



820 Payment Order/Remittance Advice

X12/V4010/820 : 820 Payment Order/Remittance Advice

Version: 1.0 Draft

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820 Payment Order/Remittance Advice

Functional Group=RA

Purpose: This Draft Standard for Trial Use contains the format and establishes the data contents of the Payment Order/Remittance Advice Transaction Set (820) for use within the context of an Electronic Data Interchange (EDI) environment. The transaction set can be used to make a payment, send a remittance advice, or make a payment and send a remittance advice.

This transaction set can be an order to a financial institution to make a payment to a payee. It can also be a remittance advice identifying the detail needed to perform cash application to the payee's accounts receivable system. The remittance advice can go directly from payer to payee, through a financial institution, or through a third party agent.

Heading:

<u>Pos</u>	<u>Id</u>	<u>Segment Name</u>	<u>Req</u>	<u>Max Use</u>	<u>Repeat</u>	<u>Notes</u>	<u>Usage</u>	<u>Page</u>
010	ST	Transaction Set Header	M	1			Must use	3
020	BPR	Beginning Segment for Payment Order/Remittance Advice	M	1			Must use	4
035	TRN	Trace	O	1		C1/035	Used	6
040	CUR	Currency	O	1		C1/040	Used	7
050	REF	Reference Identification	O	>1			Used	8
050	REF	Reference Identification	O	>1			Used	9
060	DTM	Date/Time Reference	O	>1			Used	10
LOOP ID - N1					≥1	C1/070L		11
070	N1	Name	O	1			Used	12
080	N2	Additional Name Information	O	>1			Used	13
100	N4	Geographic Location	O	1			Used	14
070	N1	Name	O	1			Used	15
080	N2	Additional Name Information	O	>1			Used	16
090	N3	Address Information	O	>1			Used	17
100	N4	Geographic Location	O	1			Used	18
070	N1	Name	O	1			Used	19

Summary:

<u>Pos</u>	<u>Id</u>	<u>Segment Name</u>	<u>Req</u>	<u>Max Use</u>	<u>Repeat</u>	<u>Notes</u>	<u>Usage</u>	<u>Page</u>
010	SE	Transaction Set Trailer	M	1			Must use	20

Comments:

- 1/035 The TRN segment is used to uniquely identify a payment order/remittance advice.
- 1/040 The CUR segment does not initiate a foreign exchange transaction.
- 1/070L The N1 loop allows for name/address information for the payer and payee which would be utilized to address remittance(s) for delivery.

User Note 1:

EDI 820 Payment Order/Remittance Advice Example:

ST*820*0001~
BPR*D*19999.99*C*SWT**04*000111222*DA*5555555*6667778889**04*000111222**5555555*20240101~
TRN*1*12345678~
CUR*PR*CAD~
REF*TN*12345678~
REF*CA*01~
DTM*097*20241011~
N1*PR*Payer Company Name~
N2*Payer Street~
N4*Boise*ID*83702*US~
N1*PE*Payee Company Name~
N2*Payee Street~
N3*Payee Street Cont.~
N4*Saskatoon*SK*S7L 2B6*CA~
N1*RB*Receiving Bank Name~
SE*16*0001~
...
GE*8*111222333~
...
IEA*1*111222333~

ST Transaction Set Header

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

User Option (Usage): Must use

Purpose: To indicate the start of a transaction set and to assign a control number

Element Summary:

<u>Ref</u>	<u>Id</u>	<u>Element Name</u>	<u>Req</u>	<u>Type</u>	<u>Min/Max</u>	<u>Usage</u>
ST01	143	Transaction Set Identifier Code	M	ID	3/3	Must use

Description: Code uniquely identifying a Transaction Set

Code List Summary (Total Codes: 298, Included: 1)

Code Name

820 Payment Order/Remittance Advice

ST02	329	Transaction Set Control Number	M	AN	4/9	Must use
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Description: Identifying control number that must be unique within the transaction set functional group assigned by the originator for a transaction set

BPR Beginning Segment for Payment Order/Remittance Advice

Pos: 020	Max: 1
Heading - Mandatory	
Loop: N/A	Elements: 13

User Option (Usage): Must use

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

Element Summary:

<u>Ref</u>	<u>Id</u>	<u>Element Name</u>	<u>Req</u>	<u>Type</u>	<u>Min/Max</u>	<u>Usage</u>
BPR01	305	Transaction Handling Code	M	ID	1/2	Must use
Description: Code designating the action to be taken by all parties						
Code List Summary (Total Codes: 23, Included: 1)						
<u>Code</u> <u>Name</u>						
D Make Payment Only						
BPR02	782	Monetary Amount	M	R	1/18	Must use
Description: Monetary amount						
BPR03	478	Credit/Debit Flag Code	M	ID	1/1	Must use
Description: Code indicating whether amount is a credit or debit						
Code List Summary (Total Codes: 2, Included: 1)						
<u>Code</u> <u>Name</u>						
C Credit						
BPR04	591	Payment Method Code	M	ID	3/3	Must use
Description: Code identifying the method for the movement of payment instructions						
Code List Summary (Total Codes: 54, Included: 1)						
<u>Code</u> <u>Name</u>						
SWT Society for Worldwide Interbank Financial Telecommunications (S.W.I.F.T.)						
BPR06	506	(DFI) ID Number Qualifier	X	ID	2/2	Used
Description: Code identifying the type of identification number of Depository Financial Institution (DFI)						
Code List Summary (Total Codes: 5, Included: 1)						
<u>Code</u> <u>Name</u>						
04 Canadian Bank Branch and Institution Number						
BPR07	507	(DFI) Identification Number	X	AN	3/12	Used
Description: Depository Financial Institution (DFI) identification number						
BPR08	569	Account Number Qualifier	O	ID	1/3	Used
Description: Code indicating the type of account						
Code List Summary (Total Codes: 40, Included: 1)						

		<u>Code</u>	<u>Name</u>				
		DA	Demand Deposit				
BPR09	508	Account Number		X	AN	1/35	Used
		Description: Account number assigned					
BPR10	509	Originating Company Identifier		O	AN	10/10	Used
		Description: 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					
BPR12	506	(DFI) ID Number Qualifier		X	ID	2/2	Used
		Description: Code identifying the type of identification number of Depository Financial Institution (DFI)					
		Code List Summary (Total Codes: 5, Included: 1)					
		<u>Code</u>	<u>Name</u>				
		04	Canadian Bank Branch and Institution Number				
BPR13	507	(DFI) Identification Number		X	AN	3/12	Used
		Description: Depository Financial Institution (DFI) identification number					
BPR15	508	Account Number		X	AN	1/35	Used
		Description: Account number assigned					
BPR16	373	Date		O	DT	8/8	Used
		Description: Date expressed as CCYYMMDD					

TRN Trace

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

User Option (Usage): Used

Purpose: To uniquely identify a transaction to an application

Element Summary:

<u>Ref</u>	<u>Id</u>	<u>Element Name</u>	<u>Req</u>	<u>Type</u>	<u>Min/Max</u>	<u>Usage</u>
TRN01	481	Trace Type Code	M	ID	1/2	Must use

Description: Code identifying which transaction is being referenced

Code List Summary (Total Codes: 3, Included: 1)

Code Name

1 Current Transaction Trace Numbers

TRN02	127	Reference Identification	M	AN	1/30	Must use
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Description: Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier

CUR Currency

Pos: 040	Max: 1
Heading - Optional	
Loop: N/A	Elements: 2

User Option (Usage): Used

Purpose: To specify the currency (dollars, pounds, francs, etc.) used in a transaction

Element Summary:

<u>Ref</u>	<u>Id</u>	<u>Element Name</u>	<u>Req</u>	<u>Type</u>	<u>Min/Max</u>	<u>Usage</u>
CUR01	98	Entity Identifier Code	M	ID	2/3	Must use

Description: Code identifying an organizational entity, a physical location, property or an individual

Code List Summary (Total Codes: 1312, Included: 1)

Code Name

PR Payer

CUR02	100	Currency Code	M	ID	3/3	Must use
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Description: Code (Standard ISO) for country in whose currency the charges are specified

Comments:

1. See Figures Appendix for examples detailing the use of the CUR segment.

REF Reference Identification

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

User Option (Usage): Used

Purpose: To specify identifying information

Element Summary:

<u>Ref</u>	<u>Id</u>	<u>Element Name</u>	<u>Req</u>	<u>Type</u>	<u>Min/Max</u>	<u>Usage</u>
REF01	128	Reference Identification Qualifier	M	ID	2/3	Must use

Description: Code qualifying the Reference Identification

Code List Summary (Total Codes: 1503, Included: 1)

Code Name

TN Transaction Reference Number

REF02	127	Reference Identification	X	AN	1/30	Used
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Description: Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier

REF Reference Identification

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

User Option (Usage): Used

Purpose: To specify identifying information

Element Summary:

<u>Ref</u>	<u>Id</u>	<u>Element Name</u>	<u>Req</u>	<u>Type</u>	<u>Min/Max</u>	<u>Usage</u>
REF01	128	Reference Identification Qualifier	M	ID	2/3	Must use

Description: Code qualifying the Reference Identification

Code List Summary (Total Codes: 1503, Included: 1)

Code Name

CA Cost Allocation Reference

REF02	127	Reference Identification	X	AN	1/30	Used
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Description: Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier

DTM Date/Time Reference

Pos: 060	Max: >1
Heading - Optional	
Loop: N/A	Elements: 2

User Option (Usage): Used

Purpose: To specify pertinent dates and times

Element Summary:

<u>Ref</u>	<u>Id</u>	<u>Element Name</u>	<u>Req</u>	<u>Type</u>	<u>Min/Max</u>	<u>Usage</u>
DTM01	374	Date/Time Qualifier	M	ID	3/3	Must use

Description: Code specifying type of date or time, or both date and time

Code List Summary (Total Codes: 1112, Included: 1)

Code Name

097 Transaction Creation

DTM02	373	Date	X	DT	8/8	Used
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Description: Date expressed as CCYYMMDD

Loop Name

Pos: 070	Repeat: >1
Optional	
Loop: N1	Elements: N/A

User Option (Usage): Used

Purpose: To identify a party by type of organization, name, and code

Loop Summary:

<u>Pos</u>	<u>Id</u>	<u>Segment Name</u>	<u>Req</u>	<u>Max Use</u>	<u>Repeat</u>	<u>Usage</u>
070	N1	Name	O	1		Used
080	N2	Additional Name Information	O	>1		Used
100	N4	Geographic Location	O	1		Used
070	N1	Name	O	1		Used
080	N2	Additional Name Information	O	>1		Used
090	N3	Address Information	O	>1		Used
100	N4	Geographic Location	O	1		Used
070	N1	Name	O	1		Used

N1 Name

Pos: 070	Max: 1
Heading - Optional	
Loop: N1	Elements: 2

User Option (Usage): Used

Purpose: To identify a party by type of organization, name, and code

Element Summary:

<u>Ref</u>	<u>Id</u>	<u>Element Name</u>	<u>Req</u>	<u>Type</u>	<u>Min/Max</u>	<u>Usage</u>
N101	98	Entity Identifier Code	M	ID	2/3	Must use

Description: Code identifying an organizational entity, a physical location, property or an individual

Code List Summary (Total Codes: 1312, Included: 1)

Code Name

PR Payer

N102	93	Name	X	AN	1/60	Used
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Description: Free-form name

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.

N2 Additional Name Information

Pos: 080	Max: >1
Heading - Optional	
Loop: N1	Elements: 1

User Option (Usage): Used

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

Element Summary:

<u>Ref</u>	<u>Id</u>	<u>Element Name</u>	<u>Req</u>	<u>Type</u>	<u>Min/Max</u>	<u>Usage</u>
N201	93	Name	M	AN	1/60	Must use

Description: Free-form name

N4 Geographic Location

Pos: 100	Max: 1
Heading - Optional	
Loop: N1	Elements: 4

User Option (Usage): Used

Purpose: To specify the geographic place of the named party

Element Summary:

<u>Ref</u>	<u>Id</u>	<u>Element Name</u>	<u>Req</u>	<u>Type</u>	<u>Min/Max</u>	<u>Usage</u>
N401	19	City Name	O	AN	2/30	Used
		Description: Free-form text for city name				
N402	156	State or Province Code	O	ID	2/2	Used
		Description: Code (Standard State/Province) as defined by appropriate government agency				
N403	116	Postal Code	O	ID	3/15	Used
		Description: Code defining international postal zone code excluding punctuation and blanks (zip code for United States)				
N404	26	Country Code	O	ID	2/3	Used
		Description: Code identifying the country				

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.

N1 Name

Pos: 070	Max: 1
Heading - Optional	
Loop: N1	Elements: 2

User Option (Usage): Used

Purpose: To identify a party by type of organization, name, and code

Element Summary:

<u>Ref</u>	<u>Id</u>	<u>Element Name</u>	<u>Req</u>	<u>Type</u>	<u>Min/Max</u>	<u>Usage</u>
N101	98	Entity Identifier Code	M	ID	2/3	Must use

Description: Code identifying an organizational entity, a physical location, property or an individual

Code List Summary (Total Codes: 1312, Included: 1)

Code Name

PE Payee

N102	93	Name	X	AN	1/60	Used
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Description: Free-form name

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.

N2 Additional Name Information

Pos: 080	Max: >1
Heading - Optional	
Loop: N1	Elements: 1

User Option (Usage): Used

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

Element Summary:

<u>Ref</u>	<u>Id</u>	<u>Element Name</u>	<u>Req</u>	<u>Type</u>	<u>Min/Max</u>	<u>Usage</u>
N201	93	Name	M	AN	1/60	Must use

Description: Free-form name

N3 Address Information

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

User Option (Usage): Used

Purpose: To specify the location of the named party

Element Summary:

<u>Ref</u>	<u>Id</u>	<u>Element Name</u>	<u>Req</u>	<u>Type</u>	<u>Min/Max</u>	<u>Usage</u>
N301	166	Address Information	M	AN	1/55	Must use

Description: Address information

N4 Geographic Location

Pos: 100	Max: 1
Heading - Optional	
Loop: N1	Elements: 4

User Option (Usage): Used

Purpose: To specify the geographic place of the named party

Element Summary:

<u>Ref</u>	<u>Id</u>	<u>Element Name</u>	<u>Req</u>	<u>Type</u>	<u>Min/Max</u>	<u>Usage</u>
N401	19	City Name	O	AN	2/30	Used
		Description: Free-form text for city name				
N402	156	State or Province Code	O	ID	2/2	Used
		Description: Code (Standard State/Province) as defined by appropriate government agency				
N403	116	Postal Code	O	ID	3/15	Used
		Description: Code defining international postal zone code excluding punctuation and blanks (zip code for United States)				
N404	26	Country Code	O	ID	2/3	Used
		Description: Code identifying the country				

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.

N1 Name

Pos: 070	Max: 1
Heading - Optional	
Loop: N1	Elements: 2

User Option (Usage): Used

Purpose: To identify a party by type of organization, name, and code

Element Summary:

<u>Ref</u>	<u>Id</u>	<u>Element Name</u>	<u>Req</u>	<u>Type</u>	<u>Min/Max</u>	<u>Usage</u>
N101	98	Entity Identifier Code	M	ID	2/3	Must use

Description: Code identifying an organizational entity, a physical location, property or an individual

Code List Summary (Total Codes: 1312, Included: 1)

<u>Code</u>	<u>Name</u>
RB	Receiving Bank

N102	93	Name	X	AN	1/60	Used
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Description: Free-form name

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.

SE Transaction Set Trailer

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

User Option (Usage): Must use

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)

Element Summary:

<u>Ref</u>	<u>Id</u>	<u>Element Name</u>	<u>Req</u>	<u>Type</u>	<u>Min/Max</u>	<u>Usage</u>
SE01	96	Number of Included Segments	M	N0	1/10	Must use

Description: Total number of segments included in a transaction set including ST and SE segments

SE02	329	Transaction Set Control Number	M	AN	4/9	Must use
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Description: Identifying control number that must be unique within the transaction set functional group assigned by the originator for a transaction set

Comments:

1. SE is the last segment of each transaction set.