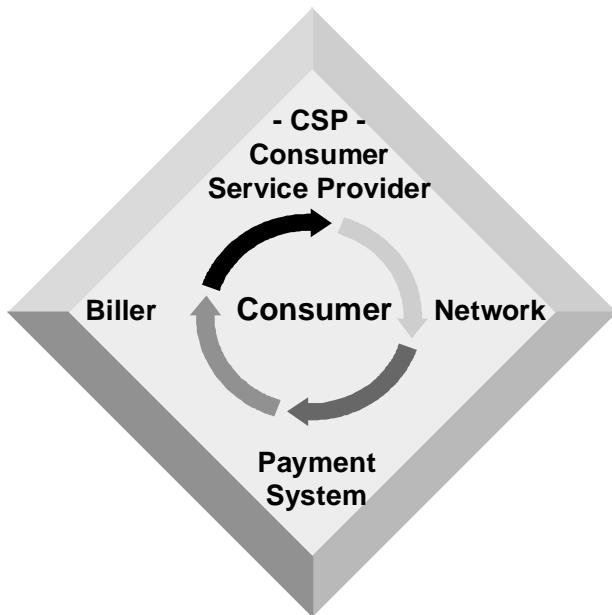


ASC X12 Finance Subcommittee

Consumer Service Provider (CSP) Billing and Payment Guide

Version 003 Release 061



820 Payment Order/Remittance Advice Transaction Set Section

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Preface

Organization of Guide

This document should be treated as a guide or education and implementation tool. It is intended to aid in the consistent use of Accredited Standards Committee (ASC) X12 standards within and across multiple industries when implementing consumer electronic billing and payment through third party consumer service providers.

The following are the documents (sections) that make up the Consumer Service Provider (CSP) Billing and Payment Guide.

1. General Section
2. 814 - General Request, Response or Confirmation Transaction Set Section
3. 810 - Invoice Transaction Set Section
4. 820 - Payment Order/Remittance Advice Transaction Set Section

Acknowledgments

This guide was prepared by members of the Finance Subcommittee organized and established by ASC X12. The X12 Finance Subcommittee developed and maintains the referenced standards as well as this guide. Responsibility for the content of this guide resides specifically with the Consumer Service Provider Billing and Payment Work Group (WG4) of the Invoice and Payment Task Group (TG2) of the ASC X12 Finance Subcommittee. The information contained in this document is based on the input of X12 Finance Subcommittee member organizations, third party service providers and financial institutions.

Comments, questions, and suggestions for improvement from any trading partner, financial institution or third party are strongly encouraged and may be submitted in writing to the secretariat of ASC X12, the Data Interchange Standards Association, Inc. (DISA) using the contact information listed on the following page. They will be forwarded to the X12 Finance Subcommittee.

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820 Payment Order/Remittance Advice

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820 Payment Order/Remittance Advice

1. Overview

1.1 Description

The 820 is an EDI Payment Order/Remittance Advice transaction set. It is used to request a payment and to transmit/report remittance information. Since an EDI 820 has two functions, the CSP can send the 820 transaction set to the Payment System to request a payment. The 820 can also carry the remittance information through the Payment System or the CSP can send a separate 820 transaction set directly to the Biller for the remittance information.

1.2 Transaction Set Usage

1.2.1 General

The 820 transaction set is considered a one-to-many transaction. The CSP will send ONE 820 transaction set to represent MANY consumer consolidated payments.

1.2.2 Structure Information

The following structure charts show how each transaction set table is used.

Table 1 - Payment Information

Instructions needed by financial institution to bank to make payment.

Type of Action	Type of Information	Segment
Funds Transfer	Funds Movement Information How to make (payment system/format), When (effective date) Dollar Amount, Bank Accounts (payer/payee)	BPR
	Payee, Biller	N1 Loop, Payee (PE Qualifier)
	Payer, CSP	N1 Loop, Payer (PR Qualifier)

Table 2 - Remittance Information

Consumer payments included in total funds transfer from CSP to Biller

Type of Action	Type of Information	Segment
Consumer Payment	Start of New Consumer Payment	ENT
	CSP Customer Consumer initiating Payment	N1 Loop, Party that remits payment (8R Qualifier)
	Biller Customer, Optional (Only if different than CSP Customer)	N1 Loop, Buyer (BY Qualifier)
	Other Address Information (Optional): Meter Location (Utility) Property Location (Insurance)	N1 Loop, Meter Location (MQ Qualifier) Property Location (PP Qualifier)

Type of Action	Type of Information	Segment
	Consumer Payment Information: Accounts Receivable Identifier (Invoice) Amount Paid Total Invoice Amount	RMR Loop (Remittance)
	Related Reference Numbers: Account Category Payer Category Payment Category Policy Type Master Number Authorization Code	REF using unique qualifiers for each related type of reference number
	Related Dates: Billing Date Invoice Date Payment Due Date Payment Initiated Date Processing Date	DTM using unique qualifiers for each related type of date
	Related Adjustments: Amount Reason	ADX

1.3 Data Element Usage

Account/Invoice Level Reference Number

With recurring invoicing, a customer may have one account number under which invoices are rendered monthly, such as for a credit card, utilities or telephone service. If the account number is used as an invoice number, this may cause a problem because some CSP systems will not allow the same invoice number for the same Customer to be processed again. It would be considered a duplicate invoice.

The solution is to implement a standard way to make the invoice number unique. The following are suggested solutions:

(1) For Billers who DO have unique invoice numbers:

The invoice number is the billers invoice number.
Invoices are issued with this unique number.
Payments are made to this unique number.

(2) For Billers who DO NOT have unique invoice numbers:

The invoice number is created by using the account number plus a date suffix.
The date suffix should include at least a month and year designation. The day is optional.
This date suffix may be in any format the biller chooses. Such as:

xxxxxx9401	xxxxxx1994JAN	xxxxxx-1994JAN	xxxxxx-9401
xxxxxx94JAN	xxxxxx940115	xxxxxx-940115	xxxxxx-94JAN

Invoices are issued with this unique number.

Payments are made to this unique number or to an Account Number.

In order for payments to be made to an Account Number, one of two reference numbers must be passed in the invoice transaction, using the following reference number qualifier:

11 - Account Number

If either of these reference numbers are not present, then the invoice number should be used in the payment transaction. If the invoice number is used, the biller must be able to remove the suffix from the account number prior to trying to apply the payment to the accounts receivable system.

820 Payment Order/Remittance Advice

2. Mapping Examples

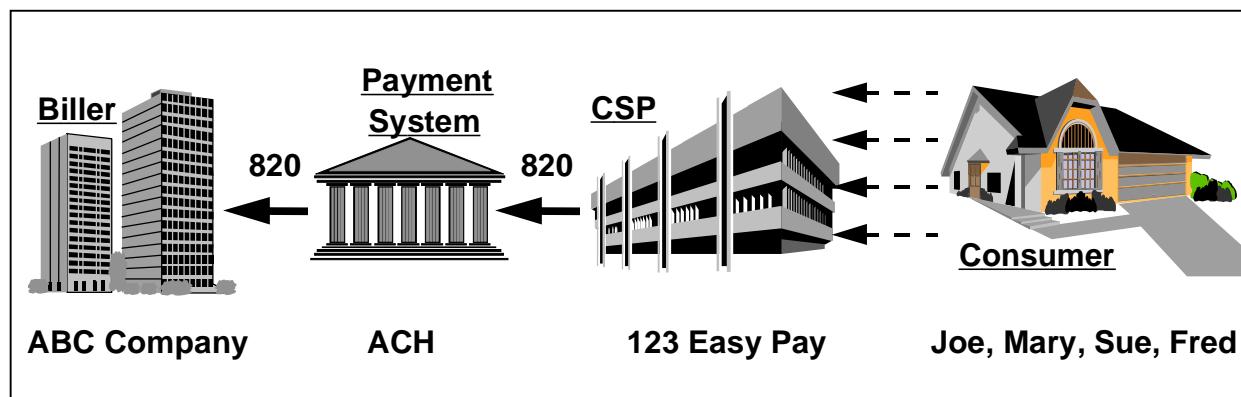
2.1 Example 1 - Payment Order/Remittance Advice from a CSP

Example 1 - Business Scenario

ABC Company is a large biller (such as a utility, cable company, telephone company, or credit card processor). 123 Easy Pay is a Consumer Service Provider (CSP) which provides consumers and small businesses with bill payment services using PC software, including electronic invoicing and payments with large billers. 123 Easy Pay has four customers, Joe Doe, Mary Q. Smith, Sue Parks & Fred Jones.

Example 1 - Transaction Scenario

Several consumers make electronic payments to ABC Company through 123 Easy Pay using their PC software. 123 Easy Pay consolidates the consumer payments and creates an EDI 820 transaction set to transfer the consolidated payment and remittance information to ABC Company. The remittance information is sent together with the payment through the Automated Clearing House (ACH).



Example 1 - Transaction Participant Information

Biller	Name: ABC Company	ID: 999999999	
CSP	Name: 123 Easy Pay	ID: 123000000	
Consumers	Name: Joe Doe	ID: 123-DOE	
	Name: Mary Q. Smith	ID: 123-SMITH	Pays bills for: Granny Smith & John Smith
	Name: Fred Jones	ID: 123-JONES	

Example 1 - Transaction Payment Information

Funds	Amount: \$575.50	
	Effective: 01/05/95	
Remittance:	Joe Doe	Pays Invoice 1111111 for \$100
	Mary Q. Smith	Pays Invoice 2222222 for \$125.50 for herself
		Pays Invoice 3333333 for \$75 for Granny Smith
		Pays Invoice 4444444 for \$75 for John Smith
	Fred Jones	Pays Invoice 5555555 for \$50
		Pays Invoice 6666666 for \$150

Example 1 - Transaction Set Mapping

Table 1

Segment Contents	Element Descriptions
ST*820*0001 n/l	<u>Transaction Set ID</u> : 820 Transaction Set <u>Control Number</u> : 0001
BPR*C*575.50*C*ACH*CTX*01*0100080 02*DA*9920192009109*3123000000**01 *080014907*DA*774889388*950105*CO N n/l	<u>Transaction Handling Code</u> : C , Payment accompanies remittance advice <u>Monetary Amount</u> : \$575.50 <u>Credit/Debit Flag</u> : C , Credit <u>Payment Method Code</u> : ACH , Automated Clearing House <u>Payment Format</u> : CTX , Corporate Trade Exchange <i>The following is Payer information:</i> <u>(DFI) ID Qualifier</u> : 01 , ABA/RTN follows <u>(DFI) ID Number</u> : 010008002 <u>Account Number Qualifier Code</u> : DA , Demand Deposit Account <u>Account Number</u> : 9920192009109 <u>Originating Company ID</u> : 3123000000 <u>Originating Company Supplemental Code</u> : N/A <i>The following is Payee Information:</i> <u>(DFI) ID Qualifier</u> : 01 , ABA/RTN follows <u>(DFI) ID Number</u> : 080014907 <u>Account Number Qualifier Code</u> : DA , Demand Deposit Account <u>Account Number</u> : 774889388 <u>Effective Entry Date</u> : 950105 <u>Business Function Code</u> : CON , Consumer Third Party Consolidated Payment
TRN*01*95010401144*123 n/l	<u>Trace Type</u> : 01 , This transaction number follows <u>Reference Number</u> : 95010401144 (trace number for this 820) <u>Originating Company ID</u> : 123
N1*PR*123 EASY PAY*1*123000000 n/l	<u>Entity Identifier Code</u> : PR , Payer follows <u>Name</u> : 123 EASY PAY <u>Identification Code Qualifier</u> : 1 , DUNS Number follows <u>Identification Code</u> : 123000000
N3*1234 MAIN STREET n/l	<u>Address</u> : 1234 MAIN STREET
N4*ST. LOUIS*MO*631013736 n/l	<u>City</u> : ST. LOUIS <u>State</u> : MO <u>Postal Code</u> : 63101-3736
N1*PE*ABC COMPANY* 1*999999999 n/l	<u>Entity Identifier Code</u> : PE , Payee follows <u>Name</u> : ABC COMPANY (4) <u>Identification Code Qualifier</u> : 1 , DUNS number follows <u>Identification Code</u> : 999999999
N3*P.O. BOX 930170 n/l	<u>Address</u> : P.O. BOX 930170
N4*DALLAS*TX*753930170 n/l	<u>City</u> : DALLAS <u>State</u> : TX <u>Postal Code</u> : 75393-0170

Table 2

Segment Contents	Element Descriptions
ENT*1 n/l	Assigned Number: 1
N1*8R*JOE DOE*92*123-DOE n/l	<p>Entity Identifier Code: 8R, Consumer Service Provider (CSP) Customer follows</p> <p>Name: JOE DOE</p> <p>Identification Code Qualifier: 92, Assigned by Buyer or Buyer's Agent</p> <p>Identification Code: 123-DOE</p>
RMR*IV*1111111**100 n/l	<p>Reference Number Qualifier: IV, Seller's Invoice Number follows</p> <p>Reference Number: 1111111, Item (Invoice) being paid</p> <p>Payment Action: N/A</p> <p>Monetary Amount: \$100.00</p>
DTM*003*941215 n/l	<p>Date/Time Qualifier: 003, Invoice Date follows</p> <p>Date: 941215</p>
ENT*2 n/l	Assigned Number: 2
N1*8R*MARY Q SMITH*92*123-SMITH n/l	<p>Entity Identifier Code: 8R, Consumer Service Provider (CSP) Customer follows</p> <p>Name: MARY Q SMITH</p> <p>Identification Code Qualifier: 92, Assigned by Buyer or Buyer's Agent</p> <p>Identification Code: 123-SMITH</p>
RMR*IV*2222222**125.50 n/l	<p>Reference Number Qualifier: IV, Seller's Invoice Number follows</p> <p>Reference Number: 2222222, Item (Invoice) being paid</p> <p>Payment Action: N/A</p> <p>Monetary Amount: \$125.50</p>
DTM*003*941216 n/l	<p>Date/Time Qualifier: 003, Invoice Date follows</p> <p>Date: 941216</p>
ENT*3 n/l	Assigned Number: 3
N1*8R*MARY Q SMITH*92*123-SMITH n/l	<p>Entity Identifier Code: 8R, Consumer Service Provider (CSP) Customer follows</p> <p>Name: MARY Q SMITH</p> <p>Identification Code Qualifier: 92, Assigned by Buyer or Buyer's Agent</p> <p>Identification Code: 123-SMITH</p>
N1*BY*GRANNY SMITH n/l	<p>Entity Identifier Code: BY, Buyer follows</p> <p>Name: GRANNY SMITH</p>
RMR*IV*3333333**75 n/l	<p>Reference Number Qualifier: IV, Seller's Invoice Number follows</p> <p>Reference Number: 3333333, Item (Invoice) being paid</p> <p>Payment Action: N/A</p> <p>Monetary Amount: \$75.00</p>
DTM*003*941208 n/l	<p>Date/Time Qualifier: 003, Invoice Date follows</p> <p>Date: 941208</p>
ENT*4 n/l	Assigned Number: 4
N1*8R*MARY Q SMITH*92*123-SMITH n/l	<p>Entity Identifier Code: 8R, Consumer Service Provider (CSP) Customer follows</p> <p>Name: MARY Q SMITH</p> <p>Identification Code Qualifier: 92, Assigned by Buyer or Buyer's Agent</p> <p>Identification Code: 123-SMITH</p>
N1*BY*JOHN SMITH n/l	<p>Entity Identifier Code: BY, Buyer follows</p> <p>Name: JOHN SMITH</p>

Segment Contents	Element Descriptions
RMR*IV*4444444**75 n/l	<u>Reference Number Qualifier:</u> IV , Seller's Invoice Number follows <u>Reference Number:</u> 4444444 , Item (Invoice) being paid <u>Payment Action:</u> N/A <u>Monetary Amount:</u> \$75.00
DTM*003*941206 n/l	<u>Date/Time Qualifier:</u> 003 , Invoice Date follows <u>Date:</u> 941206
ENT*5 n/l	<u>Assigned Number:</u> 5
N1*8R*FRED JONES*92*123-JONES n/l	<u>Entity Identifier Code:</u> 8R , Consumer Service Provider (CSP) Customer follows <u>Name:</u> FRED JONES <u>Identification Code Qualifier:</u> 92 , Assigned by Buyer or Buyer's Agent <u>Identification Code:</u> 123-JONES
RMR*IV*5555555**50 n/l	<u>Reference Number Qualifier:</u> IV , Seller's Invoice Number follows <u>Reference Number:</u> 5555555 , Item (Invoice) being paid <u>Payment Action:</u> N/A <u>Monetary Amount:</u> \$50.00
DTM*003*921218 n/l	<u>Date/Time Qualifier:</u> 003 , Invoice Date follows <u>Date:</u> 941218
RMR*IV*6666666**150 n/l	<u>Reference Number Qualifier:</u> IV , Seller's Invoice Number follows <u>Reference Number:</u> 6666666 , Item (Invoice) being paid <u>Payment Action:</u> N/A <u>Monetary Amount:</u> \$150.00
DTM*003*941220 n/l	<u>Date/Time Qualifier:</u> 003 , Invoice Date follows <u>Date:</u> 941220

Table 3

Segment Contents	Element Descriptions
SE*34*0001 n/l	<u>Number of Segments:</u> 34 <u>Transaction Set Control Number:</u> 0001

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3. Cross Reference

The transaction set cross reference is a mapping aid. The cross reference can be used to map or to find the location of data (data items) within the 820 transaction set.

The report column heading are explained below:

Column	Column Name	Column Description
Data Item	Data Item Name	Name of data.
Use	Use	Sequential number identifying multiple uses or locations for the data item.
Type of Data	Type of Data	Valid values for the column are: 'Qualifier' or 'Data'. Mapping a data item may require one or more qualifiers to be used to identify the data item. Therefore, the Qualifier(s) and Data item locations are both listed. The location of the qualifiers are listed before the location of the data item.
TS ID	Transaction Set ID	Transaction set ID or number, such as: '810', '814', or '820'.
TS Tbl	Transaction Set Table	Transaction set table or area within the transaction set. Valid Values for this column are: '1'-Header/Heading, '2'-Detail, or '3'-Summary.
Seg Pos	Segment Position	The segment location within the transaction set table or area.
Loop ID Comment	Loop ID Comment	The loop qualifier or position within the transaction set table or area. Loops can occur multiple times within a mapped transaction set. Each loop occurrence is identified by the segment that starts the loop. The loops are uniquely identified by a qualifier that is specified within the first segment of the loop. For example, 'N1/Seller (SE)' is the <u>N1</u> loop for the <u>Seller</u> that is qualified by the <u>'SE'</u> qualifier in the N1 segment.
Seg ID	Segment ID	The two or three character segment identifier.
DE Pos	Data Element Position	The position of the data element within the specified segment.
DE Nbr	Data Element Number	The data element number that occurs at the specified data element position.
DE Name	Data Element Name	The data element name that occurs at the specified data element position.
DE Val	Data Element Value	The data element value to be used to qualify the data element when the Type of Data column is 'Qualifier'. When the small letter 'x' is listed, the Comments column will refer to additional values to be used.
Comment	Comment	Comments which expand the definition of a data element value column or give additional information on the data element value.

Data Item	Type of Use	TS ID	TS Seg Tbl Pos	Loop ID Comment	Seg ID	DE Pos	DE Nbr	DE Name	DE Val	Comment
Account Number										
1 Qualifier	820	2	150		RMR	01	128	Reference Number Qualifier	AP	Accounts Receivable Number, Or REF01 Or REF02
1 Data	820	2	150		RMR	02	127	Reference Number	AP	Accounts Receivable Number, Or RMR01 Or RMR02
2 Qualifier	820	2	170		REF	01	128	Reference Number Qualifier		
2 Data	820	2	170		REF	02	127	Reference Number		
Account Type										
1 Qualifier	820	2	170		REF	01	128	Reference Number Qualifier	9X	Account Category
1 Data	820	2	170		REF	02	127	Reference Number		
Adjustment Amount										
1 Data	820	2	210		ADX	02	426	Adjustment Reason Code	xx	xx Adjustment Reason Code , See DE 426 Codes
Adjustment Reason										
1 Data	820	2	210		ADX	01	782	Monetary Amount		
Amount Paid										
1 Data	820	2	150		RMR	04	782	Monetary Amount		Same as Payment Amount
Authorization Code										
1 Qualifier	820	2	170		REF	01	128	Reference Number Qualifier	BB	Authorization Number
1 Data	820	2	170		REF	02	127	Reference Number		
Biller Account Number										
1 Data	820	1	020		BPR	14	896	Account Number Qualifier Code	xx	xx DFI Account Type, See DE 569 Codes
1 Data	820	1	020		BPR	15	508	Account Number		DFI Account Number
Biller Address										
1 Data	820	1	090	N1/Payee (PE)	N3	01	166	Address Information		Also N302
1 Data	820	1	090	N1/Payee (PE)	N3	02	166	Address Information		Also N301
Biller Bank ID										
1 Data	820	1	020		BPR	12	506	(DFI) ID Number Qualifier	xx	xx DFI ID Type, See DE 506 Codes
1 Data	820	1	020		BPR	13	507	(DFI) Identification Number		DFI ID
Biller City										
1 Data	820	1	100	N1/Payee (PE)	N4	01	19	City Name		
Biller ID										
1 Qualifier	820	1	070	N1/Payee (PE)	N1	01	98	Entity Identifier Code	PE	Payee (Biller)
1 Qualifier	820	1	070	N1/Payee (PE)	N1	03	66	Identification Code Qualifier	1	D-U-N-S Number (Universal ID)
1 Data	820	1	070	N1/Payee (PE)	N1	04	67	Identification Code		
Biller Name										
1 Qualifier	820	1	070	N1/Payee (PE)	N1	01	98	Entity Identifier Code	PE	Payee (Biller)
1 Data	820	1	070	N1/Payee (PE)	N1	02	93	Name		
Biller Phone Number										
1 Qualifier	820	1	120	N1/Payee (PE)	PER	01	366	Contact Function Code	IC	Information Contact

Data Item	Type of Use	TS ID	TS Seg Tbl Pos	Loop ID Comment	Seg ID	DE Pos	DE Nbr	DE Name	DE Val	Comment
	1 Qualifier	820	1 120	N1/Payee (PE)	PER	03	365	Communication Number Qualifier	TE	Telephone
	1 Data	820	1 120	N1/Payee (PE)	PER	04	364	Communication Number		
Biller Phone Number Type										
	1 Data	820	1 120	N1/Payee (PE)	PER	01	366	Contact Function Code	xx	xx Contact Function Code, See DE 366 Codes
Biller RDFI Bank Data										
	1 Data	820	1 020		BPR	12	506	(DFI) ID Number Qualifier	xx	xx DFI ID Type, See DE 506 Codes
	1 Data	820	1 020		BPR	13	507	(DFI) Identification Number		DFI ID
	1 Data	820	1 020		BPR	14	896	Account Number Qualifier Code	xx	xx DFI Account Type, See DE 569 Codes
	1 Data	820	1 020		BPR	15	508	Account Number		DFI Account Number
Biller State										
	1 Data	820	1 100	N1/Payee (PE)	N4	02	156	State or Province Code		
Biller Tax ID (TIN)										
	1 Qualifier	820	1 110	N1/Payee (PE)	REF	01	128	Reference Number Qualifier	TJ	Federal Tax ID Number (TIN)
	1 Data	820	1 110	N1/Payee (PE)	REF	02	127	Reference Number		
Biller Zip/Postal Code										
	1 Data	820	1 100	N1/Payee (PE)	N4	03	116	Postal Code		
Billing Account Number										
	1 Qualifier	820	2 150		RMR	01	128	Reference Number Qualifier	11	Account Number, Or REF01
	1 Data	820	2 150		RMR	02	127	Reference Number		Or REF02
	2 Qualifier	820	2 170		REF	01	128	Reference Number Qualifier	11	Account Number, Or RMR01
	2 Data	820	2 170		REF	02	127	Reference Number		Or RMR02
Billing Date										
	1 Qualifier	820	2 180		DTM	01	374	Date/Time Qualifier	003	Invoice Date
	1 Data	820	2 180		DTM	02	373	Date		
CSP Address										
	1 Data	820	1 090	N1/Payee (PR)	N3	01	166	Address Information		Also N302
	1 Data	820	1 090	N1/Payee (PR)	N3	02	166	Address Information		Also N301
CSP City										
	1 Data	820	1 100	N1/Payee (PR)	N4	01	19	City Name		
CSP ID										
	1 Qualifier	820	1 070	N1/Payee (PR)	N1	01	98	Entity Identifier Code	PR	Payer (CSP)
	1 Qualifier	820	1 070	N1/Payee (PR)	N1	03	66	Identification Code Qualifier	1	D-U-N-S Number (Universal ID)
	1 Data	820	1 070	N1/Payee (PR)	N1	04	67	Identification Code		
CSP Name										
	1 Qualifier	820	1 070	N1/Payee (PR)	N1	01	98	Entity Identifier Code	PR	Payer (CSP)
	1 Data	820	1 070	N1/Payee (PR)	N1	02	93	Name		

Data Item	Type of Use	TS ID	TS Seg Tbl Pos	Loop ID Comment	Seg ID	DE Pos	DE Nbr	DE Name	DE Val	Comment
CSP Phone Number										
1	Qualifier	820	1 120	N1/Payee (PR)	PER	01	366	Contact Function Code	IC	Information Contact
1	Qualifier	820	1 120	N1/Payee (PR)	PER	03	365	Communication Number Qualifier	TE	Telephone
1	Data	820	1 120	N1/Payee (PR)	PER	04	364	Communication Number		
CSP State										
1	Data	820	1 100	N1/Payee (PR)	N4	02	156	State or Province Code		
CSP ZIP/Postal Code										
1	Data	820	1 100	N1/Payee (PR)	N4	03	116	Postal Code		
Customer Address										
1	Data	820	2 040	N1/Customer (8R)	N3	01	166	Address Information	Also N302	
1	Data	820	2 040	N1/Customer (8R)	N3	02	166	Address Information	Also N301	
Customer City										
1	Data	820	2 050	N1/Customer (8R)	N4	01	19	City Name		
Customer ID										
1	Qualifier	820	2 020	N1/Customer (8R)	N1	01	98	Entity Identifier Code	8S	Consumer Service Provider (CSP)
1	Qualifier	820	2 020	N1/Customer (8R)	N1	03	66	Identification Code Qualifier	92	Assigned by Buyer or Buyer's Agent
1	Data	820	2 020	N1/Customer (8R)	N1	04	67	Identification Code		Customer ID at CSP
Customer Name										
1	Qualifier	820	2 020	N1/Customer (8R)	N1	01	98	Entity Identifier Code	8S	Consumer Service Provider (CSP)
1	Data	820	2 020	N1/Customer (8R)	N1	02	93	Name		
Customer Phone Number										
1	Qualifier	820	2 070	N1/Customer (8R)	PER	01	366	Contact Function Code	IC	Information Contact
1	Qualifier	820	2 070	N1/Customer (8R)	PER	03	365	Communication Number Qualifier	TE	Telephone
1	Data	820	2 070	N1/Customer (8R)	PER	04	364	Communication Number		
Customer State										
1	Data	820	2 050	N1/Customer (8R)	N4	02	156	State or Province Code		
Customer Zip/Postal Code										
1	Data	820	2 050	N1/Customer (8R)	N4	03	116	Postal Code		
Invoice Date										
1	Qualifier	820	2 180		DTM	01	374	Date/Time Qualifier	003	Invoice Date
1	Data	820	2 180		DTM	02	373	Date		
Invoice Number										
1	Qualifier	820	2 150		RMR	01	128	Reference Number Qualifier	IV	Seller's Invoice Number, Or REF01 Or REF02
1	Data	820	2 150		RMR	02	127	Reference Number		
2	Qualifier	820	2 170		REF	01	128	Reference Number Qualifier	IV	Seller's Invoice Number, Or RMR01 Or RMR02
2	Data	820	2 170		REF	02	127	Reference Number		
Item Currency Type										
1	Qualifier	820	1 040		CUR	01	98	Entity Identifier Code	VN	Vendor

Data Item	Type of Use	TS ID	TS Seg Tbl Pos	Loop ID Comment	Seg ID	DE Pos	DE Nbr	DE Name	DE Val	Comment
1	Data	820	1 040		CUR	02	100	Currency Code	xx	xx = MXP-Mexican Pesos, CAD-Canadian Dollar, USD-United States Dollar
Joint Customer Name(s)										
1	Data	820	2 030	N1/Customer (8R)	N2	01	93	Name		Also N202
1	Data	820	2 030	N1/Customer (8R)	N2	02	93	Name		Also N201
Master Number										
1	Qualifier	820	2 150		RMR	01	128	Reference Number Qualifier	14	Master Account Number, Or REF01 Or REF02
1	Data	820	2 150		RMR	02	127	Reference Number		
2	Qualifier	820	2 170		REF	01	128	Reference Number Qualifier	14	Master Account Number, Or RMR01 Or RMR02
2	Data	820	2 170		REF	02	127	Reference Number		
Meter Location Address										
1	Qualifier	820	2 020	N1/Meter (MQ)	N1	01	98	Entity Identifier Code	MQ	Meter Location
1	Qualifier	820	2 020	N1/Meter (MQ)	N1	03	66	Identification Code Qualifier	91	Assigned by Seller or Seller's Agent
1	Data	820	2 020	N1/Meter (MQ)	N1	04	67	Identification Code		Utility assigned Location Identifier
1	Data	820	2 040	N1/Meter (MQ)	N3	01	166	Address Information		Meter Address, Also N302
1	Data	820	2 040	N1/Meter (MQ)	N3	02	166	Address Information		Meter Address, Also N301
1	Data	820	2 050	N1/Meter (MQ)	N4	01	19	City Name		Meter Location City
1	Data	820	2 050	N1/Meter (MQ)	N4	02	156	State or Province Code		Meter Location State
1	Data	820	2 050	N1/Meter (MQ)	N4	03	116	Postal Code		Meter Location Zip
Past Due Amount										
1	Qualifier	820	2 210		ADX	01	782	Monetary Amount	50	Late Charge
1	Data	820	2 210		ADX	02	426	Adjustment Reason Code		
Payment Amount										
1	Data	820	2 150		RMR	04	782	Monetary Amount		Same as Amount Paid
Payment Date (Initiated)										
1	Qualifier	820	2 180		DTM	01	374	Date/Time Qualifier	666	Date Paid
1	Data	820	2 180		DTM	02	373	Date		
Payment Due Date										
1	Qualifier	820	2 180		DTM	01	374	Date/Time Qualifier	814	Payment Due Date
1	Data	820	2 180		DTM	02	373	Date		
Payment Effective Date										
1	Data	820	1 020		BPR	16	513	Effective Entry Date		
Payment Type										
1	Qualifier	820	2 170		REF	01	128	Reference Number Qualifier	9V	Payment Category
1	Data	820	2 170		REF	02	127	Reference Number		
Payor Type										
1	Qualifier	820	2 170		REF	01	128	Reference Number Qualifier	9W	Payor Category
1	Data	820	2 170		REF	02	127	Reference Number		
Policy Number										
1	Qualifier	820	2 150		RMR	01	128	Reference Number	IG	Insurance Policy

Data Item	Type of Use	TS ID	TS Seg Tbl Pos	Loop ID Comment	Seg ID	DE Pos	DE Nbr	DE Name	DE Val	Comment
								Qualifier		
1	Data	820	2 150		RMR	02	127	Reference Number		Number, Or REF01
2	Qualifier	820	2 170		REF	01	128	Reference Number	IG	Or REF02
								Qualifier		Insurance Policy
2	Data	820	2 170		REF	02	127	Reference Number		Number, Or RMR01
										Or RMR02
Policy Type										
1	Qualifier	820	2 170		REF	01	128	Reference Number	TV	Line of Business
								Qualifier		(ACORD Codes)
1	Data	820	2 170		REF	02	127	Reference Number		
Processing Date										
1	Qualifier	820	2 180		DTM	01	374	Date/Time Qualifier	009	Process Date
1	Data	820	2 180		DTM	02	373	Date		
Property Location Address										
1	Qualifier	820	2 020	N1/Property (PP)	N1	01	98	Entity Identifier Code	PP	Property
1	Data	820	2 040	N1/Property (PP)	N3	01	166	Address Information		Also N302
1	Data	820	2 040	N1/Property (PP)	N3	02	166	Address Information		Also N301
Property Location City										
1	Data	820	2 050	N1/Property (PP)	N4	01	19	City Name		
Property Location State										
1	Data	820	2 050	N1/Property (PP)	N4	02	156	State or Province Code		
Remit to Location ID										
1	Qualifier	820	1 110	N1/Payee (PE)	REF	01	128	Reference Number	LU	Location Number
								Qualifier		
1	Data	820	1 110	N1/Payee (PE)	REF	02	127	Reference Number		
Third Party Address										
1	Data	820	2 040	N1/Buyer (BY)	N3	01	166	Address Information		Also N302
1	Data	820	2 040	N1/Buyer (BY)	N3	02	166	Address Information		Also N301
Third Party City										
1	Data	820	2 050	N1/Buyer (BY)	N4	01	19	City Name		
Third Party Country										
1	Data	820	2 050	N1/Buyer (BY)	N4	04	26	Country Code		
Third Party ID										
1	Qualifier	820	2 020	N1/Buyer (BY)	N1	01	98	Entity Identifier Code	BY	Buying Party
1	Qualifier	820	2 020	N1/Buyer (BY)	N1	03	66	Identification Code	91	Assigned by Seller
								Qualifier		or Seller's Agent
1	Data	820	2 020	N1/Buyer (BY)	N1	04	67	Identification Code		
2	Qualifier	820	2 020	N1/Buyer (BY)	N1	01	98	Entity Identifier Code	BY	Buying Party
2	Qualifier	820	2 020	N1/Property (PP)	N1	03	66	Identification Code	91	Assigned by Seller
								Qualifier		or Seller's Agent
2	Data	820	2 020	N1/Property (PP)	N1	04	67	Identification Code		
Third Party Name										
1	Qualifier	820	2 020	N1/Buyer (BY)	N1	01	98	Entity Identifier Code	BY	Buying Party
1	Data	820	2 020	N1/Buyer (BY)	N1	02	93	Name		
Third Party State										
1	Data	820	2 050	N1/Buyer (BY)	N4	02	156	State or Province Code		

Total Amount Due (New Balance)

Data Item	Type of Use	TS ID	TS Seg Tbl Pos	Loop ID Comment	Seg ID	DE Pos	DE Nbr	DE Name	DE Val	Comment
1	Data	820	2 150		RMR	05	777	Total Invoice or Credit/Debit Amount		
Total Payment Amount										
1	Data	820	1 020		BPR	02	782	Monetary Amount		
Trace Number										
1	Qualifier	820	1 035		TRN	01	481	Trace Type Code	1	Current Transaction Trace Number
1	Data	820	1 035		TRN	02	127	Reference Number		

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820 Payment Order/Remittance Advice

4. Detail Layout

Purpose and Scope

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.

Functional Group Code - RA

Areas

- (a) Data Segments that are not used are not listed or detailed in the document.
- (b) Data Elements that are mandatory are marked with 'M/U' for MUST USE in the far left-hand column.
- (c) Data Elements that are not used are marked with 'X' in far left-hand column.

Heading (Table 1):

Page No.	Pos. No.	Seg. ID	Name	Req. Des.	Max.Use	Loop Repeat	Notes and Comments
4-3	010	ST	Transaction Set Header	M	1		
4-4	020	BPR	Beginning Segment for Payment Order/Remittance Advice	M	1		
4-9	035	TRN	Trace	O	1		c1
4-10	040	CUR	Currency	O	1		c2
			LOOP ID - N1			>1	
4-12	070	N1	Name	O	1		c3
4-13	080	N2	Additional Name Information	O	>1		
4-14	090	N3	Address Information	O	>1		
4-15	100	N4	Geographic Location	O	1		
4-16	120	PER	Administrative Communications Contact	O	>1		

Detail (Table 2):

Page No.	Pos. No.	Seg. ID	Name	Req. Des.	Max.Use	Loop Repeat	Notes and Comments
4-17	010	ENT	LOOP ID - ENT			>1	
			Entity	O	1		n1, c4
			LOOP ID - N1			>1	
4-19	020	N1	Name	O	1		c5
4-20	030	N2	Additional Name Information	O	>1		
4-21	040	N3	Address Information	O	>1		
4-22	050	N4	Geographic Location	O	1		
4-23	060	REF	Reference Identification	O	>1		
4-24	070	PER	Administrative Communications Contact	O	>1		
			LOOP ID - RMR			>1	
4-25	150	RMR	Remittance Advice Accounts Receivable	O	1		c6
			Open Item Reference				
4-27	170	REF	Reference Identification	O	>1		
4-29	180	DTM	Date/Time Reference	O	>1		
			LOOP ID - ADX			>1	
4-30	210	ADX	Adjustment	O	1		c7

Summary (Table 3):

Page No.	Pos. No.	Seg. ID	Name	Req. Des.	Max.Use	Loop Repeat	Notes and Comments
4-31	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 CUR segment does not initiate a foreign exchange transaction.
3. The N1 loop allows for name/address information for the payer and payee which would be utilized to address remittance(s) for delivery.
4. ENT09 may contain the payee's accounts receivable customer number.
5. 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).
6. Loop RMR is for open items being referenced or for payment on account.
7. This ADX loop can only contain adjustment information for the immediately preceding RMR segment and affects the amount (RMR04) calculation. If this adjustment amount is not netted to the immediately preceding RMR, use the outer ADX loop (position 080).

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>Data</u>	<u>Name</u>	<u>Attributes</u>	
M/U	<u>Des.</u>	<u>Element</u>			
		ST01	143	Transaction Set Identifier Code	M ID 3/3
				Code uniquely identifying a Transaction Set	
				Valid Value(s):	
				820 X12.4 Payment Order/Remittance Advice	
M/U	ST02	329		Transaction Set Control Number	M AN 4/9
				Identifying control number that must be unique within the transaction set functional group assigned by the originator for a transaction set	
				The transaction set control number is assigned by the originator and is unique. A unique number aids in error reconciliation and research.	

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:	<ol style="list-style-type: none"> 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:	<ol style="list-style-type: none"> 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							
M/U	Ref. Des.	Data Element	Name	Attributes			
		305	Transaction Handling Code	M	ID 1/2		
			Code designating the action to be taken by all parties				
			A service provider (third party), such as a financial institution, may modify the original Transaction Handling Code value as the 820 is processed and forwarded to the next receiving point.				
			Valid Value(s):				
			C	Payment Accompanies Remittance Advice			
			D	Make Payment Only			
			I	Remittance Information Only			
			P	Prenotification of Future Transfers			

M/U	BPR02	782	U	Split Payment and Remittance	M	R	1/15
			X	Handling Party's Option to Split Payment and Remittance			
M/U	BPR03	478	Monetary Amount Monetary amount	This data element is the total amount remitted on this transaction. This data element cannot exceed eleven characters including decimals (i.e., 99999999.99) when converted to a NACHA format. If Transaction Handling Code BPR01 is 'P', the value of this data element must be zero.	M	ID	1/1
M/U	BPR04	591	Payment Method Code Code identifying the method for the movement of payment instructions	Valid Value(s): C Credit D Debit	M	ID	3/3
BPR05	812	Payment Format Code Code identifying the payment format to be used	Valid Value(s): ACH Automated Clearing House (ACH) BKW Book Entry BOP Financial Institution Option CHK Check CWT Clearing House Interbank Payment System (CHIPS) Funds/Wire Transfer FEW Federal Reserve Fund/Wire Transfer - Repetitive FWT Federal Reserve Funds/Wire Transfer - Nonrepetitive NON Non-Payment Data PBD Draft PRO Proprietary Network REV ACH Reversal SWT Society for Worldwide Interbank Financial Telecommunications (S.W.I.F.T.)	O	ID	1/10	
			If the Payment Method Code BPR04 is 'CHK', the valid value of this data element is 'PBC'. If the Payment Method Code BPR04 is 'PBD', the valid value of this data element is 'PRD'. If the Payment Method Code BPR04 is 'ACH' or 'REV', the valid values of this data element are 'CCD', 'CCP', 'CTX', 'PPD', 'PPP' or 'CTP'. If the Payment Method Code BPR04 is not any of the above, omit this data element. Valid Value(s): CBC Consumer/Employee Check CBP Consumer Bill Payment (Canadian Payments Association) CCD Cash Concentration/Disbursement (CCD) (ACH) CCP Cash Concentration/Disbursement plus Addenda (CCD+) (ACH) CTP Corporate Trade Payment (CTP) (ACH)				

		CTX	Corporate Trade Exchange (CTX) (ACH)
		PBC	Commercial/Corporate Check
		PPD	Prearranged Payment and Deposit (PPD+) (ACH)
		PPP	Prearranged Payment and Deposit plus Addenda (PPD+) (ACH)
		PRD	Preauthorized Draft
BPR06	506	(DFI) ID Number Qualifier	X ID 2/2
		Code identifying the type of identification number of Depository Financial Institution (DFI)	
		BPR06 - BPR09 relates to the ORIGINATING financial institution and account. The value of these data elements should be verified with your financial institution.	
		This data element is the originating financial institution qualifier.	
		Valid Value(s):	
		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
BPR07	507	(DFI) Identification Number	X AN 3/12
		Depository Financial Institution (DFI) identification number	
		This data element is the originating financial institution.	
BPR08	569	Account Number Qualifier	O ID 1/3
		Code indicating the type of account	
		This data element is the originator's account qualifier.	
		If Payment Method Code BPR04 is 'ACH', valid values of this data element are 'DA' or 'SG'.	
		If Payment Method Code BPR04 is 'REV', valid values of this data element are 'RD' or 'RS'.	
		If Payment Method Code BPR04 is neither 'ACH' or 'REV', this data element is not required.	
		Valid Value(s):	
		DA	Demand Deposit
		RD	Return Items on Demand Deposit Account
		RS	Return Items on Savings Account
		SG	Savings
BPR09	508	Account Number	X AN 1/35
		Account number assigned	
		This data element is the originator's account.	
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	
		If this data element is used, it should be identical to the value used in the Originating Company Identifier TRN03 of the Trace TRN segment.	
		This data element is strongly recommended to identify the originator to the originating financial institution and the receiver.	
		The originator's DUNS number is recommended.	
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)	
			BPR12 - BPR15 relates to the RECEIVING financial institution and account. The value of these data elements should be verified with your financial institution.
			This data element is the receiving financial institution qualifier.
		Valid Value(s):	
		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
BPR13	507	(DFI) Identification Number	X AN 3/12
		Depository Financial Institution (DFI) identification number	
			The data element is the receiving financial institution
BPR14	569	Account Number Qualifier	O ID 1/3
		Code indicating the type of account	
			This data element is the receiver's account qualifier.
			If the Payment Format Code BPR04 is 'ACH', valid values of this data element are 'DA' or 'SG'.
			If the Payment Format Code BPR04 is 'REV', valid values of this data element are 'RD' or 'RS'.
			If the Payment Format Code BPR04 is neither 'ACH' or 'REV', this data element is not required.
		Valid Value(s):	
		DA	Demand Deposit
		RD	Return Items on Demand Deposit Account
		RS	Return Items on Savings Account
		SG	Savings
BPR15	508	Account Number	X AN 1/35
		Account number assigned	
			This data element is the receiver's account.
			This data element cannot exceed 17 characters when converted to a NACHA format.
BPR16	373	Date	O DT 6/6
		Date (YYMMDD)	
			For credit payments, this data element specifies the date the originator (payer) intends to provide good funds to the receiver (payee).
			For debit payments, this data element specifies the date the originator (payee) intends to receive good funds from the receiver (payer).
			For check payments, this data element specifies the check issuance date.
			For FedWire payments, this data element specifies the value date.
			For ACH payments, the originating financial institution will correct this date if it is not a valid effective date or it would reject the item based on a previous agreement. Current NACHA operating rules state

			that the receiving ACH will establish the actual settlement date.			
	BPR17	1048	Business Function Code	O	ID	1/3
			Code identifying the business reason for this payment			
			This data element is used to specify the type of payment and restricts the use of the segments in the detail section of the transaction set.			
			Valid Value(s):			
			CON Consumer Third Party Consolidated Payment			
			Specifies that the transaction is from a third party which consolidates multiple consumer payments. This transaction is similar to a check and list transaction in the paper environment.			
X	BPR18	506	(DFI) ID Number Qualifier	X	ID	2/2
			Code identifying the type of identification number of Depository Financial Institution (DFI)			
X	BPR19	507	(DFI) Identification Number	X	AN	3/12
			Depository Financial Institution (DFI) identification number			
X	BPR20	569	Account Number Qualifier	O	ID	1/3
			Code indicating the type of account			
X	BPR21	508	Account Number	X	AN	1/35
			Account number assigned			

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:	<p>1 TRN02 provides unique identification for the transaction.</p> <p>2 TRN03 identifies an organization.</p> <p>3 TRN04 identifies a further subdivision within the organization.</p>		
Comments:			
Notes:	Unique identifier for the 820 Payment Order/Remittance Advice.		

Data Element Summary						
	Ref.	Data			Attributes	
M/U	Des.	Element	Name		M	ID
	TRN01	481	Trace Type Code		1/2	
			Code identifying which transaction is being referenced			
			A value of '1' implies payment and remittance have not been separated.			
			A value of '3' implies payment and remittance have been separated and need to be reassociated by the receiver.			
			Valid Value(s):			
			1 Current Transaction Trace Numbers			
			3 Financial Reassociation Trace Number			
			The matching of payment and remittance information originated separately			
M/U	TRN02	127	Reference Identification		M	AN 1/30
			Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier			
			This number should be unique within an originator/receiver relationship and is assigned by the originator.			
	TRN03	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			
			The value of this data element should be the same as the Originating Company Identifier BPR10 in the BPR segment.			
			The originator's DUNS number is recommended.			
	TRN04	127	Reference Identification		O	AN 1/30
			Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier			
			This data element uniquely identifies a subdivision within a company. If this data element is used, the value should be identical to the value used in the Originating Company Supplemental Code BPR11 in the BPR segment.			

Segment:	CUR Currency	
Position:	040	
Loop:		
Level:	Heading	
Usage:	Optional	
Max Use:	1	
Purpose:	To specify the currency (dollars, pounds, francs, etc.) used in a transaction	
Syntax Notes:	<p>1 If CUR08 is present, then CUR07 is required.</p> <p>2 If CUR09 is present, then CUR07 is required.</p> <p>3 If CUR10 is present, then at least one of CUR11 or CUR12 is required.</p> <p>4 If CUR11 is present, then CUR10 is required.</p> <p>5 If CUR12 is present, then CUR10 is required.</p> <p>6 If CUR13 is present, then at least one of CUR14 or CUR15 is required.</p> <p>7 If CUR14 is present, then CUR13 is required.</p> <p>8 If CUR15 is present, then CUR13 is required.</p> <p>9 If CUR16 is present, then at least one of CUR17 or CUR18 is required.</p> <p>10 If CUR17 is present, then CUR16 is required.</p> <p>11 If CUR18 is present, then CUR16 is required.</p> <p>12 If CUR19 is present, then at least one of CUR20 or CUR21 is required.</p> <p>13 If CUR20 is present, then CUR19 is required.</p> <p>14 If CUR21 is present, then CUR19 is required.</p>	
Semantic Notes:		
Comments:	1 See Figures Appendix for examples detailing the use of the CUR segment.	
Notes:	Currency associated with a payment. Not recommended for domestic transactions.	

Data Element Summary						
	Ref. Des.	Data Element	Name		Attributes	
M/U	CUR01	98	Entity Identifier Code		M	ID 2/2
			Code identifying an organizational entity, a physical location, or an individual			
			This data element identifies the party using currency defined in the Currency Code CUR02.			
			Valid Value(s):			
			PE Payee			
			PR Payer			
M/U	CUR02	100	Currency Code		M	ID 3/3
			Code (Standard ISO) for country in whose currency the charges are specified			
			This data element is a three position alpha code of the ISO-4217.			
			The primary codes used in North America are:			
			MXP - Mexican Pesos			
			CAD - Canadian Dollar			
			USD - United States Dollar			
	CUR03	280	Exchange Rate		O	R 4/10
			Value to be used as a multiplier conversion factor to convert monetary value from one currency to another			
	CUR04	98	Entity Identifier Code		O	ID 2/2
			Code identifying an organizational entity, a physical location, or an individual			
	CUR05	100	Currency Code		O	ID 3/3
			Code (Standard ISO) for country in whose currency the charges are specified			

	CUR06	669	Currency Market/Exchange Code	O	ID	3/3
			Code identifying the market upon which the currency exchange rate is based			
X	CUR07	374	Date/Time Qualifier	X	ID	3/3
			Code specifying type of date or time, or both date and time			
X	CUR08	373	Date	O	DT	6/6
			Date (YYMMDD)			
X	CUR09	337	Time	O	TM	4/8
			Time expressed in 24-hour clock time as follows: HHMM, or HHMMSS, or HHMMSSD, or HHMMSSDD, where H = hours (00-23), M = minutes (00-59), S = integer seconds (00-59) and DD = decimal seconds; decimal seconds are expressed as follows: D = tenths (0-9) and DD = hundredths (00-99)			
X	CUR10	374	Date/Time Qualifier	X	ID	3/3
			Code specifying type of date or time, or both date and time			
X	CUR11	373	Date	X	DT	6/6
			Date (YYMMDD)			
X	CUR12	337	Time	X	TM	4/8
			Time expressed in 24-hour clock time as follows: HHMM, or HHMMSS, or HHMMSSD, or HHMMSSDD, where H = hours (00-23), M = minutes (00-59), S = integer seconds (00-59) and DD = decimal seconds; decimal seconds are expressed as follows: D = tenths (0-9) and DD = hundredths (00-99)			
X	CUR13	374	Date/Time Qualifier	X	ID	3/3
			Code specifying type of date or time, or both date and time			
X	CUR14	373	Date	X	DT	6/6
			Date (YYMMDD)			
X	CUR15	337	Time	X	TM	4/8
			Time expressed in 24-hour clock time as follows: HHMM, or HHMMSS, or HHMMSSD, or HHMMSSDD, where H = hours (00-23), M = minutes (00-59), S = integer seconds (00-59) and DD = decimal seconds; decimal seconds are expressed as follows: D = tenths (0-9) and DD = hundredths (00-99)			
X	CUR16	374	Date/Time Qualifier	X	ID	3/3
			Code specifying type of date or time, or both date and time			
X	CUR17	373	Date	X	DT	6/6
			Date (YYMMDD)			
X	CUR18	337	Time	X	TM	4/8
			Time expressed in 24-hour clock time as follows: HHMM, or HHMMSS, or HHMMSSD, or HHMMSSDD, where H = hours (00-23), M = minutes (00-59), S = integer seconds (00-59) and DD = decimal seconds; decimal seconds are expressed as follows: D = tenths (0-9) and DD = hundredths (00-99)			
X	CUR19	374	Date/Time Qualifier	X	ID	3/3
			Code specifying type of date or time, or both date and time			
X	CUR20	373	Date	X	DT	6/6
			Date (YYMMDD)			
X	CUR21	337	Time	X	TM	4/8
			Time expressed in 24-hour clock time as follows: HHMM, or HHMMSS, or HHMMSSD, or HHMMSSDD, where H = hours (00-23), M = minutes (00-59), S = integer seconds (00-59) and DD = decimal seconds; decimal seconds are expressed as follows: D = tenths (0-9) and DD = hundredths (00-99)			

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:	<p>1 At least one of N102 or N103 is required.</p> <p>2 If either N103 or N104 is present, then the other is required.</p>	
Semantic Notes:		
Comments:	<p>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.</p> <p>2 N105 and N106 further define the type of entity in N101.</p>	
Notes:	It is recommended that at least two N1 loops be used at the header level to identify the name/address information for the payee and the payer, which would be used to facilitate remittance delivery and error resolution.	

Data Element Summary						
		Ref. Des.	Data Element	Name	Attributes	
M/U		N101	98	Entity Identifier Code Code identifying an organizational entity, a physical location, or an individual Valid Value(s): 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) Valid Value(s): 1 D-U-N-S Number, Dun & Bradstreet 9 D-U-N-S+4, D-U-N-S Number with Four Character Suffix	X ID 1/2	
		N104	67	Identification Code Code identifying a party or other code	X AN 2/20	
X		N105	706	Entity Relationship Code Code describing entity relationship	O ID 2/2	
X		N106	98	Entity Identifier Code Code identifying an organizational entity, a physical location, or an individual	O ID 2/2	

Segment: N2 Additional Name Information

Position: 080

Loop: N1

Level: Heading

Usage: Optional

Max Use: >1

Purpose: To specify additional names or those longer than 35 characters in length

Syntax Notes:

Semantic Notes:

Comments:

Notes: Additional payee or payer names.

Data Element Summary

M/U	Ref. <u>Des.</u>	Data			<u>Attributes</u>
		<u>Element</u>	<u>Name</u>		
	N201	93	Name	Free-form name	M AN 1/35
	N202	93	Name	Free-form name	O AN 1/35

Segment: N3 Address Information

Position: 090

Loop: N1

Level: Heading

Usage: Optional

Max Use: >1

Purpose: To specify the location of the named party

Syntax Notes:

Semantic Notes:

Comments:

Notes: Payee or payer address information.

Data Element Summary

M/U	Ref. <u>Des.</u>	Data		<u>Attributes</u>
		Element	Name	
	N301	166	Address Information Address information	M AN 1/35
	N302	166	Address Information Address information	O AN 1/35

Segment: N4 Geographic Location

Position: 100

Loop: N1

Level: Heading

Usage: Optional

Max Use: 1

Purpose: To specify the geographic place of the named party

Syntax Notes: 1 If N406 is present, then N405 is required.

Semantic Notes:

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.

Notes: Payee or payer address geographic location information.

Data Element Summary

<u>Ref.</u> <u>Des.</u>	<u>Data Element</u>	<u>Name</u>	<u>Attributes</u>
N401	19	City Name Free-form text for city name	O AN 2/30
N402	156	State or Province Code Code (Standard State/Province) as defined by appropriate government agency	O ID 2/2
N403	116	Postal Code Code defining international postal zone code excluding punctuation and blanks (zip code for United States)	O ID 3/15
N404	26	Country Code Code identifying the country	O ID 2/3
N405	309	Location Qualifier Code identifying type of location	X ID 1/2
N406	310	Location Identifier Code which identifies a specific location	O AN 1/30

Segment:	PER Administrative Communications Contact		
Position:	120		
Loop:	N1		
Level:	Heading		
Usage:	Optional		
Max Use:	>1		
Purpose:	To identify a person or office to whom administrative communications should be directed		
Syntax Notes:	1 If either PER03 or PER04 is present, then the other is required. 2 If either PER05 or PER06 is present, then the other is required. 3 If either PER07 or PER08 is present, then the other is required.		
Semantic Notes:			
Comments:			
Notes:	Payee or payer information contacts and telephone numbers.		

Data Element Summary						
M/U	Ref. Des.	Data Element	Name	Attributes		
	PER01	366	Contact Function Code	M ID 2/2		
			Code identifying the major duty or responsibility of the person or group named			
			Valid Value(s):			
			IC Information Contact			
	PER02	93	Name	O AN 1/35		
			Free-form name			
	PER03	365	Communication Number Qualifier	X ID 2/2		
			Code identifying the type of communication number			
			Valid Value(s):			
			TE Telephone			
	PER04	364	Communication Number	X AN 1/80		
			Complete communications number including country or area code when applicable			
X	PER05	365	Communication Number Qualifier	X ID 2/2		
X			Code identifying the type of communication number			
X	PER06	364	Communication Number	X AN 1/80		
X			Complete communications number including country or area code when applicable			
X	PER07	365	Communication Number Qualifier	X ID 2/2		
X			Code identifying the type of communication number			
X	PER08	364	Communication Number	X AN 1/80		
X			Complete communications number including country or area code when applicable			
X	PER09	443	Contact Inquiry Reference	O AN 1/20		
			Additional reference number or description to clarify a contact number			

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:	<ol style="list-style-type: none"> 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:	<ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> (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. 	
Notes:	<p>An ENT loop is needed to define each consumer included in transaction. A single consumer making multiple payments under the same name may be included in one ENT loop. A single consumer making multiple payments for other individuals should be separated into multiple ENT loops.</p>	

Data Element Summary

Ref.	Des.	Data Element	Name	Attributes
	ENT01	554	Assigned Number	O NO 1/6
			Number assigned for differentiation within a transaction set	
			This number should be sequential within the transaction, starting with one and incrementing by one.	
X	ENT02	98	Entity Identifier Code	X ID 2/2
			Code identifying an organizational entity, a physical location, or an individual	
X	ENT03	66	Identification Code Qualifier	X ID 1/2
			Code designating the system/method of code structure used for Identification Code (67)	
X	ENT04	67	Identification Code	X AN 2/20
			Code identifying a party or other code	
X	ENT05	98	Entity Identifier Code	X ID 2/2
			Code identifying an organizational entity, a physical location, or an individual	
X	ENT06	66	Identification Code Qualifier	X ID 1/2

			Code designating the system/method of code structure used for Identification Code (67)			
X	ENT07	67	Identification Code Code identifying a party or other code	X	AN	2/20
X	ENT08	128	Reference Identification Qualifier Code Qualifying the Reference Identification	X	ID	2/3
X	ENT09	127	Reference Identification Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier	X	AN	1/30

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:	<p>1 At least one of N102 or N103 is required.</p> <p>2 If either N103 or N104 is present, then the other is required.</p>		
Semantic Notes:			
Comments:	<p>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.</p> <p>2 N105 and N106 further define the type of entity in N101.</p>		
Notes:	<p>This N1 loop contains name/address information for a consumer. If a consumer is making payments for other individuals or locations, additional N1 loops should be used to identify the other individuals or locations.</p>		

Data Element Summary						
	Ref. Des.	Data Element	Name		Attributes	
M/U	N101	98	Entity Identifier Code		M	ID 2/2
			Code identifying an organizational entity, a physical location, or an individual			
			Valid Value(s):			
			8R	Consumer Service Provider (CSP) Customer		
			BY	Buying Party (Purchaser)		
			MQ	Metering Location		
			PP	Property		
	N102	93	Name		X	AN 1/35
			Free-form name			
	N103	66	Identification Code Qualifier		X	ID 1/2
			Code designating the system/method of code structure used for Identification Code (67)			
			Valid Value(s):			
			91	Assigned by Seller or Seller's Agent		
			92	Assigned by Buyer or Buyer's Agent		
	N104	67	Identification Code		X	AN 2/20
			Code identifying a party or other code			
X	N105	706	Entity Relationship Code		O	ID 2/2
			Code describing entity relationship			
X	N106	98	Entity Identifier Code		O	ID 2/2
			Code identifying an organizational entity, a physical location, or an individual			

Segment: N2 Additional Name Information

Position: 030

Loop: N1

Level: Detail

Usage: Optional

Max Use: >1

Purpose: To specify additional names or those longer than 35 characters in length

Syntax Notes:

Semantic Notes:

Comments:

Notes: Additional name information for a consumer or other individual related to the consumer payment.

Data Element Summary

M/U	Ref. Des.	Data			Attributes
		<u>Element</u>	<u>Name</u>		
	N201	93	Name Free-form name		M AN 1/35
	N202	93	Name Free-form name		O AN 1/35

Segment: N3 Address Information

Position: 040

Loop: N1

Level: Detail

Usage: Optional

Max Use: >1

Purpose: To specify the location of the named party

Syntax Notes:

Semantic Notes:

Comments:

Notes: Address information for a consumer, other individual or location related to the consumer payment.

Data Element Summary

M/U	Ref. Des.	Data		Attributes
		Element	Name	
	N301	166	Address Information Address information	M AN 1/35
	N302	166	Address Information Address information	O AN 1/35

Segment: N4 Geographic Location

Position: 050

Loop: N1

Level: Detail

Usage: Optional

Max Use: 1

Purpose: To specify the geographic place of the named party

Syntax Notes: 1 If N406 is present, then N405 is required.

Semantic Notes:

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.

Notes: Address geographic location information for a consumer, other individual or location related to the consumer payment.

Data Element Summary

Ref. Des.	Data Element	Name	Attributes
N401	19	City Name Free-form text for city name	O AN 2/30
N402	156	State or Province Code Code (Standard State/Province) as defined by appropriate government agency	O ID 2/2
N403	116	Postal Code Code defining international postal zone code excluding punctuation and blanks (zip code for United States)	O ID 3/15
N404	26	Country Code Code identifying the country	O ID 2/3
N405	309	Location Qualifier Code identifying type of location	X ID 1/2
N406	310	Location Identifier Code which identifies a specific location	O AN 1/30

Segment:	REF Reference Identification	
Position:	060	
Loop:	N1	
Level:	Detail	
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. 1 REF04 contains data relating to the value cited in REF02.	
Semantic Notes:		
Comments:		
Notes:	Additional reference numbers related to a consumer, other individuals or location.	

Data Element Summary						
	Ref. Des.	Data Element	Name	Attributes		
M/U	REF01	128	Reference Identification Qualifier Code Qualifying the Reference Identification	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
X	REF04	C040	Reference Identifier To identify one or more reference numbers or identification numbers as specified by the Reference Qualifier	O		
X	C04001	128	Reference Identification Qualifier Code Qualifying the Reference Identification	M	ID	2/3
X	C04002	127	Reference Identification Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier	M	AN	1/30
X	C04003	128	Reference Identification Qualifier Code Qualifying the Reference Identification	X	ID	2/3
X	C04004	127	Reference Identification Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier	X	AN	1/30
X	C04005	128	Reference Identification Qualifier Code Qualifying the Reference Identification	X	ID	2/3
X	C04006	127	Reference Identification Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier	X	AN	1/30

Segment: **PER** Administrative Communications Contact

Position: 070
Loop: N1
Level: Detail
Usage: Optional
Max Use: >1
Purpose: To identify a person or office to whom administrative communications should be directed

Syntax Notes:

- 1 If either PER03 or PER04 is present, then the other is required.
- 2 If either PER05 or PER06 is present, then the other is required.
- 3 If either PER07 or PER08 is present, then the other is required.

Semantic Notes:

Comments:

Notes:

Consumer, other individual or location information contacts and telephone numbers.

Data Element Summary							
M/U	Ref. Des.	Data Element	Name	Attributes			
				M	ID	2/2	
	PER01	366	Contact Function Code Code identifying the major duty or responsibility of the person or group named				
			Valid Value(s):				
			IC Information Contact				
	PER02	93	Name Free-form name		O	AN	1/35
	PER03	365	Communication Number Qualifier Code identifying the type of communication number		X	ID	2/2
			Valid Value(s):				
			TE Telephone				
	PER04	364	Communication Number Complete communications number including country or area code when applicable		X	AN	1/80
X	PER05	365	Communication Number Qualifier Code identifying the type of communication number		X	ID	2/2
X	PER06	364	Communication Number Complete communications number including country or area code when applicable		X	AN	1/80
X	PER07	365	Communication Number Qualifier Code identifying the type of communication number		X	ID	2/2
X	PER08	364	Communication Number Complete communications number including country or area code when applicable		X	AN	1/80
X	PER09	443	Contact Inquiry Reference Additional reference number or description to clarify a contact number		O	AN	1/20

Segment:	RMR Remittance Advice Accounts Receivable Open Item Reference		
Position:	150		
Loop:	RMR		
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:	<ol style="list-style-type: none"> 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:	<ol style="list-style-type: none"> 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:	<ol style="list-style-type: none"> 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. 		
Notes:	The RMR loop is for the consumer items being referenced for payment.		

Data Element Summary

Ref. Des.	Data Element	Name	Attributes		
			X	ID	2/3
RMR01	128	Reference Identification Qualifier			
		Code Qualifying the Reference Identification			
		Valid Value(s):			
		11	Account Number		
			Number identifies a telecommunications industry account		
		14	Master Account Number		
			Account number used to represent individual billing accounts which have been consolidated and/or summarized		
		AP	Accounts Receivable Number		
		IG	Insurance Policy Number		
		IV	Seller's Invoice Number		
RMR02	127	Reference Identification	X	AN	1/30
		Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier			
		This data element contains the document or account number being paid.			
		This data element is required to post a consumer payment.			
X	RMR03	Payment Action Code	O	ID	2/2
		Code specifying the accounts receivable open item(s), if any, to be included in the cash application.			
	RMR04	Monetary Amount	O	R	1/15

			Monetary amount			
This data element is the amount being paid for the document/account specified in the Reference Number RMR02.						
X	RMR05	782	Monetary Amount	O	R	1/15
			Monetary amount			
X	RMR06	782	Monetary Amount	O	R	1/15
			Monetary amount			
X	RMR07	426	Adjustment Reason Code	X	ID	2/2
			Code indicating reason for debit or credit memo or adjustment to invoice, debit or credit memo, or payment			
X	RMR08	782	Monetary Amount	X	R	1/15
			Monetary amount			

Segment:	REF Reference Identification		
Position:	170		
Loop:	RMR		
Level:	Detail		
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. 1 REF04 contains data relating to the value cited in REF02.		
Semantic Notes:			
Comments:			
Notes:	Ancillary reference numbers related to the preceding RMR segment. This segment is not intended to identify the primary document/account number. Use the RMR segment (RMR01 & RMR02) for the primary document/account number.		

Data Element Summary

M/U	Ref. Des.	Data Element	Name	Attributes		
				M	ID	2/3
	REF01	128	Reference Identification Qualifier			
			Code Qualifying the Reference Identification			
			Valid Value(s):			
			11	Account Number		
				Number identifies a telecommunications industry account		
			14	Master Account Number		
				Account number used to represent individual billing accounts which have been consolidated and/or summarized		
			9V	Payment Category		
			9W	Payer Category		
			9X	Account Category		
			AP	Accounts Receivable Number		
			BB	Authorization Number		
				Proves that permission was obtained to provide a service		
			IG	Insurance Policy Number		
			IV	Seller's Invoice Number		
			TV	Line of Business		
				Indicates the nature of policy coverage; examples of line of business include fire, homeowners, flood and earthquake		
	REF02	127	Reference Identification		X	AN 1/30
				Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier		
	REF03	352	Description		X	AN 1/80
				A free-form description to clarify the related data elements and their content		
X	REF04	C040	Reference Identifier		O	
				To identify one or more reference numbers or identification numbers as specified by the Reference Qualifier		
X	C04001	128	Reference Identification Qualifier		M	ID 2/3

			Code Qualifying the Reference Identification		
X	C04002	127	Reference Identification	M	AN 1/30
			Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier		
X	C04003	128	Reference Identification Qualifier	X	ID 2/3
			Code Qualifying the Reference Identification		
X	C04004	127	Reference Identification	X	AN 1/30
			Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier		
X	C04005	128	Reference Identification Qualifier	X	ID 2/3
			Code Qualifying the Reference Identification		
X	C04006	127	Reference Identification	X	AN 1/30
			Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier		

Segment:	DTM Date/Time Reference
Position:	180
Loop:	RMR
Level:	Detail
Usage:	Optional
Max Use:	>1
Purpose:	To specify pertinent dates and times
Syntax Notes:	<p>1 At least one of DTM02 DTM03 or DTM06 is required.</p> <p>2 If either DTM06 or DTM07 is present, then the other is required.</p>
Semantic Notes:	
Comments:	
Notes:	Dates related to the preceding RMR segment.

Data Element Summary						
		Ref. Des.	Data Element	Name	Attributes	
M/U			374	Date/Time Qualifier	M	ID 3/3
				Code specifying type of date or time, or both date and time		
				Valid Value(s):		
				003 Invoice		
				009 Process		
				666 Date Paid		
				814 Payment Due Date		
			DTM01		X	DT 6/6
			374	Date		
				Date (YYMMDD)		
X			DTM03	337	X	TM 4/8
X				Time		
X				Time expressed in 24-hour clock time as follows: HHMM, or HHMMSS, or HHMMSSD, or HHMMSSDD, where H = hours (00-23), M = minutes (00-59), S = integer seconds (00-59) and DD = decimal seconds; decimal seconds are expressed as follows: D = tenths (0-9) and DD = hundredths (00-99)		
X			DTM04	623	O	ID 2/2
X				Time Code		
X				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		
X			DTM05	624	O	NO 2/2
X				Century		
X				The first two characters in the designation of the year (CCYY)		
X			DTM06	1250	X	ID 2/3
X				Date Time Period Format Qualifier		
X			DTM07	1251	X	AN 1/35
X				Date Time Period		
X				Expression of a date, a time, or range of dates, times or dates and times		

Segment:	ADX Adjustment	
Position:	210	
Loop:	ADX	
Level:	Detail	
Usage:	Optional	
Max Use:	1	
Purpose:	To convey accounts-payable adjustment information for the purpose of cash application, including payer-generated debit/credit memos	
Syntax Notes:	1 If either ADX03 or ADX04 is present, then the other is required.	
Semantic Notes:	<p>1 ADX01 specifies the amount of the adjustment and must be signed if negative. If negative, it reduces the payment amount; if positive, it increases the payment amount.</p> <p>2 ADX02 specifies the reason for claiming the adjustment.</p> <p>3 ADX03 and ADX04 specify the identification of the adjustment.</p>	
Comments:		
Notes:	This adjustment loop can only contain adjustment information for the preceding RMR segment and affects the Monetary Amount RMR04 calculation.	

Data Element Summary						
		Ref. <u>Des.</u>	Data Element	Name	Attributes	
M/U	ADX01		782	Monetary Amount Monetary amount	M R	1/15
M/U	ADX02		426	Adjustment Reason Code Code indicating reason for debit or credit memo or adjustment to invoice, debit or credit memo, or payment	M ID	2/2
				Valid Value(s):		
				50 Late Charge		
X	ADX03		128	Reference Identification Qualifier Code Qualifying the Reference Identification	X ID	2/3
X	ADX04		127	Reference Identification Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier	X AN	1/30

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					
	Ref. Des.	Data Element	Name	Attributes	
M/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
M/U	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