**Texas**

**Standard**

**Electronic**

**Transaction**

**820\_02:**

##### CR Remittance Advice

Electronic Data Interchange

## ANSI ASC X12 Ver/Rel 004010

Transaction Set 820

**Texas 820\_02:**

CR Remittance Advice

This transaction set, from the Competitive Retailer (CR) to the Transmission Distribution Service Provider (TDSP), is used by the CR to notify the TDSP of payment details related to a specific invoice if the remittance detail is separate from the payment. If payment and remittance travel together through a financial institution, this implementation guide can be used as a baseline discussion with your financial institution. All “must use” fields in this Implementation Guide (820\_02) must be forwarded to the Financial Institution.

A single payment sent via the bank and a single remittance sent to the TDSP can include multiple invoices, however a 1 to 1 correlation must exist between the payment submitted to the bank and the corresponding remittance advice to the TDSP.

When sending payments by ACH, there are two acceptable payment methods:

CCD+: Payment and Remittance originate separately. CR is required to provide an Addenda record with trace or reference number that travels with payment to the bank. Trace number from Remittance must match trace number provided on the payment.

CTX: Payment and Remittance travel together via the bank. Data required for CTX include CR Duns Number, Trace Number, ESI-ID for each invoice and total amount of payment paid.

When sending payments by Federal Wire Funds Transfer, the Originator to Beneficiary Information (OBI) field accomplishes same objective as Addenda record referenced for CCD+. CR is required to provide a trace or reference number in the OBI field that travels with the payment to the bank.

The CR will send the remittance advice and payment instruction within 5 days of each other. The remittance advice and payment instruction dollar amount must balance to the corresponding transaction. Payment will be considered received on the date Company’s bank receives the Electronic Funds Transfer (EFT) or Wire Transfer (WT) and the appropriate remittance advice is received by Company in accordance with the requirements specified by Applicable Legal Authorities.

TDSPs will proceed with credit activities when the remittance advice is received without a corresponding payment instruction, or vice versa, until the corresponding remittance advice and/or payment instruction is received.

Document Flow:

1. CR to TDSP

The Functional Acknowledgement (997) transaction set from the receiver of the originating transaction to the sender of the originating transaction, is used to acknowledge the receipt of the originating transaction and indicate whether the transaction passed ANSI X12 validation. This acknowledgement does not imply that the originating transaction passed Texas SET validation. “CR, TDSP, or ERCOT shall respond with a 997 within 24 hours of receipt of an inbound transaction.”

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| --- | --- | --- |
|  |  | **Summary of Changes** |
| November 30, 2010  Version 3.0A |  | Initial Release |
| June 11, 2012  Version 4.0 |  | Updated examples for TX SET 4.0 |
| April 19, 2017  Version 4.0 |  | Updated examples per Texas SET Issue 2017-I145   * Helps to create standardization in the 820 Bank Payment to allow TDSP’s to create an automated process to match the 820\_02 Remittance Advice against the 820 Bank Payment. |
| November 11, 2024  Version 5.0 |  | No changes for Texas SET 5.0 |

**820\_02 Example #1 of 5**

Remittance Detail – Example1 Step1

|  |  |  |  |
| --- | --- | --- | --- |
| TDSP sends invoice, then cancels the invoice and sends a re-bill invoice that is less than the original invoice amount after the due date of the original invoice | | | |
| ST~820~000000001 | | | Transaction Type, Transaction Set Control Number |
| BPR~I~1000.00~C~FWT~~~~~~~~~~~~20080729 | | | Monetary Amt, Credit/Debit Flag, Payment Method, Date |
| TRN~3~123456789112233 | | | Trace reference number |
| N1~PR~CR NAME~1~987654321 | | | CR name and DUNS number, Payer |
| N1~PE~TDSP NAME~1~009876543 | | | TDSP name and DUNS number, Payee |
| ENT~1 | | | Assigned Entity ID Number |
|  | RMR~IK~81002B1234~~1000.00 | | Unique Invoice Number, Monetary Amt |
|  |  | REF~6O~867030SWB1234 | Cross Reference Number |
|  |  | REF~Q5~~12345678910111231 | ESI ID |
| SE~10~000000001 | | | Number of Segments, Transaction Set Control Number |

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| --- |
| CR Sends Wire Transfer to the Bank , Bank formats the FWT to a BAI File format received by the TDSP for the cash reconciliation to the 820 Payment Remittance total (BPR02 Monetary Amt)  BAI File =   1. Record 16 used for transmission of detail transaction information, contains Payment Method   code , FWT = 195 Detail Incoming Money Transfer   1. Record 88 is the continuation where the REMARKS field is populated per the 820 Guideline   TRN02 Gray Box Rules and N1~PR~~~N104 Rules |
| 16,195,100000,S,555559900,0,0,1111111111,ATS OF 08:07:29/  88,YOUR REF=ATS OF 08/07/29,REC FROM=00000000999999967 CR  88, NAME Y LLC 1000 SOMEWHERE FL 10 HOUSTON TX 77401-7401, REMARK=987654321000000123456789112233  88,222222222 DEBIT REF ATS OF 08/07/29,REC GFP=08888888 |

**820\_02 Example #1 of 5**

Remittance Detail – Example1 Step2

|  |  |  |  |
| --- | --- | --- | --- |
| TDSP sends invoice, then cancels the invoice and sends a re-bill invoice that is less than the original invoice amount after the due date of the original invoice | | | |
| ST~820~000000001 | | | Transaction Type, Transaction Set Control Number |
| BPR~I~1.00~C~FWT~~~~~~~~~~~~20080905 | | | Monetary Amt, Credit/Debit Flag, Payment Method, Date |
| TRN~3~2008090523456 | | | Trace reference number |
| N1~PR~CR NAME~1~987654321 | | | CR name and DUNS number, Payer |
| N1~PE~TDSP NAME~1~009876543 | | | TDSP name and DUNS number, Payee |
| ENT~1 | | | Assigned Entity ID Number |
|  | RMR~IK~81002R2345~~-1000.00 | | Unique Invoice Number, Monetary Amt |
|  |  | REF~6O~867030SWR2345 | Cross Reference Number |
|  |  | REF~Q5~~1002222345678901234567 | ESI ID |
|  | RMR~IK~81002B3456~~900.00 | | Unique Invoice Number, Monetary Amt |
|  |  | REF~6O~867030SWB23456 | Cross Reference Number |
|  |  | REF~Q5~~12345678910111231 | ESI ID |
|  | RMR~IK~81002B45678~~101.00 | | Unique Invoice Number, Monetary Amt |
|  |  | REF~6O~867030SWB34567 | Cross Reference Number |
|  |  | REF~Q5~~1002222345678902345678 | ESI ID |
| SE~16~000000001 | | | Number of Segments, Transaction Set Control Number |

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| --- |
| CR Sends Wire Transfer to the Bank , Bank formats the FWT to a BAI File format received by the TDSP for the cash reconciliation to the 820 Payment Remittance total (BPR02 Monetary Amt)  BAI File =   1. Record 16 used for transmission of detail transaction information, contains Payment Method   code , FWT = 195 Detail Incoming Money Transfer   1. Record 88 is the continuation where the REMARKS field is populated per the 820 Guideline   TRN02 Gray Box Rules and N1~PR~~~N104 Rules |
| 16,195,100,S,555559900,0,0,1111111111,ATS OF 08:09:05/  88,YOUR REF=ATS OF 08/09/05,REC FROM=00000000999999967 CR  88, NAME Y LLC 1000 SOMEWHERE FL 10 HOUSTON TX 77401-7401,REMARK=9876543210000002008090523456  88,222222222 DEBIT REF ATS OF 08/09/05,REC GFP=08888888 |

**820\_02 Example #2 of 5**

Remittance Detail – Example 2 Step1

|  |  |  |  |
| --- | --- | --- | --- |
| TDSP sends invoice, then cancels the invoice and sends a re-bill invoice that is more than the original invoice. | | | |
| ST~820~000000001 | | | Transaction Type, Transaction Set Control Number |
| BPR~I~1000.00~C~ACH~~~~~~~~~~~~20080510 | | | Monetary Amt, Credit/Debit Flag, Payment Method, Date |
| TRN~3~2008051012345 | | | Trace reference number |
| N1~PR~CR NAME~1~789789789 | | | CR name and DUNS number, Payer |
| N1~PE~TDSP NAME~1~009876543 | | | TDSP name and DUNS number, Payee |
| ENT~1 | | | Assigned Entity ID Number |
|  | RMR~IK~81002B1234~~1000.00 | | Unique Invoice Number, Monetary Amt |
|  |  | REF~6O~867030SWB1234 | Cross Reference Number |
|  |  | REF~Q5~~12345678910111231 | ESI ID |
| SE~10~000000001 | | | Number of Segments, Transaction Set Control Number |

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| --- |
| CR Sends ACH/NACHA to the Bank, Bank formats the ACH/NACHA to a BAI File format received by the TDSP for the cash reconciliation to the 820 Payment Remittance total (BPR02 Monetary Amt)  BAI File =   1. Record 16 used for transmission of detail transaction information, contains Payment Method   code, ACH = 165 Preauthorized ACH Credit   1. Record 88 is the continuation where the REMARKS field is populated per the 820 Guideline   TRN02 Gray Box Rules and N1~PR~~~N104 Rules |
| 16,165,100000,S,2234560,0,0,2234567890,2000009161/  88,ORIG CO NAME=CR NAME,ORIG ID=2222222222,ENTRY DESCR=ACCT REFER,ENTR  88,Y CLASS=CCD,TRACE NO=012345678909873,ENTRY DATE=080510,IND ID NO=2000009161,  88,IND NAME=TDSP NAME ,REMARK= 7897897890000002008051012345,ORIG B  88,ANK=MELLON BANK |

**820\_02 Example #2 of 5**

Remittance Detail – Example 2 Step2

|  |  |  |  |
| --- | --- | --- | --- |
| TDSP sends invoice, then cancels the invoice and sends a re-bill invoice that is more than the original invoice. | | | |
| ST~820~000000001 | | | Transaction Type, Transaction Set Control Number |
| BPR~I~200.00~C~ACH~~~~~~~~~~~~20080510 | | | Monetary Amt, Credit/Debit Flag, Payment Method, Date |
| TRN~3~2008092523456 | | | Trace reference number |
| N1~PR~CR NAME~1~789789789 | | | CR name and DUNS number, Payer |
| N1~PE~TDSP NAME~1~009876543 | | | TDSP name and DUNS number, Payee |
| ENT~1 | | | Assigned Entity ID Number |
|  | RMR~IK~81002R2345~~-1000.00 | | Unique Invoice Number, Monetary Amt |
|  |  | REF~6O~867030SWR2345 | Cross Reference Number |
|  |  | REF~Q5~~12345678910111231 | ESI ID |
|  | RMR~IK~81002B3456~~1200.00 | | Unique Invoice Number, Monetary Amt |
|  |  | REF~6O~867030SWB23456 | Cross Reference Number |
|  |  | REF~Q5~~1002222345678901234567 | ESI ID |
| SE~13~000000001 | | | Number of Segments, Transaction Set Control Number |

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| --- |
| CR Sends ACH/NACHA to the Bank, Bank formats the ACH/NACHA to a BAI File format received by the TDSP for the cash reconciliation to the 820 Payment Remittance total (BPR02 Monetary Amt)  BAI File =   1. Record 16 used for transmission of detail transaction information, contains Payment Method   code , ACH = 165 Preauthorized ACH Credit   1. Record 88 is the continuation where the REMARKS field is populated per the 820 Guideline   TRN02 Gray Box Rules and N1~PR~~~N104 Rules |
| 16,165,20000,S,2234560,0,0,2234567890,2000009161/  88,ORIG CO NAME=CR NAME,ORIG ID=2222222222,ENTRY DESCR=ACCT REFER,ENTR  88,Y CLASS=CCD,TRACE NO=012345678909873,ENTRY DATE=080510,IND ID NO=2000009161,  88,IND NAME=TDSP NAME ,REMARK= 7897897890000002008092523456,ORIG B  88,ANK=MELLON BANK |

**820\_02 Example #3 of 5**

Remittance Detail

|  |  |  |  |
| --- | --- | --- | --- |
| CR takes credit for a Late Payment charge that has already been paid and then cancelled by the TDSP | | | |
| ST~820~000000001 | | | Transaction Type, Transaction Set Control Number |
| BPR~I~960.00~C~FWT~~~~~~~~~~~~20080903 | | | Monetary Amt, Credit/Debit Flag, Payment Method, Date |
| TRN~3~2008090312345 | | | Trace reference number |
| N1~PR~GENERICCR~1~987654321 | | | CR name and DUNS number, Payer |
| N1~PE~TDSPA~1~009876543 | | | TDSP name and DUNS number, Payee |
| ENT~1 | | | Assigned Entity ID Number |
|  | RMR~IK~81002B1234~~1000.00 | | Unique Invoice Number, Monetary Amt |
|  |  | REF~6O~867030SWB1234 | Cross Reference Number |
|  |  | REF~Q5~~12345678910111231 | ESI ID |
|  | RMR~IK~81002L2345~~-40.00 | | Unique Invoice Number, Monetary Amt |
|  |  | REF~Q5~~12345678910111231 | ESI ID |
| SE~12~000000001 | | | Number of Segments, Transaction Set Control Number |

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| --- |
| CR Sends Wire Transfer to the Bank, Bank formats the FWT to a BAI File format received by the TDSP for the cash reconciliation to the 820 Payment Remittance total (BPR02 Monetary Amt)  BAI File =   1. Record 16 used for transmission of detail transaction information, contains Payment Method   code , FWT = 195 Detail Incoming Money Transfer   1. Record 88 is the continuation where the REMARKS field is populated per the 820 Guideline   TRN02 Gray Box Rules and N1~PR~~~N104 Rules |
| 16,195,96000,S,555559900,0,0,1111111111,ATS OF 08:09:05/  88,YOUR REF=ATS OF 08/09/05,REC FROM=00000000999999967 CR  88, NAME Y LLC 1000 SOMEWHERE FL 10 HOUSTON TX 77401-7401,REMARK=9876543210000002008090312345  88,222222222 DEBIT REF ATS OF 08/09/05,REC GFP=08888888 |

**820\_02 Example #4 of 5**

Remittance Detail

|  |  |  |  |
| --- | --- | --- | --- |
| CR Partially pays a Late Payment Invoice. | | | |
| ST~820~000000001 | | | Transaction Type, Transaction Set Control Number |
| BPR~I~1035.00~C~ACH~~~~~~~~~~~~20080903 | | | Monetary Amt, Credit/Debit Flag, Payment Method, Date |
| TRN~3~2008090312345 | | | Trace reference number |
| N1~PR~CR NAME~1~987654321 | | | CR name and DUNS number, Payer |
| N1~PE~TDSP NAME~1~009876543 | | | TDSP name and DUNS number, Payee |
| ENT~1 | | | Assigned Entity ID Number |
|  | RMR~IK~24681012~~1000.00 | | Unique Invoice Number, Monetary Amt |
|  |  | REF~6O~1357911 | Cross Reference Number |
|  |  | REF~Q5~~12345678910111231 | ESI ID |
|  | RMR~IK~246810120~~35.00 | | Unique Invoice Number, Monetary Amt |
|  |  | REF~Q5~~12345678910111231 | ESI ID |
| SE~12~000000001 | | | Number of Segments, Transaction Set Control Number |

|  |
| --- |
| CR Sends ACH/NACHA to the Bank , Bank formats the ACH/NACHA to a BAI File format received by the TDSP for the cash reconciliation to the 820 Payment Remittance total (BPR02 Monetary Amt)  BAI File =   1. Record 16 used for transmission of detail transaction information, contains Payment Method   code , ACH = 165 Preauthorized ACH Credit   1. Record 88 is the continuation where the REMARKS field is populated per the 820 Guideline   TRN02 Gray Box Rules and N1~PR~~~N104 Rules |
| 16,165,103500,S,2234560,0,0,2234567890,2000009161/  88,ORIG CO NAME=CR NAME,ORIG ID=2222222222,ENTRY DESCR=ACCT REFER,ENTR  88,Y CLASS=CCD,TRACE NO=012345678909873,ENTRY DATE=080903,IND ID NO=2000009161,  88,IND NAME=TDSP NAME ,REMARK= 9876543210000002008090312345,ORIG B  88,ANK=MELLON BANK |

**820\_02 Example #5 of 5**

Remittance Detail – Example 5 Step1

|  |  |  |  |
| --- | --- | --- | --- |
| TDSP sends invoice, then cancels the invoice and sends a re-bill invoice that is more than the original invoice. | | | |
| ST~820~000000001 | | | Transaction Type, Transaction Set Control Number |
| BPR~I~32730.27~C~ACH~~~~~~~~~~~~20170810 | | | Monetary Amt, Credit/Debit Flag, Payment Method, Date |
| TRN~3~2008051078910 | | | Trace reference number |
| N1~PR~CR NAME~1~789789789 | | | CR name and DUNS number, Payer |
| N1~PE~TDSP NAME~1~009876543 | | | TDSP name and DUNS number, Payee |
| ENT~1 | | | Assigned Entity ID Number |
|  | RMR~IK~81002B1234~~1000.00 | | Unique Invoice Number, Monetary Amt |
|  |  | REF~6O~867030SWB1234 | Cross Reference Number |
|  |  | REF~Q5~~12345678910111231 | ESI ID |
| SE~10~000000001 | | | Number of Segments, Transaction Set Control Number |

|  |
| --- |
| CR Sends ACH to the Bank, Bank formats the ACH to a BAI File format received by the TDSP for the cash reconciliation to the 820 Payment Remittance total (BPR02 Monetary Amt)  NOTE: For an 820 ACH, the bank will pass thru the entire 820 NTE segment in the remarks field. This will be slightly different than an addenda record in a NACHA payment filed. The NTE segment data start the 0-15 and 16-45 position logic after the NTE\*ZZZ\*.  BAI File =   1. Record 16 used for transmission of detail transaction information, contains Payment Method   code , ACH = 165 Preauthorized ACH Credit   1. Record 88 is the continuation where the REMARKS field is populated per the 820 Guideline   TRN02 Gray Box Rules and N1~PR~~~N104 Rules |
| 16,165,3273027,S,2234560,0,0,2234567890,2000009161/  88,ORIG CO NAME=CR NAME,ORIG ID=2222222222,ENTRY DESCR=ACCT REFER,ENTR  88,Y CLASS=CCD,TRACE NO=012345678909873,ENTRY DATE=080510,IND ID NO=2000009161,  88,IND NAME=TDSP NAME ,REMARK= **NTE\*ZZZ\*7897897890000002001322377,**ORIG B  88,ANK=MELLON BANK |