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Remittance Standards Inventory A Publication of the Remittance Coalition



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Accredited Standards Committee X9, Incorporated
Financial Industry Standards

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Foreword

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Introduction

Suggestions for the improvement or revision of this Technical Report are welcome. They should be sent to the X9 Committee Secretariat, Accredited Standards Committee X9, Inc., Financial Industry Standards, 275 West Street, Suite 107, Annapolis, MD 21401 USA.

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This is a new technical report. At the time this was published, the X9C Remittance Standards Inventory work group which developed it had the following members:

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Payment remittance data refers to information that explains what a payment is for, specifically, information exchanged between a buyer and a seller that provides a detailed accounting relative to the payment or other form of financial settlement regarding the provision of goods and/or services. Remittance data is sent in various ways, and a remittance standard or implementation is a vehicle which may allow multiple delivery methods of the remittance information. As an example, the full remittance information may be provided with the payment instructions. In other instances, it may not accompany the payment instructions, but instead offer a pointer referencing where the remittance information can be found, such as a URL, repository, database, email, or other location, so the remittance data can be associated with the payment.

Scope: The Remittance Standards Inventory is intended to be a current, comprehensive inventory of relevant business-to-business (B2B) payment remittance standards. The intended audience of this payments remittance catalog includes B2B solution and service providers, and the corporations and organizations that must make use of these standards or implementations to facilitate the efficient reconciliation of their payments and remittance data. Standards bodies and other general interested parties are also target audiences for this repository.

This Remittance Standards Inventory provides introductory information on the various remittance standards or implementations. It offers high-level attributes for each standard or implementation, including a description of each, the types of payments that it supports, how remittance may be sent, and information about the issuing organization. It is not intended to provide applications for each standard beyond that employed for remittance information, nor is it intended to serve as a comprehensive list of data structure and content, message protocol, or other technical details. To obtain additional, detailed information and the complete specifications of each standard, please refer to materials provided by the issuing organization. Contact information is provided for each standard under the following sub-bullets within each section:

4. Website of issuing standards organization, and
5. Contact information for issuing organization.

The information contained herein is current as of the publication date. Availability of cited publications and costs are subject to change. Contact the appropriate representative for up-to-date information.

Methodology: A team of volunteers from the Remittance Coalition collaborated to research, compile, and develop a comprehensive list of existing standards pertaining to business-to-business payment remittance data.

Distribution: The final Remittance Standards Inventory document will be distributed to all Remittance Coalition members and published by X9 as a technical report. It will be offered for posting on relevant websites, either as a link or in its entirety. X9 will be responsible for maintaining the document and updating it as needed.

Table 1 on the next page shows common applications of each remittance standard. The footnote explains what the matrix is intended to portray.