

820 Payment Order/Remittance Advice

Functional Group ID=**RA**

Heading:

	<u>Pos. No.</u>	<u>Seg. ID</u>	<u>Name</u>	<u>Req. Des.</u>	<u>Max.Use</u>	<u>Loop Repeat</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	
LOOP ID - N1						>1
	070	N1	Name	O	1	

Detail:

	<u>Pos. No.</u>	<u>Seg. ID</u>	<u>Name</u>	<u>Req. Des.</u>	<u>Max.Use</u>	<u>Loop Repeat</u>
LOOP ID - ENT						>1
	010	ENT	Entity	O	1	
LOOP ID - RMR						>1
	150	RMR	Remittance Advice Accounts Receivable Open Item Reference	O	1	
	160	NTE	Note/Special Instruction	O	>1	
	180	DTM	Date/Time Reference	O	>1	

Summary:

	<u>Pos. No.</u>	<u>Seg. ID</u>	<u>Name</u>	<u>Req. Des.</u>	<u>Max.Use</u>	<u>Loop Repeat</u>
M	010	SE	Transaction Set Trailer	M	1	

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
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

- 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>Attributes</u>
	<u>Des.</u>	<u>Element</u> <u>Name</u>	
M	BPR01	305 Transaction Handling Code Code designating the action to be taken by all parties I Remittance Information Only	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 CCD Cash Concentration/Disbursement (CCD) (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 digits)	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	O ID 1/3

		10	Business Account		
BPR09	508	Account Number		X	AN 1/35
		Account number assigned			
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)		
BPR13	507	(DFI) Identification Number		X	AN 3/12
		Depository Financial Institution (DFI) identification number			
BPR14	569	Account Number Qualifier		O	ID 1/3
		Code indicating the type of account			
		DA	Demand Deposit		
BPR15	508	Account Number		X	AN 1/35
		Account number assigned			
BPR16	373	Date		O	DT 8/8
		Date expressed as CCYYMMDD			
		Payer's intended settlement date.			

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

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
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

Ref.	Data	Name	Attributes
<u>Des.</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 N101=PR is a mandatory segment. N101=PE is the sender's option. 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

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	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

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 12 Billing Account Account number under which billing is rendered	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
RMR03	482	Payment Action Code Code specifying the accounts receivable open item(s), if any, to be included in the cash application. PO Payment on Account	O ID 2/2
RMR04	782	Monetary Amount Monetary amount Amount Paid	O R 1/18

Segment: **NTE** Note/Special Instruction
Position: 160
Loop: RMR Optional
Level: Detail
Usage: Optional
Max Use: >1
Purpose: To transmit information in a free-form format, if necessary, for comment or special instruction

Semantic Notes:

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.

Notes: This segment is the sender's option.

Data Element Summary

<u>Ref.</u>	<u>Data</u>	<u>Name</u>	<u>Attributes</u>
<u>Des.</u>	<u>Element</u>		
NTE01	363	Note Reference Code	O ID 3/3
		Code identifying the functional area or purpose for which the note applies	
		Refer to 004010 Data Element Dictionary for acceptable code values.	
M	NTE02	352 Description	M AN 1/80
		A free-form description to clarify the related data elements and their content	

Segment: **DTM** Date/Time Reference
Position: 180
Loop: RMR Optional
Level: Detail
Usage: Optional
Max Use: >1
Purpose: To specify pertinent dates and times
Semantic Notes:
Comments:

Data Element Summary

	<u>Ref.</u> <u>Des.</u>	<u>Data</u> <u>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 003 Invoice 809 Posted	M ID 3/3
	DTM02	373	Date Date expressed as CCYYMMDD	X DT 8/8

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)

Semantic Notes:

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

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes
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