Scenario 6 – ~~APP~~EPA Credit and Overpayment Process
820 Transaction - RMR Segment

Assumptions:

Customer is served by an ESCO for one month for a product that requires a price guarantee.
2% POR Discount Rate

Scenario:

An ESCO originally bills for $100 but should have billed for no more than $75.   The initial credit to the customer should have been for $25 but unintentionally was for $50.

1)   Original ESCO charge for $100:

RMR~12~1238975432~PR~98.00~100.00~-2.00

ESCO charges for Customer are $100. Less a $2/2% discount fee the ESCO receives a $98 payment from the Utility

2)   Initial ESCO credit back to the customer for $50:

ESCO overcharged customer by $50 so a credit is issued for $50. So $50 dollars is credited to the customer and $49 is deducted from the ESCO payment by the Utility.

RMR*12*1238975432*AJ*-49.00*-50.00*1.00*GR*-49.00
NTE*CCG*NAME~
REF*11*000283543~
REF*QY*EL~

Because the credit does not pertain to any particular invoice, there's no need to send an REF*IK or REF*60 segment. Similarly, the DTM*809 segment is unnecessary too.

Segment:	**REF** Reference Identification (Cross Reference Number)	
Position:	170	
Loop:	RMR Optional (Must Use)	
Level:	Detail	
Usage:	Optional (Dependent)	
Max Use:	1	
Purpose:	To specify identifying information	
Syntax Notes:	**1**	At least one of REF02 or REF03 is required.
	2	If either C04003 or C04004 is present, then the other is required.
	3	If either C04005 or C04006 is present, then the other is required.
Semantic Notes:	**1**	REF04 contains data relating to the value cited in REF02.
Notes:	Conditional	
	All Models: When RMR01=14 (Master Account Number) this segment is Not Used.	
	Pay-As-You-Get-Paid Model: When RMR03= PO (Payment on Account) this segment is not used.	
	Purchased Receivables Model: When RMR03 = PR (Progress Payment) this segment is Required	

When RMR03 = AJ (Adjustment) this segment is required if adjustment has a related cross reference number, otherwise not used.

When RMR07 = GR this segment is Not Used.

REF~6O~2000042430326001   (Note code 6O with a letter O)

Data Element Summary

	Ref. Des.	Data Element	Name		Attributes	
Mand.	REF01	128	Reference Identification Qualifier		M	ID 2/3
			6O Cross Reference Number			
Must Use	REF02	127	Reference Identification		X	AN 1/30
			The cross-reference number originally transmitted in the 867 - BPT02, and the 810 - BIG05; used to link the 867, 810 and 820.			

Segment:	**REF** Reference Identification (Invoice Number)	
Position:	170	
Loop:	RMR Optional (Must Use)	
Level:	Detail	
Usage:	Optional (Dependent)	
Max Use:	1	
Purpose:	To specify identifying information	
Syntax Notes:	1	At least one of REF02 or REF03 is required.
	2	If either C04003 or C04004 is present, then the other is required.
	3	If either C04005 or C04006 is present, then the other is required.
Semantic Notes:	1	REF04 contains data relating to the value cited in REF02.
Notes:	Conditional	

When RMR01 = 14 (Master Account Number) this segment is Not Used.
When RMR01 = 12 (Billing Account) this segment may be used to provide the invoice number from the BIG02 element of the 810 Invoice associated with the customer payment, the customer receivable or an adjustment to a payment or receivable previously sent.

When RMR07 = GR this segment is Not Used.

REF~IK~IN200207190001

Data Element Summary

	Ref. Des.	Data Element	Name		Attributes	
Mand.	REF01	128	Reference Identification Qualifier		M	ID 2/3
			IK Invoice Number			
Must Use	REF02	127	Reference Identification		X	AN 1/30
			The invoice number originally transmitted in the 810 - BIG02.			

Segment:DTM Date/Time Reference (Date Posted)

Position:	180
Loop:	RMR Optional (Must Use)
Level:	Detail
Usage:	Optional (Dependent)
Max Use:	1
Purpose:	To specify pertinent dates and times
Syntax Notes:	1 At least one of DTM02 DTM03 or DTM05 is required.
	2 If DTM04 is present, then DTM03 is required.
	3 If either DTM05 or DTM06 is present, then the other is required.
Semantic Notes:	
Notes:	Conditional

When RMR01=12 and RMR03=PO (Pay-As-You-Get-Paid) this segment is Required.
When RMR01=12 and RMR03=PR (Purchased Receivables) this segment is Not Used.
When RMR01=14 this segment is Not Used.
When RMR07=GR this segment is Not Used.

DTM~809~20060119

Data Element Summary

	Ref. Des.	Data Element	Name		Attributes
Mand.	DTM01	374	Date/Time Qualifier	M	ID 3/3
			809 Posted		
Must Use	DTM02	373	Date	X	DT 8/8
			Date the payment or adjustment was received and posted to the billing party's application system.		

3) Subsequent adjustment from ESCO to recover $25 since the $50 credit was incorrect:

RMR*12*1238975432*AJ*24.50*25*-.50*GR*24.50

ESCO realizes the customer should have initially been charged $75 and they sent too large a credit and want to recoup $25 of the $50 credit. The customer is charged $25 and the ESCO receives a $24.50 payment from the Utility.

Summary/Review:

Looking at the original $100 charge (which should have been $75) the net is the same had they billed the correct $75 originally:

RMR~12~1238975432~PR~73.50~75.00~-1.50

73.50 total payment to ESCO (98 + -49 + 24.50)
75.00 total ESCO charge (100 + -50 + 25)
-1.50 total Discount Fee (-2 + 1 + -.50)

Scenario 7a – EPA Credit and Overpayment Process
820 Transaction - Remittance Example with Credit Only

ST*820*000000001	Transaction Set header; transaction defined is an **820**; control number assigned by originator
BPR*I*24.67*C*FEW***********20160525	Transaction is a **Remittance Only**; Total Amount that will be paid; **Credit**; Method is **Federal Reserve Funds/Wire Transfer - Repetitive**; date the funds will be available
TRN*3*CP123456789 T00000000000877	Re-association Trace Number
REF*AJ*12345	Utility account number for the ESCO
DTM*097*20160523	Transaction Creation Date
N1*PR*UTILITY NAME*1*123456789	Payer Name and DUNS number
N1*PE*ESCO NAME*1*987654321	Payee Name and DUNS number
ENT*1	Beginning of Detail Loop
RMR*12*1111111111*AJ*24.67*25*-.33*GR*24.67	Utility Account Number; Amount; **Adjustment Indicator**
NTE*CCG*CUSTOMER NAME	Customer Name
REF*QY*EL	Commodity
SE*12*000000001	Transaction Set trailer; segment count; control number

Scenario 7b – EPA Credit and Overpayment Process
820 Transaction - Remittance Example with Credit and Regular Account

ST*820*000000001	Transaction Set header; transaction defined is an **820**; control number assigned by originator
BPR*I*40.57*C*FEW***********20160525	Transaction is a **Remittance Only**; Total Amount that will be paid; **Credit**; Method is **Federal Reserve Funds/Wire Transfer - Repetitive**; date the funds will be available
TRN*3*CP123456789 T00000000000867	Re-association Trace Number
REF*AJ*12345	Utility account number for the ESCO
DTM*097*20160523	Transaction Creation Date
N1*PR*UTILITY NAME*1*123456789	Payer Name and DUNS number
N1*PE*ESCO NAME*1*987654321	Payee Name and DUNS number
ENT*1	Beginning of Detail Loop
RMR*12*1111111111*AJ*-49.35*-50*.65*GR*-49.35	Utility Account Number; Amount; **Adjustment Indicator**
NTE*CCG*CUSTOMER NAME	Customer Name
REF*QY*EL	Commodity
RMR*12*1111111111*PR*89.92*91.11*-1.19	Utility Account Number; Amount; **Progress Payment Indicator – POR**
NTE*CCG*CUSTOMER NAME	Customer Name
REF*6O*U0000000000001006766	Cross Reference Number
REF*IK*B0000000000000002674	Invoice Number
REF*QY*EL	Commodity
SE*17*000000001	Transaction Set trailer; segment count; control number

From: Gary Lawrence [mailto:glawrence@EnergyServicesGroup.net]
Sent: Wednesday, May 11, 2016 3:09 PM
To: Mike Novak
Subject: Issue in 820 IG

Hi Mike,

I noticed an issue in the updated 820 IG. For the RMR06 which contains the
discount amount there is the line "must be preceded with a minus sign unless it
is zero". Now that this is being used for (or going to be used for) EPA
adjustments the discount amount may be a positive amount (and most likely will be
unless it's for an adjustment to a prior credit). One of the examples has a
"credit" with a positive discount, which is correct.

RMR06
782
Monetary Amount
O
R 1/18

Discount Amount The element is required when the remittance is for purchase of a
customer receivable (RMR01=12 and RMR03=PR); or when the remittance is for an
adjustment pertaining to an APP Credit (RMR03=AJ and RMR07=GR). RMR06 contains
the amount of the discount applied to the current period invoiced amount or the
APP Credit adjustment amount(sent in RMR05) and must be preceded by a minus sign
(-) unless it is zero. RMR05 plus RMR06 should equal the amount sent in RMR04.
Where there is no discount, RMR06 should contain 0.00.

Thanks,

Gary

Gary Lawrence
Implementation Specialist III
Energy Services Group, LLC

Segment:	**RMR** Remittance Advice Accounts Receivable Open Item Reference
Position:	150
Loop:	RMR Optional (Must Use)
Level:	Detail
Usage:	Optional (Must Use)
Max Use:	1
Purpose:	To specify the accounts receivable open item(s) to be included in the cash application and to convey the appropriate detail
Syntax Notes:	1 If either RMR01 or RMR02 is present, then the other is required.
	2 If either RMR07 or RMR08 is present, then the other is required.
Semantic Notes:	1 If RMR03 is present, it specifies how the cash is to be applied.
	2 RMR04 is the amount paid.
	3 RMR05 is the amount of invoice (including charges, less allowance) before terms discount (if discount is applicable) or debit amount or credit amount of referenced items.
	4 RMR06 is the amount of discount taken.
	5 RMR08, if present, represents an interest penalty payment, amount late interest paid, or amount anticipation.
Notes:	Required

Each RMR loop must contain an RMR segment. The RMR segment is used to communicate payment or purchased receivable information (customer account level) or adjustment details (customer or master account level) for each individual account included in the banking transaction identified in the TRN segment.   Each RMR Loop should contain remittance details for a single account (either customer or master).

A rate ready utility that supports use of the GR code to indicate billed price guarantee credits in circumstances other than an ESCO Price Adjustment (EPA), e.g. an Assistance Program Participant (APP) ~~Credits~~ Credit, should state such in its Utility Maintained EDI Guide. Note that ~~APP~~ EPA Credits are real numbers and signed negatively. Adjustments to ~~APP~~ EPA Credits that reduce a previously issued ~~APP~~ EPA Credit are signed positively.

RMR~12~011231287654398~PO~1000.2
RMR~14~9999900001~AJ~-13068.92~~~CS~-13068.92
RMR~14~3134597~AJ~3005.56~~~CS~3005.56
RMR~12~000141679~AJ~72.31~~~86~72.31
RMR~12~1238975432~PR~45.29~45.29~00.0
RMR~12~1238975432~PR~37.79~38.27~-.48
RMR~12~000141679~AJ~-99.00~-100.00~1.00~GR~-99.00

Data Element Summary

	Ref. Des.	Data Element	Name	Attributes
Must Use	RMR01	128	**Reference Identification Qualifier**	X ID 2/3
			12 Billing Account	
			RMR02 contains the Utility-assigned account number for the customer.	
			14 Master Account Number	
			When RMR01= 14, RMR02 will be populated with either: - the Utility assigned account number for the ESCO (the same number sent in the header section in REF*AJ)	

			OR - a generic account number assigned and defined by the billing party to describe the nature of the remittance amount. This code should not be used to describe payments or adjustments pertaining to customer accounts.	

Must Use	RMR02	127	Reference Identification	X AN 1/30

When RMR01 = 12, this element will contain the customer's utility account number. This account number must be supplied without intervening spaces or non-alphanumeric characters (i.e. characters added to aid in visual presentation on a bill, for example, should be removed).

When RMR01 = 14, this element will contain either the Utility assigned account number for the ESCO (the same number sent in REF*AJ in the header section) or a generic account number assigned by the billing party to describe the nature of the amount sent in RMR04 and RMR08 such as

9999900000 = fees for consolidated billing services
9999900001 = collection activity fees
9999900002 = gas balancing charges, etc.

When RMR01=14 the adjustment is NOT associated with a specific customer account.

The REF*QY may be used to designate whether a payment, purchased receivable or adjustment pertains to electric, gas or both commodities.

Must Use	RMR03	482	Payment Action Code	O ID 2/2

When RMR01 = 14, RMR03 must contain 'AJ' and the code 'CS' must be used in RMR07.

When RMR01 = 12, RMR03 may contain either AJ, PO or PR

AJ	Adjustment
	Indicates that the amount sent in RMR04 is either an adjustment for a previously remitted customer payment (RMR01=12), or an amount previously remitted to purchase a customer receivable (RMR01=12), or represents charges/credits owed by, or to, the non-billing party that are unrelated to an individual customer account (RMR01=14). When AJ is sent in RMR03, an RMR07 element must be sent to describe the nature of the adjustment.
PO	Payment on Account
	Customer Payment (Pay-As-You-Get-Paid Only)
PR	Progress Payment
	Purchased Receivables Only The amount in RMR04 is the net amount of the customer receivable being purchased by the billing party for the customer account indicated in RMR02 and should equal the cash remitted in the banking transaction. RMR03 should be populated with 'AJ' (not PR) if the amount in RMR04 is an adjustment to an amount

remitted in a prior period for purchased receivables.

Must Use	**RMR04**	**782**	**Monetary Amount**		**O**	**R 1/18**

Adjustment or Payment on Account or Progress Payment

The sum of the amounts sent in all RMR04 elements in a transaction must equal the amount in BPR02 in the transaction except when BPR02 contains a zero (in the case of a negative remittance advice). The procedure for handling negative remittances will be determined by the parties and documented in the Billing Services Agreement (BSA).

When the RMR01 element =12 and the RMR03 element =AJ (Adjustment), the amount in the RMR04 element, which may be a credit or a debit, is an adjustment to a previously transmitted customer payment (PO) or receivables purchase (PR). When the adjustment pertains to an ~~APP~~EPA Credit (RMR03=AJ and RMR07=GR), and the previously transmitted payment was for purchase of the customer receivable, the amount in this element is the net amount of the payment to the non-billing party for purchase of the customer receivable for the Assistance Program Participant Credit. Each adjustment must be sent in a separate RMR Loop and the RMR07 and RMR08 elements are required to identify the nature of the adjustment.

When the RMR01 element =14 and the RMR03 element = AJ (Adjustment) the amount in the RMR04 element is due to, or from, the non-billing party and is NOT related to a specific customer account.
When an adjustment is being communicated, the amount sent in RMR04 must equal the amount sent in RMR08.

When RMR01=12 and RMR03=PO, the amount in RMR04 is the billing party's pro-rata share of a customer payment on a consolidated bill.

When RMR01=12 and RMR03=PR (Progress Payment) the amount in RMR04 is the net amount of the payment to the non-billing party for purchase of the customer receivable for the current period. For Purchased Receivables, the amount in RMR04 is the sum of the amounts sent in RMR05 and RMR06 (is negative or zero).

This data element is a real number. Real numbers are assumed to be positive numbers and a minus (-) sign must precede the amount when a negative number is being sent. Real numbers do NOT provide for an implied decimal position; a decimal point must be sent when decimal precision is required. When transmitting a real number it is not necessary, but is acceptable, to transmit insignificant digits such as leading and/or trailing zeros.

Cond.	**RMR05**	**782**	**Monetary Amount**		**O**	**R 1/18**

Invoiced Amount

This element is required when the remittance is for purchase of a customer receivable (RMR01=12 and RMR03=PR) or when the remittance is for an adjustment pertaining to an APP Credit (RMR03=AJ and RMR07=GR).

Unless the remittance is for an adjustment pertaining to an ~~APP~~EPA Credit (RMR03=AJ and RMR07=GR), the amount in RMR05 is the total amount (debit or credit) billed to the customer for ESCO charges (energy charges and taxes) for the current period. This amount should equal the amount sent in the TDS segment of the 810 Invoice identified in the REF*6O for the customer

account indicated in RMR02.

When the remittance is for an adjustment pertaining to an ~~APP~~EPA Credit (RMR03=AJ and RMR07=GR), the amount in RMR05 is the total amount applied to the customer's account for the ~~APP~~EPA Credit. This amount should equal the charge amount sent in the SAC segment (when SAC04=CRE030) when the ~~APP~~EPA Credit is received via the 810 Invoice transaction; or it should equal the amount sent in on the AMT segment when the ~~APP~~EPA Credit is received via the 814 Change transaction (when the change reason=AMT7).

This data element is a real number. Real numbers are assumed to be positive numbers and a minus (-) sign must precede the amount when a negative number is being sent. Real numbers do NOT provide for an implied decimal position; a decimal point must be sent when decimal precision is required. When transmitting a real number it is not necessary, but is acceptable, to transmit insignificant digits such as leading and/or trailing zeros.

Cond	RMR06	782	**Monetary Amount**	**O**	**R 1/18**

Discount Amount

The element is required when the remittance is for purchase of a customer receivable (RMR01=12 and RMR03=PR); or when the remittance is for an adjustment pertaining to an ~~APP~~EPA Credit (RMR03=AJ and RMR07=GR).

RMR06 contains the amount of the discount applied to the current period invoiced amount or the ~~APP~~ EPA Credit adjustment amount (sent in RMR05) and must be preceded by a minus sign (-) ~~unless~~ because it is a value that is less than zero. RMR05 plus RMR06 should equal the amount sent in RMR04. Where there is no discount, RMR06 should contain 0.00.

This data element is a real number. Real numbers are assumed to be positive numbers and a minus (-) sign must precede the amount when a negative number is being sent. Real numbers do NOT provide for an implied decimal position; a decimal point must be sent when decimal precision is required. When transmitting a real number it is not necessary, but is acceptable, to transmit insignificant digits such as leading and/or trailing zeros.

Cond	RMR07	426	**Adjustment Reason Code**	**X**	**ID 2/2**

This element is required when RMR01=14 and must be populated with code 'CS'.
This element is required when RMR03 = AJ (Adjustment).
This element is not used when RMR03 = PO (Payment on Account) or PR (Progress Payment).

16	Non-Invoice Related Allowance/Charge

Purchased Receivables
This code is used to adjust amounts previously transmitted for purchase of receivables (i.e. NOT related to the current period invoice for the customer account indicated in RMR02) that cannot by addressed by using codes 25, 26, 86, BD, FC or IF.

25	Item Not Accepted

Remittance was rejected
This code would be used to recover an amount previously remitted to the non-billing party, i.e. an 820 was sent, along with the cash to the non-billing

party, but the non-billing party subsequently rejected an individual remittance in that 820 transaction. Since the cash transfer isn't rejected, a correcting entry must be made.

This code is Not Used if the entire 820 transaction was rejected.

26	Invoice Cancelled
55	Tax Deducted

Adjustment for Unpaid Taxes

Funds previously remitted to purchase the receivables on the customer account indicated in RMR01are being adjusted for unpaid taxes not recovered from the customer. The non-billing party may seek recovery for unpaid tax amounts by filing a claim directly with the taxing authority.

86	Duplicate Payment
BD	Bad Debt Adjustment

This code is used to indicate that a debit adjustment to a customer's account pertains to that portion of the customer's receivables balance that the billing party has determined is now uncollectible due to the age of the arrears. This code is only applicable when Purchased Receivables with Recourse model is used and the parties have agreed that the billing party may recover from future remittances, amounts billed on behalf of, and advanced to, the non-billing party, that have not been collected from the customer.

CS	Adjustment

Other Adjustments

This code must be used when RMR01=14 (Master Account Number).

GR	Guarantee

Assistance Program Participation Credit
This code is used to indicate a credit to the customer's account when the ESCO has charged an Assistance Program Participant more than what the customer would have paid the utility.

D6	Recovery of Standard Allowances

Charge Back of "Lesser Than Amounts" Un-recovered from Customer (Residential Customers Only)

To end a disconnection of service the customer paid an amount equal to what the customer would have been billed for bundled utility delivery and commodity service for the period designated in the disconnection notice. The amount paid was less than the actual unpaid arrears for combined utility delivery and ESCO commodity charges.
This adjustment reduces amounts owed to the ESCO by

			the difference between the total amount due in the disconnection notice for the account indicated in RMR01 and the amount actually collected on the account to reconnect service.		
		FC	Fund Allocation		
			Misapplied Payments		
		IF	Insufficient Funds		
			Returned Check		
Cond.	**RMR08**	**782**	**Monetary Amount**	**X**	**R 1/18**

Required if RMR03 = AJ (Adjustment)
Not used if RMR03 = PO (Payment on Account) or PR (Progress Payment)

Adjustment Amount

Where RMR03=AJ the amount in RMR04 will always be the same as the amount in RMR08 because the adjustment amount is only populated if there is an adjustment to be made.

This data element is a real number. Real numbers are assumed to be positive numbers and a minus (-) sign must precede the amount when a negative number is being sent. Real numbers do NOT provide for an implied decimal position; a decimal point must be sent when decimal precision is required. When transmitting a real number it is not necessary, but is acceptable, to transmit insignificant digits such as leading and/or trailing zeros.

RMR05 Gray Box Note Proposal from Marie Vajda:

I believe the examples we had in the last meeting showed we were splitting those apart into 2 separate RMRs on the 820 but if both the energy charges and the EPA credit come in on the same 810 (Utility Bill Ready), text in the gray box for RMR05 (Invoiced amount) field in the 820 IG probably should be changed.

Cond.	RMR05	782	Monetary Amount	O	R 1/18

Invoiced Amount

This element is required when the remittance is for purchase of a customer receivable (RMR01=12 and RMR03=PR) or when the remittance is for an adjustment pertaining to an APP Credit (RMR03=AJ and RMR07=GR).

Unless the remittance is for an adjustment pertaining to an EPA Credit (RMR03=AJ and RMR07=GR), the amount in RMR05 is the total amount (debit or credit) billed to the customer for ESCO charges (energy charges and taxes) for the current period. This amount should be the sum of the amounts used to populate the TDS segment (excluding the amounts related to the CRE030 charge code, if both energy charges and the EPA Credit are present on the 810) of the 810 Invoice identified in the REF*6O for the customer account indicated in RMR02. ~~This amount should equal the amount sent in the TDS segment of the 810 Invoice identified in the REF*6O for the customer account indicated in RMR02.~~

When the remittance is for an adjustment pertaining to an EPA Credit (RMR03=AJ and RMR07=GR), the amount in RMR05 is the total amount applied to the customer's account for the EPA Credit. This amount should equal the charge amount sent in the SAC segment (when SAC04=CRE030) when the EPA Credit is received via the 810 Invoice transaction; or it should equal the amount sent in on the AMT segment when the EPA Credit is received via the 814 Change transaction (when the change reason=AMT7).

This data element is a real number. Real numbers are assumed to be positive numbers and a minus (-) sign must precede the amount when a negative number is being sent. Real numbers do NOT provide for an implied decimal position; a decimal point must be sent when decimal precision is required. When transmitting a real number it is not necessary, but is acceptable, to transmit insignificant digits such as leading and/or trailing zeros.

Commentary from Kim Wall:

Are you saying that for a bill ready utility, the 820 would not match the 810 TDS? Would a separate 820 RMR loop be sent for the credit? I would think that the utility would simply send the 820 and that the TDS would match as it always has.

For Rate Ready, if the credit was billed as a result of the 814 transaction, I again would think that the 820 would match the TDS on the 810 and that there is no need to separate out the payment for the credit.

If the business decision was otherwise, I'm not opposed… I just want to be sure that if we change the wording as indicated below, that we planned to implement that process.