1. **Multiple Accounts/Commodities Per 820**
   An 820 Remittance Advice will contain multiple accounts by individual commodity. At Con Edison, payments received from a customer receiving a consolidated bill for both electric and gas charges will be applied by service and sent in a separate 820 Remittance Advice for each service.

2. **Multiple Payments Per 820 – RMR Loop**
   - The RMR Loop contains information about each individual customer payment/adjustment. The RMR02 contains the Utility assigned account number for the involved account.
   - Since payments/adjustments for multiple accounts may be sent in the 820 Remittance Advice, multiple RMR Loops may be sent in each 820 Remittance transaction.
   - When an adjustment is sent, the amount sent in RMR04 may be preceded by a (-) sign depending on the nature of the adjustment.

3. **When The 820 Is Sent/Processing Remittance Advice When The Daily Total Is Negative**
   - At Con Edison the 820 transaction will be sent only when the BPR02 element is a positive number.
   - Since the 820 transaction includes both payments and payment adjustments for a specific business day for a specific trading partner, the sum of the individual payments/adjustments may be a negative number. In such cases, an 820 transaction will not be sent. (NOTE: Daily updates on customer payments and adjustments are available on the CUBS Accounts Receivable Report at the CUBS website.)
   - Payments/adjustments that occurred in such instances will be included in the subsequent 820 with the Payment Effective Date (BPR16) equal to the actual date the payment/adjustment posted to CUBS.

4. **Remittance Advice Must Match Payment Amount**
   The 820 transaction total sent in the BPR02 element will equal the sum of the individual payments/adjustments sent in each RMR loop within that transaction.

5. **BPR03 Credit/Debit Flag**
   At Con Edison, the BPR03 will always be ‘C’.
<p>| | | |</p>
<table>
<thead>
<tr>
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<tbody>
<tr>
<td>6.</td>
<td><strong>BPR04 Payment Method Code</strong></td>
<td>At Con Edison, the Payment Method Code, BPR04, will always be ACH.</td>
</tr>
<tr>
<td>7.</td>
<td><strong>BPR16 Date</strong></td>
<td>At Con Edison, the Payment Effective Date, BPR16, is the date the payment/adjustment posted to CUBS. This date is different from the actual settlement date, which is the date the ESCO bank is debited or credited by the Federal Reserve for this item.</td>
</tr>
<tr>
<td>8.</td>
<td><strong>Re-association Trace Number</strong></td>
<td>Although a unique number will be provided in TRN02, use of this number, as the re-association trace number is not yet implemented at Con Edison.</td>
</tr>
<tr>
<td>9.</td>
<td><strong>Rejection</strong></td>
<td>An 824 Application Advice transaction will be used to reject either one or more payments at the account level or the entire 820 transaction.</td>
</tr>
<tr>
<td></td>
<td><strong>Account Level Rejections</strong> – When account level rejections are received by Con Edison, the customer payment will be reversed and a payment adjustment will be sent on a subsequent 820 Remittance Advice.</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Transaction Level Rejections</strong> – When transaction level rejections are received, Con Edison will attempt to resolve the condition and resend the file as necessary. Where the rejection cannot be resolved, all payments/adjustments on the rejected 820 Remittance Advice will be reversed.</td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td><strong>Timing of the transactions</strong></td>
<td>• At Con Edison, until the use of the Trace Number is implemented, the funds transfer and the remittance advice will not be generated on the same business day. Funds transfer will be generated on the first business day after generation of the 820 Remittance Advice.</td>
</tr>
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<td></td>
<td></td>
<td>• It should be noted, that even where the funds transfer and remittance advice are generated on the same day, the timing for receipt of the funds may vary from receipt of the 820 Remittance Advice. The lag between receipt of the Remittance Advice and the date the funds are deposited in the payee’s account is dependent upon the complexity of the funds transfer and the individual financial institution(s) processing procedures.</td>
</tr>
</tbody>
</table>
11. **REF Reference Identification (Utility Account Number for ESCO/Marketer)**

At Con Edison, the Con Edison Account Number for the ESCO/Marketer will not be sent.

12. **N1 Name (Utility/Payer)**

At Con Edison, the Utility name will be provided.

13. **N1 Name (ESCO/Payee)**

At Con Edison, the ESCO Marketer name as it appears in Con Edison files will be provided.

14. **RMR Remittance Advice Accounts Receivable Open Item Reference**

When RMR03 = AJ, Adjustment Reason Codes must be provided in RMR07. At Con Edison the following codes are used:

- 26 = Invoice Cancelled
- CS = Adjustment (Other Adjustments)
- IF = Insufficient Funds (Returned Check)

15. **NTE Note/Special Instruction (Customer Name)**

At Con Edison, this segment will be sent with “NAME.”

16. **REF Reference Identification (ESCO/Marketer Customer Account Number)**

The E/M may provide E/M Marketer Customer Account Number on the 814 Enrollment or Change transaction. If provided on the 814, Con Edison will send the E/M Marketer Customer Account Number.

17. **REF Reference Identification (Previous Utility Account Number)**

Con Edison will provide the Previous Utility Account Number when the account number has changed in the last 90+ days. (NOTE: Work is in progress to reduce the number of days provided to 90.)

18. **REF Reference Identification (Cross Reference Number)**

This number is not required for the Pay-as-you-get-paid Model and is not used at Con Edison.

19. **REF Reference Identification (Invoice Number)**

Used at Con Edison to provide the invoice number originally transmitted in the 810 Invoice in element BIG02.
<table>
<thead>
<tr>
<th>Segment</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>20. REF</td>
<td>Reference Identification (Commodity) This segment is sent to indicate the commodity to which the payment/adjustment is applied. At Con Edison, REF02 will be either EL for electric or GAS for gas.</td>
</tr>
<tr>
<td>21. DTM</td>
<td>Date/Time Reference (Date Posted) This segment is required for the Pay-as-you-get-paid Model and is used at Con Edison.</td>
</tr>
</tbody>
</table>