

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:

	<u>Pos. No.</u>	<u>Seg. ID</u>	<u>Name</u>	<u>Req. Des.</u>	<u>Max.Use</u>	<u>Loop Repeat</u>	<u>Notes and Comments</u>
M	010	ST	Transaction Set Header	M	1		
M	020	BPR	Beginning Segment for Payment Order/Remittance Advice	M	1		
Not Used	030	NTE	Note/Special Instruction	O	>1		
Not Used	035	TRN	Trace	O	1		c1
Not Used	040	CUR	Currency	O	1		c2
	050	REF	Reference Identification	O	>1		
	060	DTM	Date/Time Reference	O	>1		
LOOP ID - N1						>1	
	070	N1	Name	O	1		c3
Not Used	080	N2	Additional Name Information	O	>1		
Not Used	090	N3	Address Information	O	>1		
Not Used	100	N4	Geographic Location	O	1		
Not Used	110	REF	Reference Identification	O	>1		
Not Used	120	PER	Administrative Communications Contact	O	>1		
Not Used	130	RDM	Remittance Delivery Method	O	1		
Not Used	140	DTM	Date/Time Reference	O	1		

Detail:

	<u>Pos. No.</u>	<u>Seg. ID</u>	<u>Name</u>	<u>Req. Des.</u>	<u>Max.Use</u>	<u>Loop Repeat</u>	<u>Notes and Comments</u>
LOOP ID - ENT						>1	
	010	ENT	Entity	O	1		n1, c4
LOOP ID - NM1						>1	
	020	NM1	Individual or Organizational Name	O	1		c5
Not Used	030	N2	Additional Name Information	O	>1		
Not Used	040	N3	Address Information	O	>1		
Not Used	050	N4	Geographic Location	O	1		

Not Used	060	REF	Reference Identification	O	>1	
Not Used	070	PER	Administrative Communications Contact	O	>1	
LOOP ID - ADX						>1
Not Used	080	ADX	Adjustment	O	1	c6
Not Used	090	NTE	Note/Special Instruction	O	>1	
Not Used	100	PER	Administrative Communications Contact	O	>1	
Not Used	105	DTM	Date/Time Reference	O	1	
LOOP ID - REF						>1
Not Used	110	REF	Reference Identification	O	1	
Not Used	120	DTM	Date/Time Reference	O	>1	
LOOP ID - IT1						>1
Not Used	130	IT1	Baseline Item Data (Invoice)	O	1	c7
LOOP ID - REF						>1
Not Used	140	REF	Reference Identification	O	1	
Not Used	141	DTM	Date/Time Reference	O	1	
LOOP ID - SAC						>1
Not Used	142	SAC	Service, Promotion, Allowance, or Charge Information	O	1	
Not Used	143	TXI	Tax Information	O	>1	
LOOP ID - SLN						>1
Not Used	144	SLN	Subline Item Detail	O	1	
LOOP ID - REF						>1
Not Used	145	REF	Reference Identification	O	1	
Not Used	146	DTM	Date/Time Reference	O	>1	
LOOP ID - SAC						>1
Not Used	147	SAC	Service, Promotion, Allowance, or Charge Information	O	1	
Not Used	148	TXI	Tax Information	O	>1	
LOOP ID - RMR						>1
	150	RMR	Remittance Advice Accounts Receivable Open Item Reference	O	1	c8
	160	NTE	Note/Special Instruction	O	>1	
Not Used	170	REF	Reference Identification	O	>1	
	180	DTM	Date/Time Reference	O	>1	
LOOP ID - IT1						>1
Not Used	190	IT1	Baseline Item Data (Invoice)	O	1	c9
LOOP ID - REF						>1
Not Used	200	REF	Reference Identification	O	1	
Not Used	201	DTM	Date/Time Reference	O	1	
LOOP ID - SAC						>1
Not Used	202	SAC	Service, Promotion, Allowance, or Charge Information	O	1	
Not Used	203	TXI	Tax Information	O	>1	
LOOP ID - SLN						>1
Not Used	204	SLN	Subline Item Detail	O	1	

			LOOP ID - REF			>1	
Not Used	205	REF	Reference Identification	O	1		
Not Used	206	DTM	Date/Time Reference	O	>1		
			LOOP ID - SAC			>1	
Not Used	207	SAC	Service, Promotion, Allowance, or Charge Information	O	1		
Not Used	208	TXI	Tax Information	O	>1		
			LOOP ID - ADX			>1	
Not Used	210	ADX	Adjustment	O	1		c10
Not Used	220	NTE	Note/Special Instruction	O	>1		
Not Used	230	PER	Administrative Communications Contact	O	>1		
			LOOP ID - REF			>1	
Not Used	240	REF	Reference Identification	O	1		
Not Used	250	DTM	Date/Time Reference	O	>1		
			LOOP ID - IT1			>1	
Not Used	260	IT1	Baseline Item Data (Invoice)	O	1		c11
			LOOP ID - REF			>1	
Not Used	270	REF	Reference Identification	O	1		
Not Used	271	DTM	Date/Time Reference	O	1		
			LOOP ID - SAC			>1	
Not Used	272	SAC	Service, Promotion, Allowance, or Charge Information	O	1		
Not Used	273	TXI	Tax Information	O	>1		
			LOOP ID - SLN			>1	
Not Used	274	SLN	Subline Item Detail	O	1		
			LOOP ID - REF			>1	
Not Used	275	REF	Reference Identification	O	1		
Not Used	276	DTM	Date/Time Reference	O	>1		
			LOOP ID - SAC			>1	
Not Used	277	SAC	Service, Promotion, Allowance, or Charge Information	O	1		
Not Used	278	TXI	Tax Information	O	>1		
			LOOP ID - TXP			>1	
Not Used	280	TXP	Tax Payment	O	1		n2
Not Used	285	TXI	Tax Information	O	>1		
			LOOP ID - DED			>1	
Not Used	287	DED	Deductions	O	1		n3
			LOOP ID - LX			>1	
Not Used	290	LX	Assigned Number	O	1		n4
Not Used	295	REF	Reference Identification	O	>1		
Not Used	300	TRN	Trace	O	>1		
			LOOP ID - NM1			>1	
Not Used	305	NM1	Individual or Organizational Name	O	1		
Not Used	310	REF	Reference Identification	O	>1		

Not Used	315	G53	Maintenance Type	O	1		
					LOOP ID - AIN		>1
Not Used	320	AIN	Income	O	1		
Not Used	325	QTY	Quantity	O	>1		
Not Used	330	DTP	Date or Time or Period	O	>1		
					LOOP ID - PEN		>1
Not Used	335	PEN	Pension Information	O	1		
Not Used	340	AMT	Monetary Amount	O	>1		
Not Used	345	DTP	Date or Time or Period	O	>1		
					LOOP ID - INV		>1
Not Used	350	INV	Investment Vehicle Selection	O	1		
Not Used	355	DTP	Date or Time or Period	O	>1		
					LOOP ID - N9		1
Not Used	360	N9	Reference Identification	O	1	n5	
					LOOP ID - AMT		>1
Not Used	370	AMT	Monetary Amount	O	1	c12	
Not Used	380	REF	Reference Identification	O	>1		
					LOOP ID - N1		>1
Not Used	390	N1	Name	O	1		
Not Used	400	REF	Reference Identification	O	>1		
					LOOP ID - EMS		>1
Not Used	410	EMS	Employment Position	O	1		
Not Used	420	ATN	Attendance	O	>1		
Not Used	430	AIN	Income	O	>1		
Not Used	440	PYD	Payroll Deduction	O	>1		
					LOOP ID - RYL		>1
Not Used	450	RYL	Royalty Payment	O	1	n6	
					LOOP ID - NM1		>1
Not Used	460	NM1	Individual or Organizational Name	O	1		
					LOOP ID - LOC		>1
Not Used	470	LOC	Location	O	1		
					LOOP ID - PID		>1
Not Used	480	PID	Product/Item Description	O	1		
Not Used	490	DTM	Date/Time Reference	O	1		
					LOOP ID - PCT		>1
Not Used	500	PCT	Percent Amounts	O	1		
Not Used	510	QTY	Quantity	O	1		
					LOOP ID - AMT		>1
Not Used	520	AMT	Monetary Amount	O	1		
Not Used	530	ADX	Adjustment	O	>1		
					LOOP ID - ASM		1
Not Used	540	ASM	Amount and Settlement Method	O	1		
Not Used	550	ADX	Adjustment	O	1		

Summary:

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

Transaction Set Notes

1. The ENT loop is for vendor or consumer third party consolidated payments.
2. The TXP loop is for tax payments.
3. The DED loop is for child support payments.
4. The LX loop is for pension payments.
5. The N9 loop is for payroll payments.
6. The RYL loop is for royalty 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 NM1 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. This ADX loop contains adjustment items which are not netted to an RMR segment in this transaction set.
7. Loop IT1 within the ADX loop is the adjustment line item detail loop.
8. Loop RMR is for open items being referenced or for payment on account.
9. Loop IT1 within the RMR loop is the remittance line item detail loop.
10. 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).
11. Loop IT1 within the ADX loop is the adjustment line item detail loop.
12. The AMT segment can be used to provide information about allocation or distribution of gross pay that is split across multiple payment orders.

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:

Notes: 3M Example: ST}820}000003611~

Data Element Summary

	<u>Ref.</u>	<u>Data</u>		<u>Attributes</u>
	<u>Des.</u>	<u>Element</u>	<u>Name</u>	
M	ST01	143	Transaction Set Identifier Code	M ID 3/3
			820 Payment Order/Remittance Advice	
M	ST02	329	Transaction Set Control Number	M AN 4/9
			Sender-assigned sequential control number to match control number on SE segment.	

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:**
- 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, 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:

Notes: 3M Example: BPR}X}4.95}C}ACH}}}}}}3006173082}}}}}}20050817~

Data Element Summary

	<u>Ref.</u>	<u>Data</u>	<u>Attributes</u>
	<u>Des.</u>	<u>Element</u> <u>Name</u>	
M	BPR01	305 Transaction Handling Code	M ID 1/2
		X Handling Party's Option to Split Payment and Remittance	
M	BPR02	782 Monetary Amount	M R 1/18

This is the total amount of payment. BPR02 is the sum of all RMR04 elements.

M	BPR03	478	Credit/Debit Flag Code C Credit	M ID 1/1
M	BPR04	591	Payment Method Code ACH Automated Clearing House (ACH)	M ID 3/3
	BPR10	509	Originating Company Identifier The Originating Company ID Number, as an example: 3M = 3006173082 Dyneon = 3945719664	O AN 10/10
	BPR16	373	Date Used for intended settlement date.	O DT 8/8

Segment: **REF** Reference Identification

Position: 050

Loop:

Level: Heading

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.

Semantic Notes: 1 REF04 contains data relating to the value cited in REF02.

Comments:

Notes: 3M Example: REF}TN}0000001965~

Data Element Summary

	<u>Ref.</u>	<u>Data</u>		<u>Attributes</u>
	<u>Des.</u>	<u>Element</u>	<u>Name</u>	
M	REF01	128	Reference Identification Qualifier	M ID 2/3
			TN Transaction Reference Number	
	REF02	127	Reference Identification	X AN 1/30
			3M payment reference number.	

Segment: **DTM** Date/Time Reference

Position: 060

Loop:

Level: Heading

Usage: Optional

Max Use: >1

Purpose: To specify pertinent dates and times

- Syntax Notes:**
- 1 At least one of DTM02 DTM03 or DTM05 is required.
 - 2 If DTM04 is present, then DTM03 is required.
 - 3 If either DTM05 or DTM06 is present, then the other is required.

Semantic Notes:

Comments:

Notes: 3M Example: DTM}097}20050822~

Data Element Summary

	<u>Ref.</u>	<u>Data</u>		<u>Attributes</u>
	<u>Des.</u>	<u>Element</u>	<u>Name</u>	
M	DTM01	374	Date/Time Qualifier	M ID 3/3
			097 Transaction Creation	
	DTM02	373	Date	X DT 8/8
			File creation date.	

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.

Notes: 3M Example: N1 }PR}3M COMPANY~

Data Element Summary

Ref.	Data			Attributes
<u>Des.</u>	<u>Element</u>	<u>Name</u>		
M	N101	98	Entity Identifier Code	M ID 2/3
			PR Payer	
	N102	93	Name	X AN 1/60
			Free Form Name	

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.

Notes: 3M Example: ENT}1~

Data Element Summary

Ref.	Data		Attributes
Des.	Element	Name	
ENT01	554	Assigned Number	O N0 1/6

Segment: **NM1 Individual or Organizational Name**

Position: 020

Loop: NM1 Optional

Level: Detail

Usage: Optional

Max Use: 1

Purpose: To supply the full name of an individual or organizational entity

Syntax Notes: 1 If either NM108 or NM109 is present, then the other is required.

2 If NM111 is present, then NM110 is required.

Semantic Notes: 1 NM102 qualifies NM103.

Comments: 1 NM110 and NM111 further define the type of entity in NM101.

Notes: 3M Example: NM1}PE}4}ABC BLOCK INC}}}}92}TM2321 001~

Data Element Summary

	<u>Ref.</u>	<u>Data</u>		<u>Attributes</u>
	<u>Des.</u>	<u>Element</u>	<u>Name</u>	
M	NM101	98	Entity Identifier Code PE Payee	M ID 2/3
M	NM102	1065	Entity Type Qualifier 4 Corporation	M ID 1/1
	NM103	1035	Name Last or Organization Name Free Form Name	O AN 1/35
	NM108	66	Identification Code Qualifier 92 Assigned by Buyer or Buyer's Agent	X ID 1/2
	NM109	67	Identification Code 3M assigned supplier number.	X AN 2/80

Segment: **RMR** Remittance Advice Accounts Receivable Open Item Reference

Position: 150

Loop: RMR Optional

Level: Detail

Usage: Optional

Max Use: 1

Purpose: To specify the accounts receivable open item(s) to be included in the cash application and to convey the appropriate detail

Syntax Notes: 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: 1 If RMR03 is present, it specifies how the cash is to be applied.

2 RMR04 is the amount paid.

3 RMR05 is the amount of invoice (including charges, less allowance) before terms discount (if discount is applicable) or debit amount or credit amount of referenced items.

4 RMR06 is the amount of discount taken.

5 RMR08, if present, represents an interest penalty payment, amount late interest paid, or amount anticipation.

Comments: 1 Parties using this segment should agree on the content of RMR01 and RMR02 prior to initiating communication.

2 If RMR03 is not present, this is a payment for an open item. If paying an open item, RMR02 must be present. If not paying a specific open item, RMR04 must be present.

3 RMR05 may be needed by some payees to distinguish between duplicate reference numbers.

Notes: 3M Example: RMR}IV}1022HI20}4.95}4.95~

Data Element Summary

Ref.	Data		
<u>Des.</u>	<u>Element</u>	<u>Name</u>	<u>Attributes</u>
RMR01	128	Reference Identification Qualifier	X ID 2/3
		IV Seller's Invoice Number	
RMR02	127	Reference Identification	X AN 1/30
		Seller's Invoice Number or 3M Adjustment Number.	
RMR04	782	Monetary Amount	O R 1/18
		This is the amount being paid. BPR02 is the sum of all RMR04 elements.	
RMR05	782	Monetary Amount	O R 1/18
		This is the amount billed.	
RMR06	782	Monetary Amount	O R 1/18
		This is the discount amount.	

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

Syntax Notes:

Semantic Notes:

Comments: 1 The NTE segment permits free-form information/data which, under ANSI X12 standard implementations, is not machine processable. The use of the NTE segment should therefore be avoided, if at all possible, in an automated environment.

Notes: 3M Example: NTE}OTH}INVOICE 10200-HI-20~

Data Element Summary

Ref.	Data			
<u>Des.</u>	<u>Element</u>	<u>Name</u>		<u>Attributes</u>
NTE01	363	Note Reference Code		O ID 3/3
		OTH	Other Instructions	
M	NTE02	352	Description	M AN 1/80
			This is payment comments.	

Segment: **DTM** Date/Time Reference

Position: 180

Loop: RMR Optional

Level: Detail

Usage: Optional

Max Use: >1

Purpose: To specify pertinent dates and times

- Syntax Notes:**
- 1 At least one of DTM02 DTM03 or DTM05 is required.
 - 2 If DTM04 is present, then DTM03 is required.
 - 3 If either DTM05 or DTM06 is present, then the other is required.

Semantic Notes:

Comments:

Notes: 3M Example: DTM}003}20050630~

Data Element Summary

Ref.	Data	Element	Name	Attributes
M	DTM01	374	Date/Time Qualifier	M ID 3/3
			003 Invoice	
	DTM02	373	Date	X DT 8/8

This date refers to the seller's invoice number or 3M adjustment number.

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.

Notes: 3M Example: SE}0000000010}000003611~

Data Element Summary

	<u>Ref.</u>	<u>Data</u>		<u>Attributes</u>
	<u>Des.</u>	<u>Element</u>	<u>Name</u>	
M	SE01	96	Number of Included Segments	M N0 1/10
M	SE02	329	Transaction Set Control Number	M AN 4/9
This will match the control number on the ST segment for this transaction set.				