



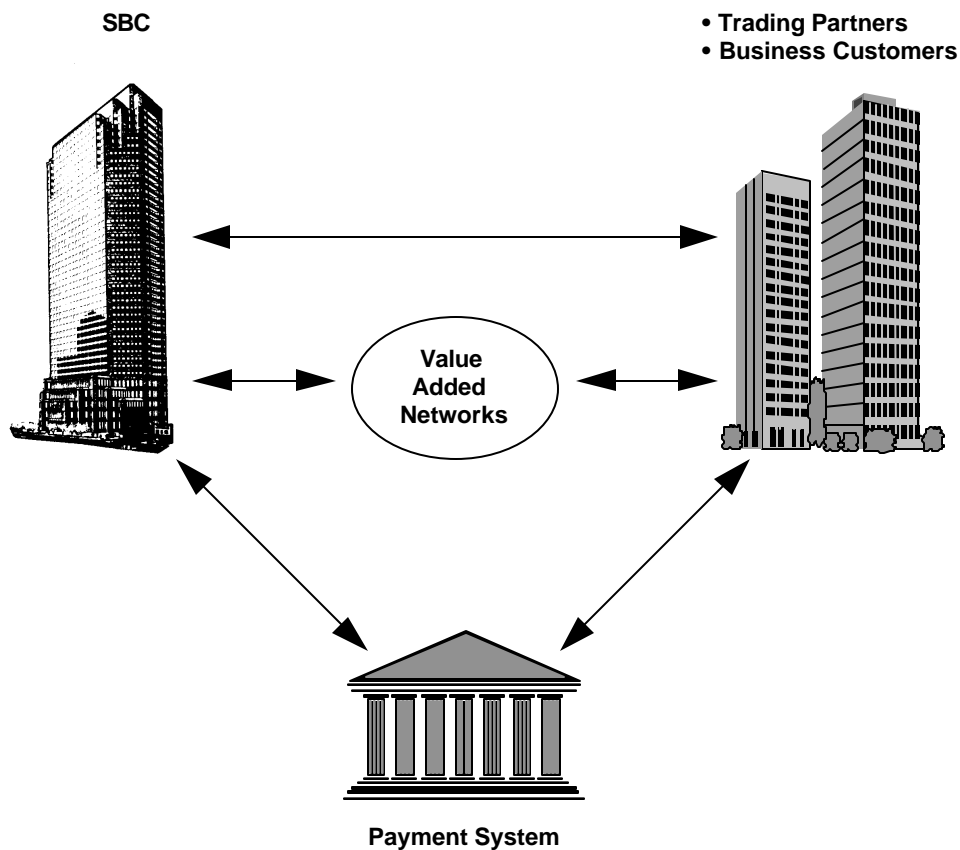
# Electronic Commerce Customer Guide

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## Electronic Payments to SBC

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Electronic Data Interchange - Electronic Funds Transfer



**Building Electronic Partnerships For The Future...Today**

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# 1 Introduction

## 1.1 Purpose of Guide

The purpose of this guide is to provide information on the implementation of Electronic Funds Transfer (EFT) at SBC & Affiliates (SBC) for the receipt of customer payments.

## 1.2 Organization of Guide

Section 1 provides an overview of the information needed to establish an electronic payment relationship with SBC. Sections 2 and 3 define SBC's customer electronic bill payment requirements for payment and remittance information, respectively.

## 1.3 Establishing Electronic Payment Relationship

A customer interested in establishing an electronic payment relationship with SBC should contact the SBC EFT Control Center at the telephone number or address specified in the *SBC Electronic Commerce Customer Guide - Overview*, **Contact Information**.

Once the decision has been made to implement a customer electronic payment relationship, certain profile and option information must be exchanged. The *SBC Customer Information Form for Electronic Payments (ECF11 or ECF11G)* will be used to gather initial customer profile information.

If a separate EDI 820 Transaction Set is used for remittance data, other EDI information must also be exchanged to establish an EDI trading partner relationship. The *SBC Trading Partner Profile for Electronic Payments (ECF13)* will be used to gather this information.

SBC will provide a signed *SBC Electronic Funds Transfer Authorization (ECF12)* containing the information needed by the customer to send electronic payments to SBC.

A testing period must be conducted with a very small number of SBC accounts being successfully paid and applied.

These forms can be found in the *SBC Electronic Commerce Customer Guide - Forms for Electronic Payment*.

## 2 Electronic Payment Requirements

This section explains SBC's requirements for electronic payment transactions using the Automated Clearing House (ACH). *SBC customers should use this information when working with their financial institutions to initiate electronic payments.*

The requirements for formatting electronic payment transactions to be processed by the ACH are defined by the *ACH Rules*, published by the National Automated Clearing House Association (NACHA).

### 2.1 SBC Payment Data Requirements

ACH Rules apply to all payments received by SBC. Within the ACH file, information must be provided by the payment originator to allow SBC and SBC's financial institution to identify the Payer (SBC Customer) and the Payee (SBC).

### 2.2 Identification of Payer (SBC Customer)

Within the ACH file, the payer (SBC Customer) and the payer's Depository Financial Institution (DFI) are identified within the Company/Batch Record (Record Type '5').

SBC receives electronic payment information from its financial institution for each electronic payment received (deposited). To allow SBC to establish, process and properly apply customer payments, the customer must provide SBC with the following set-up information prior to sending any electronic payments:

| Data Required   | Length | ACH Record/Position   |
|---|--------|---|
| Originating DFI Identification Routing/Transit Number | 8      | Company/Batch Header, position 80-87 (no check digit is required) |
| Customer Company Identification                       | 10     | Company/Batch Header, position 41-50                              |
| Customer Company Name                                 | 16     | Company/Batch Header, position 05-20                              |

Customers will be required to complete the *SBC Customer Information Form for Electronic Payments (ECF11 or ECF11G)*. These forms can be found in the *SBC Electronic Commerce Customer Guide - Forms for Electronic Payment* when establishing an electronic payment relationship.

## 2.3 Identification of Payee (SBC)

Within the ACH file, the payee (SBC), the payee's Depository Financial Institution (DFI) and Bank Account Number are identified within the Entry Detail/Corporate Entry Detail Record (Record Type '6').

To allow a customer or customer's bank to initiate an electronic payment transaction, SBC must provide the following information:

| Data Required                         | Length | ACH Record/Position   |
|---------------------------------------|--------|---|
| SBC Receiving DFI Identification      | 8      | Entry Detail Record, position 04-11<br><b>-OR-</b><br>Corporate Entry Detail Record, position 04-11 |
| SBC Receiving DFI Check Digit         | 1      | Entry Detail Record, position 12-12<br><b>-OR-</b><br>Corporate Entry Detail Record, position 12-12 |
| SBC Receiving DFI Bank Account Number | 17     | Entry Detail Record, position 13-29<br><b>-OR-</b><br>Corporate Entry Detail Record, position 13-29 |

Most companies that initiate electronic payments require that the receiver (SBC) complete an Electronic Funds Transfer (EFT) Authorization form. This form authorizes the company to initiate electronic payments and allows for the receiver to specify the above information. *SBC Electronic Commerce Customer Guide - Forms for Electronic Payment* contains a sample *SBC Electronic Funds Transfer Authorization (ECF12)* form used by SBC.

## 2.4 Payment Effective Date

The payment effective date, as defined by the ACH Rules, is the date on which the payer intends to make good funds available to the payee. Customers (payers) should allow sufficient lead time in their accounts payable electronic payment processing to allow "good funds" to be available to SBC on the effective date.

Many factors need to be considered by payers when determining the proper amount of lead time to be used, including the time of day that the electronic payment is requested, the amount of time needed by the originating financial institution to create and release the payment and the ACH cycle used to process the payment. It is important for customers to work with their financial institution to determine the proper effective date to be used on electronic payments in order to meet the ACH requirement.

If remittance information is present and correct, payments are applied to customer accounts on the same day as the payment is received by SBC.

## 2.5

### Payment Restrictions and Notes

#### (1) Remittance Information

*A payment cannot be applied without correct remittance information. See Section 3, Electronic Remittance Requirements.*

#### (2) Debit Transactions

ACH dollar payment transactions must be credit transactions (ACH ENTRY RECORD TRANSACTION CODE 22). With the exception of payment reversal transactions (see the following item), no ACH debit transactions will be allowed. SBC's financial institution may reject/return any debit transactions to the originating financial institution.

#### (3) Payment Reversals

ACH "Reversal" debit transactions (ACH ENTRY TRANSACTION CODE 27) may be used to reverse a duplicate payment based on the ACH Rules.

ACH payment processing rules are defined for reversal payment transactions, but consistent rules for the format of related remittance information do not exist. This situation causes problems for a receiver trying to mechanize the reversal process. Therefore, all reversal processing is handled manually at SBC. The reversal of a payment is extremely rare. If a reversal needs to be processed, SBC requests that customers contact the SBC EFT Control Center at the number specified in the *SBC Electronic Commerce Customer Guide - Overview, Contact Information*. Details on the actions to be taken by each party should be discussed and agreed upon. If possible, this communication should take place prior to the initiation of an ACH reversal transaction.

#### (4) Prenotes (Test Transactions)

ACH "Prenote" transactions (ACH ENTRY TRANSACTION CODE 23) may be initiated by the customer or customer's bank to validate bank account information prior to live dollar transactions.

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### **(5) Zero Dollar Payments**

ACH "Zero dollar with remittance data" transactions (ACH ENTRY TRANSACTION CODE 24) are live zero dollar payments which contain payment related remittance information.

A zero dollar payment may be made in the following situation: Customer XYZ has been issued a credit invoice on Account 3145550000123 for \$100 and a normal invoice on Account 6105559999123 for \$100. The net payment for Customer XYZ is \$0. Customer XYZ may choose to make a payment of \$0 with two remittance details:

- (1) Account 3145550000123 for \$100 Credit
- (2) Account 6105559999123 for \$100 Debit

Zero dollar payment transactions do not transfer funds but are forwarded to SBC by its financial institution with all other payments, since the remittance information contains payment related information to be applied to the customer's accounts.

Zero dollar payments may also be used to test SBC's ability to receive a payment and remittance from a customer and properly translate the content prior to live dollar transactions. All remittance information sent with these 'test' zero dollar payment transactions MUST also contain zero dollar payment amounts.

## 3 Electronic Remittance Requirements

This section explains SBC's requirements for electronic remittance information using the Automated Clearing House (ACH) and Electronic Data Interchange (EDI). *SBC customers should use this information when working with their financial institutions to initiate electronic payments.*

The requirements for formatting electronic payment transactions and addenda records for remittance information to be processed by the ACH are defined by the ACH Rules, published by the National Automated Clearing House Association (NACHA).

The requirements for formatting EDI Transaction Sets are defined by the American National Standards Institute (ANSI), Accredited Subcommittee (ASC) X12.

### 3.1 SBC Remittance Data Requirements

Basic remittance data required by SBC to properly apply a customer electronic payment depends on the SBC billing system which produced the bill and the billing arrangement. These requirements are discussed in detail in the *Billing Systems Overview*. The following matrix shows SBC Remittance Data requirements:

| Type of Service | SBC Billing System | Invoice Billing Arrangement | Required SBC Remittance Data (*)                          |
|-----------------|--------------------|-----------------------------|---|
| Exchange        | CRIS               | Not Applicable              | (1) Account Number<br>(2) Amount Paid                     |
| Access          | CABS               | Non-Invoice Billing         | (1) Account Number<br>(2) Amount Paid                     |
| Access          | CABS               | Invoice Billing             | (1) Account Number<br>(2) Amount Paid<br>(3) Invoice Date |

\* To allow for the remittance data to be consistent between the three types of payments, the Invoice Date may always be sent as part of the remittance data. SBC will only use the Invoice Date if it is needed.

The following subsections define how the above SBC Remittance Data is passed using either the ACH addenda records or an EDI 820 Transaction Set.



## 3.2 CCD Remittance

When a CCD payment transaction is used, the remittance data is passed using a separate EDI 820 Transaction Set. Section 3.6 defines the basic data elements used for SBC Remittance Data when using the EDI 820 Transaction Set.

## 3.3 CCD+ Remittance

The following is the layout of the Addenda Record (Addenda Type '05') used with the CCD+ payment transaction:

| Data Element Name               | Length | Contents  |
|---------------------------------|--------|---|
| Record Type Code                | 1      | '7'   |
| Addenda Type Code               | 2      | '05'  |
| Free Form                       | 80     | Alphanumeric<br>(1) EDI RMT/DTM Segments See Section 3.7<br>- OR -<br>(2) cross-reference |
| Special Addenda Sequence Number | 4      | Numeric   |
| Entry Detail Sequence Number    | 7      | Numeric   |

There are two ways to use the CCD+ Addenda Record:

### (1) To Pass SBC Remittance Data with EDI RMT/DTM Segments

When the CCD+ payment transaction is used, the Free Form Field of the CCD+ Addenda Record can be used to pass remittance data. Section 3.7 defines the acceptable formats for passing SBC Remittance Data using the EDI RMT (Remittance Advice) Segment and the EDI DTM (Date and Time Reference) Segment in the Free Form Field.

### (2) To Pass Cross-reference Data

If remittance data is passed separately from the payment, the Free Form Field of the CCD+ Addenda Record can be used to pass a cross-reference number. This number aids SBC in the reconciliation of the payment and remittance data.

The EDI TRN (Trace) Segment can be used for this purpose. The format of the TRN segment is as follows:

| Data Element Name  | Length | Contents                         |
|--------------------|--------|----------------------------------|
| Segment Identifier | 3      | 'TRN'                            |
| Delimiter          | 1      | '*'                              |
| Trace Type         | 1      | '1'                              |
| Delimiter          | 1      | '*'                              |
| Reference Number   | 1-30   | Originating Company Trace Number |

|            |   |   |
|------------|---|---|
|            |   | A unique number that matches a TRN Segment Trace Number in the corresponding EDI 820 Transaction Set (version 003020) |
| Terminator | 1 | \   |

The TRN segment is accepted by SBC but is not a requirement.

The following is a sample TRN segment:

(a) Originating Company Trace Number of 920313287739

**TRN\*1\*920313287739\**

## 3.4 CTX Remittance

The following is the layout of the Addenda Record (Addenda Type '05') used with the CTX payment transaction:

| Data Element Name               | Length | Contents   |
|---------------------------------|--------|--|
| Record Type Code                | 1      | '7'  |
| Addenda Type Code               | 2      | '05'   |
| Free Form                       | 80     | Alphanumeric<br>(1) EDI RMT/DTM Segments<br>See Section 3.7<br>- OR -<br>(2) Structured EDI 820 Transaction Set<br>See Section 3.6 |
| Special Addenda Sequence Number | 4      | Numeric  |
| Entry Detail Sequence Number    | 7      | Numeric  |

There are two ways to use the CTX Addenda Record:

### (1) To Pass SBC Remittance Data with EDI RMT/DTM Segments

When the CTX payment transaction is used, the Free Form Field of the CTX Addenda Record can be used to pass remittance data. Section 3.7 defines the acceptable formats for passing SBC Remittance Data using the EDI RMT (Remittance Advice) Segment and the EDI DTM (Date and Time Reference) Segment in the Free Form Field.

### (2) To Pass SBC Remittance Data with a Full EDI 820

When the CTX payment transaction is used, the Free Form Field of the CTX Addenda Record can be used to pass a full EDI 820 Transaction Set. The EDI 820 Transaction Set is placed, 80 characters at a time, into multiple CTX Addenda Record Free Form Fields. Section 3.6 defines the basic data elements used for SBC Remittance Data when using the EDI 820 Transaction Set.

### 3.5 EDI 820 Transaction Set Requirements

Electronic remittance data may be provided using the EDI 820 Remittance Advice Transaction Set. There are several versions of the EDI 820 Transaction Set. Based on the Version/Release, the data elements required to pass SBC Remittance Data may be different.

The following is a list of the EDI 820 Transaction Set Version/Releases currently processed by SBC:

| Version/Release | Description  |
|-----------------|--|
| 003030          | <b>Version 3, Release 3, Published December 1992</b> |
| 003040          | <b>Version 3, Release 4, Published December 1993</b> |
| 003050          | <b>Version 3, Release 5, Published December 1994</b> |
| 004010          | <b>Version 4, Release 1, Published December 1997</b> |

Note that other EDI 820 Transaction Set Version/Releases may be used based on customer requests. A request for a different EDI 820 Transaction Set Version/Release will require internal mapping and testing for SBC prior to implementation.

The following are the data elements of the EDI 820 Transaction Set, needed for payment processing (listed by EDI 820 Version/Release Number):

| EDI 820 Ver/Rel                      | Required Data  | 820 Area                       | 820 Data Element  |
|--------------------------------------|--|--------------------------------|---|
| 003030<br>003040<br>003050<br>004010 | <b>Total Payment Amount</b><br>(Must equal ACH payment transaction amount)           | Table 1                        | BPR02, Monetary Amount  |
|                                      | <b>Payment Date</b>  | Table 1<br><br>-OR-<br>Table 1 | BPR16, Effective Date<br><br>DTM02, Date<br>when DTM02, Date/Time Qualifier is '007' (Effective Date) |
|                                      | <i>Items Paid (one per item):</i>  |                                |   |
|                                      | <b>Account Number</b><br>(13 or 14 positions, left justified, no spaces)             | Table 2                        | RMR02, Reference Number<br>when RMR01 Reference Number Qualifier is 'IV' (Seller's Invoice Number)    |
|                                      | <b>Amount Paid</b><br>(Amount paid for all items must total to Total Payment Amount) | Table 2                        | RMR04, Monetary Amount<br>when RMR01 Reference Number Qualifier is 'IV' (Seller's Invoice Number)     |
|                                      | <b>Invoice Date</b>  | Table 2                        | DTM02, Date<br>when DTM01 is '003' (Invoice)  |

### Sample 820 Mapping

The following is a sample 820 mapping for a total payment of \$500.72. The total payment includes two invoices in the amount of \$117.15 and \$383.57.

#### (1) Paper Payment - Check

The following paper check reflects payment (funds transfer) data:

|   |                   |
|---|-------------------|
| (1) XYZ COMPANY                             | Check No. 1122    |
| (2) 1234 Main Street                        |                   |
| (3) St. Louis, MO 63101-3746                |                   |
|   | (7) Date 11/05/92 |
| Pay to the                                  |                   |
| Order of (4) SBC                            | (8) \$500.72      |
| (5) P.O. BOX 930170                         |                   |
| (6) DALLAS, TX 75393-0170                   |                   |
| :010008002 9920192009109 1122 109920 93930: |                   |

#### Paper Payment - Check

#### (2) Paper Remittance - Check Stub/Attachment

The following paper remittance reflects the purpose of the payment:

#### Paper Remittance - Check Stub/Attachment

| <u>XYZ COMPANY</u>     |                           |                |
|------------------------|---------------------------|----------------|
| Remittance Information | Date 11/05/92             | Check No. 1122 |
| Invoice                | Invoice Date              | Amount         |
| (10) 3145553762123     | (11) 10/16/92             | (12) \$117.15  |
| (13) 6100809013500     | (14) 10/25/92             | (15) \$383.57  |
|                        | <b>Total Check Amount</b> | \$500.72       |

**(3) Electronic Payment/Remittance - EDI 820 Transaction Set**

The **Payment Order/Remittance Advice (820)** shown below reflects both payment order information and remittance advice information. Version 003030 is shown.

**Header Area**

| Segment Contents   | Element Descriptions  |
|--|---|
| ST*820*0001 n/l  | Transaction Set ID: <b>820</b> Transaction Set<br>Control Number: <b>0001</b>   |
| BPR*C*500.72*C*ACH*CTX*01*010008002*DA*9920192009109*123456789**01*080014907*DA*774889388*921105*VEN n/l | Transaction Handling Code: <b>C</b> , Payment accompanies remittance advice<br>Monetary Amount: <b>\$500.72</b> (8)<br>Credit/Debit Flag: <b>C</b> , Credit<br>Payment Method Code: <b>ACH</b> , Automated Clearing House<br>Payment Format: <b>CTX</b> , Corporate Trade Exchange<br><i>The following is Buyer information:</i><br>(DFI) ID Qualifier: <b>01</b> , ABA/RTN follows<br>(DFI) ID Number: <b>010008002</b><br>Account Number Qualifier Code: <b>DA</b> , Demand Deposit Account<br>Account Number: <b>9920192009109</b><br>Originating Company ID: <b>123456789</b><br>Originating Company Supplemental Code: N/A<br><i>The following is Seller Information:</i><br>(DFI) ID Qualifier: <b>01</b> , ABA/RTN follows<br>(DFI) ID Number: <b>080014907</b><br>Account Number Qualifier Code: <b>DA</b> , Demand Deposit Account<br>Account Number: <b>774889388</b><br>Effective Entry Date: <b>921105</b> , (7)<br>Business Function Code: <b>VEN</b> , Vendor Payment |
| TRN*01*93010901301144*123456789 n/l  | Trace Type: <b>01</b> , This transaction number follows<br>Reference Number: <b>93010901301144</b> (trace number for this 820)<br>Originating Company ID: <b>123456789</b>  |
| N1*PE*SBC*01*006968523 n/l   | Entity Identifier Code: <b>PE</b> , Payee follows<br>Name: <b>SBC</b> (4)<br>Identification Code Qualifier: <b>01</b> , Dun and Bradstreet Number (DUNS) follows<br>Identification Code: <b>006968523</b>   |
| N3*P.O. BOX 930170 n/l   | Address: <b>P.O. BOX 930170</b> (5)   |
| N4*DALLAS*TX*753930170 n/l   | City: <b>DALLAS</b> (6)<br>State: <b>TX</b> (6)<br>Postal Code: <b>75393-0170</b> (6)   |
| N1*PR*XYZ COMPANY*01*123456789 n/l   | Entity Identifier Code: <b>PR</b> , Payer follows<br>Name: <b>XYZ COMPANY</b> (1)<br>Identification Code Qualifier: <b>01</b> , Dun and Bradstreet Number (DUNS) follows<br>Identification Code: <b>123456789</b>   |
| N3*1234 MAIN STREET n/l  | Address: <b>1234 MAIN STREET</b> (2)  |
| N4*ST. LOUIS*MO*631013736 n/l  | City: <b>ST. LOUIS</b> (3)<br>State: <b>MO</b> (3)<br>Postal Code: <b>63101-3736</b> (3)  |

**Detail Area**

| Segment Contents                     | Element Descriptions  |
|--------------------------------------|---|
| ENT*1 n/l                            | <u>Assigned Number: 1</u>   |
| RMR*IV*3145553762123**117.1<br>5 n/l | <u>Reference Number Qualifier: IV</u> , Seller's Invoice<br>Number follows<br><u>Reference Number: 3145553762123</u> , (10) Item<br>(Invoice) being paid<br><u>Payment Action: N/A</u><br><u>Monetary Amount: \$117.15</u> (12) |
| DTM*003*921016 n/l                   | <u>Date/Time Qualifier: 003</u> , Invoice Date follows<br><u>Date: 921016</u> , Invoice Date (11)   |
| RMR*IV*6100809013500**383.5<br>7 n/l | <u>Reference Number Qualifier: IV</u> , Seller's Invoice<br>Number follows<br><u>Reference Number: 6100809013500</u> , (13) Item<br>(Invoice) being paid<br><u>Payment Action: N/A</u><br><u>Monetary Amount: \$383.57</u> (15) |
| DTM*003*921025 n/l                   | <u>Date/Time Qualifier: 003</u> , Invoice Date follows<br><u>Date: 921025</u> , Invoice Date (14)   |

**Summary Area**

|                |  |
|----------------|--|
| SE*15*0001 n/l | <u>Number of Segments: 15</u><br><u>Transaction Set Control Number: 0001</u> |
|----------------|--|

### 3.6 EDI RMT/DTM Segments for Free Form Field

Remittance data passed in the Free Form Field of any ACH addenda record must use the EDI RMT (Remittance Advice) segment and optional DTM (Date and Time Reference) segment.

#### (1) RMT, Remittance Advice Segment

The RMT segment is used to specify the SBC ACCOUNT NUMBER or SBC ACCOUNT NUMBER and INVOICE DATE with the AMOUNT PAID for the account.

The following is the structure of the RMT segment:

| Data Element Name          | Length | Contents  |
|----------------------------|--------|---|
| Segment Identifier         | 3      | 'RMT'   |
| Delimiter                  | 4      | **'   |
| Reference Number Qualifier | 2      | 'IV'  |
| Delimiter                  | 1      | **'   |
| Reference Number           | 1-30   | (a) ACCOUNT NUMBER<br>13 or 14 positions,<br>left justified, no spaces<br>-OR-<br>(b) ACCOUNT NUMBER<br>13 or 14 positions,<br>left justified, no spaces<br>plus INVOICE DATE in format<br>YYMMDD |
| Delimiter                  | 1      | **'   |
| Monetary Amount            | 1-15   | AMOUNT PAID<br>Leading zeroes can be suppressed   |
| Terminator                 | 1      | '\'   |

The following are sample RMT segments:

(a) ACCOUNT NUMBER Sample

Payment of \$390.50 for SBC Account 314 555-3672 123

**RMT\*IV\*3145553762123\*390.50\**

(b) ACCOUNT NUMBER plus INVOICE DATE Sample

Payment of \$1,564.07 for SBC Account 610 080-9013 500  
for an invoice created on 10/25/92

**RMT\*IV\*6100809013500921025\*1564.07\**

**NOTE: Each RMT segment must begin on a new ACH addenda record.**



**(2) DTM, Date and Time Reference Segment**

The DTM segment is used to specify the SBC INVOICE DATE (invoice number for CABS invoice billing), if it is not specified as part of the ACCOUNT NUMBER in the RMT Segment (Reference Number).

The following is the structure of the DTM segment:

| Data Element Name   | Length | Contents                                  |
|---------------------|--------|---|
| Segment Identifier  | 3      | 'DTM'                                     |
| Delimiter           | 1      | '*'                                       |
| Date/Time Qualifier | 3      | '003'                                     |
| Date                | 6 or 8 | INVOICE DATE in format YYMMDD or YYYYMMDD |
| Terminator          | 1      | '\'                                       |

The following is a sample DTM segment:

(a) INVOICE DATE of 10/25/92

**DTM\*003\*921025\**

The DTM segment is used with the RMT segment. Therefore, the full free form data would be:

**RMT\*IV\*6100809013500\*1564.07\DTM\*003\*921025\**

## 3.7

# Remittance Restrictions and Notes

### (1) Adjustments

SBC's electronic Inbound Corporate Payment program provides for the transfer of funds and basic remittance information. Electronic billing adjustments are NOT accepted by SBC using the electronic remittance documents. Adjustments to billed amounts must be coordinated through Customer Care.

### (2) Testing with Zero Dollar Payments/Remittance

ACH "Zero dollar with remittance data" transactions (ACH ENTRY TRANSACTION CODE 24) may be used to test the remittance format and data. Since these transactions do not transfer funds, they can be used to test SBC's ability to receive a payment and remittance from a customer and properly translate the content.

When using Zero Dollar payments for testing, the individual payment amounts (for each SBC Account) included in the remittance information MUST all be zero.

### (3) Paying with Credit Invoices

Some customers may use a credit invoice (SBC Account with a balance due to the customer) to off-set a payment on one or more other invoices (SBC Accounts with a balance due to SBC). This results in a net positive payment of the difference between the credit invoice amount and the invoices with payment amounts due.

In this situation, electronic remittance information should reflect all of the proper information. The credit invoice (SBC Account Number) should be shown with a negative payment amount and the invoices (SBC Account Numbers) with payments due should be shown with a positive individual account payment amount. The net payment must total to a positive individual account payment amount.