

ACH Remittances to PwC

Rules for ACH Remittance Advice ASC X12 820¹:

The PwC Remittance Advice 820 is defined in accordance with ANSI ASC X12² convention. The format of the ASC X12 message is referred to as "enveloping", since it is analogous to placing a message within an envelope and attaching it to a payment as it flows through the system. Every ASC X12 message includes the following components:

- Interchange Control Header and Trailer (ISA/IEA)
- Functional Group Header and Trailer (GS/GE)
- Transaction Set Header and Trailer (ST/SE)

Each of the three areas of the ASC X12 820 consists of data segments that may be mandatory or optional. Data segments are made up of smaller components called data elements, which may be mandatory, optional, or relational. Data elements are fixed or variable length; minimum and maximum values are provided for variable-length elements.

Data elements are separated by a data element separator "*" (delimiter character). Segments are terminated by a segment terminator "\". Optional data elements not used must be flagged by a "*" delimiter. The "~" will be utilized as the Component Element Separator. For further information on data segments, refer to the ASC X12 standard Data Element Dictionary where the contents of all data elements are defined for use in all inter-bank transactions.

1. Interchange Control Header and Trailer ISA/IEA

The outermost envelope is an Interchange Control envelope, which consists of an Interchange Control Header (ISA) and an Interchange Control Trailer (IEA). The ISA/IEA interchange segments are used to identify the originator and the receiver of a physical transmission (point-to-point). The structure of this envelope is defined by the ASC X12 Interchange Control Structures.

For remittances to PwC, use the following ISA structure (the IEA structure is shown in section 4 below):

Data Segment No.	Data Segment	Description	Min/Max	Usage	Example
ISA01	Authorization Information Qualifier	Code to identify the type of information in the Authorization Information	2/2	Must Use	Req'd as shown
ISA02	Authorization Information	Information used for additional identification or authorization of the interchange sender or the data in the interchange; the type of information is set by the Authorization Information Qualifier	10/10	Must Use	Fill field with blanks

¹ The following guideline is built using ANSI x12 version 4010 and the EPN STP 820 recommended fields. PwC will accept and test other ANSI x12 versions if required invoice information is included and properly identified. See <http://www.epaynetwork.com/cms/resources/standards/001472.php> for example.

² American National Standards Institute's Accredited Standards Committee X12 is responsible for maintaining e-business electronic data exchange standards based on X12 EDI, XML, and UN/EDIFACT formats.

2. Functional Group Header and Trailer GS/GE

Within the ISA/IEA envelope is a Functional Group envelope with a Functional Group Header (GS) and a Functional Group Trailer (GE). The identifications used in the GS/GE envelope are different from those in the ISA/IEA in that they identify the point of application at both the originating and receiving companies. The structure of this envelope is defined by the ASC X12 Application Control Structure. The headers and trailers of these two segments allow data to be segregated logically for easy interpretation by the receiver.

For remittances to PwC, use the following GS structure (the GE structure is shown in section 4 below):

Data Segment No.	Data Segment	Description	Min/Max	Usage	Example
GS01	Functional identifier code	Payment order, remittance advice, use RA	2/2	Must Use	Req'd as shown
GS02	Sender ID	Must be the same identifier used in ISA 06	2/15	Must Use	311234567
GS03	Receiver ID	Must be the same PwC identifier used in ISA 08	2/15	Must Use	9088877320000
GS04	File Creation Date	Date the file is created – format as shown (YYYYMMDD)	8/8	Must Use	20030129
GS05	File Creation Time	Time the file is created – 24 hour clock (HHMM)	4/4	Must Use	1615
GS06	Control Group Number	Assigned by the sender. MUST match GE02.	1/9	Must Use	123
GS07	Responsible Agency Code	X = Accredited Standards Committee X12	1/2	Must Use	Req'd as shown
GS08	Control Version #	Indicates what version of standards are used	1/12	Must Use	004010

* All other fields in the example not defined in the table above are required values that must be included precisely as shown in the example.

Example:

GS*RA*TAX ID*DUNS PLUS SUFFIX NUMBER*FILE CREATION DATE*FILE CREATION TIME*CONTROL GROUP NUMBER*X*004010

3. Transaction Set Header and Trailer ST/SE

The innermost envelope is the Transaction Set, which begins with the Transaction Set Header (ST) and ends with the Transaction Set Trailer (SE).

For remittances to PwC use the following ST 820 structure:

Data Segment No.	Data Segment	Description	Min/Max	Usage	Example
ST01	Transaction Set Identifier Code	Code uniquely identifying a Transaction Set (820 = Payment Order/Remittance Advice)	3/3	Must Use	Req'd as shown
ST02	Transaction Set Control Number	Sender-defined control number that uniquely identifies this transaction set. MUST match SE02.	4/9	Must Use	0001

* All other fields in the example not defined in the table above are required values that must be included precisely as shown in the example.

Example:

ST*820*TRANSACTION SET CONTROL NUMBER\

The 820 Transaction Set contains detailed data segments that are used to define payment and remittance information. The Transaction Set carries the data necessary to conduct business between trading partners. The Transaction Set envelope consists of three areas:

- Header
- Detail
- Summary

3a. Header:

The header begins with the Transaction Header (ST) and includes the following additional segments:

- Beginning Segment for Payment Order/Remittance Advice (BPR) which indicates the beginning of the Remittance Advice Transaction Set and total payment amount, or to enables related transfer of funds and/or information from payer to payee to occur;
- Trace (TRN) which uniquely identifies a transaction to an application;
- Originator Name Identification (N1) which identifies the payer by type of organization, name, and code; and
- Receiver Name Identification (N2) – identifies the payee by type of organization, name, and code.

For remittances to PwC use the following BPR, TRN, N1, and N2 structures:

Data Segment No.	Data Segment	Description	Min/Max	Usage	Example
BPR01	Handling Code	Payment accompanies remittance advice	1/2	Must Use	Req'd as shown
BPR02	Payment Amount	Monetary amount. Use decimals only if cents are needed; do not use commas	1/10	Must Use	15000.60
BPR03	Flag Code	Debit D or Credit C	1/1	Must Use	C
BPR04	Payment Method	Method for moving payment	3/3	Must Use	Req'd as shown
BPR05	Payment Format	Format to be used = CTX	1/10	Must Use	Req'd as shown
BPR06	ODFI Qualifier	Code identifying type of Depository Financial Institution identification number	2/2	Optional	Use * as placeholder instead
BPR07	ODFI Number	Originator's identification at ODFI	9/9	Optional	Use * as placeholder instead
BPR08	Account Qualifier	Type of account at ODFI (e.g. DA Demand Deposit)	1/3	Optional	Use * as placeholder instead
BPR09	Account Number	Bank account at ODFI	1/17	Optional	Use * as placeholder if not used

Data Segment No.	Data Segment	Description	Min/Max	Usage	Example
BPR10	Originating Company Identifier	A unique identifier designating the company initiating the funds transfers instructions. Determined by originating bank. The first character is a 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.	10/10	Must Use	- Tax ID preceded by 1 (IRS employer ID #) - DUNS number preceded by 3 - User assigned number is preceded by 9
BPR11	Supplemental code	Agreed identifier between ODFI and the originating company	9/9	Optional	Use * as placeholder if not used
BPR12	RDFI Qualifier	Depository Financial Institution identification number for receiver (PwC) (RDFI)	2/2	Recommended as shown	01
BPR13	RDFI Number	Transit ABA number of receiver (PwC) at RDFI	9/9	Recommended as shown	021000089
BPR14	Account Qualifier	Type of account at RDFI (e.g. DA Demand Deposit)	1/3	Recommended as shown	DA
BPR15	Account Number	PwC Bank account at RDFI	1/17	Recommended as shown	30408437
BPR16	Value Date	Transaction value date (YYYYMMDD)	8/8	Must Use	20030129
TRN01	Trace Type Code	Code identifying which transaction is being referenced	1/2	Must Use	1
TRN02	Reference Identification Number	Reference information as defined for a particular Transaction. Used to identify the electronic payment (like check serial #).	1/30	Must Use	EP10019

* All other fields in the example not defined in the table above are required values that must be included precisely as shown in the example. N1 fields are omitted as they are not required by PwC.

Example:

BPR*C*PAYMENT AMOUNT*C*ACH*CTX***ORIGINATING COMPANY'S IDENTIFIER**01*DFI ID NUMBER*DA*ACCOUNT NUMBER*TRANSACTION DATE**

TRN*1*REFERENCE ID NUMBER

N1*PR*PAYOR'S COMPANY NAME*91*IDENTIFICATION CODE

N1*PE*PricewaterhouseCoopers

3b. Detail:

The detail section of the Transaction set includes the following segments:

- Entity (ENT) which designates the entities which are parties to a transaction and specifies a reference meaningful to those entities;
- Remittance Advice Accounts Receivable Open Item Reference (RMR) which specifies the accounts receivable open item(s) to be included in the cash application and to convey the appropriate detail;
- Reference Identification (REF) which specifies identifying information in the previous RMR;
- Date/Time Reference (DTM) which specifies pertinent dates and times of the invoice; and
- Adjustment (ADX) which conveys accounts-payable adjustment information for the purpose of cash application, including payer-generated debit/credit memos.

For remittances to PwC use the following ENT, RMR, REF, DTM, and ADX structures:

Data Segment No.	Data Segment	Description	Min/Max	Usage	Example
ENT	Entity	Entity field required as shown	1	Must Use	ENT*1\
RMR01	Reference Identification Qualifier	Identifies reference as an invoice or partial payment (known as RMT 01 in version 3010)	2/3	Must Use	IV – Invoice OI – Original Invoice
RMR02	Invoice Number	Invoice being paid (known as RMT 02 in version 3010)	1/30	Must Use	1311234567
RMR03	Action Code	If present specifies how the cash is to be applied	0	Not used	Use * as placeholder
RMR04	Amount Paid	Monetary amount paid. Use decimals only if cents are needed; do not use commas.	1/10	Must Use	14900.60
RMR05	Amount Invoiced	Invoice Amount including charges (less allowance), before terms discounts or debit amount of referenced items	1/10	Optional	15000.60
RMR06	Amount of Discount Taken	Indicates dollar discount taken when no further explanation is required; Positive Number	1/10	Optional	100

* All other fields in the example not defined in the table above are required values that must be included precisely as shown in the example. Note REF, DTM and ADX fields are omitted as they are not committed by PwC.

Example:

ENT*1\

RMR*REFERENCE IDENTIFICATION QUALIFIER*INVOICE NUMBER**AMOUNT PAID*AMOUNT INVOICED*AMOUNT OF DISCOUNT TAKEN\

REF*R7*INVOICE NUMBER*DESCRIPTION\

DTM*003*SELLER'S INVOICE DATE\

ADX*-AMOUNT OF ADJUSTMENT*REASON CODE\

3c. Summary Section:

The summary section of the Transaction set is the Transaction Set Trailer (SE).

Data Segment No.	Data Segment	Description	Min/Max	Usage	Example
SE01	Number of Segments	Specifies the number of segments counted from segment ST through SE	1/10	Must Use	11
SE02	Transaction Set Control Number	User-defined control number that uniquely defines this transaction set. MUST match ST02.	4/9	Must Use	0001

Example:

SE*NUMBER OF SEGMENTS*TRANSACTION SET CONTROL NUMBER\

4. Trailers GE and IEA:

Specifications for the GE functional group trailer described in section 2 above.

Data Segment No.	Data Segment	Description	Min/Max	Usage	Example
GE01	Number of Transaction Sets	Specifies the number of sets included in the transmission terminated by this trailer.	1/6	Must Use	1
GE02	Control Group Number	Assigned by the sender. MUST match GS06.	1/9	Must Use	123

Example

GE*1*CONTROL GROUP NUMBER

Specifications for the IEA functional group trailer described in section 1 above.

Data Segment No.	Data Segment	Description	Min/Max	Usage	Example
IEA01	Number of Functional Groups	Specifies the number of functional groups included in the transmission terminated by this trailer.	1/5	Must Use	1
IEA02	Control Group Number	Assigned by the sender. MUST match ISA13.	9/9	Must Use	00000001

Example:

IEA*1*INTERCHANGE CONTROL NUMBER

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 For additional support or to answer any questions, please contact the PwC Accounts Receivable Department at tampa.accounts.receivable@us.pwc.com. We will be glad to assist you with your payment processing.