

828 Debit Authorization

Functional Group ID=**DA**

Introduction:

This Draft Standard for Trial Use contains the format and establishes the data contents of the Debit Authorization Transaction Set (828) within the context of an Electronic Data Interchange (EDI) environment. This transaction set can be used to provide information from the paying entity to the financial institution regarding debits that the paying entity has authorized against its account. The financial institution would hold this information then match it against incoming debits to determine whether those debits have been authorized by the account holder. This transaction set can be used to add new authorizations or cancel existing authorizations. With regard to electronic debits, this would be used for ACH debit processing only. This transaction set can also be used for paper-based debits (i.e., checks). In the paper-based world, this transaction set would serve the purpose of the "issuance file" or "check register" used in account reconciliation applications. Either one-time or recurring debits can be authorized with this transaction set. One transaction set can be used to identify multiple debit authorization details against one bank account.

Heading:

	<u>Pos. No.</u>	<u>Seg. ID</u>	<u>Name</u>	<u>Req. Des.</u>	<u>Max.Use</u>	<u>Loop Repeat</u>	<u>Notes and Comments</u>
M	010	ST	Transaction Set Header	M	1		
M	020	BAU	Beginning Segment for the Debit Authorization	M	1		n1
M	040	DAD	Debit Authorization Detail	M	999990		n2

Detail:

	<u>Pos. No.</u>	<u>Seg. ID</u>	<u>Name</u>	<u>Req. Des.</u>	<u>Max.Use</u>	<u>Loop Repeat</u>	<u>Notes and Comments</u>
M	010	CTT	Transaction Totals	M	1		n3
M	030	SE	Transaction Set Trailer	M	1		

Transaction Set Notes

1. The BAU segment contains information about the account being debited.
2. The DAD segment contains detail information regarding individual debit authorizations. The content refers to the originator of the debit, where as the BAU refers to the holder of the account being debited.
3. The CTT segment shall contain a count of the number of DAD segments in CTT01. Other data elements of the CTT segment should not be used.

Segment: **ST** Transaction Set Header
Position: 010
Loop:
Level: Heading
Usage: Mandatory
Max Use: 1
Purpose: To indicate the start of a transaction set and to assign a control number
Syntax Notes:
Semantic Notes: 1 The transaction set identifier (ST01) is used by the translation routines of the interchange partners to select the appropriate transaction set definition (e.g., 810 selects the Invoice Transaction Set).
Comments:

Data Element Summary

	<u>Ref. Des.</u>	<u>Data Element</u>	<u>Name</u>	<u>Attributes</u>
M	ST01	143	Transaction Set Identifier Code Code uniquely identifying a Transaction Set 828 X12.45 Debit Authorization	M ID 3/3
M	ST02	329	Transaction Set Control Number Identifying control number that must be unique within the transaction set functional group assigned by the originator for a transaction set	M AN 4/9

Segment: **BAU** **Beginning Segment for the Debit Authorization**
Position: 020
Loop:
Level: Heading
Usage: Mandatory
Max Use: 1
Purpose: To identify the beginning of the Debit Authorization Transaction Set; the BAU segment is used to identify the financial institution and account of the payer (i.e., the party authorizing the debit against its account)

Syntax Notes:
Semantic Notes: 1 BAU01 (Reference Number) is assigned by the account holder's application and relevant as an application trace number.
 2 BAU06 (Name) identifies the party holding the account being debited. If used, it further serves to identify the account holder to the financial institution.

Comments: 1 The reference information in the BAU segment is meaningful to the originator of the authorization, not the originator of the debit.

Data Element Summary

	<u>Ref.</u> <u>Des.</u>	<u>Data</u> <u>Element</u>	<u>Name</u>	<u>Attributes</u>
M	BAU01	127	Reference Number Reference number or identification number as defined for a particular Transaction Set, or as specified by the Reference Number Qualifier.	M AN 1/30
M	BAU02	591	Payment Method Code Code identifying the method for the movement of payment instructions CHK Check	M ID 3/3
M	BAU03	506	(DFI) ID Number Qualifier Code identifying the type of identification number of Depository Financial Institution (DFI) 01 ABA Transit Routing Number Including Check Digits (9 digits)	M ID 2/2
M	BAU04	507	(DFI) Identification Number Depository Financial Institution (DFI) identification number	M AN 3/12
M	BAU05	508	Account Number Account number assigned	M AN 1/35
	BAU06	459	Name (30 Character Format) Free-form organization name or official title as it should appear for mailing address	O AN 2/30

Segment: **DAD** Debit Authorization Detail

Position: 040

Loop:

Level: Heading

Usage: Mandatory

Max Use: 999990

Purpose: To provide detail information about the debit authorization

Syntax Notes: 1 If either DAD07 or DAD08 is present, then the other is required.

2 If DAD10 is present, then DAD09 is required.

3 If either DAD11 or DAD12 is present, then the other is required.

Semantic Notes: 1 DAD03 (Date) identifies the date on or after which a debit can be posted to the account identified in the BAU segment.

2 DAD04 (Date) identifies the last date that the debit can be applied, if used.

3 If DAD09 and DAD10 are present, they represent the beginning and end of a range of numbers. If only DAD09 is used, it represents a single reference (i.e., not the beginning of a range). DAD09 and DAD10, if used must contain values that are known to the originator of the debit authorization. For check issuance, DAD09 and DAD10 contain the range of check numbers. In the case of ACH debits, the value shall coincide with the content of the Individual ID of the NACHA Detail (Type 6) record.

Comments: 1 Every DAD shall be unique.

2 When DAD01 contains a "3" (for deletion), this DAD must have the same information as the DAD being deleted.

3 DAD04 must contain a value that is later than or equal to the value of DAD03, if used.

4 This element is only applicable in an ACH environment. If used, DAD05 shall contain a value that is known to the originator of the debit authorization and will be carried in the ACH debit transaction. This value should coincide with the content of the company ID of the NACHA Batch Header (Type 5) record.

5 DAD11 - DAD13 provides information regarding the party initiating the debit, if used. (This is unlike the BAU03 - BAU05 which applies to the party affected by the debit.)

6 DAD14 should be used only if this is a recurring debit (DAD07 = ``R").

7 DAD15 should be used only if this is a recurring debit (DAD07 = ``R").

Data Element Summary

	<u>Ref.</u>	<u>Data</u>	<u>Attributes</u>
	<u>Des.</u>	<u>Element</u> <u>Name</u>	
M	DAD01	306 Action Code Code indicating type of action 1 Add	M ID 1/2
M	DAD02	305 Transaction Handling Code Code designating the action to be taken by all parties N Check Issuance Notice	M ID 1/1
M	DAD03	373 Date Date (YYMMDD)	M DT 6/6
	DAD07	522 Amount Qualifier Code Code to qualify amount TT Total Transaction Amount	X ID 1/2
	DAD08	782 Monetary Amount Monetary amount	X R 1/15
	DAD09	127 Reference Number Reference number or identification number as defined for a particular Transaction Set, or as specified by the Reference Number Qualifier.	X AN 1/30

Segment: **CTT** Transaction Totals
Position: 010
Loop:
Level: Detail
Usage: Mandatory
Max Use: 1
Purpose: To transmit a hash total for a specific element in the transaction set
Syntax Notes:

- 1 If CTT03 is present, then CTT04 is required.
- 2 If CTT05 is present, then CTT06 is required.

Semantic Notes:
Comments:

- 1 This segment is intended to provide hash totals to validate transaction completeness and correctness.

Data Element Summary

<u>Ref.</u>	<u>Data</u>	<u>Name</u>	<u>Attributes</u>
M	CTT01	354 Number of Line Items	M N0 1/6
		Total number of line items in the transaction set	

Segment: **SE** Transaction Set Trailer
Position: 030
Loop:
Level: Detail
Usage: Mandatory
Max Use: 1
Purpose: To indicate the end of the transaction set and provide the count of the transmitted segments (including the beginning (ST) and ending (SE) segments).

Syntax Notes:

Semantic Notes:

Comments: 1 SE is the last segment of each transaction set.

Data Element Summary

	<u>Ref. Des.</u>	<u>Data Element</u>	<u>Name</u>	<u>Attributes</u>
M	SE01	96	Number of Included Segments Total number of segments included in a transaction set including ST and SE segments	M N0 1/10
M	SE02	329	Transaction Set Control Number Identifying control number that must be unique within the transaction set functional group assigned by the originator for a transaction set	M AN 4/9