

Quick Reference Guide

Wholesale Lockbox Image Transmission

Truist’s Lockbox Image Transmission service may help with efficiency and effectiveness of your company’s financial ERP system or image archive platform. Lockbox Image Transmission provides a daily ZIP file of lockbox check and remittance images. The ZIP file contains of all of the images processed through the lockbox for that processing day. Check and remittance images are in TIFF image format. The daily ZIP file also includes a simple fixed length index file. Truist sends one image ZIP file per lockbox.

- Daily transmission time is defined during implementation
- No maximum number of items per Lockbox Image Transmission file
- File sizes range from 20MB to a maximum file size of 1.5G
- Truist sends one image ZIP file per lockbox. Volumes and thresholds are defined during implementation

The Index File

The index file contains a list of all check transactions that can be referenced against the TIFF check images.

Note: Exception batches (correspondence, unprocessed, etc.) are not included on the index file, but the images will be included in the image transmission.

Index File Format

The image index file is formatted as follows:

Position	Length	Field Description
1-8	8	Process date (mm/dd/yy)
9-19	11	Dollar amount of check (including decimal)
20-32	13	Routing number from MICR line
33-44	12	Account number from MICR line
45-57	13	Check number from MICRO line
58-63	6	Batch ID (unique number)
64-67	4	Transaction number in the unique batch

The transaction identifier is comprised of the Batch ID and Transaction number (positions 58-67, length 10). A transaction identifier is highlighted in the sample index file shown below.

Wholesale Lockbox: Image Transmission

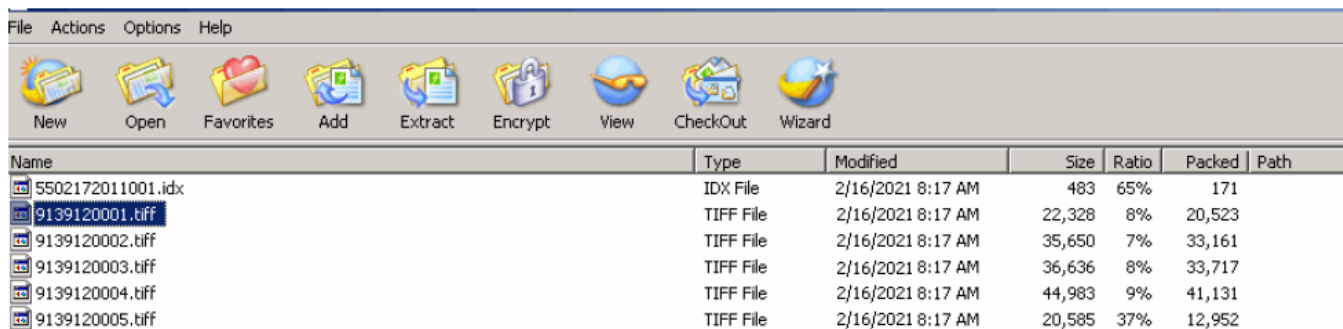
Sample Index file:

02/16/2100000050.62000006552671000004790326400000000065429139120001
02/16/2100002071.51000005310127310000003406500000000030259139120002
02/16/2100100679.2100000633609230000835796860000000003879139120003
02/16/2100000001.31000005310127310000003406500000000030249139120003
02/16/2100000300.61000011651742900001431558800000000019739139120004
02/16/2100000200.96000006382807000007809304000000000074289139120004
02/16/2100001000.51000005232809900005757275900000000059159139120005

TIFF Files

A sample of an image ZIP file contents is shown below. Note the index file followed by a number of TIFF files. Each TIFF file contains the images for one transaction including the front and back of the check and remittance documents. A TIFF image file may contain duplicate items. For example, a duplicate item can be created when a check only payment is received. The platform creates a “ghost” image of the check in lieu of the invoice or coupon that wasn’t received with the check.

TIFF file names corresponds to the transaction identifier.



Name	Type	Modified	Size	Ratio	Packed	Path
5502172011001.idx	IDX File	2/16/2021 8:17 AM	483	65%	171	
9139120001.tiff	TIFF File	2/16/2021 8:17 AM	22,328	8%	20,523	
9139120002.tiff	TIFF File	2/16/2021 8:17 AM	35,650	7%	33,161	
9139120003.tiff	TIFF File	2/16/2021 8:17 AM	36,636	8%	33,717	
9139120004.tiff	TIFF File	2/16/2021 8:17 AM	44,983	9%	41,131	
9139120005.tiff	TIFF File	2/16/2021 8:17 AM	20,585	37%	12,952	

Transmission Options

Truist offers a variety of connectivity options. The volume, frequency, and size of the transmission should be considered to select the connectivity option that best fits your needs. In addition, the timeframe needed to implement the service needs to be considered.

Standard Transmission Options

Standard transmission options for Lockbox Image Transmission include:

- File Transmission Protocol (FTP) over the Internet with (PGP) encryption software
- Applicability Statement 2 (AS2) over the Internet
- SFTP Secure Socket Letter (SSL) or Secure Shell (SSH)
- CONNECT:DIRECT

Note: HTTPS is not available for Lockbox Image transmission due to the larger sizes of the image files.

Getting Help

If you need assistance, contact Treasury Solutions Client Support at treasuryclientservices@truist.com or **800-774-8179**. Representatives are available from 8 am to 8 pm ET, Monday through Friday on bank business days.