

Cash Management Solutions



DOING BUSINESS

EDI - Statement of account

User Guide



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Section1 - How it works

Introduction

What is E.D.I.? is an Electronic Data Interchange based on a standard format between your computer system and those of your business partners.

If your company presently does Electronic Data Interchange (EDI), you can receive daily:

- Your account statements
- Your payment of account service statement

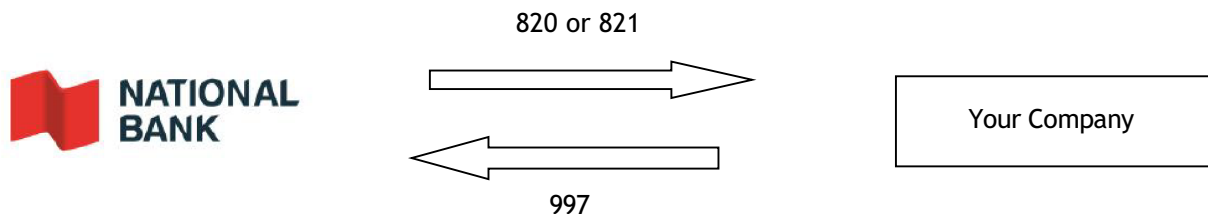
Service description

Your E.D.I statement of account will be available daily and may contain one of the following options:

- Balance and detail of all transactions of the previous day
- Only de balance of the previous day transactions
- Balance and detail of all transactions of the day before the previous day
- Only de balance of transactions of the day before the previous day
- Balance and detail of all transactions of the previous day, and if you are enrolled to the computerized deposit processing service, you will get the reference number or the depositor number.

E.D.I information exchange is carried out through a TCP/IP network.

The bank will send you the requested file (820 or 821) and you will return a 997 (functional acknowledgement) from the file reception.



Data transmission Schedule

821- Bank account statement	Daily between 6h00 and 9h00 (every day even if there are no new transactions)
820- Statement of payment of account	Daily between 6h00 et 9h00 (Only if there are new transactions)

Setting Up the Service

- Allow a minimum of one month for the implementation of the service.
- Develop the [technical specifications](#) provided at section 2 of the guide, in accordance with your EDI translator. The bank currently supports versions 3010 to 3050, 4010 and 4050.
- Once your development is completed, please contact our customer service in order to schedule an appointment with our technical department to exchange a test transaction.
- Once tests are completed, the bank will start the daily exchanges.

Our customer service representatives are available from 7 a.m. to 8 p.m. (ET), Monday to Friday, at:

1 844 394-4494, or 514 394-4494 (Montréal)

By fax : 514 394-6341

Section 2 -Technical Specifications

EDI- Statement of account

EDI file specifications 821- Statement version 4010

It falls entirely to the payment information receiver to make sure that the produced messages satisfy with descriptions and the requirements described in this document.

File format - segments

ISA Interchange control header (Mandatory) (Occurrences = 1)
GS Functional group header (Mandatory) (Occurrences = 1)
ST Transaction set header (Mandatory) (Occurrences = 1)
B2A Purpose of the document (Mandatory) (Occurrences = 1)
DTM Date/time reference (Mandatory) (Occurrences= 1)
TRN Trace (Mandatory) (Occurrences= 1)
ENT Entity (Mandatory) (Occurrences= 1)
N1 Name (Payor) (Mandatory) (Occurrences= 1)
N1 Name (Beneficiary) (Mandatory) (Occurrences= 1 or +)
ACT Account identification (Mandatory) (Occurrences =1 or +)
CUR Currency of the account (Optional - Only for USD currency) (Occurrences =0 or 1)
BLN Balance information (Mandatory) (Occurrences =1 or +)
FIR Financial information (Mandatory) (Occurrences =1 or +)
REF Reference identification (Mandatory) (Occurrences =1 or +)
SE Transaction set trailer (Mandatory) (Occurrences= 1)
GE Functional group trailer (Mandatory) (Occurrences= 1)
IEA Interchange control trailer (Mandatory) (Occurrences= 1)

*Authentication is mandatory on at least one level.

ISA - Interchange control header						
Element	Ele ID.	Data description	Type	Len, min./max	Requir. NBC	Value
ISA01	I01	Authentication information qualifier	ID	2/2	O	00
ISA02	I02	Authorization information	AN	10/10	O	10 spaces
ISA03	I03	Security information qualifier	ID	2/2	O	00
ISA04	I04	Security information	AN	10/10	O	10 spaces
ISA05	I05	Interchange ID qualifier	ID	2/2	O	In accordance with the sender's TCP/IP network
ISA06	I06	Interchange sender ID	AN	15/15	O	In accordance with the sender's TCP/IP network
ISA07	I05	Interchange ID qualifier	ID	2/2	O	In accordance with the receiver's TCP/IP network
ISA08	I07	Interchange receiver ID	AN	15/15	O	In accordance with the receiver's TCP/IP network
ISA09	I08	Interchange date	DT	8/8	O	YYYYMMDD
ISA10	I09	Interchange time	TM	4/4	O	HHMM
ISA11	I10	Interchange control standards identifier	ID	1/1	O	U
ISA12	I11	Interchange control version number	ID	5/5	O	00401
ISA13	I12	Interchange control number	NO	9/9	O	Unique number for a transmission
ISA14	I13	Acknowledgment requested	ID	1/1	O	0
ISA15	I14	Usage indicator	ID	1/1	O	T = Test and P = Production
ISA16	I15	Component element separator	AN	1/1	O	:

GS - Functional group header						
Element	Ele ID.	Data description	Type	Len, min./max	Requir. NBC	Value
GS01	479	Functional identifier code	ID	2/2	O	FR
GS02	142	Application sender's code	AN	2/15	O	To be determined by the sender
GS03	124	Application receiver's code	AN	2/15	O	To be determined by the receiver
GS04	373	Date	DT	8/8	O	YYYYMMDD
GS05	337	Time	TM	4/4	O	HHMM
GS06	28	Group control number	NO	1/9	O	unique number of the functional group
GS07	455	Responsible agency code	ID	1/1	O	X
GS08	480	Version/Release/Industry identifier code	AN	6/6	O	004010

ST - Transaction set header						
Element	Ele ID.	Data description	Type	Len, min./max	Requir. NBC	Value
ST01	143	Transaction set identifier code	ID	3/3	O	821
ST02	329	Transaction set control number	AN	4/9	O	Unique number

B2A - Purpose of the document						
Element	Ele ID.	Data description	Type	Len, min./max	Requir. NBC	Value
B2A01	353	Transaction code of the purpose of the document	ID	2/2	O	00
B2A02	346	Application type	ID	2/2	O	ZZ

DTM - Date/time reference						
Element	Ele ID.	Data description	Type	Len, min./max	Requir. NBC	Value
DTM01	374	Date/Time qualifier	ID	3/3	O	097
DTM02	373	Date	DT	8/8	O	YYYYMMDD
DTM03	337	Time	TM	4/4	F	HHMM
DTM04	623	Time code	ID	2/2	F	Not used

TRN - Trace						
Element	Ele ID.	Data description	Type	Len, min./max	Requir. NBC	Value
TRN01	481	Trace type code	ID	1/1	O	1
TRN02	127	Reference identification number	AN	1/30	O	to be determined by the sender
TRN03	509	Originating company identifier	AN	10/10	F	to be determined by the sender
TRN04	127	Reference identification	AN	1/30	F	to be determined by the sender

ENT - Entity						
Element	Ele ID.	Data description	Type	Len, min./max	Requir. NBC	Value
ENT01	554	Assigned number	NO	1/6	O	to be determined by the sender (1)
ENT02	98	Entity identifier code	ID	2/3	F	to be determined by the sender

N1 - Name						
Element	Ele ID.	Data description	Type	Len, min./max	Requir. NBC	Value
N101	98	Entity identifier code	ID	2/2	O	FW = Payor AQ = Beneficiary's account number
N102	93	Name	AN	1/60	O	Name
N103	66	Identification code qualifier	ID	1 /2	F	Not used
N104	67	Identification code	AN	2/80	F	Not used
N105	706	Entity relationship code	ID	2/2	F	Not used
N106	98	Entity relationship code code	ID	2/3	F	Not used

ACT - Account identification						
Element	Ele ID.	Data description	Type	Len, min./max	Requir. NBC	Value
ACT01	508	Account number	AN	10/35	O	Institution 0006 + transit (5 digits) + account number
ACT02	93	Name	AN	1/60	O	Account name

CUR - Currency of the account						
Element	Ele ID.	Data description	Type	Len, min./max	Requir. NBC	Value
CUR01	98	Entity identification code	ID	2/2	F	AQ = Beneficiary account
CUR02	100	Currency code	ID	3/3	F	USD

BLN - Balance information						
Element	Ele ID.	Data description	Type	Len, min./max	Requir. NBC	Value
BLN01	1270	Code list qualifying code	ID	1/1	O	C
BLN02	1271	Industry code	AN	3/3	O	326
BLN03	782	Amount	R	1/18	O	

FIR - Financial information						
Element	Ele ID.	Data description	Type	Len, min./max	Requir. NBC	Value
FIR01	1270	Code list qualifying code	ID	1/1	O	C
FIR02	1271	Industry code	AN	1/30	O	To be determined by the sender
FIR03	782	Amount	R	1/18	O	
FIR04	373	Date	DT	8/8	O	YYYYMMDD
FIR05	337	Time	TM	4/4	F	Not used
FIR06	623	Time code	ID	2/2	F	Not used
FIR07	380	Quantity	R	1/15	F	1
FIR08	380	Quantity	R	1/15	F	1
FIR09	478	Credit/debit code	ID	1/1	O	C or D

REF - Reference identification						
Element	Ele ID.	Data description	Type	Len, min./max	Requir. NBC	Value
REF01	128	Reference number type	ID	2/2	O	To be determined by the sender
REF02	127	Reference number	AN	5/30	O	To be determined by the sender
REF03	352	Description	AN	1/80	F	

SE - Transaction set trailer						
Element	Ele ID.	Data description	Type	Len, min./max	Requir. NBC	Value
SE01	96	Number of included segments	NO	1/10	O	
SE02	329	Transaction set control number	AN	4/9	O	Same as ST02

GE - Functional group trailer						
Element	Ele ID.	Data description	Type	Len, min./max	Requir. NBC	Value
GE01	97	Number of transaction sets included	NO	1/10	O	
GE02	28	Functional group control number	NO	1/9	O	Same as GS06

IEA - Interchange control trailer						
Element	Ele ID.	Data description	Type	Len, min./max	Requir. NBC	Value
IEA01	116	Number of included functional groups	NO	1/5	O	
IEA02	112	Interchange control number	NO	9/9	O	Same as ISA13

EDI- Payment of accounts files

EDI file specification 820- Financial information (payment of account) version 4010

It falls entirely to the the payment information receiver to make sure that the produced messages satisfy with descriptions and the requirements described in this document.

File format - Segments

- ISA Interchange control header (Mandatory) (Occurrences= 1)
- GS Functional group header (Mandatory) (Occurrences= 1)
- ST Transaction set header (Mandatory) (Occurrences= 1 or +)
- BPR Beginning segment for payment Order/Remittance Advice (Mandatory) (Occurrences= 1)
- TRN Trace (Mandatory) (Occurrences= 1)
- REF Reference identification (Optional) (Occurrences= 0 ou +)
- DTM Date/time reference (Optional) (Occurrences= 0 ou +)
- N1 Name (Payor) (Mandatory) (Occurrences= 1)
- N1 Name (Beneficiary) (Mandatory) (Occurrences= 1)
- N1 Name (Depositor) (Mandatory) (Occurrences= 1)
- ENT Entity (Mandatory) (Occurrences= 1 or +)
- RMR Remittance advice (Optional) (Occurrences= 0 ou +)
- DTM Date/time reference (Mandatory) (Occurrences= 1)
- SE Transaction set trailer (Mandatory) (Occurrences= 1 ou +)
- GE Functional group trailer (Mandatory) (Occurrences= 1)
- IEA Interchange control trailer (Mandatory) (Occurrences= 1)

ISA - Interchange control header

Element	Ele ID.	Data description	Type	Len, min./max	Requir. NBC	Value
ISA01	I01	Authentication information qualifier	ID	2/2	0	00
ISA02	I02	Authorization information	AN	10/10	0	10 spaces
ISA03	I03	Security information qualifier	ID	2/2	0	00
ISA04	I04	Security information	AN	10/10	0	10 spaces
ISA05	I05	Interchange ID qualifier	ID	2/2	0	In accordance with the sender's TCP/IP network
ISA06	I06	Interchange sender ID	AN	15/15	0	In accordance with the sender's TCP/IP network
ISA07	I05	Interchange ID qualifier	ID	2/2	0	In accordance with the receiver's TCP/IP network
ISA08	I07	Interchange receiver ID	AN	15/15	0	In accordance with the receiver's TCP/IP network
ISA09	I08	Interchange date	DT	8/8	0	YYYYMMDD
ISA10	I09	Interchange time	TM	4/4	0	HHMM
ISA11	I10	Interchange control standards identifier	ID	1/1	0	U
ISA12	I11	Interchange control version number	ID	5/5	0	00400
ISA13	I12	Interchange control number	NO	9/9	0	Unique number for a transmission
ISA14	I13	Acknowledgment requested	ID	1/1	0	0
ISA15	I14	Usage indicator	ID	1/1	0	T = Test and P = Production
ISA16	I15	Component element separator	AN	1/1	0	:

GS - Functional group header

Element	Ele ID.	Data description	Type	Len, min./max	Requir. NBC	Value
GS01	479	Functional identifier code	ID	2/2	0	RA
GS02	142	Application sender's code	AN	2/15	0	To be determined by the sender
GS03	124	Application receiver's code	AN	2/15	0	To be determined by the receiver
GS04	373	Date	DT	8/8	0	YYYYMMDD
GS05	337	Time	TM	4/4	0	HHMM
GS06	28	Group control number	NO	1/9	0	Unique number of the functional group
GS07	455	Responsible agency code	ID	1/1	0	X
GS08	480	Version identifier code	AN	6/6	0	004010

ST - Transaction set header						
Element	Ele ID.	Data description	Type	Len, min./max	Requir. NBC	Value
ST01	143	Transaction set identifier code	ID	3/3	O	820
ST02	329	Transaction set control number	AN	4/9	O	Unique number

BPR - Beginning segment for payment Order/Remittance Advice						
Element	Ele ID.	Data description	Type	Len, min./max	Requir. NBC	Value
BPR01	305	Transaction handling code	ID	1/1	O	I for« Remittance advice only »
BPR02	782	Amount	R	1/18	O	Amount of the payment (with a period and 2 decimals)
BPR03	478	Credit/Debit flag code	ID	1/1	O	C
BPR04	591	Payment method code	ID	3/3	O	ZZZ
BPR05	812	Payment format code	ID	1/10	F	Not used
BPR06	506	(DFI) ID number qualifier	ID	2/2	O	04
BPR07	507	(DFI) Identification number	AN	9/9	O	Institution number (4) + transit (5) of the payor branch
BPR08	569	Account number qualifier	ID	1/3	F	Not used
BPR09	508	Account number	AN	1/12	O	Payor's account number
BPR10	509	Originating company identifier	AN	10/10	F	Not used
BPR11	510	Originating company supplemental code	AN	9/9	F	Not used
BPR12	506	(DFI) ID number qualifier	ID	2/2	O	04
BPR13	507	(DFI) Identification number	AN	9/9	O	Institution number (4) + transit (5) of the beneficiary's branch
BPR14	569	Account number qualifier	ID	1/3	F	Not used
BPR15	508	Account number	AN	1/12	O	Beneficiary account number
BPR16	373	Effective date	DT	8/8	O	YYYYMMDD
BPR17	1048	Business function code	ID	1/3	F	Not used

TRN - Trace

Element	Ele ID.	Data description	Type	Len, min./max	Requir. NBC	Value
TRN01	481	Trace type code	ID	1/1	O	1
TRN02	127	Reference identification	AN	1/30	O	To be determined by the sender
TRN03	509	Originating company identifier	AN	10/10	F	To be determined by the sender
TRN04	127	Reference identification	AN	1/30	F	To be determined by the sender

REF - Reference identification

Element	Ele ID.	Data description	Type	Len, min./max	Requir. NBC	Value
REF01	128	Reference identification qualifier	ID	2/2	O	TN = reference transaction number IT = internal client number RE = version number
REF02	127	Reference identification	AN	5/30	O	To be determined by the sender
REF03	352	Description	AN	1/80	F	Usually not used

DTM - Date/time reference

Element	Ele ID.	Data description	Type	Len, min./max	Requir. NBC	Value
DTM01	374	Date/Time qualifier	ID	3/3	O	097 = transaction origination 007 = effective
DTM02	373	Date	DT	8/8	O	YYYYMMDD
DTM03	337	Time	TM	4/4	F	HHMM
DTM04	623	Time code	ID	2/2	F	Not used

N1 - Name

Element	Ele ID.	Data description	Type	Len, min./max	Requir. NBC	Value
N101	98	Entity identifier code	ID	2/2	O	PR = Payor PE = Beneficiary DE = Depositor
N102	93	Name	AN	1/60	O	Name
N103	66	Identification code qualifier	ID	1 /2	F	Not used
N104	67	Identification code	AN	2/80	F	Not used or ZZ
N105	706	Entity relationship code	ID	2/2	F	Not used
N106	98	Entity relationship code code	ID	2/3	F	Not used

ENT - Entity						
Element	Ele ID.	Data description	Type	Len, min./max	Requir. NBC	Value
ENT01	554	Assigned number	NO	1/6	F	To be determined by the sender (Not used)
ENT02	98	Entity identifier code	ID	2/2	O	PR
ENT03	66	Identification code qualifier	ID	2/2	O	ZZ
ENT04	67	Identification code	AN	2/80	O	
ENT05	98	Entity identifier code code	ID	2/2	F	Not used
ENT06	66	Identification code qualifier	ID	2/2	F	Not used
ENT07	67	Identification code	AN	2/80	F	Not used
ENT08	128	Reference identification qualifier	ID	2/2	O	ZZ
ENT09	127	Reference identification	AN	1/30	O	

RMR - Remittance advice						
Element	Ele ID.	Data description	Type	Len, min./max	Requir. NBC	Value
RMR01	128	Reference identification qualifier	ID	2/2	O	ZZ
RMR02	127	Reference identification	AN	1/30	O	To be determined by the sender
RMR03	482	Payment action code	ID	2/2	F	Not used
RMR04	782	Amount	R	1/18	O	
RMR05	782	Total amount	R	1/18	F	
RMR06	782	Discount amount	R	1/18	F	

DTM - Date/time reference						
Element	Ele ID.	Data description	Type	Len, min./max	Requir. NBC	Value
DTM01	374	Date and time qualifier	ID	3/3	O	091 = End of period
DTM02	373	Date	DT	8/8	O	YYYYMMDD
DTM03	337	Time	TM	4/4	F	HHMM
DTM04	623	Time code	ID	2/2	F	Not used

SE - Transaction set trailer						
Element	Ele ID.	Data description	Type	Len, min./max	Requir. NBC	Value
SE01	96	Number of included segments	NO	1/10	0	
SE02	329	Transaction set control number	AN	4/9	0	Same as ST02

GE - Functional group trailer						
Element	Ele ID.	Data description	Type	Len, min./max	Requir. NBC	Value
GE01	97	Number of transaction sets included	NO	1/6	0	
GE02	28	Group control number	NO	1/9	0	Same as GS06

IEA - Interchange control trailer						
Element	Ele ID.	Data description	Type	Len, min./max	Requir. NBC	Value
IEA01	I16	Number of included functional groups	NO	1/5	0	
IEA02	I12	Interchange control number	NO	9/9	0	Same as ISA13

Exemple of a EDI document 820 (statement of account)

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ISA*00*BNC  *00* *ZZ*PERCEPT  *01*241741111  *100813*2129*U*00400*006446604*1*P*:
GS*RA*STD820PERCGO* *20100813*2129*6446604*X*004010
ST*820*8404371
BPR*I*26.30*C*ZZZ**04*000611111**0200333***04*000611111**0494444*20100813
TRN*1*10081322222
REF*TN*10081323131*0033
REF*IT*04400000
REF*RE*00603
DTM*097*20100813
DTM*007*20100813
N1*PR*DIRECTNAT
N1*PE*CIE ABC
N1*DE*ABC PERCEPT*ZZ*
ENT**PR*ZZ*208233333***ZZ*200111208200000
RMR*ZZ*MONTANT VERSE**2630
DTM*091*20101231
SE*1*8404371
GE*1*6446604
IEA*1*006446604

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The bank supports 820, 821, 3010, 3030 and 4010 standars