



FTB Check Casher Information Report Record Layout

PURPOSE

Use these instructions and specifications to file check casher information returns on CD-ROM with the Franchise Tax Board.

GENERAL GUIDELINES

- All reporters must provide a "T" Record. The "T" Record tells us if you are a third-party transmitter preparing the file on behalf of a check cashing business or a check casher preparing your own return. The "T" Record is the first record in each file; it is followed by the "A" Record.
- All reporters must provide an "A" Record. An "A" Record identifies the check cashing business responsible for the information provided on the CD-ROM.
- You must provide a completed FTB 3606, *CD-ROM Transmittal Form – Check Casher Information Report*, with your CD-ROM disc. To find this form on our website at ftb.ca.gov, search for **check casher**.
- Left-justify all entries and fill unused positions with blanks.
- Enter all alpha characters in UPPERCASE. Do not use punctuation in the name and address fields.
- Fields can only contain blanks, alpha, numeric, or alphanumeric characters. Do not use punctuation or symbols.
- Each record must have a 400-position, fixed length format. We understand that it is not always possible to provide an entry for every field on the record. When this occurs, leave the field empty.
- At the end of each record, enter the specified amount of filler to maintain the 400-field fixed length.
- Enter all monetary amounts in U.S. dollars.
- ZIP Codes – You must provide at least the first five digits. Provide a nine-digit zip code (ZIP + four digit extension) whenever possible.
- Addresses – Use the complete physical street address and city. Use abbreviations to enter the state and country. For more information, get IRS Publication 1220, *Specifications for Filing Forms 1098, 1099, 5498, and W-2G Electronically* at www.irs.gov.
- Telephone numbers – Enter the area code first and then the seven numbers, using the format XXXXXXXXXX.
- Transaction Date – Enter all dates in MMDDYYYY format.
For example, you would enter January 1, 2008 as 01012008.
- Acceptable file format – We accept files in the Tab Delimited (TXT) format. Name the file with the business name (e.g., ABCMarket.txt).
Microsoft Excel users – When the file is complete, save each sheet separately in the TXT format.

RECORD DESCRIPTIONS

Record T: Transmitter Record

The transmitter "T" Record identifies the entity that prepared the CD-ROM. All reporters must provide a "T" Record. It is always the first field in the file and is always followed by the "A" Record.

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Record A: Check Casher Information Record

The "A" Record is always the second record which, identifies the check cashing business. The check cashing business is responsible for the completeness, accuracy, and timely submission of the report.

Record B: Check Presenter Record

You must complete a "B" Record for each check presenter and each reportable transaction. For example, if you have ten transactions related to a check presenter, you will create ten "B" Records, one for each transaction. In each "B" Record, provide the following information about the check presenter:

- Name
- Address
- Type of identification (e.g., taxpayer identification number, driver's license, etc.)
- Identification number
- Total number of transactions reported
- Total dollar amount of all transactions

Record C: Check Presenter Transaction Summary Record

File one "C" Record to summarize the transactions for each check presenter you report. For example, if you report information for five check presenters, each with ten reportable transactions, you would create five "C" Records. In each "C" Record, provide the following about the check presenter:

- Record type
- Last name
- First name
- Middle initial
- Taxpayer Identification Number
- Sum of all "B" Records for this check presenter
- Total dollar amount of the "B" Records for this check presenter
- Record sequence number

Record F: End of File Record

The "F" Record indicates the end of the file and should be the last record in your file. In the "F" Record, provide the following:

- Record type
- Number of "A" Records on the file (Note: There should only be one "A" Record per CD-ROM)
- Total number of "B" Records on the file
- Total Number of "C" Records on the file
- Record sequence number

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Transmittal Form

You must provide a completed FTB 3606, *CD-ROM Transmittal Form – Check Casher Information Report*, with your CD-ROM disc. To find this form on our website at ftb.ca.gov, search for **check casher**.

Submitting Files

Make sure your file meets these requirements before you submit it:

- Record data in standard ASCII code.
- Records must be a fixed length of 400 bytes per record.
- We prefer you zip large files onto a single CD-ROM instead of sending multiple discs.
- Do not place gummed labels on the CD-ROM. The weight of the label may unbalance the disc and cause read/write errors. To label the CD-ROM, use permanent ink to write on the top surface.

Mailing Your CD-ROM

Always include a completed FTB 3606, *CD-ROM Transmittal Form – Check Casher Information Report*, with your file. Include the submission date, your name, and the sequence of each CD-ROM submitted (e.g., 1 of 2, 2 of 2, etc.). If you submit only one CD-ROM, label it 1 of 1.

- Mail your CD-ROM to:
DATA EXCHANGE MS L120
FRANCHISE TAX BOARD
PO BOX 1468
SACRAMENTO CA 95812-1468
- Or ship it to:
DATA EXCHANGE MS L120
FRANCHISE TAX BOARD
SACRAMENTO CA 95827

Internet and Telephone Assistance

Website: ftb.ca.gov

Email: CKCASHERhelp@ftb.ca.gov

Phone: 916.845.6304

TTY/TDD: 800.822.6268 for persons with hearing or speech impairments

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Record Name: Transmitter "T" Record					
Data Element	Start	End	Size	Type	Characteristics
Record type	1	1	1	A ¹	Required. Enter "T." We require a "T" Record if you are a: <ul style="list-style-type: none"> • Third-party transmitter preparing the file on behalf of a check cashing business. • Check casher preparing your own file.
Report year	2	5	4	N ²	Required. Enter all four digits for the report year. For example, "2008."
Transmitter's Federal Employer Identification Number (FEIN)	6	14	9	N	Enter your FEIN. If unknown, enter your social security number (SSN).
Transmitter's name	15	54	40	AN ³	Required. Enter your name as you would in normal business operations.
Transmitter's name (continued)	55	94	40	AN	Enter any additional information that may be part of the name.
Company name	95	134	40	AN	Leave this field blank if it is the same as the transmitter. If different, enter the company's name associated with the address where correspondence should be sent.
Company name (continued)	135	174	40	AN	Enter any additional information that may be part of the company's name where correspondence should be sent.
Mailing address	175	214	40	AN	Required. Enter the address where correspondence should be sent.
Suite or apartment number	215	219	5	AN	Enter the suite or apartment number only. Do not enter words or abbreviations. For example, enter Suite C-1234 as C1234.
City	220	259	40	A	Required. Enter the city, town, or post office where correspondence should be sent.
State	260	261	2	A	Required. Enter the valid U.S. Postal Service (USPS) state. Abbreviations found in USPS standard state/country codes. Format = CA.
ZIP Code	262	270	9	N	Enter the valid five-digit (or nine-digit, if available) ZIP Code assigned by the United States Postal Service (USPS).
Contact person's last name	271	310	40	A	Required. Enter the last name of the person we should contact if we have a problem with the file.
Contact person's first name	311	350	40	A	Required. Enter the first name of the person we should contact if we have a problem with the file.
Contact phone number and extension	351	365	15	N	Required. Enter the complete telephone number of the person to contact regarding this file.
Record sequence number	366	373	8	A	Required. Enter the number of the record as it appears within your file. The record sequence number for the "T" Record will always be "1" since it is always the first record in the file. For example, enter the phone number 123-456-7890 with an extension of 1234 as 12345678901234.
Filler	374	400	27		Required.

¹ A = Alpha

² N = Numeric

³ AN = Alphanumeric

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Record Name: Check Casher "A" Record					
Data Element	Start	End	Size	Type	Characteristics
Record type	1	1	1	A	Required for every file. Enter "A." It identifies the check cashing business making the report.
Name of reporting business	2	41	40	AN	Enter check cashing business name as it appears on your Department of Justice issued check casher permit. If there is no permit, enter the name of the business as it appears on the business license.
Federal Employer Identification Number (FEIN)	42	50	9	N	Enter your FEIN. If unknown, use the business owner's SSN.
State Employer Identification Number (SEIN)	51	58	8	N	Enter your SEIN. The Employment Development Department issues this number. If permit number is seven digits left-justify and fill unused space with a blank.
Check Casher Permit Number	59	66	8	A	Enter the Check Casher Permit Number. The Department of Justice issues this number.
Type of business	67	67	1	A	Enter only one alpha character for the business type: A = Sole proprietor B = Partnership C = Corporation D = Other
Street address	68	107	40	AN	Enter the physical street address.
Suite or apartment number	108	112	5	AN	Enter the suite or apartment number only. Do not enter words or abbreviations. For example, enter Suite C-1234 as C1234.
City	113	152	40	A	Enter the city or town for the location of the business.
State	153	154	2	A	Required. Enter the valid U.S. Postal Service (USPS) state. Abbreviations found in USPS standard state/country codes. Format = CA.
ZIP Code	155	163	9	N	Enter the valid five-digit (or nine-digit, if available) ZIP Code assigned by USPS.
Phone number	164	178	15	N	Enter the complete telephone number of the check cashing business. For example, enter the phone number 123-456-7890 with an extension of 1234 as 12345678901234.
Record sequence number	179	186	8	A	Required. Enter the number of the record as it appears within your file. The record sequence number for the "A" Record will always be "2" since it is always the second record in your file.
Filler	187	400	215		Required.

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Record Name: Check Casher "B" Record					
Data Element	Start	End	Size	Type	Characteristics
Record type	1	1	1	A	Required. Enter a "B." Complete a "B" Record for each reportable transaction. For example, if you have ten transactions to report for a check presenter, complete ten "B" Records, one for each transaction.
Transaction date	2	9	8	N	Required. Enter the date of the transaction as MMDDYYYY. For example, enter January 1, 2008 as 01012008
Taxpayer Identification Number	10	18	9	N	Enter the check presenter's taxpayer identification number (TIN) or SSN.
Type of identification	19	19	1	A	If you have already entered the check presenter's TIN or SSN, leave this field blank. Otherwise, enter the alpha character that best describes how you were able to verify the check presenter's identity. A = Driver's license/state identification B = Passport C = Alien registration D = Foreign national identification E = Vehicle license number F = Other G = No identification
Identification number	20	39	20	AN	If you already entered the check presenter's TIN or SSN, leave this field blank. Otherwise, enter the number found on the document used to verify the check presenter's identity.
Type of monetary instrument	40	40	1	A	Enter the alpha character that describes the type of monetary instrument used in the transaction. A = Insurance check B = Personal check C = Money order D = Other
Transaction amount	41	55	15	N	Required. Enter the dollar amount for this transaction. Use monetary amounts in U.S. dollars and cents. Do not enter dollar signs, commas, decimal points, or negative amounts. For example, enter \$10,050.25 as 1005025.
Last name	56	95	40	A	Required. Enter the last name of the check presenter.
First name	96	135	40	A	Required. Enter the first name of the check presenter.
Middle initial	136	136	1	A	Enter the middle initial of the check presenter. If unknown, leave blank.
Street address	137	176	40	AN	Enter the street address of the check presenter.
Suite or apartment number	177	181	5	AN	Enter the suite or apartment number only. For example, enter Suite C-1234 as C1234. Left-justify.

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Record Name: Check Casher "B" Record					
Data Element	Start	End	Size	Type	Characteristics
City	182	221	40	A	Enter the city or town.
State	222	223	2	A	Required. Enter the valid U.S. Postal Service (USPS) state. Abbreviations found in USPS standard state/country codes. Format = CA.
ZIP Code	224	232	9	N	Enter the valid five-digit (or nine-digit, if available) ZIP Code assigned by the USPS.
Record sequence number	233	240	8	A	<p>Required. Enter the number of the record as it appears within your file.</p> <p>The "T" Record is always 1.</p> <p>The "A" Record is always 2.</p> <p>Each "B" Record, thereafter, must be incremented by one in ascending numerical sequence.</p> <p>For example, you report ten transactions for a check presenter named Patricia Peppermint. You will have:</p> <ul style="list-style-type: none"> ● One "T" Record ● One "A" Record ● Ten "B" Records <p>The record sequence numbers for the "B" Records will be 3, 4, 5, 6, 7, 8, 9, 10, 11, and 12.</p>
Filler	241	400	160		Required.

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Record Name: Check Casher "C" Record					
Data Element	Start	End	Size	Type	Characteristics
Record type	1	1	1	A	Required. Enter a "C" as the record type. A "C" Record must follow each group of "B" Records. The "C" Record summarizes all the reportable transactions within a group of "B" Records.
Last name	2	41	40	A	Enter the last name of the check presenter.
First name	42	81	40	A	Enter the first name of the check presenter.
Middle initial	82	82	1	A	Enter the middle initial of the check presenter. Leave blank if unknown.
Taxpayer Identification Number	83	91	9	N	Enter the check presenter's TIN or SSN. Leave blank if unknown.
Sum of all "B" Records for this check presenter	92	101	10	N	Enter the sum of all the "B" Records for this check presenter. Do not include punctuation or symbols.
Total dollar amount of the "B" Records for this check presenter	102	111	10	N	Provide the total dollar amount of all the transactions you have reported for this check presenter. Show the total monetary amount in U.S. dollars and cents. Do not enter dollar signs, commas, decimal points, or negative amounts. For example, enter \$10,050.25 as 1005025.
Record sequence number	112	119	8	A	Required. Enter the number of the record as it appears within your file. The "T" Record is always 1. The "A" Record is always 2. Each "B" Record, thereafter, must be incremented by one in ascending numerical sequence. For example, you report ten transactions for a check presenter named Patricia Peppermint. You will have: <ul style="list-style-type: none"> • One "T" Record • One "A" Record • Ten "B" Records • One "C" Record The record sequence numbers for the "B" Records will be 3, 4, 5, 6, 7, 8, 9, 10, 11, and 12. The record sequence number for the "C" Record will be 13.
Filler	120	400	281		Required.

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Record Name: Check Casher "F" Record					
Data Element	Start	End	Size	Type	Characteristics
Record type	1	1	1	A	Required. Enter an "F." The "F" Record indicates the end of the file and should be the last record in your file.
Number of "A" Records	2	6	5	N	Enter the total number of "A" records in the entire file.
Total number of "B" Records.	7	14	8	N	Enter the total number of "B" Records within the file. No punctuation or symbols.
Total Number of "C" Records	15	19	5	N	Enter the total number of "C" Records in the file. No punctuation or symbols.
Record sequence number	20	27	8	A	Required. Enter the number of the record as it appears within your file. The "T" Record is always 1. The "A" Record is always 2. Each "B" Record, thereafter, must be incremented by one in ascending numerical sequence (e.g., 3, 4, 5, etc.) For example, you report ten transactions for a check presenter named Patricia Peppermint. You will have: <ul style="list-style-type: none"> ● One "T" Record ● One "A" Record ● Ten "B" Records ● One "C" Record ● One "F" Record The record sequence numbers for the "B" Records will be 3, 4, 5, 6, 7, 8, 9, 10, 11, and 12. The record sequence number for the "C" Record will be 13. The record sequence number for the "F" Record will be 14.
Filler	28	400	373		Required.