820 Payment Order/Remittance Advice

Functional Group ID=RA

Introduction:

This Draft Standard for Trial Use contains the format and establishes the data contents of the Payment Order/Remittance Advice Transaction Set (820) for use within the context of an Electronic Data Interchange (EDI) environment. The transaction set can be used to make a payment, send a remittance advice, or make a payment and send a remittance advice. This transaction set can be an order to a financial institution to make a payment to a payee. It can also be a remittance advice identifying the detail needed to perform cash application to the payee's accounts receivable system. The remittance advice can go directly from payer to payee, through a financial institution, or through a third party agent.

Heading:

	Pos. No.	Seg. ID	Name	Req. Des.	Max.Use	Loop Repeat	Notes and Comments
M	010	ST	Transaction Set Header	M	1		
M	020	BPR	Beginning Segment for Payment Order/Remittance Advice	M	1		
	050	REF	Reference Numbers	O	>1		
			LOOP ID - N1			>1	
	065	N1	Name	O	1		
	070	N1	Name	O	1		c1

Detail:

	Pos. No.	Seg. ID	Name	Req. Des.	Max.Use	Loop Repeat	Notes and Comments
			LOOP ID - ENT			>1	
	010	ENT	Entity	O	1		c2
			LOOP ID - RMR			>1	
Must Use	150	RMR	Remittance Advice Accounts Receivable Open Item Reference	O	1		c3
	165	REF	Reference Numbers	O	1		

Summary:

	Pos. No.	Seg. ID	Name	Req. Des.	Max.Use	Loop Repeat	Notes and Comments
M	010	SE	Transaction Set Trailer	M	1		

Transaction Set Comments

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

		Segment:	**ST** Transaction Set Header

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) 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

	Ref. Des.	Data Element	Name	Attributes	
M	ST01	143	**Transaction Set Identifier Code**	M	ID 3/3
			Code uniquely identifying a Transaction Set		
			820 X12.4 Payment Order/Remittance Advice		
M	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		

Segment:	**BPR** Beginning Segment for Payment Order/Remittance Advice		
Position:	020		
Loop:			
Level:	Heading		
Usage:	Mandatory		
Max Use:	1		
Purpose:	(1) To indicate the beginning of a PaymentOrder/Remittance Advice Transaction Set and total payment amount or (2) to enable related transfer of funds and/or information from payer to payee to occur		
Syntax Notes:	1	If either BPR06 or BPR07 is present, then the other is required.	
	2	If BPR08 is present, then BPR09 is required.	
	3	If either BPR12 or BPR13 is present, then the other is required.	
	4	If BPR14 is present, then BPR15 is required.	
	5	If either BPR18 or BPR19 is present, then the other is required.	
	6	If BPR20 is present, then BPR21 is required.	
Semantic Notes:	1	BPR02 specifies the payment amount.	
	2	When using this transaction set to initiate a payment, BPR06 through BPR16 may be required, depending on the conventions of the specific financial channel being used. BPR06 and BPR07 relate to the originating depository financial institution (ODFI).	
	3	BPR12 and BPR13 relate to the receiving depository financial institution (RDFI).	
	4	BPR15 is the account number of the receiving company to be debited or credited with the payment order.	
	5	BPR17 is a code identifying the business reason for this payment.	
	6	BPR18, BPR19, BPR20 and BPR21, if used, identify a third bank identification number and account to be used for return items only.	
Comments:	1	BPR09 is the account of the company originating the payment. This account may be debited or credited depending on the type of payment order.	

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes
M	BPR01	305	**Transaction Handling Code**	M ID 1/1
			Code designating the action to be taken by all parties	
			FMS recommends use of code C - payment accompanies remittance advice.	
			C Payment Accompanies Remittance Advice	
M	BPR02	782	**Monetary Amount**	M R 1/15
			Monetary amount	
			Any payment going through the ACH system cannot exceed $99,999,999.99. Any amount not including a decimal will be assumed to be a whole dollar amount.	
M	BPR03	478	**Credit/Debit Flag Code**	M ID 1/1
			Code indicating whether amount is a credit or debit	
			C Credit	
M	BPR04	591	**Payment Method Code**	M ID 3/3
			Code identifying the method for the movement of payment instructions	
			ACH Automated Clearing House (ACH)	
	BPR05	812	**Payment Format Code**	O ID 1/10
			Code identifying the payment format to be used	
			CTX Corporate Trade Exchange (CTX) (ACH)	
	BPR06	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)	
	BPR07	507	**(DFI) Identification Number**	X AN 3/12
			Depository Financial Institution (DFI) identification number	
			Value in this position will be the Austin Financial Center's 9-digit RTN: 111036183	
	BPR08	896	**Account Number Qualifier Code**	O ID 2/2

Code indicating type of bank account or other financial asset

ZZ will be used to indicate that the value in the following field will be the Agency Location Code.

    ZZ   Mutually Defined

	BPR09	508	**Account Number**	X	**AN 1/35**

Account number assigned

Agency Location Code (8-digits) of paying agency.

X	**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

X	**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

Value in this field will be the receiving Financial Institution's 9-digit RTN.

	BPR14	896	**Account Number Qualifier Code**	O	**ID 2/2**

Code indicating type of bank account or other financial asset

    DA   Demand Deposit
    SG   Savings

	BPR15	508	**Account Number**	X	**AN 1/35**

Account number assigned

Value in this position will be the payee's account number at the above Financial Institution.

	BPR16	513	**Effective Entry Date**	O	**DT 6/6**

Date the originating company intends for the transaction to be settled.

Settlement date mandatory for FMS use.

	BPR17	1048	**Business Function Code**	O	**ID 1/3**

Code identifying the business reason for this payment

    VEN   Vendor Payment

X	**BPR18**	506	**(DFI) ID Number Qualifier**	X	**ID 2/2**

Code identifying the type of identification number of Depository Financial Institution (DFI)

Refer to 003040 Data Element Dictionary for acceptable code values.

X	**BPR19**	507	**(DFI) Identification Number**	X	**AN 3/12**

Depository Financial Institution (DFI) identification number

X	**BPR20**	896	**Account Number Qualifier Code**	O	**ID 2/2**

Code indicating type of bank account or other financial asset

Refer to 003040 Data Element Dictionary for acceptable code values.

X	**BPR21**	508	**Account Number**	X	**AN 1/35**

Account number assigned

Segment: **REF** Reference Numbers
Position: 050
Loop:
Level: Heading
Usage: Optional
Max Use: >1
Purpose: To specify identifying numbers.
Syntax Notes: 1 At least one of REF02 or REF03 is required.
Semantic Notes:
Comments:

Data Element Summary

	Ref. Des.	Data Element	Name		Attributes
M	REF01	128	**Reference Number Qualifier**	M	ID 2/2

Code qualifying the Reference Number.

		72	Schedule Reference Number

Identifies a number for a program schedule (for example, a logic type of network) or working schedule to complete a specific task or set of tasks

	Ref. Des.	Data Element	Name		Attributes
	REF02	127	**Reference Number**	X	AN 1/30

Reference number or identification number as defined for a particular Transaction Set, or as specified by the Reference Number Qualifier.

	Ref. Des.	Data Element	Name		Attributes
X	REF03	352	**Description**	X	AN 1/80

A free-form description to clarify the related data elements and their content

Segment:	**N1** Name			

Position: 065
Loop: N1   Optional
Level: Heading
Usage: Optional
Max Use: 1
Purpose: To identify a party by type of organization, name, and code
Syntax Notes: 1   At least one of N102 or N103 is required.
          2   If either N103 or N104 is present, then the other is required.
Semantic Notes:
Comments: 1   This segment, used alone, provides the most efficient method of providing organizational identification. To obtain this efficiency the "ID Code" (N104) must provide a key to the table maintained by the transaction processing party.
          2   N105 and N106 further define the type of entity in N101.

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes	
M	N101	98	**Entity Identifier Code**	M	ID 2/2
			Code identifying an organizational entity, a physical location, or an individual		
			PE Payee		
	N102	93	**Name**	X	AN 1/35
			Free-form name		
			Long Term Care Partners, LLC		
	N103	66	**Identification Code Qualifier**	X	ID 1/2
			Code designating the system/method of code structure used for Identification Code (67)		
			FI Federal Taxpayer's Identification Number		
	N104	67	**Identification Code**	X	AN 2/17
			Code identifying a party or other code		
			Payee's taxpayer identification number		
X	N105	706	**Entity Relationship Code**	O	ID 2/2
			Code describing entity relationship		
			Refer to 003040 Data Element Dictionary for acceptable code values.		
X	N106	98	**Entity Identifier Code**	O	ID 2/2
			Code identifying an organizational entity, a physical location, or an individual		
			Refer to 003040 Data Element Dictionary for acceptable code values.		

	Ref. Des.	Data Element	Name	Attributes	
M	**N101**	**98**	**Entity Identifier Code**	**M**	**ID 2/2**
			Code identifying an organizational entity, a physical location, or an individual		
			PR Payer		
	N102	**93**	**Name**	**X**	**AN 1/35**
			Free-form name		
			OPM2 TREAS 220		
			The FPA ID (up to 4 characters) and TREAS 220 (to indicate the disbursing Regional Financial Center). This field will be used for batching and will appear in field 3 (company name) of the ACH batch header record.		
X	**N103**	**66**	**Identification Code Qualifier**	**X**	**ID 1/2**
			Code designating the system/method of code structure used for Identification Code (67)		
X	**N104**	**67**	**Identification Code**	**X**	**AN 2/17**
			Code identifying a party or other code		
X	**N105**	**706**	**Entity Relationship Code**	**O**	**ID 2/2**
			Code describing entity relationship		
			Refer to 003040 Data Element Dictionary for acceptable code values.		
X	**N106**	**98**	**Entity Identifier Code**	**O**	**ID 2/2**
			Code identifying an organizational entity, a physical location, or an individual		
			Refer to 003040 Data Element Dictionary for acceptable code values.		

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
Syntax Notes: 1   At least one of N102 or N103 is required.
2   If either N103 or N104 is present, then the other is required.
Semantic Notes:
Comments: 1   This segment, used alone, provides the most efficient method of providing organizational identification. To obtain this efficiency the "ID Code" (N104) must provide a key to the table maintained by the transaction processing party.
2   N105 and N106 further define the type of entity in N101.

Data Element Summary

	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
Syntax Notes:	**1** If any of ENT02 ENT03 or ENT04 is present, then all are required.
	2 If any of ENT05 ENT06 or ENT07 is present, then all are required.
	3 If either ENT08 or ENT09 is present, then the other is required.
Semantic Notes:	
Comments:	**1** This segment allows for the grouping of data by entity/entities at or within a master/masters. A master (e.g., an organization) can be comprised of numerous subgroups (e.g., entities). This master may send grouped data to another master (e.g., an organization) which is comprised of one or more entities. Groupings are as follows:

(1) Single/Single: Only ENT01 is necessary, because there is a single entity (the sending master) communicating with a single entity (the receiving master).

(2) Single/Multiple: ENT05, ENT06, and ENT07 would be used to identify the entities within the receiving master. The sending master is a single entity, so no other data elements need be used.

(3) Multiple/Single: ENT02, ENT03, and ENT04 would be used to identify the entities within the sending master. The receiving master is a single entity, so no other data elements need be used.

(4) Multiple/Multiple: ENT02, ENT03, and ENT04 would be used to identify the entities within the sending master. ENT05, ENT06, and ENT07 would be used to identify the entities within the receiving master.

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

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes	
	ENT01	**554**	**Assigned Number**	**O**	**N0 1/6**
			Number assigned for differentiation within a transaction set		
			Assigned by agency authorizing payment		
X	**ENT02**	**98**	**Entity Identifier Code**	**X**	**ID 2/2**
			Code identifying an organizational entity, a physical location, or an individual		
			Refer to 003040 Data Element Dictionary for acceptable code values.		
X	**ENT03**	**66**	**Identification Code Qualifier**	**X**	**ID 1/2**
			Code designating the system/method of code structure used for Identification Code (67)		
			Refer to 003040 Data Element Dictionary for acceptable code values.		
X	**ENT04**	**67**	**Identification Code**	**X**	**AN 2/17**
			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		
			Refer to 003040 Data Element Dictionary for acceptable code values.		
X	**ENT06**	**66**	**Identification Code Qualifier**	**X**	**ID 1/2**
			Code designating the system/method of code structure used for Identification Code (67)		
			Refer to 003040 Data Element Dictionary for acceptable code values.		
X	**ENT07**	**67**	**Identification Code**	**X**	**AN 2/17**
			Code identifying a party or other code		
X	**ENT08**	**128**	**Reference Number Qualifier**	**X**	**ID 2/2**
			Code qualifying the Reference Number.		
			Refer to 003040 Data Element Dictionary for acceptable code values.		
X	**ENT09**	**127**	**Reference Number**	**X**	**AN 1/30**

Reference number or identification number as defined for a particular
Transaction Set, or as specified by the Reference Number Qualifier.

Segment:	**RMR** Remittance Advice Accounts Receivable Open Item Reference
Position:	150
Loop:	RMR Optional (Must Use)
Level:	Detail
Usage:	Optional (Must Use)
Max Use:	1
Purpose:	To specify the accounts receivable open item(s) to be included in the cash application and to convey the appropriate detail
Syntax Notes:	1 If either RMR01 or RMR02 is present, then the other is required.
Semantic Notes:	1 If RMR03 is present, it specifies how the cash is to be applied.
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 RMR04 is the amount paid.
	4 RMR05 may be needed by some payees to distinguish between duplicate reference numbers.
	5 RMR06 may be used to specify discount taken.

Data Element Summary

	Ref. Des.	Data Element	Name		Attributes
	RMR01	128	**Reference Number Qualifier**	**X**	**ID 2/2**
			Code qualifying the Reference Number.		
			SY Social Security Number		
	RMR02	127	**Reference Number**	**X**	**AN 1/30**
			Reference number or identification number as defined for a particular Transaction Set, or as specified by the Reference Number Qualifier.		
			Employee's Social Security Number		
	RMR03	482	**Payment Action Code**	**O**	**ID 2/2**
			Code specifying the type of accounts receivable open item(s) to be included in a cash application.		
			AI Amount Paid Inclusive of Discounts and Adjustments		
			PI Pay Item		
			PO Payment on Account		
			PP Partial Payment		
	RMR04	782	**Monetary Amount**	**O**	**R 1/15**
			Monetary amount		
			FMS requires this field.

Any amount going through the ACH system cannot exceed $99,999,999.99. Any amount not including a decimal will be assumed to be a whole dollar amount. | | |
X	RMR05	777	**Total Invoice or Credit/Debit Amount**	**O**	**R 1/15**
			Amount of Invoice (including charges, less allowances) before terms discount (if discount is applicable) or debit amount or credit amount of referenced items.		
			This field is optional. It is recommended for payments including interest penalties or discounts.		
X	RMR06	780	**Amount of Discount Taken**	**O**	**R 1/15**
			Amount of discount taken, which may be less than or equal to the amount of discount permitted		
			This field is required if the payment includes a discount.		

	Segment:	**REF** Reference Numbers		
	Position:	165		
	Loop:	RMR	Optional (Must Use)	
	Level:	Detail		
	Usage:	Optional		
	Max Use:	1		
	Purpose:	To specify identifying numbers.		
	Syntax Notes:	**1** At least one of REF02 or REF03 is required.		
	Semantic Notes:			
	Comments:			

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes	
M	REF01	128	**Reference Number Qualifier**	M	ID 2/2
			Code qualifying the Reference Number.		
			2U Payer Identification Number		
	REF02	127	**Reference Number**	X	AN 1/30
			Reference number or identification number as defined for a particular Transaction Set, or as specified by the Reference Number Qualifier.		
			Optional Field		
	REF03	352	**Description**	X	AN 1/80
			A free-form description to clarify the related data elements and their content		
			Employee's Name in the following format: First Middle Last (no commas or periods)		

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	SE01	96	**Number of Included Segments**	M	N0 1/10
			Total number of segments included in a transaction set including ST and SE segments		
M	SE02	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		