

# Payment and Remittance

**EDI Transaction: 820**

**Version: 4010**

**Description:**

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.

**Revision Date: Oct 22, 2007**

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## **Overview**

### ***Purpose***

The Payment Order/Remittance Advice transaction allows you to automate the exchange of payment details and payment to CN directly or through your bank. There are three EDI payment options:

1. Remittance with Payment, sent through your bank to CN
2. Remittance advice only, sent directly to CN (payment is made independently)
  - A. Remittance Advice sent through a VAN
  - B. Remittance Advice sent through secured FTP
3. Payment only, sent through your bank to CN

Throughout this document these will be referred to as Option 1, Option 2A & 2B and Option 3.

Other electronic payment options, such as eBill (a CN Internet eBusiness Velocity <sup>powered by CN</sup> tool) are described on the CN website at:

<http://www.cn.ca/eBill>

### ***EDI Version & Guidelines***

This document describes the implementation of EDI 820 payment details using ANSI version 3020 to 4010. The actual mapping requirements of version 4010 is contained in this Implementation Guide available on the website at:

<http://www.cn.ca/guides>

This Payment Order/Remittance Advice 820, version 004010, closely complies with the official published Guidelines of American National Standards Institute. US Dollar Payments are handled through the ACH CTX (Automated Clearing House Corporate Trade Exchange) network. Canadian Dollar payments are handled through the Canadian banking network.

### ***Formats and Options***

It is entirely the responsibility of the Sender of the 820 to ensure that messages produced meet the descriptions and requirements set out in this document. Formats other than those presented in this guide must be reviewed with your CN representative prior to implementation.

### **Connection Options**

CN has direct connection with 3 VAN's (Value Added Networks). They are GXS, Transentric, and Kleinschmidt (KNSX). Interconnection to other VANs is also available. Exchange through secured FTP is now available at CN and is free of charge to customers. Remittance details sent via FTP should conform to EDI 820 Standards.

Connection options to transmit information to your Bank may be different, and are not covered in this document.

### **Message Timing**

Remittance Advice messages are accepted at all times of the day so you can send them as soon as your process completes the preparation of the file.

All Payments (options 1 and 3) sent by the bank to CN prior to 20:00 (Eastern Standard Time) are processed by CN in a batch job on the same business day.

For Option 2, the payment is only applied to your CN account the day after both payment and remittance details have been received. Remittance details should be received by CN prior to the payment.

### **Payment Options**

If you are selecting option 1 above, all Remittance Details, as well as the Payment Order, will be transmitted to your bank. The bank will then forward Remittance details to CN and debit your account in favor of CN.

If you are selecting option 2 above, then you must make payment to CN in another transaction. This transaction must match the total amount stated in the EDI 820 detail transmission. CN's standard setup accepts payment details referencing invoice numbers only. Other payment detail reference formats are available upon request.

If you are selecting option 3, the payment order will be transmitted to the bank and the bank will forward the file to CN and debit your account in favor of CN.

Please note that CN still requires the details to be sent electronically for option 3. There is a manual transaction fee on details that have been forwarded non-electronically such as email, fax or other paper remittance.

Canadian and US Dollar payments must be handled in separate transactions if you are selecting option 1 and option 3. They can be handled in the same transaction for option 2

## **CN Contact**

You can call us at 1.800.361.0198 or email [eBusiness@cn.ca](mailto:eBusiness@cn.ca). You can also visit us at [www.cn.ca](http://www.cn.ca).

## **Getting Started**

To begin the process of implementation you should do the following:

1. Notify us at [eBusiness@cn.ca](mailto:eBusiness@cn.ca) that you want to Send Payment Orders or Remittance Advice using EDI. This message should include your full company name and location, as well as both an Accounts Payable and EDI Technical contact.
2. CN will then assign someone to work with you on the implementation
3. A review and walkthrough of the Mapping Guide and this Implementation Guide will facilitate understanding of the data and requirements.
4. Technical details must be resolved such as the Value Added Network to be used, and the sender and receiver IDs.
5. CN supports a fully functional test system for technical and business validation of the exchange.

## **Using the Mapping Guide**

Each Segment and Data Element in the transaction is identified in Segment and Data element order. The following information is available for each:

- Element Code, this is the Data Segment + position within the segment
- Element Number, this is the ANSI reference to the data contained in this position
- Element Name, the name of the data
- Element Type, the ANSI designation for the Data Elements
- Element Length, showing the Minimum/Maximum length of the data
- Required, shows the Mandatory, Conditional, or Optional indication for this information
- Description, notes on CN's usage of this data element, including accepted values

**820 Payment Order/Remittance Advice**

<b>ISA - Interchange Control Set Header - Mandatory</b>						
Element Code	Element Number	Element Name	Element Type	Element Length	Req	Description
ISA01	I01	Authorization Info. Qualifier	ID	2/2	M	Value = '00'
ISA02	I02	Authorization Information	AN	10/10	M	Value = Spaces
ISA03	I03	Security Info. Qualifier	ID	2/2	M	Value = '00'
ISA04	I04	Security Information	AN	10/10	M	Value = Spaces
ISA05	I05	Interchange ID Qualifier	ID	2/2	M	
ISA06	I06	Interchange Sender ID	ID	15/15	M	
ISA07	I05	Interchange ID Qualifier	ID	2/2	M	Value = '02'
ISA08	I07	Interchange Receiver ID	ID	15/15	M	Value = 'CN'
ISA09	I08	Interchange Date	DT	6/6	M	
ISA10	I09	Interchange Time	TM	4/4	M	
ISA11	I10	Interchange Standard ID	ID	1/1	M	Value = 'U'
ISA12	I11	Interchange Version ID	ID	5/5	M	Value = '00301'
ISA13	I12	Interchange Control Number	N	9/9	M	
ISA14	I13	Acknowledgement Requested	ID	1/1	M	Value = '0'
ISA15	I14	Usage Indicator	ID	1/1	M	Value = 'T' Test 'P' Production
ISA16	I15	Sub element Separator	AN	1/1	M	Not Used

<b>GS - Functional Group Header - Mandatory</b>						
Element Code	Element Number	Element Name	Element Type	Element Length	Req	Description
GS01	479	Functional ID Code	ID	2/2	M	Value 'RA'
GS02	142	Application Sender's Code	AN	2/12	M	
GS03	124	Application Receiver's Code	AN	2/12	M	Value 'CN'
GS04	29	Group Date	DT	8/8	M	
GS05	30	Group Time	TM	4/4	M	
GS06	28	Group Control Number	N0	1/9	M	
GS07	455	Responsible Agency Code	ID	1/2	M	Value 'X'
GS08	480	Version/Release ID Code	ID	1/12	M	Value '004010'

<b>ST - Transaction Set Header - Mandatory</b>						
Element Code	Element Number	Element Name	Element Type	Element Length	Req	Description
ST01	143	Transaction set ID cd.	ID	3/3	M	Value = '820'
ST02	329	Trans. set control no.	AN	4/9	M	

<b>BPR - Beginning Segment for Payment Order / Remittance Advice - Mandatory</b>						
<b>Element Code</b>	<b>Element Number</b>	<b>Element Name</b>	<b>Element Type</b>	<b>Element Length</b>	<b>Req</b>	<b>Description</b>
BPR01	305	Transaction Handling code	ID	1/1	M	Values: For Example: 'C' or 'X' - Payment Accompanies Remittance Advice 'I' - Remittance Information Only 'D' - Payment Only
BPR02	782	Monetary amount	R	1/15	M	Amount paid
BPR03	478	Credit/Debit Flag Code	ID	1/15	M	Value 'C' (Credit) Value 'D' (Debit) NOTE: CN cannot accept 'D' in this element
BPR04	591	Payment method	ID	3/3	M	Value "ACH" for \$US EFT Payments Value 'ZZZ' for \$CDN EFT Payments Value 'NON' for Non-Payment Data Value 'X12' for X12 Value 'CHK' for Check
BPR05	812	Payment Format	ID	1/10	C	Value 'CTX' for \$US Payments
BPR06	506	DFI ID no. qualifier	ID	2/2	C	'04' = \$C PAYMENTS '01' = \$US PAYMENTS
BPR07	507	DFI ID no.	AN	3/12	C	Payor Bank Number (Transit)
BPR08	896	Acct Number Qual. Code	ID	2/2	O	Not used
BPR09	508	Account no.	AN	1/35	C	Payor Bank Account Number
BPR10	509	Originating company ID no.	AN	10/10	O	Not used
BPR11	510	Originating company ID Supplemental code	AN	9/9	O	Not used
BPR12	506	DFI ID no. qualifier	ID	2/2	C	04' = \$C PAYMENTS 01' = \$US PAYMENTS
BPR13	507	DFI ID no.	AN	3/12	C	CN Bank Number (Transit)
BPR14	896	Acct Number Qual. Code	ID	2/2	O	Not used
BPR15	508	Account no.	AN	1/35	C	CN Account Number
BPR16	513	Effective entry date	DT	8/8	O	Effective Payment Date Version 4010 or Higher - YYYYMMDD Lower than 4010 - YYMMDD
BPR17	1048	Business Function Code	ID	1/3	O	Not used

NOTE : Data Elements BPR06, BPR07, BPR09, BPR12, BPR13, BPR15

are Mandatory when Transmitting Payment Order to a Banking Institution

<b>TRN - Trace - Mandatory</b>						
Element Code	Element Number	Element Name	Element Type	Element Length	Req	Description
TRN01	481	Trace Type Code	ID	1/2	M	Value '1' - Current Transaction Trace Number
TRN02	127	Reference Number	AN	1/30	M	Transaction Trace Number
TRN03	509	Originating Company ID	AN	10/10	O	Not used
TRN04	127	Reference Identification	AN	1/30	O	Not used

<b>CUR - Currency - Mandatory</b>						
Element Code	Element Number	Element Name	Element Type	Element Length	Req	Description
CUR01	098	Entity ID	ID	2/2	M	Value 'PR' for Payer
CUR02	100	Currency code	ID	3/3	M	Value 'USD' for US Dollars Value 'CAD' for Canadian Dollars

<b>REF - Reference Numbers - Mandatory</b>						
Element Code	Element Number	Element Name	Element Type	Element Length	Req	Description
REF01	128	Reference identification qualifier	ID	2/2	M	For Non-Payment 820 Value 'CK' - Check Number Value 'TN' - Transaction Ref # Value 'EM' - Electronic Payment Ref#
REF02	127	Reference identification	AN	1/30	C	Reference Number
REF03	352	Description	AN	1/80	O	Not used

<b>DTM - Date / Time Reference - Optional</b>						
Element Code	Element Number	Element Name	Element Type	Element Length	Req	Description
DTM01	374	Date / Time qualifier	ID	3/3	M	Value = '097' for transaction creation
DTM02	373	Date	DT	8/8	C	Transmission Date Version 4010 or Higher - YYYYMMDD Lower than 4010 - YYMMDD
DTM03	337	Time	TM	4/6	C	Not used
DTM04	623	Time code	ID	2/2	O	Not used
DTM05	624	Century	ID	2/2	O	Not used



<b>N1 - Name - Mandatory</b>						
Element Code	Element Number	Element Name	Element Type	Element Length	Req	Description
N101	98	Entity ID code	ID	2/2	M	Value 'PR' (Payor - Mandatory) Value 'PE' (Payee - Optional)
N102	93	Name	AN	1/35	C	When N101 = 'PR' Payor Name should be consistent in every 820 transmission from the customer to CN
N103	66	ID code qualifier	ID	1/2	C	Not Used
N104	67	ID code	ID	2/17	C	DUNS Number

<b>N3 - Address Information - Optional</b>						
Element Code	Element Number	Element Name	Element Type	Element Length	Req	Description
N301	166	Address	AN	1/35	M	Street Address
N302	166	Address	AN	1/35	O	Not used

<b>N4 - Geographic Location - Optional</b>						
Element Code	Element Number	Element Name	Element Type	Element Length	Req	Description
N401	19	City name	AN	2/30	O	City
N402	156	State / Prov. code	ID	2/2	O	Province
N403	116	Postal code	ID	3/9	O	Postal Code
N404	26	Country code	ID	2/3	O	Country Code
N405	309	Location qualifier	ID	1/2	C	Not used
N406	316	Location Ident	AN	1/30	O	Not used

<b>PER - Administrative Communication Contact - Optional</b>						
Element Code	Element Number	Element Name	Element Type	Element Length	Req	Description
PER01	366	Contact Function Code	ID	2/2	M	Values: 'AP' - Accounts Payable Department 'AR' - CN Accounts Receivable Dept.
PER02	93	Name	AN	1/35	O	Contact Name
PER03	365	Communication Number Qualifier	ID	2/2	C	Value 'TE' - Telephone Number
PER04	364	Communication Number	AN	1/80	C	Telephone Number

<b>ENT - Entity - Optional</b>						
Element Code	Element Number	Element Name	Element Type	Element Length	Req	Description
ENT01	554	Assigned Number	N0	1/6	O	Value '1'
ENT02	98	Entity ID Code	ID	2/2	C	Not used

<b>RMR - Remittance Advice Accounts Receivable Open Item Reference - Mandatory</b>						
Element Code	Element Number	Element Name	Element Type	Element Length	Req	Description
RMR01	128	Reference no. Qualifier	ID	2/2	M	Value = 'IV', 'CN', 'OI', 'FR' - CN Invoice Number Value = 'EQ' - Equipment Initials & No. Value = 'WY' - Waybill Number Value = 'BM' - Bill of Lading Number Value = 'CM' - Credit Memo
RMR02	127	Reference no.	AN	1/30	C	Value for any of the qualifiers above Note: can use CN Credit Note Number in this field
RMR03	482	Payment Action Code	ID	2/2	O	Not used
RMR04	782	Monetary Amount	R	1/15	M	Amount Paid Note: Credit amounts must be negative unless CM qualifier used
RMR05	777	Total Credit/Debit Amount	R	1/15	O	Not used
RMR06	780	Discounted Amount Taken	R	1/15	O	Not used currently

<b>REF - Reference Numbers - Optional</b>						
Element Code	Element Number	Element Name	Element Type	Element Length	Req	Description
REF01	128	Reference no. Qualifier	ID	2/2	M	Value = 'EQ' - Equipment Initials & No. Value = 'WY' - Waybill Number Value = 'BM' - Bill of Lading Number Value = 'TN' - Reference Number of Remittance 820 when Payment is split from Remittance
REF02	127	Reference no.	AN	1/30	C	Reference Number
REF03	352	Description	AN	1/80	C	Not used

<b>DTM - Date / Time Reference - Optional</b>						
Element Code	Element Number	Element Name	Element Type	Element Length	Req	Description
DTM01	374	Date / Time qualifier	ID	3/3	M	Value = '011' - Shipment Date, '003' - Invoice date
DTM02	373	Date	DT	8/8	C	Shipment/Invoice Date Version 4010 or Higher - YYYYMMDD Lower than 4010 - YYMMDD
DTM03	337	Time	TM	4/8	O	Not used
DTM04	623	Time code	ID	2/2	O	Not used
DTM05	624	Century	ID	2/2	O	Century

<b>ADX - Adjustment - Optional</b>						
Element Code	Element Number	Element Name	Element Type	Element Length	Req	Description
ADX01	782	Monetary Amount	R	1/15	M	Not used
ADX02	426	Adjustment Reason Code	ID	2/2	M	Not used
ADX03	128	Reference Number Qualifier	ID	2/2	C	Not used
ADX04	127	Reference Number	AN	1/30	C	Not used

<b>SE - Transaction Set Trailer - Mandatory</b>						
Element Code	Element Number	Element Name	Element Type	Element Length	Req	Description
SE01	96	Number of included segments	NO	1/10	M	
SE02	329	Transaction set control no.	AN	4/9	M	

<b>GE - Functional Group Trailer - Mandatory</b>						
Element Code	Element Number	Element Name	Element Type	Element Length	Req	Description
GE01	97	Number of Included Sets	NO	1/6	M	
GE02	28	Group Control Number	NO	1/9	M	

<b>IEA - Interchange Control Trailer - Mandatory</b>						
Element Code	Element Number	Element Name	Element Type	Element Length	Req	Description
IEA01	116	Number of Included Groups	NO	1/5	M	
IEA02	112	Interchange Control Number	NO	9/9	M	

**Example Transmission 820 (Cheque with Separate Payment Details)**

```
ISA*00**00**ZZ*SENDER ID*02*CN*060524*1031*U*00401*000000382*0*P*>
GS*RA*SENDER ID*CN*20060524*1031*382*X*004010
ST*820*0372
BPR*I*1625.04*C*CHK
TRN*1*PAYMENT REFERENCE NUMBER
CUR*PR*CAD
REF*CK*001970
DTM*097*20060524
N1*PE*CANADIAN NATIONAL RAILWAY
N1*PR*COMPANY ABC
N3*PO BOX 12345
ENT*1
RMR*IV*12345678**509.24*509.24*0
REF*EQ*CNRU123456
DTM*011*20060411
ENT*1
RMR*IV*12345679**614.8*614.8*0
REF*EQ*GATX123456
DTM*011*20060410
ENT*1
RMR*IV*12345680**501*501*0
REF*EQ*CN649332
DTM*011*20060328
SE*22*0372
GE*1*382
IEA*1*000000382
```

**Example Transmission 820 (ACH CTX)**

```
ISA*00**00**01*SENDER ID*02*CN*060531*0538*U*00400*615106033*0*P*~
GS*RA*APPLICATION SENDER'S CODE*CN*20060531*0538*615106036*X*004010
ST*820*000000044
BPR*C*12674.24*C*ACH*CTX*01*PAYOR BANK NUMBER**PAYOR BANK ACCOUNT NUMBER***01*CN
BANK NUMBER*DA*CN ACCOUNT NUMBER*20060527
TRN*1*PAYMENT REFERENCE NUMBER
CUR*PR*USD
REF*RR*0002200605260652249300024
N1*PR*COMPANY ABC
N1*PE*CANADIAN NATIONAL RAILWAY
ENT*1
RMR*IV*012345681**1938.13*1938.13
DTM*003*20060516
ENT*2
RMR*IV*012345682**1938.13*1938.13
DTM*003*20060516
ENT*3
RMR*IV*012345683**2932.66*2932.66
DTM*003*20060517
ENT*4
RMR*IV*012345684**2932.66*2932.66
DTM*003*20060519
ENT*5
RMR*IV*012345685**2932.66*2932.66
DTM*003*20060522
SE*23*000000044
GE*1*615106036
IEA*1*615106033
```

**Example Transmission 820 (Payment Only)**

```
ISA*00**00**01*SENDER ID*02*CN*060523*0719*U*00200*614312049*0*P*~
GS*RA*APPLICATION SENDER'S CODE*CN*060523*0719*614312050*X*003040
ST*820*000000007
BPR*D*123701.52*C*X12**04*PAYOR BANK NUMBER**PAYOR BANK ACCOUNT NUMBER***04*CN BANK
NUMBER*DA*CN ACCOUNT NUMBER*060523
TRN*1*PAYMENT REFERENCE NUMBER
REF*RR*12345678901253
N1*PR*COMPANY ABC
N1*PE*CANADIAN NATIONAL RAILWAYS
N2*FINANCE DEPT.
N3*PO BOX 8100
N4*MONTREAL*QC
SE*10*000000007
GE*1*614312050
IEA*A*1*614312049
```