



Electronic Data Interchange (EDI) Transmission Toolkit

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This publication is designed to provide accurate information about the subject matter covered. Please be aware that changes to the information may occur after the publication date.

Overview

Financial EDI (FEDI) is the electronic exchange of payment instructions and remittance information. Financial EDI adds the additional component of funds transfer to the traditional exchange of information found in a typical EDI transaction. Payments are typically made via ACH or Wire and the remittance information is carried within ACH payments as addenda information.

The EDI standards are developed and maintained by the Accredited Standard Committee (ASC) X12. The standards are designed to work across industry and company boundaries. Changes and updates to the standards are made by consensus, reflecting the needs of the entire base of standards users, rather than those of a single organization or business sector.

Example of EDI Format

Sample EDI Data

Following is a sample of EDI data with callouts indicating the various elements:

Raw EDI Data

```

ISA*00*  *00*  *12*4405197800*12*8773341334*100720*0132*:*00501*000000248*0*P*>
GS*PO*4405197800*8773341334*2010720*0132*248*X*005030VICS
ST*850*0001
BEG*00*SA*9399456*20110720
REF*IA*0123415
DTM*010*20110726
N1*BY*1 EDI SOURCE, INC*92*0101
POL*48*EA*10.75*UP*00123000124
CIT*1
SE*8*0001
GE*1*248
IEA*1*000000248
    
```

Callouts in the image identify: Sender ID (4405197800), Recipient ID (8773341334), Delimiters (*), Control Number (000000248), Element (20110720), Segments (DTM*), Quantity (48), Price (10.75), and UPC Code (00123000124).

Mapped EDI Data (XML Format)

```

<?xml version="1.0"?>
<tset name="850">
  <partnercode>8773341334</partnercode>
  <ponumber>9399456</ponumber>
  <podate>07/20/2011</podate>
  <vendornumber>0123415</vendornumber>
  <requestedship>07/26/2011</requestedship>
  <shiptoname>1 EDI SOURCE, INC.</shiptoname>
  <shiptoloc>0101</shiptoloc>
  <line number="1">
    <quantity>48</quantity>
    <unitofmeasure>EA</unitofmeasure>
    <price>10.75</price>
    <upc>00123000124</upc>
    <lineitemamount>516.00</lineitemamount>
  </line>
  <totallineitems>1</totallineitems>
  <pototalamount>516.00</pototalamount>
</tset>
    
```

Callouts in the image identify: XML Declaration, XML Attribute, Starting Tag, Ending Tag, XML Text, Quantity, Price, UPC Code, and XML Element.

EDI Formats

KeyBank accepts inbound EDI files in a flat file or proprietary format. Outbound EDI files can be transmitted in a flat file, proprietary, or BAI format.

Remittance information is also available in a Human Readable format, viewable via KeyNavigator. Please contact your Treasury Services Payment Advisor for questions on the methods of sending or receiving EDI information.

Methods of Transmission

- Encrypted File Transfer (FTP, sFTP, AS2, etc.)
- Web Based File Transfer via KeyNavigator
- Value Added Network (VAN)

Supported Versions

Due to the various versions of EDI Software, sample file formats are not available for all transaction sets and have not been provided in this toolkit. A sample for 820 Origination and 820 Remittance is included below. KeyBank supports ANSI X12 versions up to and including version 4050.

EDI Transaction Sets

820 Payment Order/Remittance Advice

Origination and Receipt

Description: 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 receive a payment / 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.

820 Origination Sample Format:

```
ISA*00*      *00*      *ZZ*TESTCOMPANY *01*087956629D *150102*190
0*U*00401*000000074*1*P*>~GS*DA*TESTCOMPANY*087956629D*20150102*190000*75*X*0040
10~ST*828*0001~BAU*125015010215*ACH*01*014207040*1234546789012~DAD*A*N*20150102**
**TP*1512*011140*125015010215~DAD*A*N*20150102****TP*494.58*011141*125015010215~
DAD*A*N*20150102****TP*226.9*011142*125015010215~CTT*3~SE*7*0001~GE*1*75~IEA*1*0
00000074~
```

820 Remittance Sample Format:

```
ISA*00*      *00*      *01*099999999D *ZZ*KYP99999999 *200812*0433*U*00401*000009999*0*P*~
GS*RA*099999999D*ABC1*20200812*0433*641*X*004010
ST*820*0001
BPR*X*209.71*C*ACH*CCD*01*099999999***999999999**01*099999999*DA*000009999999999*20200811
TRN*1*053101124300674
DTM*007*20200811
N1*PE*ABC HOLDING CORP*ZZ*9999999
```

N1*PR*GENERAL AUDIO VIDE
SE*7*0001
ST*820*0002
BPR*X*2916.12*C*ACH*CCD*01*099999999***999999999**01*099999999*DA*000009999999999*20200811
TRN*1*091000014244277
DTM*007*20200811
N1*PE*ABC HOLDING CORP*ZZ*FCS000999999999
N1*PR*AMAZON.CO99999999
SE*7*0002
ST*820*0003
BPR*X*0*C*ACH*CCD*01*099999999***999999999**01*099999999*DA*000009999999999*20200811
TRN*1*091000013371402
DTM*007*20200811
N1*PE*ABC HOLDING CORP*ZZ*FCS000999999999
N1*PR*AMAZON.CA99999999
SE*7*0003
ST*820*0004
BPR*X*24.44*C*ACH*CCD*01*099999999***999999999**01*099999999*DA*000009999999999*20200811
TRN*1*091000018741313
DTM*007*20200811
N1*PE*ABC SOUND*ZZ*999999999
N1*PR*GENERAL
SE*7*0004
ST*820*0005
BPR*X*877.67*D*ACH*CCD*01*099999999***999999999**01*099999999*DA*000009999999999*20200811
TRN*1*091000015732973
DTM*007*20200811
N1*PR*. *ZZ*999999999999
N1*PE*ABC GENERAL
SE*7*0005
ST*820*0006
BPR*X*15.98*D*ACH*CCD*01*099999999***999999999**01*099999999*DA*000009999999999*20200811
TRN*1*071000282298386
DTM*007*20200811
N1*PR*ABC-X-XXXX*ZZ*ABC-X-XXXX
N1*PE*ABC
SE*7*0006
ST*820*0007
BPR*X*879.51*C*ACH*CCD*01*099999999***999999999**01*099999999*DA*000009999999999*20200810
TRN*1*242071752617659
DTM*007*20200810
N1*PE*ABC HOLDINGS CORP*ZZ*999999999999999
N1*PR*GENERAL INC.
SE*7*0007
ST*820*0008
BPR*X*332.81*C*ACH*CCD*01*099999999***999999999**01*099999999*DA*000009999999999*20200811
TRN*1*081514740030191
DTM*007*20200811
N1*PE*ABC Holding Corp
N1*PR*ABC SOLUTIONS
SE*7*0008
ST*820*0009
BPR*X*1907.93*C*ACH*CCD*01*099999999***999999999**01*099999999*DA*000009999999999*20200811
TRN*1*081514740030201
DTM*007*20200811
N1*PE*ABC Holding Corp
N1*PR*ABC SOLUTIONS
SE*7*0009
ST*820*0010
BPR*X*123.63*D*ACH*PPD*01*099999999***999999999**01*099999999*DA*000009999999999*20200811
TRN*1*091000017796798
DTM*007*20200811
N1*PR*ABC HOLDING CORP.*ZZ*CT-XXXX99999999

```

N1*PE*GENERAL CREDIT C
SE*7*0010
ST*820*0011
BPR*X*24055.71*C*ACH*CCD*01*099999999***999999999**01*099999999*DA*000009999999999*20200811
TRN*1*091000014537672
DTM*007*20200811
N1*PE*ABC HOLDINGS ACT GENERAL*ZZ*999999999999
N1*PR*MERCHANT BANKCD
SE*7*0011
ST*820*0012
BPR*X*2307.5*C*ACH*CCD*01*099999999***999999999**01*099999999*DA*000009999999999*20200811
TRN*1*021000023613279
DTM*007*20200811
N1*PE*ABC GENERAL*ZZ*9999999999999999
N1*PR*GENERAL
SE*7*0012
GE*12*641
IEA*1*000001586
    
```

821 Financial Information Reporting

Receipt

Description: This transaction set can be used to report balances, detail and summary financial transactions, and other related account information. It can be used by financial institutions and their agents to report to their clients. KeyBank reports data (checks cleared) back to the client in response to inbound 828 files. 821s are typically generated on the 8th business day of the month

822 Customer Account Analysis

Receipt

Description: Monthly account analysis data can be transmitted to EDI trading partners via KeyNavigator or Encrypted File Transfer (i.e. FTP). Clients can also manually download EDI 822 data from KeyNavigator's Information Reporting module.

823 Lockbox

Receipt

Description: KeyBank can translate Lockbox items received into the ANSI X12 823 standard Lockbox format and deliver electronically to you.

824 Application Advice

Receipt

Description: Detailed Acknowledgement of EDI 820 files for ACH received after translation.

828 Debit Authorization

Origination

Description: A file of checks that have been issued for payment. This serves as the authorization for the payment of checks presented, provided they match the information contained in the 828 file. This transaction set can be used to add new authorizations or cancel existing authorizations. Either one-time or recurring debits can be authorized with this transaction set. One transaction set can be used to identify multiple debit authorization details against one bank account.

835 Healthcare Payment Order/ Remittance Advice

Origination and Receipt

Description: KeyBank can originate ACH payments from an 835 file that is transmitted to us.

KeyBank can apply ACH payments received via 835 files to your account and deliver the data in the standard format or a proprietary format.

997 Functional Acknowledgement**Receipt**

Description: Acknowledgement of Communications prior to the translation of a file.