

**ComEd**

Implementation  
Guide  
For  
**E**lectronic  
**D**ata  
**I**nterchange

Transaction Set

**Version 4010**

**820**

**Remittance**

Version 1.03 • July 30, 2007

# 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.

## Notes:

The specifications of this implementation guide are defined for the passing of payment information between a RES ( Retail Electrical Supplier ) and Commonwealth Edison.

## 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>
Must Use	010	ST	Transaction Set Header	M	1		
Must Use	020	BPR	Beginning Segment for Payment Order/Remittance Advice	M	1		
	035	TRN	Trace	O	1		c1
	050	REF	Reference Identification	O	>1		
			LOOP ID - N1			>1	
	070	N1	Name	O	1		c2

## 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, c3
			LOOP ID - RMR			>1	
	150	RMR	Remittance Advice Accounts Receivable Open Item Reference	M	1		c4
	170	REF	Reference Identification	M	>1		
	180	DTM	Date/Time Reference	O	>1		

## Summary:

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

**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**

	<b>Ref. Des.</b>	<b>Data Element</b>	<b>Name</b>	<b>Attributes</b>
Must Use	ST01	143	<b>Transaction Set Identifier Code</b> Code uniquely identifying a Transaction Set 820 Payment Order/Remittance Advice	M ID 3/3
Must Use	ST02	329	<b>Transaction Set Control Number</b> 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

**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.

**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.

**Comments:**

#### Data Element Summary

	<u>Ref. Des.</u>	<u>Data Element</u>	<u>Name</u>	<u>Attributes</u>
Must Use	BPR01	305	<b>Transaction Handling Code</b> Code designating the action to be taken by all parties C Payment Accompanies Remittance Advice I Remittance Information Only X Handling Party's Option to Split Payment and Remittance	M ID 1/2
Must Use	BPR02	782	<b>Monetary Amount</b> Monetary amount Total Payment amount credited to Payee's account. The should equal the sum amount of the detail.	M R 1/18
Must Use	BPR03	478	<b>Credit/Debit Flag Code</b> Code indicating whether amount is a credit or debit C Credit	M ID 1/1
Must Use	BPR04	591	<b>Payment Method Code</b> Code identifying the method for the movement of payment instructions Enter the code that represents the method by which the Payor is paying by. ACH Automated Clearing House (ACH) CHK Check	M ID 3/3
	BPR05	812	<b>Payment Format Code</b> Code identifying the payment format to be used If payment was made via EFT, enter the EFT format that was used. Enter code if BPR04 = "ACH". CCD Cash Concentration/Disbursement (CCD) (ACH) CCP Cash Concentration/Disbursement plus Addenda (CCD+) (ACH) CTX Corporate Trade Exchange (CTX) (ACH)	O ID 1/10
	BPR06	506	<b>(DFI) ID Number Qualifier</b> Code identifying the type of identification number of Depository Financial Institution (DFI) 01 ABA Transit Routing Number Including Check Digits	X ID 2/2

<b>BPR07</b>	<b>507</b>	(9 digits) <b>(DFI) Identification Number</b>	<b>X</b>	<b>AN 3/12</b>
		Depository Financial Institution (DFI) identification number		
		Bank One ABA Number		
<b>BPR08</b>	<b>569</b>	<b>Account Number Qualifier</b>	<b>O</b>	<b>ID 1/3</b>
		Code indicating the type of account		
		01 Time Deposit		
<b>BPR09</b>	<b>508</b>	<b>Account Number</b>	<b>X</b>	<b>AN 1/35</b>
		Account number assigned		
		Bank One Account Number for ComEd		
<b>BPR16</b>	<b>373</b>	<b>Date</b>	<b>O</b>	<b>DT 8/8</b>
		Date expressed as CCYYMMDD		
		This is the payment date that will be entered by ComEd's bank.		

**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:** 1 TRN02 provides unique identification for the transaction.

**Data Element Summary**

	<b>Ref. Des.</b>	<b>Data Element</b>	<b>Name</b>	<b>Attributes</b>
Must Use	TRN01	481	<b>Trace Type Code</b> Code identifying which transaction is being referenced 1 Current Transaction Trace Numbers	M ID 1/2
Must Use	TRN02	127	<b>Reference Identification</b> Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier Trace number of payment.	M AN 1/30

**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.

**Notes:** This segment not required from RES. ComEd's bank will create this segment as it processes this transaction.

**Data Element Summary**

	<b>Ref. Des.</b>	<b>Data Element Name</b>	<b>Attributes</b>
Must Use	REF01	128 <b>Reference Identification Qualifier</b> Code qualifying the Reference Identification TN Transaction Reference Number	M ID 2/3
	REF02	127 <b>Reference Identification</b> Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier ComEd's bank will use this segment to pass a reference number for this transaction.	X AN 1/30



**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.

**Data Element Summary**

	<b>Ref. Des.</b>	<b>Data Element Name</b>	<b>Attributes</b>
Must Use	<b>N101</b>	<b>98 Entity Identifier Code</b> Code identifying an organizational entity, a physical location, property or an individual PE Payee PR Payer	<b>M ID 2/3</b>
	<b>N102</b>	<b>93 Name</b> Free-form name	<b>X AN 1/60</b>
	<b>N103</b>	<b>66 Identification Code Qualifier</b> Code designating the system/method of code structure used for Identification Code (67) 1 D-U-N-S Number, Dun & Bradstreet 9 D-U-N-S+4, D-U-N-S Number with Four Character Suffix	<b>X ID 1/2</b>
	<b>N104</b>	<b>67 Identification Code</b> Code identifying a party or other code Enter DUNS or DUNS+4.	<b>X AN 2/80</b>

**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

**Data Element Summary**

<b>Ref.</b>	<b>Data</b>	<b>Attributes</b>
<b><u>Des.</u></b>	<b><u>Element Name</u></b>	
ENT01	554 Assigned Number Number assigned for differentiation within a transaction set Count.	O N0 1/6

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

**Position:** 150

**Loop:** RMR Mandatory

**Level:** Detail

**Usage:** Mandatory

**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 RMR03 or RMR04 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.

**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.

#### Data Element Summary

<u>Ref.</u>	<u>Data</u>	<u>Element Name</u>	<u>Attributes</u>
RMR01	128	<b>Reference Identification Qualifier</b> Code qualifying the Reference Identification IV Seller's Invoice Number	X ID 2/3
RMR02	127	<b>Reference Identification</b> Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier Enter the invoice number this payment is being applied to.	X AN 1/30
RMR03	482	<b>Payment Action Code</b> Code specifying the accounts receivable open item(s), if any, to be included in the cash application. PO Payment on Account	X ID 2/2
RMR04	782	<b>Monetary Amount</b> Monetary amount Amount of payment. Amount cannot be negative.	X R 1/18

**Segment:** **REF** Reference Identification  
**Position:** 170  
**Loop:** RMR Mandatory  
**Level:** Detail  
**Usage:** Mandatory  
**Max Use:** >1  
**Purpose:** To specify identifying information  
**Syntax Notes:** 1 At least one of REF02 or REF03 is required.

**Data Element Summary**

	<b>Ref.</b>	<b>Data</b>	<b>Attributes</b>
	<b><u>Des.</u></b>	<b><u>Element Name</u></b>	
Must Use	<b>REF01</b>	<b>128 Reference Identification Qualifier</b> Code qualifying the Reference Identification 12 Account Number 45 Old Account Number Identifies accounts being changed	<b>M ID 2/3</b>
	<b>REF02</b>	<b>127 Reference Identification</b> Reference information as defined for a particular Transaction Set or as specified by the Reference Identification Qualifier Enter the ComEd customer account number. If the account number has changed in the last 60 days, enter the old account number.	<b>M AN 1/30</b>

**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:**

**Data Element Summary**

	<b>Ref.</b>	<b>Data</b>	<b>Attributes</b>
	<b>Des.</b>	<b>Element Name</b>	
Must Use	DTM01	374 <b>Date/Time Qualifier</b> Code specifying type of date or time, or both date and time	M ID 3/3
		003 Invoice	
		809 Posted	
		814 Payment Due Date	
	DTM02	373 <b>Date</b> Date expressed as CCYYMMDD	X DT 8/8

If DTM01 = "003" – enter the original invoice date ( required ).  
 If DTM01 = "809" – enter date customer payment was received ( required ).  
 If DTM01 = "814" – enter payment due date, if known.

**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

	<b>Ref. Des.</b>	<b>Data Element Name</b>	<b>Attributes</b>
Must Use	SE01	96 Number of Included Segments Total number of segments included in a transaction set including ST and SE segments	M N0 1/10
Must Use	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

# ComEd SBO 820 Payment File Example

NOTE: Account payments CANNOT be negative (i.e. no credits)

## PURPOSE

The purpose of the 820 is to pass payment information between a RES (Retail Electrical Supplier) Bank Commonwealth Edison's Bank

## SCENARIO

RES Bank submits 820 Remittance to ComEd bank

Account Number	Amount Paid	Posted Date
2877777777	\$52.80	20190403
2877777778	\$42.76	20190403
2877777779	\$88.82	20190403

Example	
ST~820~000000001	
BPR*C*184.38*C*ACH*CTX*01*11111111*DA*22222222 22* 3333333333**01*44444444*DA*5555555555*20190404	Remittance for \$184.38. ACH transaction using CTX format, DFI ID Number Qualifier, Bank One ABA Number, Time Deposit, Bank One ABA Number for ComEd, Date that will be entered by ComEd's bank
TRN*1* 201904080002801	Unique identifier for an application
REF~TN~ 011500000000001	Transaction Reference Number. ComEd's bank will use this segment to pass a reference number for this transaction.
N1~PR~PAYER NAME~9~1234567891234	Payer qualifier, payer name, DUNS qualifier
N1~PE~PAYEE NAME~1~987654321	Payee qualifier, payee name, DUNS qualifier, DUNS number
ENT~1	Assigned number for differentiation within transaction set
RMR*IV*8102018-03-1323.343980*PO*52.80	Accounts Receivable Open Item Reference, Invoice Number, Payment Action Code, Amount of payment (amount cannot be negative)
REF*12*2877777777	Customer account number
DTM*003*20190319	Original Invoice Date

Example

RMR*IV*8102018-03-1323.343981*PO*42.76	Accounts Receivable Open Item Reference, Invoice Number, Payment Action Code, Amount of payment (amount cannot be negative)
REF*12*2877777778	Customer account number
DTM*003*20190326	Original Invoice Date
DTM*809*20190403	Customer Payment Received Posted Date
RMR*IV*8102018-03-1323.343982*PO*88.82	Accounts Receivable Open Item Reference, Invoice Number, Payment Action Code, Amount of payment (amount cannot be negative)
REF*12*2877777779	Customer account number
DTM*003*20190325	Original Invoice Date
DTM*809*20190403	Customer Payment Received Posted Date
SE~21~000000001	