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**Payment Order/Remittance  
Advice  
820 Transaction Set  
Industry Implementation  
Guide**

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ANSI Version 004/010



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## FOREWORD

The Mortgage Bankers Association of America (MBA) is pleased to provide the Payment Order/Remittance Advice Transaction Set 820 Implementation Guide as you prepare to utilize Electronic Data Interchange (EDI) to communicate certification information and/or payment information on new business transactions. It can be used with a CTX to provide automated transfer of the new business premium payment to the mortgage insurer. This standard was developed by the Accredited Standards Committee X12 (ASC X12), and the American National Standards Institute's (ANSI) organization responsible for the creation of EDI standards to facilitate the exchange of information among trading partners. The usage of the transaction set has been adapted by the MBA EDI Workgroups in the following guideline to meet the private mortgage insurance industry needs, yet stay within the X12 standard definition.

The intent of the Payment Order/Remittance Advice Transaction Set 820 is to simplify the submission of new business premium information and funds between originators and mortgage insurance companies.

This industry implementation guide is designed to assist functional managers, typically in Management Information Systems and Operations, become familiar with general EDI terminology, implementation requirements, and the data required for this transaction set. Those who will be implementing EDI, such as programmers, analysts and project managers should also become familiar with this document. This guide serves as a generic introduction to the transaction set. Any requirements specific to a particular mortgage insurance company will be noted as such.

For additional information regarding EDI standards, contact the Data Interchange Standards Association (DISA). DISA is the secretariat for the ANSI ASC X12 Electronic Data Interchange Standards committee. General or technical questions about EDI, ASC X12, ASC X12 Standards and Updates, etc., should be directed to:

Data Interchange Standards Association, Inc. (DISA)  
Technical Department  
333 John Carlyle Street - Suite 600  
Alexandria, VA 22314  
Phone: (703) 548-7005  
Fax: (703) 548-5738  
<http://www.disa.org>

## **I. INTRODUCTION**

### **A. Introduction**

Electronic Data Interchange is the exchange of electronic information in standardized formats between companies and their computer applications. This enabling technology facilitates the synchronous flow of business information, funds and products among lenders, service providers, banks and investors as operating partners. The main benefits of implementing EDI are:

- ! eliminating paper processing
- ! reducing re-entry of data
- ! eliminating the need to support multiple trading partner formats
- ! enhancing data integrity
- ! providing seamless integration of data with application programs
- ! automating application updates without manual intervention

EDI assists the loan administration and information systems personnel in consolidating the various proprietary formats that are currently supported by providing the means for establishing standardized electronic communications with trading partners.

EDI is vital in the evolution toward an electronic commerce environment. Electronic commerce encompasses the integration and automation of all aspects of doing business, providing benefits to each corporation, the consumer, and ultimately the entire real estate finance industry. The private mortgage insurance companies, the secondary mortgage market, and government agencies are all committed to supporting the data standards streamlining initiatives fostered by the Mortgage Bankers Association of America.

### **B. Structural Organization of Implementation Guide**

This guide is divided into three sections designed to answer a wide range of questions involving the business and operational considerations and the technical requirements for implementing this transaction set.

Section I provides an introduction to the guide and its intended use, describes the target audience, and cites additional resources for EDI information/education, as well as industry contacts. Ancillary transactions which relate to the 820 are also discussed.

Section II provides the technical specifications for the 820, as well as business use

examples.

Section III contains trading partner specific information.

### **C. Purpose and Scope**

This implementation guide provides the framework and details for implementing the Payment Order/Remittance Advice Transaction Set 820. This guide has been developed with the cooperation and approval of MICA and the private mortgage insurance companies that are part of that organization, and intended to be followed as an industry-wide standard. Specific extensions and implementation issues for a given trading partner (i.e., MI company) are included in Section III if applicable.

The 820 can support the following uses within the private mortgage insurance industry:

- ! certify the loan in question without funds (deferred premium option)
- ! certify the loan in question, with funds to follow (e.g., paper check, EFT, etc.)
- ! certify the loan in question, and include the funds in an ACH transaction (e.g., CTX)

### **D. Relationship Between Multiple Transactions**

The 820 Transaction Set can be used after obtaining a mortgage insurance commitment via the 872 Transaction Set (Residential Mortgage Insurance Application). The 820 could be paired with the 824 Transaction Set. The 824 Transaction Set could be used to communicate to the submitter the receipt of their remittance advice/payment and any errors encountered while processing that payment.

### **E. Paper Form Cross-Reference**

There is no paper representation of the 820 Transaction Set.

## F. Sources for Additional Information

To implement the components of EDI transaction sets and interpret the structure of the standards, certain ASC X12 concepts and standards need to be understood. They serve as an important tool in the mapping of the data contents of the business transactions. The following written material can be obtained from DISA or the MBA as noted:

- ! X12.6 Application Control Structures - documents to the syntax and architecture that establishes a framework for the other EDI standards. It also contains a glossary of all terms related to electronic data interchange. This can be obtained from DISA.
- ! X12.5 Interchange Control Structure - defines the control structures for the electronic interchange envelope. This standard delineates the content in the interchange header and trailer. It also defines the optional Interchange Control Acknowledgment for use by a communications network provider to report the receipt or delivery of an interchange envelope. This can be obtained from DISA.
- ! X12.22Segment Directory - provides references for the structure and uses of all the data segments in the standards database. This can be obtained from DISA.
- ! X12.3 Data Element Dictionary - provides references for the structure and uses of all the data elements, their application action codes and how they are defined in the ASC X12 standards. This can be obtained from DISA
- ! Mortgage Banking EDI Primer - a general reference tool for the real estate industry to supplement your technology orientation. This can be obtained from the MBA.

Following is a list of technical and business contacts:

- ! DISA (Data Interchange Standards Association)  
Phone: (703) 548-7005
- ! MBA Office of Technology (Mortgage Bankers Association of America)  
Phone: (202) 861-6528
- ! MICA (Mortgage Insurance Companies of America)  
Phone: (202) 393-5566

## II. TRANSACTION SET - INDUSTRY LEVEL

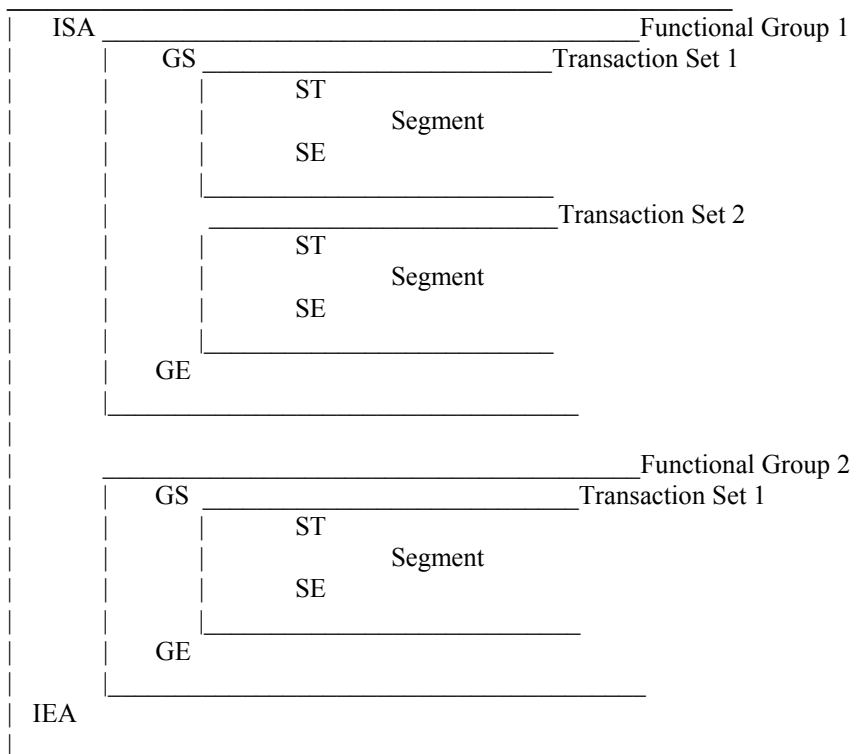
### A. Envelope Diagram and Mapping Instructions

Each EDI communications session requires a communications envelope. The communications envelope is comprised of the following:

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

The hierarchy of these components is pictured in Figure 1. The Interchange Control segments provide information about you and your trading partners. The Functional Group segments provide another level of detail regarding addressing this transmission, and about the group of transaction sets as a whole. The Transaction Set segments provide information about the transaction set itself.

**Figure 1**  
**Interchange Envelope**



The generic data mapping guides for the Interchange Control segments and the Functional Group segments are presented on the following pages. These guides serve as an introduction to the communications envelope structure. Additional company specific information will be supplied in Section III if applicable.

## Segment Level Summary

<b>Segment:</b>	ISA , Interchange Control Header
<b>Level:</b>	Envelope
<b>Req. Designator:</b>	Mandatory
<b>Maximum Use:</b>	1
<b>Loop:</b>	N/A
<b>Purpose:</b>	To start and identify an interchange of zero or more functional groups and interchange-related control segments.
<b>Syntax Notes:</b>	None
<b>Semantic Notes:</b>	None

DATA ELEMENT SUMMARY						
Seg ID	Data Element Number	Description and Code Sets	Attributes			User Data Reference
ISA01	I01	<p><b>Authorization Information Qualifier</b></p> <p>Code to identify the type of information in the Authorization Information.</p> <p>Value is:</p> <p>00 = No Authorization information present.</p>	M	ID	2/2	
ISA02	I02	<p><b>Authorization Information</b></p> <p>Information used for additional identification or authorization of the sender or the data in the interchange.</p>	M	AN	10/10	
ISA03	I03	<p><b>Security Information Qualifier</b></p> <p>Code to identify the type of information in the Security Information.</p> <p>Values are:</p> <p>00 = No security information present (no meaningful data in ISA04)</p> <p>01 = Password</p>	M	ID	2/2	
ISA04	I04	<p><b>Security Information</b></p> <p>This is used for identifying the security information about the sender or the data in the interchange.</p>	M	AN	10/10	

DATA ELEMENT SUMMARY						
Seg ID	Data Element Number	Description and Code Sets	Attributes			User Data Reference
ISA05	I05	<p><b>Interchange ID Qualifier</b></p> <p>Qualifier to designate the system/method of code structure used to designate the sender or receiver ID element being qualified.</p> <p>Values are:</p> <p>01 = Duns Number 12 = Telephone Number ZZ = Mutually Defined</p>	M	ID	2/2	
ISA06	I06	<p><b>Interchange Sender ID</b></p> <p>Identification code published by the sender for other parties to use as the receiver ID to route data to them. The sender always codes this number in the sender ID element.</p>	M	AN	15/15	
ISA07	I05	<p><b>Interchange ID Qualifier</b></p> <p>Qualifier to designate the system/method of code structure used to designate the sender or receiver ID element being qualified.</p> <p>Values are:</p> <p>01 = Duns Number 12 = Telephone Number ZZ = Mutually Defined</p>	M	ID	2/2	
ISA08	I07	<p><b>Interchange Receiver ID</b></p> <p>Identification code published by the</p>	M	AN	15/15	

DATA ELEMENT SUMMARY						
Seg ID	Data Element Number	Description and Code Sets	Attributes			User Data Reference
		receiver of the data. When sending it, it is used by the sender as their sending ID; thus the other parties sending to them will use this as a receiving ID to route data to them.				
ISA09	I08	<b>Interchange Date</b> Date of the interchange	M	DT	6/6	
ISA10	I09	<b>Interchange Time</b> Time of the interchange	M	TM	4/4	
ISA11	I10	<b>Interchange Control ID</b> Code to identify the agency responsible for the control standard used by the message that is enclosed within the interchange header and trailer.  Value is:  U = U.S. Community of ASC X12, TDCC and UCS	M	ID	1/1	
ISA12	I11	<b>Interchange Control Version Number</b> This version number covers the interchange control segments.  Most common value is:  00200 = Standard Issued as ANSI X12.5 - 1987	M	ID	5/5	
ISA13	I12	<b>Interchange Control Number</b> This number uniquely identifies the	M	NO	9/9	

DATA ELEMENT SUMMARY						
Seg ID	Data Element Number	Description and Code Sets	Attributes			User Data Reference
		interchange data to the sender. It is assigned by the sender. Together with the sender ID it uniquely identifies the interchange data to the receiver.				
ISA14	I13	<p><b>Acknowledgment Requested</b></p> <p>Code sent by the sender to request an <i>interchange</i> acknowledgment.</p> <p>Values are:</p> <p>0 = No acknowledgment request 1 = Interchange acknowledgment request</p>	M	ID	1/1	
ISA15	I14	<p><b>Test Indicator</b></p> <p>Code to indicate whether data enclosed by this envelope is test or production.</p> <p>Values are:</p> <p>P = Production T = Test</p>	M	ID	1/1	
ISA16	I15	<p><b>Subelement Separator</b></p> <p>This field provides the delimiter used to separate component data elements within a composite data</p>	M	AN	1/1	

DATA ELEMENT SUMMARY						
Seg ID	Data Element Number	Description and Code Sets	Attributes			User Data Reference
		element. This value must be different than the data separator and the segment terminator.				

## Segment Level Summary

<b>Segment:</b>	IEA , Interchange Control Trailer
<b>Level:</b>	Envelope
<b>Req. Designator:</b>	Mandatory
<b>Maximum Use:</b>	1
<b>Loop:</b>	N/A
<b>Purpose:</b>	To define the end of an interchange of zero or more functional groups and interchange-related control segments.
<b>Syntax Notes:</b>	NONE
<b>Semantic Notes:</b>	NONE

DATA ELEMENT SUMMARY						
Seg ID	Data Element Number	Description and Code Sets	Attributes			User Data Reference
IEA01	I16	<p><b>Number of Included Functional Groups</b></p> <p>A count of the number of functional groups included in the interchange.</p>	M	N0	1/15	
IEA02	I12	<p><b>Interchange Control Number</b></p> <p>This number uniquely identifies the interchange data to the sender. It is assigned by the sender. Together with the sender ID it uniquely identifies the interchange data to the receiver.</p>	M	N0	9/9	

# Segment Level Summary

<b>Segment:</b>	GS , Functional Group Header
<b>Level:</b>	Envelope
<b>Req. Designator:</b>	Mandatory
<b>Maximum Use:</b>	> 1
<b>Loop:</b>	N/A
<b>Purpose:</b>	To indicate the beginning of a functional group and to provide control information.
<b>Syntax Notes:</b>	<ol style="list-style-type: none"><li>1). GS04 is the Group Date.</li><li>2). GS05 is the Group Time.</li><li>3). The data interchange control number GS06 in this header must be identical to the same data element in the associated Functional Group Trailer GE02.</li></ol>
<b>Semantic Notes:</b>	<ol style="list-style-type: none"><li>A). A functional group of related transaction sets, within the scope of X12 standards, consists of a collection of similar transaction sets enclosed by a functional group header and a functional group trailer.</li></ol>

DATA ELEMENT SUMMARY						
Seg ID	Data Element Number	Description and Code Sets	Attributes			User Data Reference
GS01	479	<p><b>Functional Identifier Code</b></p> <p>Code identifying a group of related transaction sets.</p> <p>Values are:</p> <p>FA = Functional Acknowledgment (997) RA = Payment Order/Remittance Advice</p>	M	ID	2/2	
GS02	142	<p><b>Application Sender's Code</b></p> <p>Code identifying party sending transmission. Codes agreed by trading partners.</p>	M	AN	2/15	
GS03	124	<p><b>Application Receiver's Code</b></p> <p>Code identifying party receiving transmission. Codes agreed to by trading partners.</p>	M	AN	2/15	
GS04	373	<p><b>Date</b></p> <p>Date</p>	M	DT	8/8	
GS05	337	<p><b>Time</b></p> <p>Time expressed in 24-Hour clock as follows:</p> <p>HHMM HHMMSS HHMMSSD HHMMSSDD</p> <p>H = Hour M = Minutes S = Seconds</p>	M	TM	4/8	

DATA ELEMENT SUMMARY						
Seg ID	Data Element Number	Description and Code Sets	Attributes			User Data Reference
		D = Decimal Seconds				
GS06	28	<b>Group Control Number</b>  Assigned number originated and maintained by the sender.	M	N0	1/9	
GS07	455	<b>Responsible Agency Code</b>  Code used in conjunction with Data Element 480 to identify the issuer of the standard.  Value is:  X = ASC X12	M	ID	1/2	
GS08	480	<b>Version/Release/Industry Identifier Code</b>  Code indicating the version, release, sub-release, and industry identifier of the EDI standard being used.	M	AN	1/12	

## Segment Level Summary

<b>Segment:</b>	GE , Functional Group Trailer
<b>Level:</b>	Envelope
<b>Req. Designator:</b>	Mandatory
<b>Maximum Use:</b>	> 1
<b>Loop:</b>	N/A
<b>Purpose:</b>	To indicate the end of a functional group and to provide control information.
<b>Syntax Notes:</b>	NONE
<b>Semantic Notes:</b>	A). The data interchange control number GE02 in this trailer must be identical to the same data element in the associated Functional Group Header GS06.

DATA ELEMENT SUMMARY						
Seg ID	Data Element Number	Description and Code Sets	Attributes			User Data Reference
GE01	97	<p><b>Number of Transaction Sets Included</b></p> <p>A count of total number of transaction sets included in the functional group or interchange (transmission) group terminated by the trailer containing this data element.</p>	M	NO	1/6	
GE02	28	<p><b>Group Control Number</b></p> <p>Assigned number originated and maintained by the sender.</p>	M	NO	1/9	

## B. Functional Acknowledgment

The Functional Acknowledgment Transaction Set 997 is used to provide the sending party of an EDI transmission confirmation of receipt of their initial transaction set. When an ASC X12 transmission is received, the receiver's EDI system typically generates and returns an electronic "receipt" to the sender. The Functional Acknowledgment Transaction Set is the EDI equivalent of a postal return receipt.

The Functional Acknowledgment may return (or allow the receiver to convey to the sender) a host of information related to the EDI transmission. The information reporting options that may be carried in a Functional Acknowledgment Transaction Set include:

- ! confirmation of the sender-generated functional group envelope information contained in the inbound EDI data;
- ! confirmation of the number of transaction sets bundled within each functional group;
- ! information on the receiving EDI system's acceptance or rejection of each distinct EDI transaction set sent in the functional group;
- ! detailed information on any failure to comply with EDI standards detected at the receiver's EDI system; and
- ! transmission of the bad data contained in the EDI transaction set and its location.

The structure of the 997 allows the ASC X12 user to choose from these acknowledgment options the level of information to be provided. Most users choose options 1 through 3 to satisfy basic acknowledgment needs.

The breakdown of the Functional Acknowledgment Transaction Set 997 follows.

## CONTENTS OF X12 FUNCTIONAL ACKNOWLEDGMENT

### 997 TRANSACTION SET

X12 Data Name	Meaning	Code Values	Example of data string
ST - Transaction Set Header	Indicates start of transaction set, provides a control number for tracking purposes.	- Control Number - Transaction set identifier	ST*997*001
AK1 - Functional Group Response Header	Starts acknowledgment of a functional group of transactions.	- Functional group identifier - Control number of the original transmission being acknowledged	AK1*MG*123
AK2 - Transaction Set Response Header	Starts the acknowledgment of a <i>specific transaction set</i> within a functional group.	- Transaction set identifier - Transaction set control number of the transaction being acknowledged.	AK2*260*456

X12 Data Name	Meaning	Code Values	Example of data string
AK3 - Data Segment Note	Reports errors in a data segment and identifies the location of the error.	<ul style="list-style-type: none"> <li>- Segment identifier</li> <li>- Numerical count position of segment w/in the transaction set</li> <li>- Loop identifier</li> <li>- Syntax error code: <ul style="list-style-type: none"> <li>1 = Unrecognized segment id</li> <li>2 = Unexpected segment</li> <li>3 = Mandatory segment missing</li> <li>4 = Loop occurs over the maximum times</li> <li>5 = Segment exceeds max use</li> <li>6 = Segment not id defined transaction set</li> <li>7 = Segment not in proper sequence.</li> </ul> </li> </ul>	AK3*N4*9*N4

X12 Data Name	Meaning	Code Values	Example of data string
AK4 - Data Element Note	Reports and locates errors at the data element level	<ul style="list-style-type: none"> <li>- Relative position of element in error in this segment</li> <li>- Data element id</li> <li>- Syntax error code: <ul style="list-style-type: none"> <li>1 = Mandatory data element missing</li> <li>2 = Conditional required data element missing</li> <li>3 = Too many data element</li> <li>4 = Data element too short</li> <li>5 = Data element too long</li> <li>6 = Invalid character in data element</li> <li>7 = Invalid code value</li> <li>8 = Invalid date</li> <li>9 = Invalid time</li> <li>10 = Exclusion condition violated</li> </ul> </li> <li>- Copy of the data element in error</li> </ul>	AK4*02*156*7*M

X12 Data Name	Meaning	Code Values	Example of data string
AK5 - Transaction Set Response Trailer	To acknowledge acceptance or rejection and to report errors in a transaction set.	<p>- Acknowledgment code:</p> <p>A = Accepted</p> <p>E = Accepted, but errors were noted</p> <p>M = Rejected, message authentication code failed</p> <p>R = Rejected</p> <p>W = Rejected, assurance failed validity tests</p> <p>X = Rejected, content after decryption could not be analyzed</p>	AK5*R
AK9 - Functional Group Response Trailer	To acknowledge acceptance or rejection of a functional group and report statistics about that group.	<p>- Acknowledgment code:</p> <p>same code set as above plus:</p> <p>P = Partially accepted, at least one</p>	AK9*R*1*1*0

X12 Data Name	Meaning	Code Values	Example of data string
		transaction set was rejected  - Number of included transaction sets in original transmission. - Number of received transaction sets. - Number of accepted transaction sets.	
SE - Transaction Set Trailer	Indicates end of transaction set, provides control number and number of segments included.	- Transaction set identifier. - Number of included segments. - Control number.	SE*8*001

The 997 only reports on *X12 syntactical errors*. It does not analyze semantic, or business use errors.

### **C. Transaction Set Outline - Payment Order/Remittance Advice**

The Payment Order/Remittance Advice Transaction Set 820 can be used for the submission of certification information and/or premium funds to a private mortgage insurance company by a lending institution. The following pages contain the high level ASC X12 outline of the transaction set.

# 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.

## 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		
Not Used	030	NTE	Note/Special Instruction	O	>1		
	035	TRN	Trace	O	1		c1
Not Used	040	CUR	Currency	O	1		c2
Not Used	050	REF	Reference Identification	O	>1		
	060	DTM	Date/Time Reference	O	>1		
			LOOP ID - N1			>1	
	070	N1	Name	O	1		c3
Not Used	080	N2	Additional Name Information	O	>1		
Not Used	090	N3	Address Information	O	>1		
Not Used	100	N4	Geographic Location	O	1		
Not Used	110	REF	Reference Identification	O	>1		
Not Used	120	PER	Administrative Communications Contact	O	>1		
Not Used	130	RDM	Remittance Delivery Method	O	1		
Not Used	140	DTM	Date/Time Reference	O	1		

## 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, c4

		LOOP ID - NM1		>1
	020	NM1	Individual or Organizational Name	O 1 c5
	030	N2	Additional Name Information	O >1
	040	N3	Address Information	O >1
	050	N4	Geographic Location	O 1
	060	REF	Reference Identification	O >1
Not Used	070	PER	Administrative Communications Contact	O >1
		LOOP ID - ADX		>1
Not Used	080	ADX	Adjustment	O 1 c6
Not Used	090	NTE	Note/Special Instruction	O >1
Not Used	100	PER	Administrative Communications Contact	O >1
Not Used	105	DTM	Date/Time Reference	O 1
		LOOP ID - REF		>1
Not Used	110	REF	Reference Identification	O 1
Not Used	120	DTM	Date/Time Reference	O >1
		LOOP ID - IT1		>1
Not Used	130	IT1	Baseline Item Data (Invoice)	O 1 c7
		LOOP ID - REF		>1
Not Used	140	REF	Reference Identification	O 1
Not Used	141	DTM	Date/Time Reference	O 1
		LOOP ID - SAC		>1
Not Used	142	SAC	Service, Promotion, Allowance, or Charge Information	O 1
Not Used	143	TXI	Tax Information	O >1
		LOOP ID - SLN		>1
Not Used	144	SLN	Subline Item Detail	O 1
		LOOP ID - REF		>1
Not Used	145	REF	Reference Identification	O 1
Not Used	146	DTM	Date/Time Reference	O >1
		LOOP ID - SAC		>1
Not Used	147	SAC	Service, Promotion, Allowance, or Charge Information	O 1
Not Used	148	TXI	Tax Information	O >1
		LOOP ID - RMR		>1
	150	RMR	Remittance Advice Accounts Receivable Open Item Reference	O 1 c8
Not Used	160	NTE	Note/Special Instruction	O >1
	170	REF	Reference Identification	O >1
	180	DTM	Date/Time Reference	O >1
		LOOP ID - IT1		>1
	190	IT1	Baseline Item Data (Invoice)	O 1 c9
		LOOP ID - REF		>1
Not Used	200	REF	Reference Identification	O 1
Not Used	201	DTM	Date/Time Reference	O 1

			LOOP ID - SAC			>1	
	202	SAC	Service, Promotion, Allowance, or Charge Information	O	1		
	203	TXI	Tax Information	O	>1		
			LOOP ID - SLN			>1	
Not Used	204	SLN	Subline Item Detail	O	1		
			LOOP ID - REF			>1	
Not Used	205	REF	Reference Identification	O	1		
Not Used	206	DTM	Date/Time Reference	O	>1		
			LOOP ID - SAC			>1	
Not Used	207	SAC	Service, Promotion, Allowance, or Charge Information	O	1		
Not Used	208	TXI	Tax Information	O	>1		
			LOOP ID - ADX			>1	
Not Used	210	ADX	Adjustment	O	1		c10
Not Used	220	NTE	Note/Special Instruction	O	>1		
Not Used	230	PER	Administrative Communications Contact	O	>1		
			LOOP ID - REF			>1	
Not Used	240	REF	Reference Identification	O	1		
Not Used	250	DTM	Date/Time Reference	O	>1		
			LOOP ID - IT1			>1	
Not Used	260	IT1	Baseline Item Data (Invoice)	O	1		c11
			LOOP ID - REF			>1	
Not Used	270	REF	Reference Identification	O	1		
Not Used	271	DTM	Date/Time Reference	O	1		
			LOOP ID - SAC			>1	
Not Used	272	SAC	Service, Promotion, Allowance, or Charge Information	O	1		
Not Used	273	TXI	Tax Information	O	>1		
			LOOP ID - SLN			>1	
Not Used	274	SLN	Subline Item Detail	O	1		
			LOOP ID - REF			>1	
Not Used	275	REF	Reference Identification	O	1		
Not Used	276	DTM	Date/Time Reference	O	>1		
			LOOP ID - SAC			>1	
Not Used	277	SAC	Service, Promotion, Allowance, or Charge Information	O	1		
Not Used	278	TXI	Tax Information	O	>1		
			LOOP ID - TXP			>1	
Not Used	280	TXP	Tax Payment	O	1		n2
Not Used	285	TXI	Tax Information	O	>1		
			LOOP ID - DED			>1	
Not Used	287	DED	Deductions	O	1		n3
			LOOP ID - LX			>1	

Not Used	290	LX	Assigned Number	O	1	n4
Not Used	295	REF	Reference Identification	O	>1	
Not Used	300	TRN	Trace	O	>1	
LOOP ID - NM1						>1
Not Used	305	NM1	Individual or Organizational Name	O	1	
Not Used	310	REF	Reference Identification	O	>1	
Not Used	315	G53	Maintenance Type	O	1	
LOOP ID - AIN						>1
Not Used	320	AIN	Income	O	1	
Not Used	325	QTY	Quantity	O	>1	
Not Used	330	DTP	Date or Time or Period	O	>1	
LOOP ID - PEN						>1
Not Used	335	PEN	Pension Information	O	1	
Not Used	340	AMT	Monetary Amount	O	>1	
Not Used	345	DTP	Date or Time or Period	O	>1	
LOOP ID - INV						>1
Not Used	350	INV	Investment Vehicle Selection	O	1	
Not Used	355	DTP	Date or Time or Period	O	>1	
LOOP ID - N9						1
Not Used	360	N9	Reference Identification	O	1	n5
LOOP ID - AMT						>1
Not Used	370	AMT	Monetary Amount	O	1	c12
Not Used	380	REF	Reference Identification	O	>1	
LOOP ID - N1						>1
Not Used	390	N1	Name	O	1	
Not Used	400	REF	Reference Identification	O	>1	
LOOP ID - EMS						>1
Not Used	410	EMS	Employment Position	O	1	
Not Used	420	ATN	Attendance	O	>1	
Not Used	430	AIN	Income	O	>1	
Not Used	440	PYD	Payroll Deduction	O	>1	
LOOP ID - RYL						>1
Not Used	450	RYL	Royalty Payment	O	1	n6
LOOP ID - NM1						>1
Not Used	460	NM1	Individual or Organizational Name	O	1	
LOOP ID - LOC						>1
Not Used	470	LOC	Location	O	1	
LOOP ID - PID						>1
Not Used	480	PID	Product/Item Description	O	1	
Not Used	490	DTM	Date/Time Reference	O	1	
LOOP ID - PCT						>1
Not Used	500	PCT	Percent Amounts	O	1	
Not Used	510	QTY	Quantity	O	1	

LOOP ID - AMT			>1
Not Used	520	AMT	Monetary Amount O 1
Not Used	530	ADX	Adjustment O >1
LOOP ID - ASM			1
Not Used	540	ASM	Amount and Settlement Method O 1
Not Used	550	ADX	Adjustment 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.
2. The TXP loop is for tax payments.
3. The DED loop is for child support payments.
4. The LX loop is for pension payments.
5. The N9 loop is for payroll payments.
6. The RYL loop is for royalty payments.

### Transaction Set Comments

1. The TRN segment is used to uniquely identify a payment order/remittance advice.
2. The CUR segment does not initiate a foreign exchange transaction.
3. The N1 loop allows for name/address information for the payer and payee which would be utilized to address remittance(s) for delivery.
4. ENT09 may contain the payee's accounts receivable customer number.
5. Allowing the NM1 segment to repeat in this area allows the paying entity within a payer and the paid entity within a payee to be identified (not the payer and payee).
6. This ADX loop contains adjustment items which are not netted to an RMR segment in this transaction set.
7. Loop IT1 within the ADX loop is the adjustment line item detail loop.
8. Loop RMR is for open items being referenced or for payment on account.
9. Loop IT1 within the RMR loop is the remittance line item detail loop.
10. This ADX loop can only contain adjustment information for the immediately preceding RMR segment and affects the amount (RMR04) calculation. If this adjustment amount is not netted to the immediately preceding RMR, use the outer ADX loop (position 080).
11. Loop IT1 within the ADX loop is the adjustment line item detail loop.
12. The AMT segment can be used to provide information about allocation or distribution of gross pay that is split across multiple payment orders.

## D. Data Mapping Guide - Transaction Set 820

On the following pages, the generic data mapping guide for Transaction Set 820 is presented. This mapping guide is based on version 004/010 of the ASC X12 Draft Standards for Trial Use. This guide presents each of the segments and constituent data elements that comprise the transaction set as defined by the X12 standard.

When comparing this guide to the ASC X12 Development Workbooks, you will find many *syntax and/or semantic notes* that are not noted here. If an element is not used, its syntax note is not displayed. Many semantic notes repeat the information noted at the Data Element Summary level, and therefore are not noted at the Segment Summary level.

Transaction Set 820

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**Payment  
Order/Remittance  
Advice  
Data Mapping  
Guide  
820 Transaction Set**

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ANSI Version 004/010

## Data Element Types

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- AN = ALPHANUMERIC
- DT = DATE (YYMMDD FORMAT UNLESS OTHERWISE SPECIFIED)
- ID = IDENTIFICATION CODE (UNIQUE VALUE FROM A SINGLE, PREDEFINED LIST, CAN BE ALPHA, NUMERIC, OR COMBINATION)
- N = NUMERIC (IMPLIED DECIMAL WHERE 'N2' MEANS DECIMAL IS TWO POSITIONS FROM THE RIGHT. 'N' OR 'N0' INDICATES NO DECIMAL)
- R = REAL (EXPLICIT, TRANSMITTED DECIMAL 123.45 IS TRANSMITTED AS 123.45 WITH A FIELD LENGTH OF 5; DECIMAL DOES NOT COUNT TOWARDS TOTAL FIELD LENGTH)
- TM = TIME (HHMMSS FORMAT{USING 24-HOUR CLOCK} UNLESS OTHERWISE SPECIFIED)

## Requirement Designations

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- X = RELATIONAL
- M = MANDATORY
- O = OPTIONAL

## Segment Level Summary

<b>Segment:</b>	ST , Transaction Set Header
<b>Level:</b>	Table 1 (Header) / 010
<b>Req. Designator:</b>	Mandatory
<b>Maximum Use:</b>	1
<b>Loop:</b>	N/A
<b>Purpose:</b>	To indicate the start of the Payment Order/Remittance Advice transaction set. It also allows for the assignment of a control number for tracking purposes.
<b>Syntax Notes:</b>	None
<b>Semantic Notes:</b>	A). The transaction set identifier (ST01) is used by the translation routines of the trading partners to select the appropriate transaction set definition (e.g., 820 selects the Payment Order/Remittance Advice transaction set).

DATA ELEMENT SUMMARY						
Seg ID --- Pos #	Data Element Number	Description and Code Sets	Attributes			User Data Reference
ST01 @ 010	143	<b>Transaction Set Identifier Code</b>  Used by translation routines to select the appropriate set definition.  Value is:  820	M	ID	3/3	
ST02 @ 010	329	<b>Transaction Set Control Number</b>  Unique identifying number usually assigned by the sender's translator. This value should match that found in data element SE02.	M	AN	4/9	

## Segment Level Summary

<b>Segment:</b>	BPR , Beginning Segment
<b>Level:</b>	Table 1 (Header) / 020
<b>Req. Designator:</b>	Mandatory
<b>Maximum Use:</b>	1
<b>Loop:</b>	N/A
<b>Purpose:</b>	1). To indicate the beginning of a transaction set and total payment amount, or if electronic payments are used, enables related transfer of funds and/or information from payer to payee to occur.
<b>Syntax Notes:</b>	1). If monies move separately from the 820 (BPR05 equals PBC), BPR06 through BPR15 would not be used. 2). If either BPR06 or BPR07 is present, then the other is required. 3). If BPR08 is present, then BPR09 is required. 4). If either BPR12 or BPR13 is present, then the other is required. 5). If BPR14 is present, then BPR15 is required.
<b>Semantic Notes:</b>	A). When using this transaction set to initiate a payment, BPR06 through BPR16 may be required, depending on the conventions of the specific financial channel being used.

DATA ELEMENT SUMMARY						
Seg ID --- Pos #	Data Element Number	Description and Code Sets	Attributes			User Data Reference
BPR01 @ 020	305	<p><b>Transaction Handling Code</b></p> <p>Code designating the action to be taken by all parties.</p> <p>Values are:</p> <p>C = Payment Accompanies Remittance Advice</p> <p>I = Remittance Information Only</p>	M	ID	1/2	
BPR02 @ 020	782	<p><b>Monetary Amount</b></p> <p>Monetary amount (amount of payment).</p>	M	R	1/18	
BPR03 @ 020	478	<p><b>Credit/Debit Flag Code</b></p> <p>Code indicating whether amount is a credit or debit.</p> <p>Values is:</p> <p>C = Credit</p>	M	ID	1/1	
BPR04 @ 020	591	<p><b>Payment Method Code</b></p> <p>Code instructing the originators bank of what payment method is being used.</p> <p>Values are:</p> <p>ACH = Automated Clearing House</p> <p>CHK = Check</p> <p>FEW = Federal Reserve Fund/Wire Transfer - Repetitive</p> <p>FWT = Federal Reserve Fund/Wire Transfer -</p>	M	ID	3/3	

DATA ELEMENT SUMMARY						
Seg ID --- Pos #	Data Element Number	Description and Code Sets	Attributes			User Data Reference
		Nonrepetitive NON = Non-Payment Data				
BPR05 @ 020	812	<b>Payment Format Code</b>  Code identifying the payment format to be used.  Values are:  CCP = Cash Concentration/ Disbursement plus Addenda (820 with ACH to follow) CTX = Corporate Trade Exchange (820 bundled with ACH) PBC = Commercial/ Corporate Check (820 with paper check to follow)	O	ID	1/10	
BPR06 @ 020	506	<b>(DFI) ID Number Qualifier</b>  Code identifying the type of identification number of the originator's Depository Financial Institution (DFI).  Value is:  01 = ABA Transit Routing Number including Check Digits (9 digits)	X	ID	2/2	
BPR07 @ 020	507	<b>(DFI) Identification Number</b>  ID number of originator's Depository Financial Institution (DFI) as indicated in element	X	AN	3/12	

DATA ELEMENT SUMMARY						
Seg ID --- Pos #	Data Element Number	Description and Code Sets BPR06 above.	Attributes			User Data Reference
BPR08 @ 020	569	<b>Account Number Qualifier</b>  Code indicating the type of account the originator has that monies will be withdrawn from.  Value is:  03 = Checking Account.	O	ID	1/3	
BPR09 @ 020	508	<b>Account Number</b>  Number assigned to the originator's account indicated in element BPR08 above.	X	AN	1/35	
BPR10 @ 020	509	<b>Originating Company Identifier</b>  A unique number identifying the transaction sender initiating the funds transfer instructions to their bank. The first character is one-digit ANSI identification code designation (ICD) followed by the nine- digit ID number which may be an IRS employer ID 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.	O	AN	10/1 0	
BPR11 @ 020	510	<b>Originating Company Supplemental Code</b>	O	AN	9/9	

DATA ELEMENT SUMMARY						
Seg ID --- Pos #	Data Element Number	Description and Code Sets	Attributes			User Data Reference
		A code defined between the originating company and the originating depository financial institution (ODFI) that uniquely identifies a subsidiary initiating the transfer instructions.				
BPR12 @ 020	506	<b>(DFI) ID Number Qualifier</b>  Code identifying the type of identification number of the receiver's Depository Financial Institution (DFI). This is the MI Company's DFI.  Value is:  01 = ABA Transit Routing # w/ Check Digits (9 digits).	X	ID	2/2	
BPR13 @ 020	507	<b>(DFI) Identification Number</b>  ID number of receiver's Depository Financial Institution (DFI) as indicated in element BPR12 above.	X	AN	3/12	
BPR14 @ 020	569	<b>Account Number Qualifier</b>  Code indicating the type of account the receiver has that monies will be deposited into.  Value is:  03 = Checking Account	O	ID	1/3	
BPR15 @ 020	508	<b>Account Number</b>  Number assigned to the receiver's account	X	AN	1/35	

DATA ELEMENT SUMMARY						
Seg ID --- Pos #	Data Element Number	Description and Code Sets	Attributes			User Data Reference
		indicated in element BPR14 above.				
BPR16 @ 020	373	<b>Date</b>  Date originator intends the transaction to be settled (i.e., Payment Effective Date).  Format= CCYYMMDD	O	DT	8/8	
BPR17 @ 020	1048	<b>Business Function Code</b>  Code identifying the business reason for this payment.  Value is:  VEN = Vendor Payment.	O	ID	1/3	
BPR18 @ 020	506	<b>(DFI) ID Number Qualifier</b>  Code identifying the type of identification number of Depository Financial Institution (DFI). <b>This element is not currently used.</b>	X	ID	2/2	
BPR19 @ 020	507	<b>DFI) Identification Number</b>  Depository Financial Institution (DFI) ID number. <b>This element is not currently used.</b>	X	AN	3/12	
BPR20 @ 020	569	<b>Account Number Qualifier</b>  Code indicating the type of account. <b>This element is not currently used.</b>	O	ID	1/3	
BPR21 @ 020	508	<b>Account Number</b>  Account number assigned. <b>This element is</b>	X	AN	1/35	

DATA ELEMENT SUMMARY						
Seg ID --- Pos #	Data Element Number	Description and Code Sets	Attributes			User Data Reference
		not currently used.				

## Segment Level Summary

<b>Segment:</b>	NTE , Note/Special Instruction
<b>Level:</b>	Table 1 (Header) / 030
<b>Req. Designator:</b>	Optional
<b>Maximum Use:</b>	>1
<b>Loop:</b>	N/A
<b>Purpose:</b>	To transmit information in a free-form format, if necessary, for comment or special instruction.
<b>Syntax Notes:</b>	This segment is not currently used.
<b>Semantic Notes:</b>	This segment is not currently used.

## Segment Level Summary

<b>Segment:</b>	TRN , Trace
<b>Level:</b>	Table 1 (Header) / 035
<b>Req. Designator:</b>	Optional
<b>Maximum Use:</b>	1
<b>Loop:</b>	N/A
<b>Purpose:</b>	To uniquely identify a transaction to an application.
<b>Syntax Notes:</b>	NONE
<b>Semantic Notes:</b>	A). TRN02 provides unique identification for the transaction. B). TRN03 identifies an organization. C). TRN04 identifies a further subdivision within an organization.

DATA ELEMENT SUMMARY						
Seg ID --- Pos #	Data Element Number	Description and Code Sets	Attributes			User Data Reference
TRN01 @ 035	481	<p><b>Trace Type Code</b></p> <p>Code identifying which transaction is being referenced.</p> <p>Values are:</p> <p>1 = Current Transaction Trace Numbers 3 = Financial Reassociation Trace Number</p>	M	ID	1/2	
TRN02 @ 035	127	<p><b>Reference Identification</b></p> <p>Reference information as defined by the Reference Identification Qualifier.</p>	M	AN	1/30	
TRN03 @ 035	509	<p><b>Originating Company Identifier</b></p> <p>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 ID number which may be an IRS employer ID 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.</p>	O	AN	10/1 0	
TRN04 @ 035	127	<p><b>Reference Identification</b></p> <p>Reference information as defined by the Reference Number</p>	O	AN	1/30	

DATA ELEMENT SUMMARY						
Seg ID --- Pos #	Data Element Number	Description and Code Sets	Attributes			User Data Reference
		Identification Qualifier.				

## Segment Level Summary

<b>Segment:</b>	CUR , Currency
<b>Level:</b>	Table 1 (Header) / 040
<b>Req. Designator:</b>	Optional
<b>Maximum Use:</b>	1
<b>Loop:</b>	N/A
<b>Purpose:</b>	To specify the currency used in a transaction.
<b>Syntax Notes:</b>	This segment is not currently used.
<b>Semantic Notes:</b>	This segment is not currently used.

## Segment Level Summary

<b>Segment:</b>	REF , Reference Numbers
<b>Level:</b>	Table 1 (Header) / 050
<b>Req. Designator:</b>	Optional
<b>Maximum Use:</b>	>1
<b>Loop:</b>	N/A
<b>Purpose:</b>	To specify identifying numbers.
<b>Syntax Notes:</b>	This segment is not currently used.
<b>Semantic Notes:</b>	This segment is not currently used.

## Segment Level Summary

<b>Segment:</b>	DTM , Date/Time Reference
<b>Level:</b>	Table 1 (Header) / 060
<b>Req. Designator:</b>	Optional
<b>Maximum Use:</b>	>1
<b>Loop:</b>	N/A
<b>Purpose:</b>	To specify pertinent dates and times. Defines transaction creation date.
<b>Syntax Notes:</b>	1). At least one of DTM02, DTM03 or DTM05 is required.
<b>Semantic Notes:</b>	NONE

DATA ELEMENT SUMMARY						
Seg ID --- Pos #	Data Element Number	Description and Code Sets	Attributes			User Data Reference
DTM01 @ 060	374	<b>Date/Time Qualifier</b>  Code specifying type of date and/or time.  Value is:  097 = Transaction Creation	M	ID	3/3	
DTM02 @ 060	373	<b>Date</b>  Date.  Format = CCYYMMDD	X	DT	8/8	
DTM03 @ 060	337	<b>Time</b>  Time expressed in 24-hour clock as follows:  Format = HHMMSS <b>This element is not currently used.</b>	X	TM	4/8	
DTM04 @ 060	623	<b>Time Code</b>  Code identifying the time. <b>This element is not currently used.</b>	O	ID	2/2	
DTM05 @ 060	1250	<b>Date/Time Period Format Qualifier</b>  Code indicating the date format, time format, or date and time format. <b>This element is not currently used.</b>	X	ID	2/3	
DTM06 @ 060	1251	<b>Date/Time Period</b>  Expression of a date, time, or range of dates, times or dates and times. <b>This element is not currently used.</b>	X	AN	1/35	



## Segment Level Summary

<b>Segment:</b>	N1 , Name
<b>Level:</b>	Table 1 (Header) / 070
<b>Req. Designator:</b>	Optional
<b>Maximum Use:</b>	1
<b>Loop:</b>	N1/Loop Repeat = >1
<b>Purpose:</b>	To identify a party by type of organization, name, and code. Defines the MI Company being paid and who is submitting the payment.
<b>Syntax Notes:</b>	1). At least one of N102 or N103 is required.
<b>Semantic Notes:</b>	NONE

DATA ELEMENT SUMMARY						
Seg ID --- Pos #	Data Element Number	Description and Code Sets	Attributes			User Data Reference
N101 @ 070	98	<p><b>Entity Identifier Code</b></p> <p>Code identifying an organizational entity, a physical location, or an individual.</p> <p>Values are:</p> <p>41 = Submitter MH = Mortgage Insurer</p>	M	ID	2/3	
N102 @ 070	93	<p><b>Name</b></p> <p>Free-form name.</p>	X	AN	1/60	
N103 @ 070	66	<p><b>ID Code Qualifier</b></p> <p>This describes what pre-established code list the following Id Code comes from.</p> <p>Value = SI - Standard Industry Code</p>	X	ID	1/2	

DATA ELEMENT SUMMARY						
Seg ID --- Pos #	Data Element Number	Description and Code Sets	Attributes			User Data Reference
N104 @ 070	67	<p><b>Id Code</b></p> <p>Id Code as indicated above.</p> <p>Values are:</p> <p>001 = General Electric Mortgage Insurance Co.  003 = Mortgage Guaranty Insurance Co.  004 = PMI Mortgage Insurance Co.  011 = Republic Mortgage Insurance Co.  013 = United Guaranty Residential Insurance Co.  016 = MGIC Indemnity Corp.  019 = Triad Guaranty Insurance Co.  021 = United Guaranty Contract Services  033 = Radian Guaranty Inc.  038 = CMG Mortgage Insurance Co.  039 = United Guaranty Mortgage Indemnity Co.</p>	X	AN	2/80	
N105 @ 070	706	<p><b>Entity Relationship Code</b></p> <p>Code describing entity relationship. <b>This element is not currently used.</b></p>	O	ID	2/2	
N106 @ 070	98	<p><b>Entity Identifier Code</b></p> <p>Code identifying an organizational entity, a physical location, or an individual. <b>This element is not currently used.</b></p>	O	ID	2/3	

## Segment Level Summary

<b>Segment:</b>	N2 , Additional Name Information
<b>Level:</b>	Table 1 (Header) / 080
<b>Req. Designator:</b>	Optional
<b>Maximum Use:</b>	>1
<b>Loop:</b>	N1/Loop Repeat = >1
<b>Purpose:</b>	To specify additional names or those longer than 35 characters in length.
<b>Syntax Notes:</b>	This segment is not currently used.
<b>Semantic Notes:</b>	This segment is not currently used.

## Segment Level Summary

<b>Segment:</b>	N3 , Address Information
<b>Level:</b>	Table 1 (Header) / 090
<b>Req. Designator:</b>	Optional
<b>Maximum Use:</b>	>1
<b>Loop:</b>	N1/Loop Repeat = >1
<b>Purpose:</b>	To specify the location of the named party.
<b>Syntax Notes:</b>	This segment is not currently used.
<b>Semantic Notes:</b>	This segment is not currently used.

## Segment Level Summary

<b>Segment:</b>	N4 , Geographic Location
<b>Level:</b>	Table 1 (Header) / 100
<b>Req. Designator:</b>	Optional
<b>Maximum Use:</b>	1
<b>Loop:</b>	N1/Loop Repeat = >1
<b>Purpose:</b>	To specify the geographic place of the named party.
<b>Syntax Notes:</b>	This segment is not currently used.
<b>Semantic Notes:</b>	This segment is not currently used.

## Segment Level Summary

<b>Segment:</b>	REF , Reference NumbersFR
<b>Level:</b>	Table 1 (Header) / 110
<b>Req. Designator:</b>	Optional
<b>Maximum Use:</b>	>1
<b>Loop:</b>	N1/Loop Repeat = >1
<b>Purpose:</b>	To specify identifying numbers.
<b>Syntax Notes:</b>	This segment is not currently used.
<b>Semantic Notes:</b>	This segment is not currently used.

# Segment Level Summary

<b>Segment:</b>	PER , Administrative Communications ContactFR
<b>Level:</b>	Table 1 (Header) / 120
<b>Req. Designator:</b>	Optional
<b>Maximum Use:</b>	>1
<b>Loop:</b>	N1/Loop Repeat = >1
<b>Purpose:</b>	To identify a person or office to whom administrative communications should be directed.
<b>Syntax Notes:</b>	This segment is not currently used.
<b>Semantic Notes:</b>	This segment is not currently used.

## Segment Level Summary

<b>Segment:</b>	RDM , Remittance Delivery MethodFR
<b>Level:</b>	Table 1 (Header) / 130
<b>Req. Designator:</b>	Optional
<b>Maximum Use:</b>	1
<b>Loop:</b>	N1/Loop Repeat = >1
<b>Purpose:</b>	To identify remittance delivery when remittance is separate from payment.
<b>Syntax Notes:</b>	This segment is not currently used.
<b>Semantic Notes:</b>	This segment is not currently used.

## Segment Level Summary

<b>Segment:</b>	DTM , Date/Time ReferenceFR
<b>Level:</b>	Table 1 (Header) / 140
<b>Req. Designator:</b>	Optional
<b>Maximum Use:</b>	1
<b>Loop:</b>	N1/Loop Repeat = >1
<b>Purpose:</b>	To specify pertinent dates and times.
<b>Syntax Notes:</b>	This segment is not currently used.
<b>Semantic Notes:</b>	This segment is not currently used.

## Segment Level Summary

<b>Segment:</b>	ENT , Entity
<b>Level:</b>	Table 2 (Detail) / 010
<b>Req. Designator:</b>	Optional
<b>Maximum Use:</b>	1
<b>Loop:</b>	ENT/Loop Repeat >1
<b>Purpose:</b>	To designate the beginning of a new loan.
<b>Syntax Notes:</b>	NONE
<b>Semantic Notes:</b>	1). Only ENT01 is necessary because there is a single entity (originator) communicating with a single entity (receiver).

DATA ELEMENT SUMMARY						
Seg ID --- Pos #	Data Element Number	Description and Code Sets	Attributes			User Data Reference
ENT01 @ 010	554	<b>Assigned Number</b>  Number assigned for differentiation within a transaction set.	O	NO	1/6	
ENT02 @ 010	98	<b>Entity Identifier Code</b>  Code identifying an organizational entity, a physical location, or an individual. <b>This element is not currently used.</b>	X	ID	2/3	
ENT03 @ 010	66	<b>ID Code Qualifier</b>  This describes what pre-established code list the following Id Code comes from. <b>This element is not currently used.</b>	X	ID	1/2	
ENT04 @ 010	67	<b>Id Code</b>  Id Code as indicated above. <b>This element is not currently used.</b>	X	AN	2/80	
ENT05 @ 010	98	<b>Entity Identifier Code</b>  Code identifying an organizational entity, a physical location, or an individual. <b>This element is not currently used.</b>	X	ID	2/3	
ENT06 @ 010	66	<b>ID Code Qualifier</b>  This describes what pre-established code list the following Id Code comes from. <b>This element is not currently used.</b>	X	ID	1/2	
ENT07 @ 010	67	<b>Id Code</b>  Id Code as indicated above. <b>This element is</b>	X	AN	2/80	

DATA ELEMENT SUMMARY						
Seg ID --- Pos #	Data Element Number	Description and Code Sets	Attributes			User Data Reference
		not currently used.				
ENT08 @ 010	128	<b>Reference Identification Qualifier</b>  Code qualifying the Reference Identification. <b>This element is not currently used.</b>	X	ID	2/3	
ENT09 @ 010	127	<b>Reference Identification</b>  Reference information as defined by the Reference Number Identification Qualifier. <b>This element is not currently used.</b>	X	AN	1/30	

## Segment Level Summary

<b>Segment:</b>	NM1 , Individual or Organizational Name
<b>Level:</b>	Table 2 (Detail) / 020
<b>Req. Designator:</b>	Optional
<b>Maximum Use:</b>	1
<b>Loop:</b>	NM1/Loop Repeat = >1
<b>Purpose:</b>	To supply the full name of an individual or organizational entity. This segment is used to provide the borrower name, social security number and information about the servicer and investor.
<b>Syntax Notes:</b>	1). If either NM108 or NM109 is present, then the other is required.
<b>Semantic Notes:</b>	A). This segment should always be present with borrower name and SSN. It can be present to notify the MI of a servicing transfer or as to who the investor is.  B). This segment, used alone, provides the most efficient method of providing organizational identification. To obtain this efficiency, the "ID Code" (NM109) must provide a key to the table maintained by the transaction processing party.

DATA ELEMENT SUMMARY						
Seg ID --- Pos #	Data Element Number	Description and Code Sets	Attributes			User Data Reference
NM101 @ 020	98	<b>Entity Identifier Code</b>  Code identifying an organizational entity, a physical location, or an individual.  Values are:  89 = Investor 9D = New Service Provider BW = Borrower	M	ID	2/3	
NM102 @ 020	1065	<b>Entity Type Qualifier</b>  Code qualifying the type of entity.  Values are:  1 = Person 2 = Non-Person Entity 3 = Unknown	M	ID	1/1	
NM103 @ 020	1035	<b>Name Last or Organization Name</b>  Individual last name or organizational name.	O	AN	1/35	
NM104 @ 020	1036	<b>Name First</b> Individual first name.	O	AN	1/25	
NM105 @ 020	1037	<b>Name Middle</b> Individual middle name or initial.	O	AN	1/25	
NM106 @ 020	1038	<b>Name Prefix</b> Prefix to individual name.	O	AN	1/10	
NM107 @ 020	1039	<b>Name Suffix</b> Suffix to an individual name.	O	AN	1/10	

DATA ELEMENT SUMMARY						
Seg ID --- Pos #	Data Element Number	Description and Code Sets	Attributes			User Data Reference
NM108 @ 020	66	<p><b>Identification Code Qualifier</b></p> <p>This describes what pre-established code list the following ID Code comes from. (This element not used for investor.)</p> <p>Values are:</p> <p>34 = Social Security Number EQ = Insurance Co. Assigned ID Number</p>	X	ID	1/2	
NM109 @ 020	67	<p><b>Identification Code</b></p> <p>Code identifying a party as described above.</p>	O	AN	2/80	
NM110 @ 020	706	<p><b>Entity Relationship Code</b></p> <p>Code describing entity relationship. <b>This element is not currently used.</b></p>	X	ID	2/2	
NM111 @ 020	98	<p><b>Entity Identifier Code</b></p> <p>Code identifying an organizational entity, a physical location, or an individual. <b>This element is not currently used.</b></p>	O	ID	2/3	

## Segment Level Summary

<b>Segment:</b>	N2 , Additional Name Information
<b>Level:</b>	Table 2 (Detail) / 030
<b>Req. Designator:</b>	Optional
<b>Maximum Use:</b>	>1
<b>Loop:</b>	N1/Loop Repeat = >1
<b>Purpose:</b>	To specify additional names for those longer than 35 characters in length.
<b>Syntax Notes:</b>	NONE
<b>Semantic Notes:</b>	NONE

DATA ELEMENT SUMMARY						
Seg ID --- Pos #	Data Element Number	Description and Code Sets	Attributes			User Data Reference
N201 @ 030	93	<b>Name</b>  Free-form name	M	AN	1/60	
N202 @ 030	93	<b>Name</b>  Free-form name.	O	AN	1/60	

## Segment Level Summary

<b>Segment:</b>	N3 , Address Information
<b>Level:</b>	Table 2 (Detail) / 040
<b>Req. Designator:</b>	Optional
<b>Maximum Use:</b>	>1
<b>Loop:</b>	N1/Loop Repeat = >1
<b>Purpose:</b>	To specify the location of the named party.
<b>Syntax Notes:</b>	NONE
<b>Semantic Notes:</b>	NONE

DATA ELEMENT SUMMARY						
Seg ID --- Pos #	Data Element Number	Description and Code Sets	Attributes			User Data Reference
N301 @ 040	166	<b>Address Information</b> Address information.	M	AN	1/55	
N302 @ 040	166	<b>Address Information</b> Address Information	O	AN	1/55	

## Segment Level Summary

<b>Segment:</b>	N4 , Geographic Location
<b>Level:</b>	Table 2 (Detail) / 050
<b>Req. Designator:</b>	Optional
<b>Maximum Use:</b>	1
<b>Loop:</b>	N1/Loop Repeat = >1
<b>Purpose:</b>	To specify the geographic place of the named party.
<b>Syntax Notes:</b>	NONE
<b>Semantic Notes:</b>	<ol style="list-style-type: none"><li>1). A combination of either N401 through N404, or N405 and N406 may be adequate to specify a location.</li><li>2). N402 is required only if city name (N401) is in the USA or Canada.</li></ol>

DATA ELEMENT SUMMARY						
Seg ID --- Pos #	Data Element Number	Description and Code Sets	Attributes			User Data Reference
N401 @ 050	19	<b>City Name</b>  Free-form text for city name.	O	AN	2/30	
N402 @ 050	156	<b>State or Province Code</b>  Code as defined by appropriate government agency (e.g., AL = Alabama).	O	ID	2/2	
N403 @ 050	116	<b>Postal Code</b>  Code defining international postal zone code excluding punctuation and blanks (zip code for USA)	O	ID	3/15	
N404 @ 050	26	<b>Country Code</b>  Code identifying the country. <b>This element is not currently used.</b>	O	ID	2/3	
N405 @ 050	309	<b>Location Qualifier</b>  Code identifying type of location. <b>This element is not currently used.</b>	X	ID	1/2	
N406 @ 050	310	<b>Location Identifier</b>  Code which identifies a specific location. <b>This element is not currently used.</b>	O	AN	1/30	

## Segment Level Summary

<b>Segment:</b>	REF , Reference NumbersFR
<b>Level:</b>	Table 2 (Detail) / 060
<b>Req. Designator:</b>	Optional
<b>Maximum Use:</b>	>1
<b>Loop:</b>	N1/Loop Repeat = >1
<b>Purpose:</b>	To specify identifying numbers. This REF contains the new servicer's loan number. Should only be used when NM101 contains a value of 9D.
<b>Syntax Notes:</b>	1). At least one of REF02 or REF03 is required.
<b>Semantic Notes:</b>	NONE

DATA ELEMENT SUMMARY						
Seg ID --- Pos #	Data Element Number	Description and Code Sets	Attributes			User Data Reference
REF01 @ 060	128	<p><b>Reference Identification Qualifier</b></p> <p>Code qualifying the Reference Identification. This is the loan number assigned by the servicer to the mortgage when the servicer is not the insured entity.</p> <p>Value is:</p> <p>3D = Servicer Loan Number.</p>	M	ID	2/3	
REF02 @ 060	127	<p><b>Reference Identification</b></p> <p>Reference information as defined by the Reference Number Identification Qualifier.</p>	X	AN	1/30	
REF03 @ 060	352	<p><b>Description</b></p> <p>A free-form description to clarify the related data elements and their content. <b>This element is not currently used.</b></p>	X	AN	1/80	
REF04 @ 060	C040	<p><b>Reference Identifier</b></p> <p>To identify one or more reference numbers or identification numbers as identified by the Reference Qualifier. <b>This element is not currently used.</b></p>	O			

## Segment Level Summary

<b>Segment:</b>	PER , Administrative Communications ContactFR
<b>Level:</b>	Table 2 (Detail) / 070
<b>Req. Designator:</b>	Optional
<b>Maximum Use:</b>	>1
<b>Loop:</b>	N1/Loop Repeat = >1
<b>Purpose:</b>	To identify a person or office to whom administrative communications should be directed.
<b>Syntax Notes:</b>	Segments PER@070 through TXI@148 are not currently used.
<b>Semantic Notes:</b>	Segments PER@070 through TXI@148 are not currently used.

## Segment Level Summary

<b>Segment:</b>	RMR , Remittance Advice Accounts Receivable Open Item Reference
<b>Level:</b>	Table 2 (Detail) / 150
<b>Req. Designator:</b>	Optional
<b>Maximum Use:</b>	1
<b>Loop:</b>	RMR/Loop Repeat = >1
<b>Purpose:</b>	To specify the accounts receivable open item(s) to be included in the cash application and to convey the appropriate detail. This segment includes the Certificate Number and Premium Amount.
<b>Syntax Notes:</b>	1). At least one of RMR01 or RMR02 is present, then the other is required.
<b>Semantic Notes:</b>	1). If RMR03 is present, it specifies how the cash is to be applied.

DATA ELEMENT SUMMARY						
Seg ID --- Pos #	Data Element Number	Description and Code Sets	Attributes			User Data Reference
RMR01 @ 150	128	<b>Reference Identification Qualifier</b>  Code qualifying the Reference Identification.  Value is:  ID = Insurance Certificate Number	X	ID	2/3	
RMR02 @ 150	127	<b>Reference Identification</b>  Reference information as defined by the Reference Number Identification Qualifier.	X	AN	1/30	
RMR03 @ 150	482	<b>Payment Action Code</b>  Code specifying the type of accounts receivable open item(s) to be included in a cash application.  Value is:  PO = Payment on Account	O	ID	2/2	
RMR04 @ 150	782	<b>Monetary Amount</b>  Premium amount paid on the certificate. If the loan is insured under a no premium at closing plan (deferred) this field should be ZERO.	O	R	1/18	
RMR05 @ 150	782	<b>Monetary Amount</b>  Monetary amount. <b>This element is not currently used.</b>	O	R	1/18	
RMR06 @ 150	782	<b>Monetary Amount</b>  Monetary amount. <b>This</b>	O	R	1/18	

DATA ELEMENT SUMMARY						
Seg ID --- Pos #	Data Element Number	Description and Code Sets	Attributes			User Data Reference
		element is not currently used.				
RMR07 @ 150	426	<b>Adjustment Reason Code</b>  Code indicating reason for debit or credit memo or adjustment to invoice, debit or credit memo, or payment. <b>This element is not currently used.</b>	X	ID	2/2	
RMR08 @ 150	782	<b>Monetary Amount</b>  Monetary amount. <b>This element is not currently used.</b>	X	R	1/18	

## Segment Level Summary

<b>Segment:</b>	NTE , Note/Special Instruction
<b>Level:</b>	Table 2 (Detail) / 160
<b>Req. Designator:</b>	Optional
<b>Maximum Use:</b>	>1
<b>Loop:</b>	RMR/Loop Repeat >1
<b>Purpose:</b>	To transmit information in a free-form format, if necessary, for comment or special instruction.
<b>Syntax Notes:</b>	This segment is not currently used.
<b>Semantic Notes:</b>	This segment is not currently used.

## Segment Level Summary

<b>Segment:</b>	REF , Reference Numbers
<b>Level:</b>	Table 2 (Detail) / 170
<b>Req. Designator:</b>	Optional
<b>Maximum Use:</b>	>1
<b>Loop:</b>	RMR/Loop Repeat >1
<b>Purpose:</b>	To specify identifying numbers.
<b>Syntax Notes:</b>	1). At least one of REF02 or REF03 is required.
<b>Semantic Notes:</b>	A). There could be two occurrences of the segment:  one for the LOS System Loan Number, and one for the Servicer's Loan Number.

DATA ELEMENT SUMMARY						
Seg ID --- Pos #	Data Element Number	Description and Code Sets	Attributes			User Data Reference
REF01 @ 170	128	<b>Reference Identification Qualifier</b>  Code qualifying the Reference Identification.  Values are:  LD = Loan Number MIN = Mortgage ID Number 3D = Servicer Loan Number	M	ID	2/3	
REF02 @ 170	127	<b>Reference Identification</b>  Reference information as defined by the Reference Number Identification Qualifier.	X	AN	1/30	
REF03 @ 170	352	<b>Description</b>  A free-form description to clarify the related data elements and their content. <b>This element is not currently used.</b>	X	AN	1/80	
REF04 @ 170	C040	<b>Reference Identifier</b>  To identify one or more reference numbers or identification numbers as specified by the Reference Qualifier. <b>This element is not currently used.</b>	O			

## Segment Level Summary

<b>Segment:</b>	DTM , Date/Time Reference
<b>Level:</b>	Table 2 (Detail) / 180
<b>Req. Designator:</b>	Optional
<b>Maximum Use:</b>	>1
<b>Loop:</b>	RMR/Loop Repeat >1
<b>Purpose:</b>	To specify pertinent dates and times. This segment will contain the insurance effective date (normally loan closing date).
<b>Syntax Notes:</b>	1). At least one of DTM02, DTM03 or DTM06 is required.
<b>Semantic Notes:</b>	NONE

DATA ELEMENT SUMMARY						
Seg ID --- Pos #	Data Element Number	Description and Code Sets	Attributes			User Data Reference
DTM01 @ 180	374	<b>Date/Time Qualifier</b>  Code specifying type of date, time, or both.  Value is:  146 = Closing Date (Date used as effective date.)	M	ID	3/3	
DTM02 @ 180	373	<b>Date</b>  Date.  Format = CCYYMMDD	X	DT	8/8	
DTM03 @ 180	337	<b>Time</b>  Time expressed in 24-hour time as follows: Format = HHMMSS. <b>This element is not currently used.</b>	X	TM	4/8	
DTM04 @ 180	623	<b>Time Code</b>  Code identifying the time. <b>This element is not currently used.</b>	O	ID	2/2	
DTM05 @ 180	1250	<b>Date/Time Period Format Qualifier</b>  Code indicating the date format, time format, or date and time format. <b>This element is not currently used.</b>	X	ID	2/3	
DTM06 @ 180	1251	<b>Date/Time Period</b>  Expression of a date, a time, or range of dates, times or dates and times. <b>This element is not currently used.</b>	X	AN	1/35	

## Segment Level Summary

<b>Segment:</b>	IT1 , Baseline Item Data (Invoice)
<b>Level:</b>	Table 2 (Detail) / 190
<b>Req. Designator:</b>	Optional
<b>Maximum Use:</b>	1
<b>Loop:</b>	IT1/Loop Repeat >1
<b>Purpose:</b>	To specify the basic and most frequently used line item data for the invoice and related transactions.
<b>Syntax Notes:</b>	NONE
<b>Semantic Notes:</b>	<ol style="list-style-type: none"><li>1). IT101 is the purchase order line item identification.</li><li>2). This segment is only needed to lead off the loop which contains Kentucky and West Virginia premium taxes. It contains one element which could be a repeat of the certificate number.</li></ol>

DATA ELEMENT SUMMARY						
Seg ID --- Pos #	Data Element Number	Description and Code Sets	Attributes			User Data Reference
IT101 @ 190	350	<b>Assigned Identification</b>  Alphanumeric characters assigned for differentiation within a transaction set.	O	AN	1/20	
IT1 02@ 190	358	<b>Quantity Invoiced</b>  Number of units invoiced (supplier units). <b>This segment is not currently used.</b>	X	R	1/10	
IT1 03@ 190	355	<b>Unit or Basis for Measurement</b>  Code specifying the units in which a value is being expressed, or manner in which a measurement has been taken. <b>This element is not currently used.</b>	X	ID	2/2	
IT104 @ 190	212	<b>Unit Price</b>  Price per unit of product, service, commodity, etc. <b>This element is not currently used.</b>	X	R	1/17	
IT105 @ 190	639	<b>Basis of Unit Price Code</b>  Code identifying the type of unit price for an item. <b>This element is not currently used.</b>	O	ID	2/2	
IT106 @ 190	235	<b>Product/Service ID Qualifier</b>  Code identifying the type/source of the descriptive number used in Product/Service ID (234). <b>This element is not currently used.</b>	X	ID	2/2	

DATA ELEMENT SUMMARY						
Seg ID --- Pos #	Data Element Number	Description and Code Sets	Attributes			User Data Reference
IT107 @ 190	234	<b>Product/Service ID</b>  Identifying number for a product or service. <b>This element is currently not used.</b>	X	AN	1/48	
IT108 @ 190	235	<b>Product/Service ID Qualifier</b>  Code identifying the type/source of the descriptive number used in Product/Service ID (234). <b>This element is not currently used.</b>	X	ID	2/2	
IT109 @ 190	234	<b>Product/Service ID</b>  Identifying number for a product or service. <b>This element is currently not used.</b>	X	AN	1/48	
IT110 @ 190	235	<b>Product/Service ID Qualifier</b>  Code identifying the type/source of the descriptive number used in Product/Service ID (234). <b>This element is not currently used.</b>	X	ID	2/2	
IT111 @ 190	234	<b>Product/Service ID</b>  Identifying number for a product or service. <b>This element is currently not used.</b>	X	AN	1/48	
IT112 @ 190	235	<b>Product/Service ID Qualifier</b>  Code identifying the type/source of the descriptive number used in Product/Service ID	X	ID	2/2	

DATA ELEMENT SUMMARY						
Seg ID --- Pos #	Data Element Number	Description and Code Sets	Attributes			User Data Reference
		(234). This element is not currently used.				
IT113 @ 190	234	<b>Product/Service ID</b>  Identifying number for a product or service. <b>This element is currently not used.</b>	X	AN	1/48	
IT114 @ 190	235	<b>Product/Service ID Qualifier</b>  Code identifying the type/source of the descriptive number used in Product/Service ID (234). <b>This element is not currently used.</b>	X	ID	2/2	
IT115 @ 190	234	<b>Product/Service ID</b>  Identifying number for a product or service. <b>This element is currently not used.</b>	X	AN	1/48	
IT116 @ 190	235	<b>Product/Service ID Qualifier</b>  Code identifying the type/source of the descriptive number used in Product/Service ID (234). <b>This element is not currently used.</b>	X	ID	2/2	
IT117 @ 190	234	<b>Product/Service ID</b>  Identifying number for a product or service. <b>This element is currently not used.</b>	X	AN	1/48	
IT118 @ 190	235	<b>Product/Service ID Qualifier</b>  Code identifying the type/source of the descriptive number used	C	ID	2/2	

DATA ELEMENT SUMMARY						
Seg ID --- Pos #	Data Element Number	Description and Code Sets	Attributes			User Data Reference
		in Product/Service ID (234). <b>This element is not currently used.</b>				
IT119 @ 190	234	<b>Product/Service ID</b>  Identifying number for a product or service. <b>This element is currently not used.</b>	X	AN	1/48	
IT120 @ 190	235	<b>Product/Service ID Qualifier</b>  Code identifying the type/source of the descriptive number used in Product/Service ID (234). <b>This element is not currently used.</b>	X	ID	2/2	
IT121 @ 190	234	<b>Product/Service ID</b>  Identifying number for a product or service. <b>This element is currently not used.</b>	X	AN	1/48	
IT122 @ 190	235	<b>Product/Service ID Qualifier</b>  Code identifying the type/source of the descriptive number used in Product/Service ID (234). <b>This element is not currently used.</b>	X	ID	2/2	
IT123 @ 190	234	<b>Product/Service ID</b>  Identifying number for a product or service. <b>This element is currently not used.</b>	X	AN	1/48	
IT124 @ 190	235	<b>Product/Service ID Qualifier</b>  Code identifying the type/source of the	X	ID	2/2	

DATA ELEMENT SUMMARY						
Seg ID --- Pos #	Data Element Number	Description and Code Sets	Attributes			User Data Reference
		descriptive number used in Product/Service ID (234). <b>This element is not currently used.</b>				
IT125 @ 190	234	<b>Product/Service ID</b>  Identifying number for a product or service. <b>This element is currently not used.</b>	X	AN	1/48	

## Segment Level Summary

<b>Segment:</b>	REF , Reference Numbers
<b>Level:</b>	Table 2 (Detail) / 200
<b>Req. Designator:</b>	Optional
<b>Maximum Use:</b>	1
<b>Loop:</b>	REF/Loop Repeat >1
<b>Purpose:</b>	To specify identifying numbers.
<b>Syntax Notes:</b>	This segment is not currently used.
<b>Semantic Notes:</b>	This segment is not currently used.

## Segment Level Summary

<b>Segment:</b>	DTM , Date/Time Reference
<b>Level:</b>	Table 2 (Detail) / 201
<b>Req. Designator:</b>	Optional
<b>Maximum Use:</b>	1
<b>Loop:</b>	REF/Loop Repeat >1
<b>Purpose:</b>	To specify pertinent dates and times.
<b>Syntax Notes:</b>	This segment is not currently used.
<b>Semantic Notes:</b>	This segment is not currently used.

## Segment Level Summary

<b>Segment:</b>	<b>SAC</b> , Service, Promotion, Allowance, or Charge Information
<b>Level:</b>	Table 2 (Detail) / 202
<b>Req. Designator:</b>	Optional
<b>Maximum Use:</b>	1
<b>Loop:</b>	Loop Repeat/SAC >1
<b>Purpose:</b>	1). To request or identify a service, promotion, allowance, or charge; to specify the amount or percentage for the service, promotion, allowance, or charge (Kentucky and West Virginia premium taxes).
<b>Syntax Notes:</b>	1). At least one of SAC02 or SAC03 is required.
<b>Semantic Notes:</b>	NONE

DATA ELEMENT SUMMARY						
Seg ID --- Pos #	Data Element Number	Description and Code Sets	Attributes			User Data Reference
SAC01 @ 202	248	<b>Allowance or Charge Indicator</b>  Code which indicates an allowance or charge for the service specified.  Value is:  N = No Allowance or Charge	M	ID	1/1	
SAC02 @ 202	1300	<b>Service, Promotion, Allowance or Charge Code</b>  Code identifying the service, promotion, allowance, or charge.  Value is:  H850 = Tax	X	ID	4/4	
SAC03 @ 202	559	<b>Agency Qualifier Code</b>  Code identifying the agency assigning the code values. <b>This element is not currently used.</b>	X	ID	2/2	
SAC04 @ 202	1301	<b>Agency Service, Promotion, Allowance, or Charge Code</b>  Agency maintained code identifying the service, promotion, allowance, or charge. <b>This element is not currently used.</b>	X	AN	1/10	
SAC05 @ 202	610	<b>Amount</b>  Monetary amount. <b>This element is not currently used.</b>	O	N2	1/15	

DATA ELEMENT SUMMARY						
Seg ID --- Pos #	Data Element Number	Description and Code Sets	Attributes			User Data Reference
SAC06 @ 202	378	<b>Allowance/Charge Percent Qualifier</b>  Code indicating on what basis allowance or charge percent is calculated. <b>This element is not currently used.</b>	X	ID	1/1	
SAC07 @ 202	332	<b>Percent</b>  Percent expressed as a percent. <b>This element is not currently used.</b>	X	R	1/6	
SAC08 @ 202	118	<b>Rate</b>  Rate expressed in the standard monetary denomination for the currency specified. <b>This element is not currently used.</b>	O	R	1/9	
SAC09 @ 202	355	<b>Unit or Basis for Measurement Code</b>  Code specifying the units in which a value is being expressed, or manner in which a measurement has been taken. <b>This element is not currently used.</b>	X	ID	2/2	
SAC10 @ 202	380	<b>Quantity</b>  Numeric value of quantity. <b>This element is not currently used.</b>	X	R	1/15	
SAC11 @ 202	380	<b>Quantity</b>  Numeric value of	O	R	1/15	

DATA ELEMENT SUMMARY						
Seg ID --- Pos #	Data Element Number	Description and Code Sets	Attributes			User Data Reference
		quantity. <b>This element is not currently used.</b>				
SAC12 @ 202	331	<b>Allowance or Charge Method of Handling Code</b>  Code indicating method of handling for an allowance or charge. <b>This element is not currently used.</b>	O	ID	2/2	
SAC13 @ 202	127	<b>Reference Identification</b>  Reference information as defined by the Reference Identification Qualifier. <b>This element is not currently used.</b>	X	AN	1/30	
SAC14 @ 202	770	<b>Option Number</b>  A unique number identifying available promotion or allowance options when more than one is offered. <b>This element is not currently used.</b>	O	AN	1/20	
SAC15 @ 202	352	<b>Description</b>  A free-form description to clarify the related data elements and their content. <b>This element is not currently used.</b>	O	AN	1/80	
SAC16 @ 202	819	<b>Language Code</b>  Code designating language used in text. <b>This element is not currently used.</b>	O	ID	2/3	



## Segment Level Summary

<b>Segment:</b>	TX1 , Tax Information
<b>Level:</b>	Table 2 (Detail) / 203
<b>Req. Designator:</b>	Optional
<b>Maximum Use:</b>	>1
<b>Loop:</b>	Loop Repeat/SAC >1
<b>Purpose:</b>	1). To specify tax information. Used to report the total amount of premium taxes being paid for properties in either West Virginia or Kentucky.
<b>Syntax Notes:</b>	1). At least one of TX102, TX103 or TX106 is required.
<b>Semantic Notes:</b>	NONE

DATA ELEMENT SUMMARY						
Seg ID --- Pos #	Data Element Number	Description and Code Sets	Attributes			User Data Reference
TX101 @ 203	963	<b>Tax Type Code</b>  Code specifying the type of tax.  Value = TX - All Taxes	M	ID	2/2	
TX102 @ 203	782	<b>Monetary Amount</b>  Total amount of premium taxes being paid.	X	R	1/18	
TX103 @ 203	954	<b>Percent</b>  Tax percentage expressed as a decimal.	X	R	1/10	
TX104 @ 203	955	<b>Tax Jurisdiction Code Qualifier</b>  Code identifying the source of the data used in tax jurisdiction code. <b>This element is not currently used.</b>	X	ID	2/2	
TX105 @ 203	956	<b>Tax Jurisdiction Code</b>  Code identifying the taxing jurisdiction. <b>This element is not currently used.</b>	X	AN	1/10	
TX106 @ 203	441	<b>Tax Exempt Code</b>  Code identifying exemption status from sales and use tax. <b>This element is not currently used.</b>	X	ID	1/1	
TX107 @ 203	662	<b>Relationship Code</b>  Code indicating the relationship between entities. <b>This element is not currently used.</b>	O	ID	1/1	

DATA ELEMENT SUMMARY						
Seg ID --- Pos #	Data Element Number	Description and Code Sets	Attributes			User Data Reference
TX108 @ 203	828	<p><b>Dollar Basis for Percent</b></p> <p>Dollar basis to be used in the percent calculation of the allowance, charge or tax. <b>This element is not currently used.</b></p>	O	R	1/9	
TX109 @ 203	325	<p><b>Tax Identification Number</b></p> <p>Number assigned to a purchaser (buyer, orderer) by a taxing jurisdiction (state, county, etc.); often called a tax exemption number or certificate number. <b>This element is not currently used.</b></p>	O	AN	1/20	
TX110 @ 203	350	<p><b>Assigned Identification</b></p> <p>Alphanumeric characters assigned for differentiation within a transaction set. <b>This element is not currently used.</b></p>	O	AN	1/20	

## Segment Level Summary

<b>Segment:</b>	SLN , Subline Item Detail
<b>Level:</b>	Table 2 (Detail) / 204
<b>Req. Designator:</b>	Optional
<b>Maximum Use:</b>	1
<b>Loop:</b>	SLN/Loop Repeat >1
<b>Purpose:</b>	To specify product subline detail item data.
<b>Syntax Notes:</b>	Segments SLN@204 through ADX@550 are not currently used.
<b>Semantic Notes:</b>	Segments SLN@204 through ADX@550 are not currently used.

## Segment Level Summary

<b>Segment:</b>	SE , Transaction Set Trailer
<b>Level:</b>	Table 2 (Trailer) / 010
<b>Req. Designator:</b>	Mandatory
<b>Maximum Use:</b>	1
<b>Loop:</b>	N/A
<b>Purpose:</b>	To indicate the end of the transaction set and provide the count of the transmitted segments (including the beginning (ST) and ending (SE) segments).
<b>Syntax Notes:</b>	NONE
<b>Semantic Notes:</b>	A). The control number in the second element of this segment (SE02) should match the control number found in data element ST02. This number is typically assigned by the sender's translator.

DATA ELEMENT SUMMARY						
Seg ID --- Pos #	Data Element Number	Description and Code Sets	Attributes			User Data Reference
SE01 @ 010	96	<p><b>Number of Included Segments</b></p> <p>Indicates the number of segments included in the transaction set. This element is normally handled by the sender's translator.</p>	M	NO	1/10	
SE02 @ 010	329	<p><b>Transaction Set Control Number</b></p> <p>This should be same control number as found in the ST02 element. This element is normally assigned by the sender's translator.</p>	M	AN	4/9	

## E. Business Use Example

The following examples translate the X12 data for the 820 Transaction Set into "English" explanations.

**Example 1:** Mortgage insurance premium payment via ACH.

### EDI Transmission Data

### English Explanation

ST\*820\*123456

Start the 820 Transaction Set for control number 123456.

BPR\*C\*337.67\*C\*ACH\*CCP\*01\*111111111\*  
being  
03\*900555\*3999999999\*\*01\*222222222\*  
ACH,  
03\*900444\*19990105\*VEN

Payment/credit of \$337.67 is reported. Payment method is which will follow the transaction. Amount of payment to be withdrawn from originator's bank, (identified as 111111111), from checking acct. #900555.

Originator

uses Dun's number of 999999999

to

identify themselves to the bank. Payment to be deposited into receiver's bank (identified here

as

222222222), in checking acct. #900444 on 01/05/1999. VEN identifies the business reason for

this

payment is a Vendor Payment.

TRN\*3\*888999\*3999999999

Trace number 888999 is given to reassociate the ACH that follows to this current transaction.

DTM\*097\*19990102

Transaction Set 820 created on 01/02/1999.

N1\*41\*XYZ Mortgage Company  
by

The payment is being submitted XYZ Mortgage Company.

N1\*MH\*123 Mortgage Insurance Company\*SI\*123      The payment is being received by  
123 Mortgage Insurance  
Company.

ENT\*01      Separator for loans in Table 2.

NM1\*BW\*1\*Smith\*Gary\*\*\*\*34\*111223333  
premium  
for a  
Smith  
The insurance policy the  
payment should be applied to is  
borrower by the name of Gary  
whose social security number is  
111-22-3333.

N3\*888 Hollywood Drive  
Street address of the insured  
property.

N4\*Hollywood\*KY\*99555  
City, State and Zip Code of the  
insured property.

RMR\*ID\*8889444\*PO\*236.00  
\$236.00 is being paid on  
receiver's  
Commitment/Certificate number  
889444.

REF\*LD\*992222  
the  
remitted is  
The loan number associated with  
policy for which funds are  
992222.

DTM\*143\*19981230  
insurance  
date.  
The effective date of the  
is 12/30/1998, the loan closing

IT1\*8889444  
payment for  
SAC\*N\*H850  
Specifies a portion of the  
insurance certificate number

TX1\*TX\*3.54\*.015  
state

separate

\$3.54.

ENT\*01

NM1\*BW\*1\*Washington\*John\*\*\*\*34\*999999999

N3\*2830 Northwood Drive

N4\*Greensboro\*NC\*27408

RMR\*ID\*66666789\*PO\*10167

REF\*LD\*12345

DTM\*143\*19981215

SE\*24\*123456  
control  
23

8889444 is tax and, required by  
law, should be reported

from the payment. Here the tax  
amount is 1.5 percent of the  
payment amount, equal to

Separator for loans in Table 2.

The insurance policy the  
premium payment should be  
applied to is for a borrower by  
the name of John T. Washington  
whose social security number is  
999-99-9999.

Street address of the insured  
property.

City, State and Zip Code of the  
insured property.

\$101.67 is being paid on  
receiver's  
Commitment/Certificate number  
66666789.

The loan number associated with  
the policy for which funds are  
remitted is 12345.

The effective date of the  
insurance is 12/15/1998, the loan  
closing date.

End the transaction set for  
number 123456 which includes  
segments.

**Example 2:** Certification of a deferred monthly (ZOMP) policy.

**EDI Transmission Data**

**English Explanation**

ST\*820\*123456

Start the 820 Transaction Set for control number 123456.

BPR\*I\*0\*C\*NON  
indicates  
transaction.

The value "NON" in BPR04  
this is a non-payment

DTM\*097\*19990102

Transaction Set 820 created on 01/02/1999.

N1\*41\*XYZ Mortgage Company

The sender is XYZ Mortgage Company.

N1\*MH\*123 Mortgage Insurance Company\*SI\*123  
Mortgage

The receiver is 123  
Insurance Company.

ENT\*01

Separator for loans in Table 2.

NM1\*BW\*1\*Smith\*Gary\*\*\*\*34\*111223333  
Smith

The insurance policy is for a  
borrower by the name of Gary  
whose social security number is  
111-22-3333.

N3\*888 Hollywood Drive

Street address of the insured  
property.

N4\*Hollywood\*KY\*99555

City, State and Zip Code of the  
insured property.

RMR\*ID\*8889444\*PO\*0

\$0.00 is being paid on receiver's  
Commitment/Certificate number  
889444.

REF\*3D\*992222  
number  
992222.

The servicing system loan  
associated with the policy is

DTM*143*19981230 insurance  date.	The effective date of the  is 12/30/1998, the loan closing  date.
ENT*01	Separator for loans in Table 2.
NM1*BW*1*Washington*John****34*999999999	The insurance policy is for a borrower by the name of John T. Washington whose social security number is 999-99-9999.
N3*2830 Northwood Drive	Street address of the insured property.
N4*Greensboro*NC*27408	City, State and Zip Code of the insured property.
RMR*ID*66666789*PO*0	\$0.00 is being paid on receiver's Commitment/Certificate number 66666789.
REF*3D*12345	The servicing system loan number associated with the policy is 12345.
DTM*143*19981215	The effective date of the insurance is 12/15/1998, the loan closing date.
SE*20*123456 control 19	End the transaction set for number 123456 which includes segments.

### III. TRADING PARTNER SPECIFICS