

Bank of America 820 ACH Specifications - Version 4010

Loop		Segment		Element									820	
ID	Rep	ID	Name	Req Des	Max Use	No	Name	Dic Ref	Req Des	Type	Min	Max	BoA Req Des	Description
		ST	Transaction Set Header	M	1	01	Transaction Set ID Code	143	M	ID	3	3	M	820
						02	Trans. Set Cont. Number	329	M	AN	4	9	M	Assigned by company
		BPR	Beginning Segment for Payment Order/Remittance Advice	M	1	01	Trans. Handling Code	305	M	ID	1	2	M	C - Payment and remittance (CTX, CCD+) D - payment only (CCD) P - \$0 Test Prenotification
						02	Monetary Amount	782	M	R	1	18	M	Total amount of payment
						03	Credit/Debit Flag Code	478	M	ID	1	1	M	C or D depending on transaction
						04	Payment Method Code	591	M	ID	3	3	M	ACH , REV - reversal *
						05	Payment Format	812	O	ID	1	10	M	CTX, CCD, CCP (CCD+), PPD, PPP (PPD+) depending on payment method
						06	DFI ID No. Qualifier	506	X	ID	2	2	O	01
						07	DFI ID Number	507	X	AN	3	12	O	ABA # for originating bank - <b>not used for settlement</b>
						08	Originating Acct. No. Qual. Code	896	O	ID	1	3	O	DA - Demand Acct (most common) SG - Savings Acct
						09	Originating Account Number	508	X	AN	1	35	O	Customer's account number - <b>not used for settlement</b>
						10	Orig. Co. ID	509	O	AN	10	10	X	Tax ID number - <b>used if settlement occurs from 2 or more DDA accounts</b>
						11	Orig. Co. Code	510	O	AN	9	9	O	Company decides on usage - typically a division within company
						12	Receiving DFI ID No. Qualifier	506	X	ID	2	2	M	01
						13	Receiving DFI ID Number	507	X	N	3	12	M	ABA # for trading partner's bank
						14	Acct. No. Qual Code	896	O	ID	1	3	M	DA - Demand Acct (most common) SG - Savings Acct
						15	Account Number	508	X	AN	1	35	M	Trading partner's account number
						16	Effective Entry Date	513	O	DT	8	8	M	Date for settlement of transaction. ACH transactions must be effective at least 1 business day after the file delivery date.
						17	Business Function Code	1048	O	ID	3	3	O	
		NTE	Note/Special Instruction	O	>1	01	Note Reference Code	363	O	ID	1	3	O	
						2	Free-Form Message	3	M	AN	1	80	O	
		TRN	Trace	O	1	01	Trace Type Code	481	M	ID	1	2	M	"1"

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						02	Reference Number	127	M	AN	1	30	M	Unique number assigned to identify transaction. This number will be returned in the 824 if a problem is encountered with the transaction. It will also be passed to ACH and potentially returned in an 827.
						03	Orig. Co. ID	509	O	AN	10	10	O	
						04	Reference Number	127	O	AN	1	30	O	
		CUR	Currency	O	1	01	Entity ID Code	98	M	ID	2	3	O	
		REF	Reference Numbers	O	>1	01	Reference No. Qualifier	128	M	ID	2	3	M	BT - Batch Number
						02	Reference Number	127	X	AN	1	30	M	Number assigned to all transactions within the <b>GS envelope</b> . This number will be used by Bank of America processing system to match with the Control Totals (831).
						03	Description	352	X	AN	1	80	O	
		DTM	Date/Time Reference	O	>1	01	Date/Time Qualifier	374	M	ID	3	3	O	
	>1	N1	Name	O	1	01	Entity ID Code	98	M	ID	2	3	M	"PR"
						02	Name	93	X	AN	1	60	M	Your companies name.
						03	ID Code Qualifier	66	X	ID	1	2	O	
						04	ID Code	67	X	AN	2	80	O	
		N2	Additional Name Information	O	>1	01	Name	93	M	AN	1	60	O	
		N3	Address Information	O	>1	01	Address Information	166	M	AN	1	55	O	
		N4	Geographic Location	O	1	01	City Name	19	X	AN	2	30	O	
		REF	Reference Numbers	O	>1	01	Reference No. Qualifier	128	M	ID	2	3	O	
		PER	Administrative Communications Contact	O	>1	01	Cont. Func. Code	366	M	ID	2	2	O	
						02	Name	93	O	AN	1	60	O	
		N1	Name	O	1	01	Entity ID Code	98	M	ID	2	3	M	"PE"
						02	Name	93	X	AN	1	60	M	Trading partner name. Information will be passed to ACH and potentially may be returned in an 827 and an 824.
						03	ID Code Qualifier	66	X	ID	1	2	O	
						04	ID Code	67	X	AN	2	80	O	
		N2	Additional Name Information	O	>1	01	Name	93	M	AN	1	60	O	
		N3	Address Information	O	>1	01	Address Information	166	M	AN	1	55	O	
		N4	Geographic Location	O	1	01	City Name	19	X	AN	2	30	O	
		REF	Reference Numbers	O	>1	01	Reference No. Qualifier	128	M	ID	2	3	O	
		PER	Administrative Communications Contact	O	>1	01	Cont. Func. Code	366	M	ID	2	2	O	
						02	Name	93	O	AN	1	60	O	

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ID	Rep	ID	Name	Req Des	Max Use	No	Name	Dic Ref	Req Des	Type	Min	Max	BoA Req Des	Description
ENT	>1	ENT	Entity	O	1	01	Assigned Number	554	O	N0	1	6	X	This segment is mandatory if sending remittance information using the RMR segment. The format of the remaining segments are customer driven.
						02	Entity ID Code	98	X	ID	2	3	O	
						03	ID Code Qualifier	66	X	ID	1	2	O	
						04	ID Code	67	X	AN	2	80	O	
						05	Entity ID Code	98	X	ID	2	3	O	
						06	ID Code Qualifier	66	X	ID	1	2	O	
						07	ID Code	67	X	AN	2	80	O	
						08	Reference No. Qualifier	128	X	ID	2	3	O	
						09	Reference Number	127	X	AN	1	30	O	
ENT /RMR	>1	RMR	Remittance Advice Accounts Receivable Open Item Reference	O	1	01	Reference No. Qualifier	128	X	ID	2	3	O	
						02	Reference Number	127	O	AN	1	30	O	
						03	Payment Action Code	482	O	ID	2	2	O	
						04	Monetary Amount	782	O	R	1	18	O	
						05	Total Cred/Debit Amt.	777	O	R	1	18	O	
						06	Discount Amt. Taken	780	O	R	1	18	O	
		SE	Transaction Set Trailer	M	1	01	Number of Included Segments	96	M	N0	1	10	M	
						02	Trans. Set Cont. Number	329	M	AN	4	9	M	Assigned by company

\* If a reversal, put the opposite in the BPR,03 and use REV in the BPR,04. For Example, if you originated a credit (BPR,03 = C) initially, a reversal transaction should be a debit (BPR,03 = D).

\*\* Elements with shaded description field are not required by Bank of America.

\*\*\*\* All segments in the ANSI X12 820 are not reflected in this document.