

820 Payment Order/Remittance Advice

DRAFT

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:

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3	010	ST	Transaction Set Header	M	1		
4	020	BPR	Beginning Segment for Payment Order/Remittance Advice	M	1		
6	035	TRN	Trace	O	1		c1
7	051	REF	Reference Numbers	O	1		
8	052	REF	Reference Numbers	O	1		
9	060	DTM	Date/Time/Period	O	>1		
						LOOP ID - N1	>1
10	070	N1	Name	O	1		c2

Detail:

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						LOOP ID - ENT	>1
11	010	ENT	Entity	O	1		c3
						LOOP ID - N1	>1
13	020	N1	Name	O	1		c4
						LOOP ID - RMR	>1
14	150	RMR	Remittance Advice Accounts Receivable Open Item Reference	M	1		c5
15	170	REF	Reference Numbers	O	>1		
16	180	DTM	Date/Time/Period	O	>1		

Summary:

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17	010	SE	Transaction Set Trailer	M	1		

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. Allowing the N1 segment to repeat in this area allows the paying entity within a payer and the paid entity within a payee to be identified (not the payer and payee).

5. Loop RMR is for items being paid.

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) 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.</u> <u>Des.</u>	<u>Data</u> <u>Element</u>	<u>Name</u>	<u>Attributes</u>
>>	ST01	143	Transaction Set Identifier Code Code uniquely identifying a Transaction Set 820 X12.4 Payment Order/Remittance Advice	M ID 3/3
>>	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:** (1) To indicate the beginning of a PaymentOrder/Remittance Advice Transaction Set and total payment amount or (2) 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.
- Semantic Notes:**
- 1 BPR02 specifies the payment amount.
 - 2 When using this transaction set to initiate a payment, 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 BPR12 and BPR13 relate to the receiving depository financial institution (RDFI).
 - 4 BPR15 is the account number of the receiving company to be debited or credited with the payment order.
 - 5 BPR17 is a code identifying the business reason for this payment.
- Comments:**
- 1 BPR09 is the account of the company originating the payment. This account may be debited or credited depending on the type of payment order.
- Notes:** Specific qualifiers used in data elements BPR01, BPR03, BPR04 and BPR05 need to be received and agreed upon between the sender and the sender's financial institution.

Data Element Summary

Ref.	Data	Name	Attributes
Des.	Element		
>>	BPR01	305 Transaction Handling Code Code designating the action to be taken by all parties	M ID 1/1
		C Payment Accompanies Remittance Advice	
		I Remittance Information Only	
>>	BPR02	782 Monetary Amount Monetary amount	M R 1/15
>>	BPR03	478 Credit/Debit Flag Code Code indicating whether amount is a credit or debit	M ID 1/1
		C Credit	
>>	BPR04	591 Payment Method Code Code used to designate the actual funds transfer method.	M ID 3/3
		ACH Automated Clearing House (ACH)	
		DXC ACH Demand Corporate Trade Exchange (CTX) Credit	
	BPR05	812 Payment Format Code Code identifying the payment format to be used	O ID 1/10
		CCD Cash Concentration/Disbursement (CCD) (ACH)	
		CCP Cash Concentration/Disbursement plus Addenda (CCD+) (ACH)	
		CTX Corporate Trade Exchange (CTX) (ACH)	
	BPR06	506 (DFI) ID Number Qualifier Code identifying the type of identification number of Depository Financial Institution (DFI)	X ID 2/2
		01 ABA Transit Routing Number Including Check Digits (9 digits)	
		02 Swift Identification (8 or 11 characters)	
		03 CHIPS (3 or 4 digits)	
		04 Canadian Bank Branch and Institution Number	

		ZZ	Mutually Defined		
BPR07	507	(DFI) Identification Number		X	AN 3/12
		Depository Financial Institution (DFI) identification number			
		Buyer's bank.			
BPR08	896	Account Number Qualifier Code		O	ID 2/2
		Code indicating type of bank account or other financial asset			
		01	Time Deposit		
		DA	Demand Deposit		
BPR09	508	Account Number		X	AN 1/35
		Account number assigned			
		Buyer's parent organization account number.			
BPR10	509	Originating Company Identifier		O	AN 10/10
		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			
BPR11	510	Originating Company Supplemental Code		O	AN 9/9
		A code defined between the originating company and the originating depository financial institution (ODFI) that uniquely identifies the company initiating the transfer instructions			
BPR12	506	(DFI) ID Number Qualifier		X	ID 2/2
		Code identifying the type of identification number of Depository Financial Institution (DFI)			
		01	ABA Transit Routing Number Including Check Digits (9 digits)		
		02	Swift Identification (8 or 11 characters)		
		03	CHIPS (3 or 4 digits)		
		04	Canadian Bank Branch and Institution Number		
		ZZ	Mutually Defined		
BPR13	507	(DFI) Identification Number		X	AN 3/12
		Depository Financial Institution (DFI) identification number			
		Seller's bank.			
BPR14	896	Account Number Qualifier Code		O	ID 2/2
		Code indicating type of bank account or other financial asset			
		01	Time Deposit		
		DA	Demand Deposit		
BPR15	508	Account Number		X	AN 1/35
		Account number assigned			
		Seller's account number.			
>>	BPR16	513	Effective Entry Date	O	DT 6/6
			Date the originating company intends for the transaction to be settled.		
			Buyer's originated Settlement Date.		

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:
Notes: Recommended especially if: BPR01 = "I"

Data Element Summary

Ref.	Data	Name	Attributes
<u>Des.</u>	<u>Element</u>	<u>Name</u>	<u>Attributes</u>
>>	TRN01	481 Trace Type Code Code identifying which transaction is being referenced 1 Current Transaction Trace Numbers	M ID 1/2
>>	TRN02	127 Reference Number Reference number or identification number as defined for a particular Transaction Set, or as specified by the Reference Number Qualifier. Reference number identifying the transaction to the originating company.	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 Recommended by Utility Industry Group. Unique identifier designating the company initiating the funds transfer instructions.	O AN 10/10

Segment: **REF** Reference Numbers
Position: 051
Loop:
Level: Heading
Usage: Optional
Max Use: 1
Purpose: To specify identifying numbers.
Syntax Notes: 1 At least one of REF02 or REF03 is required.
Semantic Notes:
Comments:
Notes: This segment is provided by SDG&E's Bank using information found in the ACH transaction.

Data Element Summary

	<u>Ref. Des.</u>	<u>Data Element</u>	<u>Name</u>	<u>Attributes</u>
>>	REF01	128	Reference Number Qualifier Code qualifying the Reference Number. TN Transaction Reference Number	M ID 2/2
>>	REF02	127	Reference Number Reference number or identification number as defined for a particular Transaction Set, or as specified by the Reference Number Qualifier. Contents of ACH Record 6, Field 13, a 15 digit number.	X AN 1/30
>>	REF03	352	Description A free-form description to clarify the related data elements and their content TRACE NUMBER FROM THE ACH PAYMENT	X AN 1/80

Segment: **REF** Reference Numbers
Position: 052
Loop:
Level: Heading
Usage: Optional
Max Use: 1
Purpose: To specify identifying numbers.
Syntax Notes: 1 At least one of REF02 or REF03 is required.
Semantic Notes:
Comments:
Notes: This segment is provided by SDG&E's Bank using information found in the ACH transaction.

Data Element Summary

	<u>Ref. Des.</u>	<u>Data Element</u>	<u>Name</u>	<u>Attributes</u>
>>	REF01	128	Reference Number Qualifier Code qualifying the Reference Number. AK Sending Company Audit Number (Automated Clearinghouse Transfers)	M ID 2/2
>>	REF02	127	Reference Number Reference number or identification number as defined for a particular Transaction Set, or as specified by the Reference Number Qualifier. Contents of ACH Record 6, Field 7.	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/Period
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 or DTM03 is required.
Semantic Notes:
Comments:

Data Element Summary

Ref.	Data	Name	Attributes
<u>Des.</u>	<u>Element</u>		
>> DTM01	374	Date/Time Qualifier Code specifying type of date or time, or both date and time 097 Transaction Creation	M ID 3/3
>> DTM02	373	Date Date (YYMMDD)	X DT 6/6
DTM03	337	Time Time expressed in 24-hour clock time (HHMMSS) (Time range: 000000 through 235959)	X TM 4/6
DTM04	623	Time Code Code identifying the time. In accordance with International Standards Organization standard 8601, time can be specified by a + or - and an indication in hours in relation to Universal Time Coordinate (UTC) time; since + is a restricted character, + and - are substituted by P and M in the codes that follow Refer to 003030UIG Data Element Dictionary for acceptable code values.	O ID 2/2
DTM05	624	Century The first two characters in the designation of the year (CCYY)	O N0 2/2

Segment: **N1** Name
Position: 070
Loop: N1
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.

Data Element Summary

Ref.	Data	Name	Attributes
<u>Des.</u>	<u>Element</u>	<u>Name</u>	<u>Attributes</u>
>> N101	98	Entity Identifier Code Code identifying an organizational entity, a physical location, or an individual AG Agent/Agency PE Payee PR Payer	M ID 2/2
>> N102	93	Name Free-form name	X AN 1/35
N103	66	Identification Code Qualifier Code designating the system/method of code structure used for Identification Code (67) 1 D-U-N-S Number, Dun & Bradstreet 9 D-U-N-S+4, D-U-N-S Number with Four Character Suffix 91 Assigned by Seller or Seller's Agent 92 Assigned by Buyer or Buyer's Agent	X ID 1/2
N104	67	Identification Code Code identifying a party or other code	X AN 2/17

- Segment:** **ENT** Entity
- Position:** 010
- Loop:** ENT
- 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>
ENT01	554	Assigned Number Number assigned for differentiation within a transaction set	O N0 1/6
ENT02	98	Entity Identifier Code Code identifying an organizational entity, a physical location, or an individual Not Used by Utility Industry Group. Refer to 003030UIG Data Element Dictionary for acceptable code values.	X ID 2/2
ENT03	66	Identification Code Qualifier Code designating the system/method of code structure used for Identification Code (67) Not Used by Utility Industry Group. Refer to 003030UIG Data Element Dictionary for acceptable code values.	X ID 1/2
ENT04	67	Identification Code Code identifying a party or other code Not Used by Utility Industry Group.	X AN 2/17
ENT05	98	Entity Identifier Code Code identifying an organizational entity, a physical location, or an individual Not Used by Utility Industry Group. Refer to 003030UIG Data Element Dictionary for acceptable code values.	X ID 2/2
ENT06	66	Identification Code Qualifier Code designating the system/method of code structure used for Identification Code (67)	X ID 1/2

		Not Used by Utility Industry Group.	
		Refer to 003030UIG Data Element Dictionary for acceptable code values.	
ENT07	67	Identification Code	X AN 2/17
		Code identifying a party or other code	
		Not Used by Utility Industry Group.	
ENT08	128	Reference Number Qualifier	X ID 2/2
		Code qualifying the Reference Number.	
		Not Used by Utility Industry Group.	
		Refer to 003030UIG Data Element Dictionary for acceptable code values.	
ENT09	127	Reference Number	X AN 1/30
		Reference number or identification number as defined for a particular Transaction Set, or as specified by the Reference Number Qualifier.	
		Not Used by Utility Industry Group.	

Segment: **N1** Name
Position: 020
Loop: N1
Level: Detail
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.
Notes: The Detail N1 loop is used to indicate payments to and from multiple components within a corporation.

Data Element Summary

<u>Ref.</u>	<u>Data</u>	<u>Name</u>	<u>Attributes</u>
<u>Des.</u>	<u>Element</u>		
>> N101	98	Entity Identifier Code Code identifying an organizational entity, a physical location, or an individual PE Payee PR Payer	M ID 2/2
>> N102	93	Name Free-form name	X AN 1/35
N103	66	Identification Code Qualifier Code designating the system/method of code structure used for Identification Code (67) Required if "AG" is used in header N101. 1 D-U-N-S Number, Dun & Bradstreet 9 D-U-N-S+4, D-U-N-S Number with Four Character Suffix 91 Assigned by Seller or Seller's Agent 92 Assigned by Buyer or Buyer's Agent	X ID 1/2
N104	67	Identification Code Code identifying a party or other code	X AN 2/17

- Segment:** **RMR** Remittance Advice Accounts Receivable Open Item Reference
- Position:** 150
- Loop:** RMR
- Level:** Detail
- Usage:** Mandatory
- 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 RMR02 is present, then RMR01 is required.
- Semantic Notes:** 1 If RMR03 is present, it specifies the open item(s) to be included in the cash application.
- 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, the item referenced in RMR02 is to be included in the cash application.
 3 RMR04 is the amount paid.
 4 RMR05 may be needed by some payees to distinguish between duplicate reference numbers.
 5 RMR06 may be used to specify discount taken.

Data Element Summary

Ref.	Data	Name	Attributes
<u>Des.</u>	<u>Element</u>		
>> RMR01	128	Reference Number Qualifier Code qualifying the Reference Number. IV Seller's Invoice Number	X ID 2/2
>> RMR02	127	Reference Number Reference number or identification number as defined for a particular Transaction Set, or as specified by the Reference Number Qualifier. SDG&E Invoice Number as transmitted in 810 BIG02. The Invoice Number will be comprised of the billing account number concatenated with the bill mail date in MMDDYY format - no embedded blanks.	O AN 1/30
RMR03	482	Payment Action Code Code specifying the type of accounts receivable open item(s) to be included in a cash application. PI Pay Item	O ID 2/2
>> RMR04	782	Monetary Amount Monetary amount Buyer's payment amount to be posted to account number referenced in the invoice number field.	O R 1/15
RMR05	777	Total Invoice or Credit/Debit Amount Amount of Invoice (including charges, less allowances) before terms discount (if discount is applicable) or debit amount or credit amount of referenced items. Seller's total bill amount.	O R 1/15

Segment: **REF** Reference Numbers
Position: 170
Loop: RMR
Level: Detail
Usage: Optional
Max Use: >1
Purpose: To specify identifying numbers.
Syntax Notes: 1 At least one of REF02 or REF03 is required.
Semantic Notes:
Comments:
Notes: If invoice number cannot be provided in RMR02, show billing account number here.

Data Element Summary

Ref.	Data Element	Name	Attributes
>>	REF01	128 Reference Number Qualifier Code qualifying the Reference Number.	M ID 2/2
		11 Account Number Number identifies a telecommunications industry account	
		12 Billing Account Account number under which billing is rendered	
		AJ Accounts Receivable Customer Account	
		AP Accounts Receivable Number	
>>	REF02	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
	REF03	352 Description A free-form description to clarify the related data elements and their content	X AN 1/80

Segment: **DTM** Date/Time/Period
Position: 180
Loop: RMR
Level: Detail
Usage: Optional
Max Use: >1
Purpose: To specify pertinent dates and times
Syntax Notes: 1 At least one of DTM02 or DTM03 is required.
Semantic Notes:
Comments:
Notes: If bill mail date is not present as a part of RMR02, show bill mail date here.

Data Element Summary

	<u>Ref.</u>	<u>Data</u>	<u>Name</u>	<u>Attributes</u>
	<u>Des.</u>	<u>Element</u>		
>>	DTM01	374	Date/Time Qualifier Code specifying type of date or time, or both date and time 003 Invoice	M ID 3/3
>>	DTM02	373	Date Date (YYMMDD)	X DT 6/6
	DTM05	624	Century The first two characters in the designation of the year (CCYY)	O N0 2/2

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.</u> <u>Des.</u>	<u>Data</u> <u>Element</u>	<u>Name</u>	<u>Attributes</u>
>>	SE01	96	Number of Included Segments Total number of segments included in a transaction set including ST and SE segments	M N0 1/10
>>	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