

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

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

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

<u>BAI2Record Type</u>	<u>BAI Code</u> 165 (ACH) Order	<u>Usage</u> Mandatory (M) Optional (O) Not Used (NU)	<u>Field Name</u>	<u>Field Definition</u>	<u>Default Value</u>
88 - Continuation	3	O	Supplemental Addenda Record Sequence Number There may be 1 or many Sequence Number fields. 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. KeyBank will receive a maximum number of 1 addenda record for the following SEC's: CCD = Optional CIE = Optional PPD = Optional POS = Mandatory unless prenote Others = See NACHA Rules KeyBank will receive a minimum of 7 addenda records (travel rule) and a maximum of 12 for the following SEC: IAT = Mandatory KeyBank will receive a maximum of 9,999 addenda records for the following SEC: CTX = Optional	
88 - Continuation	4	O	Addenda Record(s) (Raw, untranslated) There may be 1 or more Addenda Records. 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. 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	Account Control Total		##### (15 digits - numeric)
49 - Account Trailer	3	M	Number of Records		
98 - Group Trailer	1				98

<u>BAI2Record Type</u>	<u>BAI Code</u> 165 (ACH) Order	<u>Usage</u> Mandatory (M) Optional (O) Not Used (NU)	<u>Field Name</u>	<u>Field Definition</u>	<u>Default Value</u>
98 - Group Trailer	2	M	Group Control Total		##### (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		##### (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> <u>165</u> <u>(ACH)</u> <u>Order</u>	<u>Usage</u> <u>Mandatory (M)</u> <u>Optional (O)</u> <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					
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> 165 (ACH) Order	<u>Usage</u> Mandatory (M) Optional (O) 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 (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 / 88 - Continuation	1	M			16
16 - Transaction Detail / 88 - Continuation	2	M	BAI Code	165 - Preauthorized ACH Credit (ACH) 301 - Commercial Deposit (CHK) 195 - Incoming Money Transfer (WIR)	165 (ACH) 301 (CHK) 195 (WIR)
16 - Transaction Detail / 88 - Continuation	3	M	Payment Amount	Amount of the payment transaction.	
16 - Transaction Detail / 88 - Continuation	4	M	Funds Type Code		Z
16 - Transaction Detail / 88 - Continuation	5	M	Bank Reference Number	Integrated Receivables System Reference Number.	
16 - Transaction Detail / 88 - Continuation	6	O	Customer Reference Number	Lockbox Number, if applicable.	

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

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

<u>BAI2Record Type</u>	<u>BAI Code</u> 165 (ACH) Order	<u>Usage</u> Mandatory (M) Optional (O) Not Used (NU)	<u>Field Name</u>	<u>Field Definition</u>	<u>Default Value</u>
16 - Transaction Detail / 88 - Continuation	20	M	Addenda Record Count	Indicates the number of ACH Addenda Records that accompanied the ACH payment.	
16 - Transaction Detail / 88 - Continuation	21	M	ACH Payment Description	Payment Description, if any, entered by your customer. If the payment is reversed by Originator / ODFI, REVERSAL will appear.	
16 - Transaction Detail / 88 - Continuation	22	O	Descriptive Date	Descriptive date, if any, entered by your customer. Not used for settlement / posting.	
16 - Transaction Detail / 88 - Continuation	23	O	Company Discretionary Data	Discretionary Data, if any, entered by your customer.	
16 - Transaction Detail / 88 - Continuation	24	O	Company Discretionary Data (additional)	Additional Discretionary Data, if any, entered by your customer.	
16 - Transaction Detail / 88 - Continuation	25	M	Payment Addenda / Human Readable Remittance Indicator	Indicates Addenda information was entered by your customer and translated into human readable form by KeyBank's EDI system. Payment Addenda / Human Readable Remittance Indicator list: Y = indicates the Addenda Information accompanying your payment is translated by EDI system N = indicates the Addenda Information accompanying your payment (if any) is not translated by EDI system	Y or N
88 - Continuation - NEW Continuation Record produced	1	M			88
88 - Continuation	2	O	Invoice Detail Record Type		ID
88 - Continuation	3	O	Invoice Sequence Number	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> 165 (ACH) Order	<u>Usage</u> Mandatory (M) Optional (O) Not Used (NU)	<u>Field Name</u>	<u>Field Definition</u>	<u>Default Value</u>
88 - Continuation	4	O	Invoice Date	Date Present on Invoice document as entered by your customer.	
88 - Continuation	5	O	Invoice Number	Invoice Number present on Invoice document.	
88 - Continuation	6	O	Invoice Net Amount	Applied amount from payment received.	
88 - Continuation	7	O	Discount Amount	The amount of discount taken, if any.	
88 - Continuation	8	O	Invoice Gross Amount	Gross invoice (dollar) amount (includes charges, less allowances) before terms discount, if any discount is applicable.	
88 - Continuation	9	O	PO Number	Purchase Order Number.	
88 - Continuation	10	O	Adjustment Amount	The amount of the adjustment taken.	
88 - Continuation	11	O	Adjustment Reason Code	Code indicating the reason for claiming the adjustment.	
88 - Continuation - NEW Continuation Record produced	1	M			88
88 - Continuation	2	O	Supplemental Addenda Record Type		SA

<u>BAI2Record Type</u>	<u>BAI Code</u> 165 (ACH) Order	<u>Usage</u> Mandatory (M) Optional (O) Not Used (NU)	<u>Field Name</u>	<u>Field Definition</u>	<u>Default Value</u>
88 - Continuation	3	ACH - O CHK - NU WIR - NU	Supplemental Addenda Record Sequence Number There may be 1 or many Sequence Number fields. 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. KeyBank will receive a maximum number of 1 addenda record for the following SEC's: CCD = Optional CIE = Optional PPD = Optional POS = Mandatory unless prenote Others = See NACHA Rules KeyBank will receive a minimum of 7 addenda records (travel rule) and a maximum of 12 for the following SEC: IAT = Mandatory KeyBank will receive a maximum of 9,999 addenda records for the following SEC: CTX = Optional	
88 - Continuation	4	ACH - O CHK - NU WIR - NU	Addenda Record(s) (Raw, untranslated) There may be 1 or more Addenda Records. 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. 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	Account Control Total		##### (15 digits - numeric)
49 - Account Trailer	3	M	Number of Records		
98 - Group Trailer	1				98
98 - Group Trailer	2	M	Group Control Total		##### (15 digits - numeric)

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

BAI2 File Specifications—Check Receivables

<u>BAI2Record Type</u>	<u>BAI Code</u> 301 (CHK) Order	<u>Usage</u> Mandatory (M) Optional (O) Not Used (NU)	<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		

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

<u>BAI2Record Type</u>	<u>BAI Code</u> 301 <u>(CHK)</u> <u>Order</u>	<u>Usage</u> <u>Mandatory (M)</u> <u>Optional (O)</u> <u>Not Used (NU)</u>	<u>Field Name</u>	<u>Field Definition</u>	<u>Default Value</u>
16 - Transaction Detail / 88 - Continuation	10	M	Payment Channel	Indicates the payment channel. Payment channel list: ACH = Automated Clearing House LBA = Lockbox FWT = Wire	
16 - Transaction Detail / 88 - Continuation	11	M	Payment Transaction Trace / System Reference Number	Unique transaction trace or reference number.	
16 - Transaction Detail / 88 - Continuation	12	M	Receiver / Payee Name	For ACH and WIR, this is your company name as entered by your customer for the payment. For CHK payments processed through Lockbox, this is the Lockbox Name.	
16 - Transaction Detail / 88 - Continuation	13	M	Receiver / Payee Routing Number	Indicates the Routing / Transit number for your company's KeyBank account.	
16 - Transaction Detail / 88 - Continuation	14	O	Originator / Payer Financial Institution Number	Payment Originator / Payer Financial Institution Number. For ACH payments, it is the ODFI Routing Number. For CHK payments, it is the Remitter's Routing Number (from their financial institution), if captured, from the MICR line of the check document. For WIR payments: it is a Number used to identify the sending financial institution if the wire is FED = Federal Reserve it is a Swift Code used to identify the sending financial institution if the wire is SWF = Swift	
16 - Transaction Detail / 88 - Continuation	15	O	Originator / Payer Bank Account Number	Remitter's Account Number (from their financial institution), if captured, from the MICR line of the check document.	
16 - Transaction Detail / 88 - Continuation	16	O	Originator / Payer Check Number	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> 301 (CHK) Order	<u>Usage</u> Mandatory (M) Optional (O) Not Used (NU)	<u>Field Name</u>	<u>Field Definition</u>	<u>Default Value</u>
16 - Transaction Detail / 88 - Continuation	17	M	Lockbox Remit Document or Scan Document with Detail Entry Indicator	Remit Document or Scan Document Indicator list: Y = indicates Remit Document or Scan Document with detail entry accompanies the check payment sent by your customer. 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 / 88 - Continuation	18	M	Item Sequence Number	Unique item sequence number.	
16 - Transaction Detail / 88 - Continuation	19	M	Lockbox Number	Lockbox Number.	
16 - Transaction Detail / 88 - Continuation	20	M	Lockbox Site	Location Site Name.	
88 - Continuation - NEW Continuation Record produced	1	O	Detail Record Type	Indicates the presence of Detail information.	DR
88 - Continuation	2	O	Detail Record Sequence Number	Each unique detail record will be will be prefaced with an sequence number starting with 01.	
88 - Continuation	3	O	Document Type Indicator	Signifies the document type. Document Type List: 03 = Remit Doc (coupon document) 07 = Scanned Doc (non-coupon scanned document. Examples: Invoice, envelope, etc.) 04 = Check Doc (physical check document)	

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

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

BAI2 File Specifications—Wire Receivables

<u>BAI2Record Type</u>	<u>BAI Code</u> 195 <u>(WIR)</u> <u>Order</u>	<u>Usage</u> <u>Mandatory (M)</u> <u>Optional (O)</u> <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

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

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

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

<u>BAI2Record Type</u>	<u>BAI Code</u> 195 <u>(WIR)</u> <u>Order</u>	<u>Usage</u> Mandatory (M) Optional (O) Not Used (NU)	<u>Field Name</u>	<u>Field Definition</u>	<u>Default Value</u>
98 - Group Trailer	2	M	Group Control Total		##### (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		##### (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
- 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 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 BAI Code - 165
88,SONS,041001039,EIGHT EIGHTS,900987658,47777634,9900987652,Y,POS,1,42098767,13 88,0206,01,BANKCHK 800-800-8000,N 88,SA,01,702 9749876565656206 SHELL ATLANTA 88, OH091009878787411	Continuation Record 88
16,301,000000200000,Z,000001000021,123456,130325,CHK,C,LBA,1_123456_20130325_472827_11,Company Lockbox Name, 88,041001039,111112233,2001,Y,1,123456,Cleveland 88,DR,01,07,1_123456_20130325_472827_11,2222,2,Invoice Number=0988,Invoice Amount=5000,Customer Number=9090 88,DR,02,07,1_123456_20130325_472827_11,2225,2,Invoice Number=0987,Invoice Amount=5000,Customer Number=9090 88,DR,03,07,1_123456_20130325_472827_11,2226,2,Invoice Number=0986,Invoice Amount=5000,Customer Number=9090 88,DR,04,07,1_123456_20130325_472827_11,2235,2,Invoice Number=0985,Invoice Amount=5000,Customer Number=9090	Check - Transaction Detail 16 BAI Code - 301 Single scan document (07) Detail entry fields for 4 invoices Lockbox Document Indicator is Y in 88 Record.
16,195,000000300000,Z,000002605854,,130325,WIR,C,FWT,2013030800003067,HOSTELL HI 88,LLS CORPORATION,041001039,HOLDOVER KEY-DIRECT,041002957,0000000008888,039876K 88,74ABC00009998876513FT01,FED,000000.00000000000,Originator to Beneficiary_1,, 88,Reference to Beneficiary, 49,+000000001200000,16/ 03,00000000359681002358,USD,100,+0000001400000,14,Z/	Wire - Transaction Detail 16 BAI Code - 195
16,165,000000200000,Z,000002606081,,130325,ACH,C,ACH,12305008478382,HANDCRAFT 35	Account Trailer 49
88,8,041001039,BUSINESS INSURAN,900987654,289878,3090909096,N,PPD,0,HealthFUND,0 88,6 Feb,,AB CO,N	Account Identifier 03
16,301,000000300000,Z,000001000022,77777,130325,CHK,C,LBA,0_77777_20130325_111_1,Company Lockbox Name, 88,307070267,053000196,111112244,3001,Y,1,77777,Denver 88,DR,01,03,0_77777_20130325_111_1,2222,2,Payor Name=Sample Payer,Amount Due=110000,Gross Amount=110000 88,DR,02,03,0_77777_20130325_111_1,2240,3,Payor Name=Sample Payer,Amount Due=10000,Gross Amount=10000	ACH - Transaction Detail 16 BAI Code - 165
16,301,000000400000,Z,000001000023,121212,130325,CHK,C,LBA,2_121212_20130325_877_6,Company Lockbox Name, 88,041001039,124301025,111112255,4001,Y,1,121212,Cincinnati 88,DR,01,04,2_121212_20130325_877_6,5444,1,Payor Name=Sample Payer,Invoice City=Cleveland,Invoice State = OH	Continuation Records 88
16,195,000000500000,Z,000002606072,,130325,WIR,C,FWT,2013031100000028,NORTHER CO 88,MPANY LTD,041001039,HOLDOVER KEY-DIRECT,0000001234567,,0311KEYBUS30AXXX32141 88,88751,SWF,000000.00000000000,Originator to Beneficiary_1,Originator to Benefi 88,ciary_1,Originator to Beneficiary_2,Originator to Beneficiary_3,,Reference to 88, Beneficiary 49,+000000002800000,15/ 98,+000000004000000,2,33/ 99,+000000004000000,1,35/	Check - Transaction Detail 16 BAI Code - 301 Two remit documents (03) 3 detail entry fields. Lockbox Document Indicator is Y in 88 Record.
16,195,000000500000,Z,000002606072,,130325,WIR,C,FWT,2013031100000028,NORTHER CO 88,MPANY LTD,041001039,HOLDOVER KEY-DIRECT,0000001234567,,0311KEYBUS30AXXX32141 88,88751,SWF,000000.00000000000,Originator to Beneficiary_1,Originator to Benefi 88,ciary_1,Originator to Beneficiary_2,Originator to Beneficiary_3,,Reference to 88, Beneficiary 49,+000000002800000,15/ 98,+000000004000000,2,33/ 99,+000000004000000,1,35/	Check - Transaction Detail 16 BAI Code - 301 3 detail entry fields from check.
16,195,000000500000,Z,000002606072,,130325,WIR,C,FWT,2013031100000028,NORTHER CO 88,MPANY LTD,041001039,HOLDOVER KEY-DIRECT,0000001234567,,0311KEYBUS30AXXX32141 88,88751,SWF,000000.00000000000,Originator to Beneficiary_1,Originator to Benefi 88,ciary_1,Originator to Beneficiary_2,Originator to Beneficiary_3,,Reference to 88, Beneficiary 49,+000000002800000,15/ 98,+000000004000000,2,33/ 99,+000000004000000,1,35/	Wire - Transaction Detail 16 BAI Code - 195
49,+000000002800000,15/	Account Trailer 49
98,+000000004000000,2,33/	Group Trailer 98
99,+000000004000000,1,35/	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
88,041001039,AB NETCORPS INC,900102008,591234567802ABC,A562615517,Y,IAT,7,DIRECT	Continuation Records 88
88, DEP,USDUSD,0,FF3 US,Y	
88,ID,01,,,000000000000,000000000000,000000000000,,000000000000,	
88,SA,01,123ABC000000000000123490 COMPANY INC	
88, 5196272	
88,SA,02,711AB NETCORPS INC 1234 CONNECTION DRIVE	
88, 5196272	
88,SA,03,712ROCKWALL*TX\ US*12345\	
88, 5196272	
88,SA,04,713BANK OF AMERICA 03111234567 1234 37	
88, GB 5196272	
88,SA,05,714KEYBANK NATIONAL ASSOCIATION 00987654329	
88, US 5196272	
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
88,,041001039,CORPORATION AB,903456788,,0089999990,Y,IAT,8,PAYMENT,USDUSD,0,FF	Continuation Records 88
88,3 US,Y	
88,ID,01,,,000000000000,000000000000,000000000000,,000000000000,	
88,SA,01,710DEP0000000000000337616 BUSINESS LLC	
88, 2817905	
88,SA,02,711CORPORATION AB INC 111 DUE ST ROTHERMAN	
88, 2817905	
88,SA,03,712SAINT-AUGUSTIN-FL-MUNSUN*\ DA*RES AB\	
88, 2817905	
88,SA,04,713CENTRAL COLLECTION COMPANY 54321QCAMM	
88, CA 2817905	
88,SA,05,714KEYBANK NATIONAL ASSOCIATION 01087654567	
88, US 2817905	
88,SA,06,715 P.O. BOX 12345	
88, 2817905	
88,SA,07,716CLEVELAND OH*\ US*44190\	
88, 2817905	
88,SA,08,123CORPORATION AB INC13431	
88, 00012817905	
49,+000000004000000,22/	Account Trailer 49
98,+000000009000000,2,40/	Group Trailer 98
99,+000000009000000,1,42/	File Trailer 99

Sample Null BAI2 File

The following is a sample NULL extract file.

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

01 record and associated columns

Record Code	Routing Number	Routing Number	File Creation Date	File Creation Time	File ID Number	Physical Record Length	Block Size	Version Number
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99 record and associated columns

Record Code	File Control Total	Number of Groups	Number of Records
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Detailed BAI2 File Check Scenarios

Example 1: 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 - Transaction Summary	TS 000000100000 000001000020 130325 CHK C LBA 1_1111_20130325_321_11 Company Lockbox Name 041001039 00000444111444111444 ~
PD - Payer Detail	PD 121000248 1111122 1001 ~
TD - Transaction Detail	TD N N 1 11111 Cleveland USD ~

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 - 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 ~