

820 Payment Order/Remittance Advice

Functional Group ID=**RA**

Introduction:

This Draft Standard for Trial Use contains the format and establishes the data contents of the Payment Order/Remittance Advice Transaction Set (820) for use within the context of an Electronic Data Interchange (EDI) environment. The transaction set can be used to make a payment, send a remittance advice, or make a payment and send a remittance advice. This transaction set can be an order to a financial institution to make a payment to a payee. It can also be a remittance advice identifying the detail needed to perform cash application to the payee's accounts receivable system. The remittance advice can go directly from payer to payee, through a financial institution, or through a third party agent.

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	BPR	Beginning Segment for Payment Order/Remittance Advice	M	1		
	035	TRN	Trace	O	1		c1
	050	REF	Reference Identification	O	>1		
	060	DTM	Date/Time Reference	O	>1		
LOOP ID - N1						>1	
	070	N1	Name	O	1		c2

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>
LOOP ID - ENT						>1	
	010	ENT	Entity	O	1		n1, c3
LOOP ID - RMR						>1	
	150	RMR	Remittance Advice Accounts Receivable Open Item Reference	O	1		c4

Summary:

	<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	SE	Transaction Set Trailer	M	1		

Transaction Set Notes

1. The ENT loop is for vendor or consumer third party consolidated payments.

Transaction Set Comments

1. The TRN segment is used to uniquely identify a payment order/remittance advice.
2. The N1 loop allows for name/address information for the payer and payee which would be utilized to address remittance(s) for delivery.
3. ENT09 may contain the payee's accounts receivable customer number.
4. Loop RMR is for open items being referenced or for payment on account.

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	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: **BPR** Beginning Segment for Payment Order/Remittance Advice
Position: 020
Loop:
Level: Heading
Usage: Mandatory
Max Use: 1
Purpose: To indicate the beginning of a Payment Order/Remittance Advice Transaction Set and total payment amount, or to enable related transfer of funds and/or information from payer to payee to occur

- Syntax Notes:**
- 1 If either BPR06 or BPR07 is present, then the other is required.
 - 2 If BPR08 is present, then BPR09 is required.
 - 3 If either BPR12 or BPR13 is present, then the other is required.
 - 4 If BPR14 is present, then BPR15 is required.
 - 5 If either BPR18 or BPR19 is present, then the other is required.
 - 6 If BPR20 is present, then BPR21 is required.

- Semantic Notes:**
- 1 BPR02 specifies the payment amount.
 - 2 When using this transaction set to initiate a payment, all or some of BPR06 through BPR16 may be required, depending on the conventions of the specific financial channel being used.
BPR06 and BPR07 relate to the originating depository financial institution (ODFI).
 - 3 BPR08 is a code identifying the type of bank account or other financial asset.
 - 4 BPR09 is the account of the company originating the payment. This account may be debited or credited depending on the type of payment order.
 - 5 BPR12 and BPR13 relate to the receiving depository financial institution (RDFI).
 - 6 BPR14 is a code identifying the type of bank account or other financial asset.
 - 7 BPR15 is the account number of the receiving company to be debited or credited with the payment order.
 - 8 BPR16 is the date the originating company intends for the transaction to be settled (i.e., Payment Effective Date).
 - 9 BPR17 is a code identifying the business reason for this payment.
 - 10 BPR18, BPR19, BPR20 and BPR21, if used, identify a third bank identification number and account to be used for return items only.
 - 11 BPR20 is a code identifying the type of bank account or other financial asset.

Comments:

Data Element Summary

	<u>Ref.</u>	<u>Data</u>	<u>Name</u>	<u>Attributes</u>
	<u>Des.</u>	<u>Element</u>		
M	BPR01	305	Transaction Handling Code Code designating the action to be taken by all parties C Payment Accompanies Remittance Advice	M ID 1/2
M	BPR02	782	Monetary Amount Monetary amount	M R 1/18
M	BPR03	478	Credit/Debit Flag Code Code indicating whether amount is a credit or debit C Credit	M ID 1/1
M	BPR04	591	Payment Method Code Code identifying the method for the movement of payment instructions ACH Automated Clearing House (ACH)	M ID 3/3
	BPR05	812	Payment Format Code Code identifying the payment format to be used CTX Corporate Trade Exchange (CTX) (ACH)	O ID 1/10
	BPR06	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	X ID 2/2

BPR07	507	(DFI) Identification Number Depository Financial Institution (DFI) identification number	X	AN 3/12
BPR08	569	Account Number Qualifier Code indicating the type of account DA Demand Deposit	O	ID 1/3
BPR09	508	Account Number Account number assigned	X	AN 1/35
BPR10	509	Originating Company Identifier A unique identifier designating the company initiating the funds transfer instructions. The first character is one-digit ANSI identification code designation (ICD) followed by the nine-digit identification number which may be an IRS employer identification number (EIN), data universal numbering system (DUNS), or a user assigned number; the ICD for an EIN is 1, DUNS is 3, user assigned number is 9	O	AN 10/10
BPR12	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)	X	ID 2/2
BPR13	507	(DFI) Identification Number Depository Financial Institution (DFI) identification number	X	AN 3/12
BPR14	569	Account Number Qualifier Code indicating the type of account DA Demand Deposit	O	ID 1/3
BPR15	508	Account Number Account number assigned	X	AN 1/35
BPR16	373	Date Date expressed as CCYYMMDD	O	DT 8/8
BPR17	1048	Business Function Code Code identifying the business reason for this payment VEN Vendor Payment	O	ID 1/3

Segment: **TRN** Trace
Position: 035
Loop:
Level: Heading
Usage: Optional
Max Use: 1
Purpose: To uniquely identify a transaction to an application
Syntax Notes:
Semantic Notes:

- 1 TRN02 provides unique identification for the transaction.
- 2 TRN03 identifies an organization.
- 3 TRN04 identifies a further subdivision within the organization.

Comments:

Data Element Summary

	<u>Ref. Des.</u>	<u>Data Element</u>	<u>Name</u>	<u>Attributes</u>
M	TRN01	481	Trace Type Code Code identifying which transaction is being referenced 1 Current Transaction Trace Numbers	M ID 1/2
M	TRN02	127	Reference Identification Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier	M AN 1/30
	TRN03	509	Originating Company Identifier A unique identifier designating the company initiating the funds transfer instructions. The first character is one-digit ANSI identification code designation (ICD) followed by the nine-digit identification number which may be an IRS employer identification number (EIN), data universal numbering system (DUNS), or a user assigned number; the ICD for an EIN is 1, DUNS is 3, user assigned number is 9	O AN 10/10

Segment: **REF** Reference Identification
Position: 050
Loop:
Level: Heading
Usage: Optional
Max Use: >1
Purpose: To specify identifying information
Syntax Notes:

- 1 At least one of REF02 or REF03 is required.
- 2 If either C04003 or C04004 is present, then the other is required.
- 3 If either C04005 or C04006 is present, then the other is required.

Semantic Notes:

- 1 REF04 contains data relating to the value cited in REF02.

Comments:

Data Element Summary

	<u>Ref. Des.</u>	<u>Data Element</u>	<u>Name</u>	<u>Attributes</u>
M	REF01	128	Reference Identification Qualifier Code qualifying the Reference Identification TN Transaction Reference Number	M ID 2/3
	REF02	127	Reference Identification Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier	X AN 1/30
	REF03	352	Description A free-form description to clarify the related data elements and their content	X AN 1/80

Segment: **DTM** Date/Time Reference
Position: 060
Loop:
Level: Heading
Usage: Optional
Max Use: >1
Purpose: To specify pertinent dates and times
Syntax Notes:

- 1 At least one of DTM02 DTM03 or DTM05 is required.
- 2 If DTM04 is present, then DTM03 is required.
- 3 If either DTM05 or DTM06 is present, then the other is required.

Semantic Notes:
Comments:

Data Element Summary

	<u>Ref. Des.</u>	<u>Data Element</u>	<u>Name</u>	<u>Attributes</u>
M	DTM01	374	Date/Time Qualifier Code specifying type of date or time, or both date and time 234 Settlement Date	M ID 3/3
	DTM02	373	Date Date expressed as CCYYMMDD	X DT 8/8

Segment: **N1** Name
Position: 070
Loop: N1 Optional
Level: Heading
Usage: Optional
Max Use: 1
Purpose: To identify a party by type of organization, name, and code
Syntax Notes:

- 1 At least one of N102 or N103 is required.
- 2 If either N103 or N104 is present, then the other is required.

Semantic Notes:
Comments:

- 1 This segment, used alone, provides the most efficient method of providing organizational identification. To obtain this efficiency the "ID Code" (N104) must provide a key to the table maintained by the transaction processing party.
- 2 N105 and N106 further define the type of entity in N101.

Data Element Summary

<u>Ref.</u> <u>Des.</u>	<u>Data</u> <u>Element</u>	<u>Name</u>	<u>Attributes</u>
M	N101	98 Entity Identifier Code Code identifying an organizational entity, a physical location, property or an individual PE Payee PR Payer	M ID 2/3
	N102	93 Name Free-form name	X AN 1/60

Segment: **ENT** Entity
Position: 010
Loop: ENT Optional
Level: Detail
Usage: Optional
Max Use: 1
Purpose: To designate the entities which are parties to a transaction and specify a reference meaningful to those entities

- Syntax Notes:**
- 1 If any of ENT02 ENT03 or ENT04 is present, then all are required.
 - 2 If any of ENT05 ENT06 or ENT07 is present, then all are required.
 - 3 If either ENT08 or ENT09 is present, then the other is required.

Semantic Notes:

- Comments:**
- 1 This segment allows for the grouping of data by entity/entities at or within a master/masters. A master (e.g., an organization) can be comprised of numerous subgroups (e.g., entities). This master may send grouped data to another master (e.g., an organization) which is comprised of one or more entities. Groupings are as follows:
 - (1) Single/Single: Only ENT01 is necessary, because there is a single entity (the sending master) communicating with a single entity (the receiving master).
 - (2) Single/Multiple: ENT05, ENT06, and ENT07 would be used to identify the entities within the receiving master. The sending master is a single entity, so no other data elements need be used.
 - (3) Multiple/Single: ENT02, ENT03, and ENT04 would be used to identify the entities within the sending master. The receiving master is a single entity, so no other data elements need be used.
 - (4) Multiple/Multiple: ENT02, ENT03, and ENT04 would be used to identify the entities within the sending master. ENT05, ENT06, and ENT07 would be used to identify the entities within the receiving master.
 This segment also allows for the transmission of a unique reference number that is meaningful between the entities.

Data Element Summary

<u>Ref.</u>	<u>Data</u>	<u>Name</u>	<u>Attributes</u>
<u>Des.</u>	<u>Element</u>	<u>Assigned Number</u>	
ENT01	554	Assigned Number	O N0 1/6

Number assigned for differentiation within a transaction set

Segment: **RMR** Remittance Advice Accounts Receivable Open Item Reference

Position: 150

Loop: RMR Optional

Level: Detail

Usage: Optional

Max Use: 1

Purpose: To specify the accounts receivable open item(s) to be included in the cash application and to convey the appropriate detail

Syntax Notes: 1 If either RMR01 or RMR02 is present, then the other is required.

2 If either RMR07 or RMR08 is present, then the other is required.

Semantic Notes: 1 If RMR03 is present, it specifies how the cash is to be applied.

2 RMR04 is the amount paid.

3 RMR05 is the amount of invoice (including charges, less allowance) before terms discount (if discount is applicable) or debit amount or credit amount of referenced items.

4 RMR06 is the amount of discount taken.

5 RMR08, if present, represents an interest penalty payment, amount late interest paid, or amount anticipation.

Comments: 1 Parties using this segment should agree on the content of RMR01 and RMR02 prior to initiating communication.

2 If RMR03 is not present, this is a payment for an open item. If paying an open item, RMR02 must be present. If not paying a specific open item, RMR04 must be present.

3 RMR05 may be needed by some payees to distinguish between duplicate reference numbers.

Data Element Summary

<u>Ref.</u>	<u>Data</u>	<u>Name</u>	<u>Attributes</u>
<u>Des.</u>	<u>Element</u>		
RMR01	128	Reference Identification Qualifier Code qualifying the Reference Identification IV Seller's Invoice Number	X ID 2/3
RMR02	127	Reference Identification Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier	X AN 1/30
RMR04	782	Monetary Amount Monetary amount	O R 1/18
RMR05	782	Monetary Amount Monetary amount	O R 1/18
RMR06	782	Monetary Amount Monetary amount	O R 1/18

Segment: **SE** Transaction Set Trailer
Position: 010
Loop:
Level: Summary
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