

820**Payment Order/Remittance Advice****Functional Group=RA**

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>
010	ST	Transaction Set Header	M	1		
020	BPR	Beginning Segment for Payment Order/Remittance Advice	M	1		
035	TRN	Trace	O	1		C1/035
050	REF	Reference Identification	O	>1		
LOOP ID - N1					≥1	
070	N1	Name	O	1		C1/070
090	N3	Address Information	O	>1		
100	N4	Geographic Location	O	1		

Detail:

<u>Pos</u>	<u>Id</u>	<u>Segment Name</u>	<u>Req</u>	<u>Max Use</u>	<u>Repeat</u>	<u>Notes</u>
LOOP ID - ENT					≥1	
010	ENT	Entity	O	1		C&N2/0 10
LOOP ID - RMR					≥1	
150	RMR	Remittance Advice Accounts Receivable Open Item Reference	O	1		C2/150
180	DTM	Date/Time Reference	O	>1		

Summary:

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

Notes:

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.
- 1/070 The N1 loop allows for name/address information for the payer and payee which would be utilized to address remittance(s) for delivery.
- 2/010 ENT09 may contain the payee's accounts receivable customer number.
- 2/150 Loop RMR is for open items being referenced or for payment on account.

Baxter:

Accounts Payable - Send 820 to Wachovia (v.3060)

ST Transaction Set Header

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

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>
ST01	143	Transaction Set Identifier Code	M	ID	3/3
		<u>Code</u> <u>NAME</u>			
		820 X12.4 Payment Order/Remittance Advice			
ST02	329	Transaction Set Control Number	M	AN	4/9

Semantics:

- 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).

BPR Beginning Segment for Payment Order/Remittance Advice

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

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>
BPR01	305	Transaction Handling Code <u>Code</u> <u>NAME</u>	M	ID	1/2
		C Payment Accompanies Remittance Advice			
		X Handling Party's Option to Split Payment and Remittance			
BPR02	782	Monetary Amount Baxter: Payment amount.	M	R	1/15
BPR03	478	Credit/Debit Flag Code <u>Code</u> <u>NAME</u>	M	ID	1/1
		C Credit			
BPR04	591	Payment Method Code <u>Code</u> <u>NAME</u>	M	ID	3/3
		ACH Automated Clearing House (ACH)			
BPR05	812	Payment Format Code <u>Code</u> <u>NAME</u>	O	ID	1/10
		CTX Corporate Trade Exchange (CTX) (ACH)			
		PPP Prearranged Payment and Deposit plus Addenda (PPD+) (ACH)			
BPR06	506	(DFI) ID Number Qualifier <u>Code</u> <u>NAME</u>	C	ID	2/2
		01 ABA Transit Routing Number Including Check Digits (9 digits)			
BPR07	507	(DFI) Identification Number	C	AN	3/12
BPR08	569	Account Number Qualifier <u>Code</u> <u>NAME</u>	O	ID	1/3
		DA Demand Deposit			
BPR09	508	Account Number Baxter: Debit account number.	C	AN	1/35
BPR10	509	Originating Company Identifier	O	AN	10/10
BPR12	506	(DFI) ID Number Qualifier <u>Code</u> <u>NAME</u>	C	ID	2/2
		01 ABA Transit Routing Number Including Check Digits (9 digits)			
BPR13	507	(DFI) Identification Number	C	AN	3/12
BPR14	569	Account Number Qualifier	O	ID	1/3

<u>Ref</u>	<u>Id</u>	<u>Element Name</u>	<u>Req</u>	<u>Type</u>	<u>Min/Max</u>
		<u>Code NAME</u>			
		DA Demand Deposit			
BPR15	508	Account Number	C	AN	1/35
BPR16	373	Date	O	DT	6/6

Syntax:

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

TRN Trace

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

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>
TRN01	481	Trace Type Code Code NAME	M	ID	1/2
		1 Current Transaction Trace Numbers			
TRN02	127	Reference Identification	M	AN	1/30

Semantics:

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

REF Reference Identification

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

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>
REF01	128	Reference Identification Qualifier <u>Code</u> <u>NAME</u> BT Batch Number	M	ID	2/3
REF02	127	Reference Identification	C	AN	1/30

Syntax:

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

Semantics:

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

N1 Name

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

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>
N101	98	Entity Identifier Code <u>Code NAME</u> PE Payee PR Payer	M	ID	2/2
N102	93	Name	C	AN	1/35
N103	66	Identification Code Qualifier <u>Code NAME</u> 1 D-U-N-S Number	C	ID	1/2
N104	67	Identification Code	C	AN	2/20

Syntax:

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

N3 Address Information

Pos: 090	Max: >1
Heading - Optional	
Loop: N1	Elements: 2

To specify the location of the named party

Element Summary:

<u>Ref</u>	<u>Id</u>	<u>Element Name</u>	<u>Req</u>	<u>Type</u>	<u>Min/Max</u>
N301	166	Address Information	M	AN	1/35
N302	166	Address Information	O	AN	1/35

N4 Geographic Location

Pos: 100	Max: 1
Heading - Optional	
Loop: N1	Elements: 3

To specify the geographic place of the named party

Element Summary:

<u>Ref</u>	<u>Id</u>	<u>Element Name</u>	<u>Req</u>	<u>Type</u>	<u>Min/Max</u>
N401	19	City Name	O	AN	2/30
N402	156	State or Province Code	O	ID	2/2
N403	116	Postal Code	O	ID	3/15

Syntax:

1. N406 C0605 -- If N406 is present, then N405 is required

Comments:

1. A combination of either N401 through N404, or N405 and N406 may be adequate to specify a location.
2. N402 is required only if city name (N401) is in the U.S. or Canada.

ENT Entity

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

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>
ENT01	554	Assigned Number	O	N0	1/6

Syntax:

1. ENT02 P020304 -- If either ENT02, ENT03 or ENT04 are present, then the others are required.
2. ENT05 P050607 -- If either ENT05, ENT06 or ENT07 are present, then the others are required.
3. ENT08 P0809 -- If either ENT08 or ENT09 are present, then the others are 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:
2. (1) Single/Single: Only ENT01 is necessary, because there is a single entity (the sending master) communicating with a single entity (the receiving master).
3. (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.
4. (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.
5. (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.

RMR Remittance Advice Accounts Receivable Open Item Reference

Pos: 150	Max: 1
Detail - Optional	
Loop: RMRElements:	

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>
RMR01	128	Reference Identification Qualifier <u>Code</u> <u>NAME</u> IV Seller's Invoice Number	C	ID	2/3
RMR02	127	Reference Identification	C	AN	1/30
RMR03	482	Payment Action Code <u>Code</u> <u>NAME</u> AI Amount Paid Inclusive of Discounts and Adjustments	O	ID	2/2
RMR04	782	Monetary Amount Baxter: Invoice amount paid.	O	R	1/15
RMR05	782	Monetary Amount Baxter: Gross Invoice amount, before discounts.	O	R	1/15
RMR06	782	Monetary Amount Baxter: Discount amount.	O	R	1/15

Syntax:

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

DTM Date/Time Reference

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

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>
DTM01	374	Date/Time Qualifier <u>Code</u> <u>NAME</u> 003 Invoice	M	ID	3/3
DTM02	373	Date	C	DT	6/6

Syntax:

1. DTM02 R020306 -- At least one of DTM02, DTM03 or DTM06 is required.
2. DTM06 P0607 -- If either DTM06 or DTM07 are present, then the others are required.

SE Transaction Set Trailer

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

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>
SE01	96	Number of Included Segments	M	N0	1/10
SE02	329	Transaction Set Control Number	M	AN	4/9

Comments:

- SE is the last segment of each transaction set.