

820 Payment Order/Remittance Advice OB from CCBCC

X12/V4010/820: 820 Payment Order/Remittance Advice

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Table of Contents

820	Payment Order/Remittance Advice	1
ST	Transaction Set Header	3
BPR	Beginning Segment for Payment Order/Remittance Advice	4
NTE	Note/Special Instruction	7
TRN	Trace	8
REF	Reference Identification	9
DTM	Date/Time Reference	10
N1	Loop N1	11
N1	Name	12
ENT	Loop ENT	13
ENT	Entity	14
RMR	Loop RMR	15
RMR	Remittance Advice Accounts Receivable Open Item Reference	16
REF	Reference Identification	18
DTM	Date/Time Reference	19
SE	Transaction Set Trailer	20

820 Payment Order/Remittance Advice

Functional Group=RA

Purpose: 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</u>	<u>Id</u>	<u>Segment Name</u>	<u>Req</u>	<u>Max Use</u>	<u>Repeat</u>	<u>Notes</u>	<u>Usage</u>
010	ST	Transaction Set Header	M	1			Must use
020	BPR	Beginning Segment for Payment Order/Remittance Advice	M	1			Must use
030	NTE	Note/Special Instruction	O	>1			Used
035	TRN	Trace	O	1		C1/035	Must use
050	REF	Reference Identification	O	>1			Must use
060	DTM	Date/Time Reference	O	>1			Must use
LOOP ID - N1					≥1	C1/070L	
070	N1	Name	O	1		C1/070	Must use

Detail:

<u>Pos</u>	<u>Id</u>	<u>Segment Name</u>	<u>Req</u>	<u>Max Use</u>	<u>Repeat</u>	<u>Notes</u>	<u>Usage</u>
LOOP ID - ENT					≥1	CN2/010L	
010	ENT	Entity	O	1		CN2/010	Must use
LOOP ID - RMR					≥1	C2/150L	
150	RMR	Remittance Advice Accounts Receivable Open Item Reference	O	1		C2/150	Must use
170	REF	Reference Identification	O	>1			Used
180	DTM	Date/Time Reference	O	>1			Used

Summary:

<u>Pos</u>	<u>Id</u>	<u>Segment Name</u>	<u>Req</u>	<u>Max Use</u>	<u>Repeat</u>	<u>Notes</u>	<u>Usage</u>
010	SE	Transaction Set Trailer	M	1			Must use

Notes:

- 2/010L The ENT loop is for vendor or consumer third party consolidated payments.
 2/010 The ENT loop is for vendor or consumer third party consolidated payments.

Comments:

- 1/035 The TRN segment is used to uniquely identify a payment order/remittance advice.
 1/070L The N1 loop allows for name/address information for the payer and payee which would be utilized to address remittance(s) for delivery.
 1/070 The N1 loop allows for name/address information for the payer and payee which would be utilized to address remittance(s) for delivery.

- 2/010L ENT09 may contain the payee's accounts receivable customer number.
- 2/010 ENT09 may contain the payee's accounts receivable customer number.
- 2/150L Loop RMR is for open items being referenced or for payment on account.
- 2/150 Loop RMR is for open items being referenced or for payment on account.

ST Transaction Set Header

Pos: 010	Max: 1
Heading - Mandatory	
Loop: N/A	Elements: 2

User Option (Usage): Must use

Purpose: To indicate the start of a transaction set and to assign a control number

Element Summary:

<u>Ref</u>	<u>Id</u>	<u>Element Name</u>	<u>Req</u>	<u>Type</u>	<u>Min/Max</u>	<u>Usage</u>
ST01	143	Transaction Set Identifier Code	M	ID	3/3	Must use

Description: Code uniquely identifying a Transaction Set

Code Name

820 Payment Order/Remittance Advice

ST02	329	Transaction Set Control Number	M	AN	4/9	Must use
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Description: Identifying control number that must be unique within the transaction set functional group assigned by the originator for a transaction set

Semantics:

1. The transaction set identifier (ST01) used by the translation routines of the interchange partners to select the appropriate transaction set definition (e.g., 810 selects the Invoice Transaction Set).

CCBCC Example:

ST*820*00005432~

BPR Beginning Segment for Payment Order/Remittance Advice

Pos: 020	Max: 1
Heading - Mandatory	
Loop: N/A	Elements: 15

User Option (Usage): Must use

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

Element Summary:

<u>Ref</u>	<u>Id</u>	<u>Element Name</u>	<u>Req</u>	<u>Type</u>	<u>Min/Max</u>	<u>Usage</u>
BPR01	305	Transaction Handling Code	M	ID	1/2	Must use
Description: Code designating the action to be taken by all parties						
Code Name						
C Payment Accompanies Remittance Advice						
D Make Payment Only						
BPR02	782	Monetary Amount	M	R	1/18	Must use
Description: Monetary amount						
BPR03	478	Credit/Debit Flag Code	M	ID	1/1	Must use
Description: Code indicating whether amount is a credit or debit						
Code Name						
C Credit						
BPR04	591	Payment Method Code	M	ID	3/3	Must use
Description: Code identifying the method for the movement of payment instructions						
Code Name						
ACH Automated Clearing House (ACH)						
BPR05	812	Payment Format Code	O	ID	1/10	Must use
Description: Code identifying the payment format to be used						
Code Name						
CCD Cash Concentration/Disbursement (CCD) (ACH)						
CTX Corporate Trade Exchange (CTX) (ACH)						
BPR06	506	(DFI) ID Number Qualifier	X	ID	2/2	Must use
Description: Code identifying the type of identification number of Depository Financial Institution (DFI)						
Code Name						
01 ABA Transit Routing Number Including Check Digits (9 digits)						
BPR07	507	(DFI) Identification Number	X	AN	3/12	Must use
Description: Depository Financial Institution (DFI) identification number						
BPR08	569	Account Number Qualifier	O	ID	1/3	Must use

<u>Ref</u>	<u>Id</u>	<u>Element Name</u>	<u>Req</u>	<u>Type</u>	<u>Min/Max</u>	<u>Usage</u>
		Description: Code indicating the type of account				
		Code Name DA Demand Deposit				
BPR09	508	Account Number	X	AN	1/35	Must use
		Description: Account number assigned				
BPR10	509	Originating Company Identifier	O	AN	10/10	Must use
		Description: 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				
BPR12	506	(DFI) ID Number Qualifier	X	ID	2/2	Must use
		Description: Code identifying the type of identification number of Depository Financial Institution (DFI)				
		Code Name 01 ABA Transit Routing Number Including Check Digits (9 digits)				
BPR13	507	(DFI) Identification Number	X	AN	3/12	Must use
		Description: Depository Financial Institution (DFI) identification number				
BPR14	569	Account Number Qualifier	O	ID	1/3	Must use
		Description: Code indicating the type of account				
		Code Name DA Demand Deposit				
BPR15	508	Account Number	X	AN	1/35	Must use
		Description: Account number assigned				
BPR16	373	Date	O	DT	8/8	Must use
		Description: Date expressed as CCYYMMDD				

Syntax Rules:

1. P0607 - If either BPR06 or BPR07 is present, then the other is required.
2. C0809 - If BPR08 is present, then BPR09 is required.
3. P1213 - If either BPR12 or BPR13 is present, then the other is required.
4. C1415 - If BPR14 is present, then BPR15 is required.
5. P1819 - If either BPR18 or BPR19 is present, then the other is required.
6. C2021 - If BPR20 is present, then BPR21 is required.

Semantics:

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.
3. BPR06 and BPR07 relate to the originating depository financial institution (ODFI).

4. BPR08 is a code identifying the type of bank account or other financial asset.
5. BPR09 is the account of the company originating the payment. This account may be debited or credited depending on the type of payment order.
6. BPR12 and BPR13 relate to the receiving depository financial institution (RDFI).
7. BPR14 is a code identifying the type of bank account or other financial asset.
8. BPR15 is the account number of the receiving company to be debited or credited with the payment order.
9. BPR16 is the date the originating company intends for the transaction to be settled (i.e., Payment Effective Date).
10. BPR17 is a code identifying the business reason for this payment.
11. BPR18, BPR19, BPR20 and BPR21, if used, identify a third bank identification number and account to be used for return items only.
12. BPR20 is a code identifying the type of bank account or other financial asset.

CCBCC Example:

*BPR*C*7654.21*C*ACH*CTX*01*123456789*DA*0101010101*2525252525**01*987654321*DA*1818181818*20070206~*

NTE Note/Special Instruction

Pos: 030	Max: >1
Heading - Optional	
Loop: N/A	Elements: 2

User Option (Usage): Used

Purpose: To transmit information in a free-form format, if necessary, for comment or special instruction

Element Summary:

<u>Ref</u>	<u>Id</u>	<u>Element Name</u>	<u>Req</u>	<u>Type</u>	<u>Min/Max</u>	<u>Usage</u>
NTE01	363	Note Reference Code	O	ID	3/3	Used
Description: Code identifying the functional area or purpose for which the note applies						
Code Name						
CHG Change						
NTE02	352	Description	M	AN	1/80	Must use
Description: A free-form description to clarify the related data elements and their content						

Comments:

1. The NTE segment permits free-form information/data which, under ANSI X12 standard implementations, is not machine processable. The use of the NTE segment should therefore be avoided, if at all possible, in an automated environment.

CCBCC Example:

```
NTE*CHG*CTX MISMATCH: BPR VAL REPLACED BY ACH VAL BELOW.~
NTE*CHG*BPR07:123456789 ACH6/13: 987654321~
```

TRN Trace

Pos: 035	Max: 1
Heading - Optional	
Loop: N/A	Elements: 2

User Option (Usage): Must use

Purpose: To uniquely identify a transaction to an application

Element Summary:

<u>Ref</u>	<u>Id</u>	<u>Element Name</u>	<u>Req</u>	<u>Type</u>	<u>Min/Max</u>	<u>Usage</u>
TRN01	481	Trace Type Code	M	ID	1/2	Must use

Description: Code identifying which transaction is being referenced

Code Name

1 Current Transaction Trace Numbers

TRN02	127	Reference Identification	M	AN	1/30	Must use
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Description: Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier

Semantics:

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

CCBCC Example:

TRN*1*12345~

REF Reference Identification

Pos: 050	Max: >1
Heading - Optional	
Loop: N/A	Elements: 2

User Option (Usage): Must use

Purpose: To specify identifying information

Element Summary:

<u>Ref</u>	<u>Id</u>	<u>Element Name</u>	<u>Req</u>	<u>Type</u>	<u>Min/Max</u>	<u>Usage</u>
REF01	128	Reference Identification Qualifier	M	ID	2/3	Must use

Description: Code qualifying the Reference Identification

Code Name

- BT Batch Number
- CK Check Number

REF02	127	Reference Identification	X	AN	1/30	Must use
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Description: Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier

Syntax Rules:

1. R0203 - At least one of REF02 or REF03 is required.

Semantics:

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

CCBCC Example:

*REF*CK*12345~*

DTM Date/Time Reference

Pos: 060	Max: >1
Heading - Optional	
Loop: N/A	Elements: 2

User Option (Usage): Must use

Purpose: To specify pertinent dates and times

Element Summary:

<u>Ref</u>	<u>Id</u>	<u>Element Name</u>	<u>Req</u>	<u>Type</u>	<u>Min/Max</u>	<u>Usage</u>
DTM01	374	Date/Time Qualifier	M	ID	3/3	Must use
Description: Code specifying type of date or time, or both date and time						
Code Name						
007 Effective						
DTM02	373	Date	X	DT	8/8	Must use
Description: Date expressed as CCYYMMDD						

Syntax Rules:

1. R020305 - At least one of DTM02, DTM03 or DTM05 is required.
2. C0403 - If DTM04 is present, then DTM03 is required.
3. P0506 - If either DTM05 or DTM06 is present, then the other is required.

CCBCC Example:

DTM*234*20070205~

Loop N1

Pos: 070	Repeat: >1
Optional	
Loop: N1	Elements: N/A

User Option (Usage): Must use

Purpose: To identify a party by type of organization, name, and code

Loop Summary:

<u>Pos</u>	<u>Id</u>	<u>Segment Name</u>	<u>Req</u>	<u>Max Use</u>	<u>Repeat</u>	<u>Usage</u>
070	N1	Name	O	1		Must use

N1 Name

Pos: 070	Max: 1
Heading - Optional	
Loop: N1	Elements: 4

User Option (Usage): Must use

Purpose: To identify a party by type of organization, name, and code

Element Summary:

<u>Ref</u>	<u>Id</u>	<u>Element Name</u>	<u>Req</u>	<u>Type</u>	<u>Min/Max</u>	<u>Usage</u>
N101	98	Entity Identifier Code	M	ID	2/3	Must use
<p>Description: Code identifying an organizational entity, a physical location, property or an individual</p> <p>Code Name</p> <p>PE Payee</p> <p>PR Payer</p>						
N102	93	Name	X	AN	1/60	Must use
<p>Description: Free-form name</p>						
N103	66	Identification Code Qualifier	X	ID	1/2	Must use
<p>Description: Code designating the system/method of code structure used for Identification Code (67)</p> <p>Code Name</p> <p>9 D-U-N-S+4, D-U-N-S Number with Four Character Suffix</p> <p>92 Assigned by Buyer or Buyer's Agent</p>						
N104	67	Identification Code	X	AN	2/80	Must use
<p>Description: Code identifying a party or other code</p>						

Syntax Rules:

1. R0203 - At least one of N102 or N103 is required.
2. P0304 - If either N103 or N104 is present, then the other is required.

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.

CCBCC Example:

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N1*PR*ABC STORES*9*0234567890000~
N1*PE*COCA-COLA BOTTLING CO CONSOLIDATED~
```

Loop ENT

Pos: 010	Repeat: >1
Optional	
Loop: ENT	Elements: N/A

User Option (Usage): Must use

Purpose: To designate the entities which are parties to a transaction and specify a reference meaningful to those entities

Loop Summary:

<u>Pos</u>	<u>Id</u>	<u>Segment Name</u>	<u>Req</u>	<u>Max Use</u>	<u>Repeat</u>	<u>Usage</u>
010	ENT	Entity	O	1		Must use
150		Loop RMR	O		>1	Must use

ENT Entity

Pos: 010	Max: 1
Detail - Optional	
Loop: ENT	Elements: 1

User Option (Usage): Must use

Purpose: To designate the entities which are parties to a transaction and specify a reference meaningful to those entities

Element Summary:

<u>Ref</u>	<u>Id</u>	<u>Element Name</u>	<u>Req</u>	<u>Type</u>	<u>Min/Max</u>	<u>Usage</u>
ENT01	554	Assigned Number	O	N0	1/6	Must use

Description: Number assigned for differentiation within a transaction set

Syntax Rules:

1. P020304 - If either ENT02, ENT03 or ENT04 are present, then the others are required.
2. P050607 - If either ENT05, ENT06 or ENT07 are present, then the others are required.
3. P0809 - If either ENT08 or ENT09 is present, then the other is required.

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.
6. This segment also allows for the transmission of a unique reference number that is meaningful between the entities.

CCBCC Example:

ENT*1~

Loop RMR

Pos: 150	Repeat: >1
Optional	
Loop: RMR	Elements: N/A

User Option (Usage): Must use

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

Loop Summary:

<u>Pos</u>	<u>Id</u>	<u>Segment Name</u>	<u>Req</u>	<u>Max Use</u>	<u>Repeat</u>	<u>Usage</u>
150	RMR	Remittance Advice Accounts Receivable Open Item Reference	O	1		Must use
170	REF	Reference Identification	O	>1		Used
180	DTM	Date/Time Reference	O	>1		Used

RMR Remittance Advice Accounts Receivable Open Item Reference

Pos: 150	Max: 1
Detail - Optional	
Loop: RMR	Elements: 5

User Option (Usage): Must use

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

Element Summary:

<u>Ref</u>	<u>Id</u>	<u>Element Name</u>	<u>Req</u>	<u>Type</u>	<u>Min/Max</u>	<u>Usage</u>
RMR01	128	Reference Identification Qualifier	X	ID	2/3	Must use

Description: Code qualifying the Reference Identification

Code Name

CM	Buyer's Credit Memo
E4	Charge Card Number
IV	Seller's Invoice Number

RMR02	127	Reference Identification	X	AN	1/30	Must use
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Description: Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier

RMR04	782	Monetary Amount	O	R	1/18	Must use
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Description: Monetary amount

RMR05	782	Monetary Amount	O	R	1/18	Used
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Description: Monetary amount

RMR06	782	Monetary Amount	O	R	1/18	Used
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Description: Monetary amount

Syntax Rules:

1. P0102 - If either RMR01 or RMR02 is present, then the other is required.
2. P0708 - If either RMR07 or RMR08 is present, then the other is required.

Semantics:

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.

CCBCC Example:

*RMR*IV*48765432070201**111.11*111.11*0~*

REF Reference Identification

Pos: 170	Max: >1
Detail - Optional	
Loop: RMR	Elements: 2

User Option (Usage): Used

Purpose: To specify identifying information

Element Summary:

<u>Ref</u>	<u>Id</u>	<u>Element Name</u>	<u>Req</u>	<u>Type</u>	<u>Min/Max</u>	<u>Usage</u>
REF01	128	Reference Identification Qualifier	M	ID	2/3	Must use

Description: Code qualifying the Reference Identification

Code Name

PO Purchase Order Number

REF02	127	Reference Identification	X	AN	1/30	Must use
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Description: Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier

Syntax Rules:

1. R0203 - At least one of REF02 or REF03 is required.

Semantics:

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

CCBCC Example:

*REF*PO*021212~*

DTM Date/Time Reference

Pos: 180	Max: >1
Detail - Optional	
Loop: RMR	Elements: 2

User Option (Usage): Used

Purpose: To specify pertinent dates and times

Element Summary:

<u>Ref</u>	<u>Id</u>	<u>Element Name</u>	<u>Req</u>	<u>Type</u>	<u>Min/Max</u>	<u>Usage</u>
DTM01	374	Date/Time Qualifier	M	ID	3/3	Must use

Description: Code specifying type of date or time, or both date and time

Code Name

003 Invoice

DTM02	373	Date	X	DT	8/8	Must use
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Description: Date expressed as CCYYMMDD

Syntax Rules:

1. R020305 - At least one of DTM02, DTM03 or DTM05 is required.
2. C0403 - If DTM04 is present, then DTM03 is required.
3. P0506 - If either DTM05 or DTM06 is present, then the other is required.

CCBCC Example:

*DTM*003*20070201~*

SE Transaction Set Trailer

Pos: 010	Max: 1
Summary - Mandatory	
Loop: N/A	Elements: 2

User Option (Usage): Must use

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)

Element Summary:

<u>Ref</u>	<u>Id</u>	<u>Element Name</u>	<u>Req</u>	<u>Type</u>	<u>Min/Max</u>	<u>Usage</u>
SE01	96	Number of Included Segments	M	N0	1/10	Must use
		Description: Total number of segments included in a transaction set including ST and SE segments				
SE02	329	Transaction Set Control Number	M	AN	4/9	Must use
		Description: Identifying control number that must be unique within the transaction set functional group assigned by the originator for a transaction set				

Comments:

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