



Implementation Guide for EFT (Electronic Funds Transfer)

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Table of Contents

<u>Purpose</u>	3
<u>Benefits of EFT</u>	3
<u>Getting Started</u>	3
<u>Setup Checklist</u>	3
<u>Part 1 – Legal Agreement, Contact Information, Technology Review</u>	4
<u>Part 2 – Transmission Testing, Production Validation & Implementation</u>	4
<u>Exhibit A – Electronic Funds Transfer and Indemnification Agreement</u>	5
<u>Exhibit B – Accounting Information</u>	11
<u>Exhibit C – Licensing Information</u>	12
<u>Exhibit D – EFT Setup</u>	13
<u>How do we get started?</u>	13
<u>Determine Cash Accounting Procedures</u>	13
<u>Determine Licensing Procedures</u>	13
<u>Exhibit E – Transmission Testing</u>	13
<u>Exhibit F – Implementation</u>	14
<u>Exhibit G – Using the NIPR E-Commerce Report</u>	14
<u>Exhibit H – CECl & Technical Specifications</u>	15
<u>What is CECl?</u>	15
<u>What types of transactions does CECl require?</u>	15
<u>CTX (Corporate Trade Exchange) Detail Record</u>	15
<u>CTX Addenda Detail Record</u>	16
<u>Transaction Set 820 Version 4010 ANSI EFT</u>	16



Purpose

This implementation guide explains the benefits of using electronic funds transfer (EFT) technology and outlines how customers can implement the technology for use with NIPR processes and products.

Benefits of EFT

As the name implies, EFT enables businesses and their customers to exchange money between each other electronically instead of via checks or wire transfers. EFT technology provides both businesses and customers with the following benefits:

- **Increased cost savings** - electronic exchange is less expensive than issuing and mailing paper checks.
- **Increased convenience** – electronic exchange requires little manual work, as opposed to a check which has to be written, issued, mailed and scanned.
- **Reduced environmental impact**– electronic exchange reduces the amount of natural resources needed for the creation and transportation of paper checks, so it is considered a ‘green’ alternative to check writing.
- **Increased security** – electronic exchange is a safe and secure technology that eliminates the risks inherent to mailing a check (e.g. payment is lost in the mail).

Getting Started

The first step is to contact an NIPR representative and express interest in using EFT. You can contact NIPR in one of three ways.

- **Visit our website (nipr.com)**
 - Scroll to the bottom of the page and click on ‘NIPR Gateway’.
 - On the NIPR Gateway page, under the State Business Rules section, click on the email link. You will be directed to an email address (marketing@nipr.com).
 - Send an email telling us that you’re interested in using EFT.
 - A representative will contact you and provide you with the information you need to begin using EFT.
- **Contact us by phone**
 - Call us directly at 816-783-8467
- **Send us an email**
 - Send us an email to marketing@nipr.com

Setup Checklist

On the next page is a checklist of what you will need in order to use EFT. The checklist can be used by both you and your NIPR representative. Additional details for each step are available later in the implementation guide.



Part 1 – Legal Agreement, Contact Information, Technology Review

#	Item	Related Exhibit	Required or Recommended	What is it?	Who can help me?
1	Electronic Funds Transfer and Indemnification Agreement	Exhibit A	Required	Before you can begin using EFT, NIPR requires a signed indemnification agreement, which essentially authorizes NIPR to access customer accounts for the purpose of E-Commerce.	A person or department at your company authorized to enter into legally binding agreements on your company's behalf.
2	Accounting Information	Exhibit B	Required	In order for NIPR to send and receive transmissions to and from your company, we will need several pieces of accounting information from you: <ul style="list-style-type: none"> • Bank account number • Bank routing number • Contact information for Treasury/Cash Management personnel and Accounts Payable personnel. 	A person or department at your company authorized to provide accounting information on your company's behalf.
3	Licensing Information	Exhibit C	Required	To ensure licensing fees are correctly distributed to the applicable states, we will need contact information for licensing personnel.	A person or department at your company that can assist in identifying the transactions that will be associated with a state fee bank deposit.
4	Technology Review	N/A	Recommended	The use of EFT requires your company to be able to send and receive transmissions using specific formats. The technology requirements are outlined later in this document and we recommend that you confirm your company's ability to support the technical requirements before completing all other EFT steps.	A person or department at your company authorized to review and confirm that your company can support the EFT technical requirements contained in this document.

Part 2 – Transmission Testing, Production Validation & Implementation

#	Item	Related Exhibit	Required or Recommended	What is it?	Who can help me?
5	Transmission Testing	Exhibit D	Required	Before you begin using EFT in a live environment, NIPR and your company will conduct a series of transmission tests to ensure data can be successfully sent and received by both parties.	A person or department at your company authorized to simulate EFT transmissions in a test environment.
6	Penny Test	Exhibit E	Required	After successful transmission tests, NIPR will conduct a 'penny' test, in which NIPR validates it can successfully connect to your company's bank account.	A person or department at your company authorized to assist NIPR in connecting to your company's bank account in a live production environment.
7	Production Test & Implementation	Exhibit F	Required	The final test involves monitoring a full system interaction in a live production environment and ensuring that all communications work for all interested parties. After a successful test, both parties will agree to an official start date for EFT.	A person or department at your company authorized to assist NIPR in initiating and monitoring a transaction in a live production environment.



Exhibit A

ELECTRONIC FUNDS TRANSFER AND INDEMNIFICATION AGREEMENT

This Electronic Funds Transfer and Indemnification Agreement (“EFT Agreement”) is entered into on this date _____, 20__ by the National Insurance Producer Registry (“NIPR”) located at 1100 Walnut Street, Suite 1500, Kansas City, Missouri 64106 and _____ (“Company”) located at _____.

- A. NIPR is a Missouri nonprofit corporation providing information and services to facilitate the uniform licensing of insurance producers.
- B. NIPR and Company have entered into an NIPR License Agreement (“License Agreement”) in which NIPR provides access to the NIPR Gateway for the Company to perform NIPR Gateway licensing related transactions.
- C. Pursuant to the License Agreement, Company is required to submit to NIPR transaction fees for the above-referenced transactions and is also required to remit State Insurance Department fees for licensing transactions which are then forwarded by NIPR to the appropriate State Insurance Department.
- D. NIPR and Company desire to utilize the Automated Clearing House Operating System for purposes of allowing the Company to electronically submit the State insurance department fees (“DOI Fees”) through and Electronic Funds Transfer (EFT) process.
- E. The parties intend for the Electronic Funds Transfer Agreement to govern the party’s respective rights and obligations relating to utilization of the Automated Clearing House Operating System for the above-stated purpose and do not intend to supersede or affect the party’s obligations under the License Agreement.

NOW, THEREFORE, in consideration of the mutual promises and agreements contained herein, it is hereby agreed to as follows:

1. **AUTHORITY**

Company hereby authorizes NIPR and/or its agent, namely the National Association of Insurance Commissioners (“NAIC”), to initiate debit entries and, if necessary, credit entries and adjustments through the Automated Clearing House (“ACH”) Operating System for the purpose of (EFT) electronically transferring State Fees from Company to NIPR.



2. **NIPR'S OBLIGATIONS**

- a. NIPR will initiate a daily electronic process to debit the Company's bank account through the ACH Operating System for the amounts due the State insurance departments based on the electronic calculation of the State Fees incurred by the Company as a result of the number of transactions, including NIPR Gateway licensing related transactions as submitted by the Company on its own behalf or on behalf of its customers.
- b. NIPR will initiate a daily electronic process to transfer to the appropriate State insurance departments' bank accounts through the ACH Operating System the amounts due to the State insurance departments based on the electronic calculation of the number of licensing transactions submitted to NIPR by the Company.
- c. NIPR will, if necessary, initiate an electronic process to credit the Company's bank account through the ACH Operating System for any amounts due the Company by NIPR. NIPR will not credit the Company's bank account for any amounts due the Company by NIPR or a State insurance department if NIPR has already sent the fee for the transaction at issue to the State insurance department.

3. **COMPANY'S OBLIGATIONS**

- a. The Company will provide the information required in Exhibit A as well as hereby authorizes the NAIC to disclose, if necessary, the information in Exhibit A to the NAIC's financial institution and to the Company's financial institution.
- b. The Company will, at all times, have sufficient funds in the bank account identified in Exhibit A to cover the amount of State Fees incurred by the Company as a result of the number of licensing transactions performed by NIPR on behalf of the Company.
- c. The Company also agrees to indemnify and hold harmless NIPR for any and all existing or future obligations, indebtedness or liabilities owed by the NIPR to NIPR's financial institution and/or the State insurance departments caused directly or indirectly by the Company's failure to have sufficient funds available to cover



State Fees at the time NIPR's debit entries were processed through the ACH Operating System. Within five (5) days after NIPR incurs an obligation, indebtedness or liability caused directly or indirectly by the Company's failure to have sufficient funds available, the Company shall reimburse the NIPR for all amounts NIPR was required to pay to satisfy said obligation including penalties and other charges. For amounts not paid within five (5) days, interest shall accrue at the rate of Nine and One-Half Percent (9.5%) compounded annually until said amounts including interest are paid in full. The Company's indemnification and reimbursement obligations hereunder are unconditional and are independent of and exclusive of any defenses, claims or set-offs the Company may have against its financial institution, its customers, or the organization(s) directly or indirectly responsible for causing the Company's failure to have sufficient funds.

4. **DISCLAIMER AND LIMITATION OF LIABILITY**

The Company acknowledges NIPR will not determine the sufficiency of funds available from the Company's account to cover DOI Fees prior to the time NIPR transfers the DOI Fees to the appropriate State insurance departments. The Company agrees NIPR shall have no liability to the Company for transferring DOI Fees to the appropriate State insurance departments on behalf of the Company or its customers even though the Company does not have sufficient funds available to cover the DOI Fees.

NIPR has MADE NO WARRANTY OR PROMISE, EITHER EXPRESS OR IMPLIED, with respect to the Automated Clearing House Operating System covered by this Agreement. NIPR expressly disclaims THE IMPLIED WARRANTY OF MERCHANTABILITY AND FITNESS FOR ANY PARTICULAR PURPOSE. NIPR SHALL NOT BE LIABLE FOR AND COMPANY EXPRESSLY WAIVES ANY CLAIM FOR ANY LOSS, COST, OR INJURY, DIRECT OR INDIRECT (INCLUDING, BUT NOT LIMITED TO, LOST SALES, LOST PROFIT, BUSINESS INTERRUPTION, OR THIRD PARTY CLAIMS), SUFFERED BY COMPANY AS A RESULT OF RELIANCE ON OR USE OF SAID PRODUCT.

In the event of any dispute brought by Company against NIPR, it is mutually agreed and understood that Company's sole remedy and NIPR's sole liability shall in no event exceed the actual monetary amount transferred from Company's account to NIPR's account through the ACH Operating System, whether such claim is based on tort, negligence, or other legal or equitable theory.



5. **NON-ASSIGNABILITY**

Neither party shall transfer or assign its rights or obligations under this Agreement without the express prior written permission of the other party.

6. **GOVERNING LAW**

This Agreement shall be governed by and construed under the laws of the State of Missouri.

7. **EFFECT OF AGREEMENT**

This Agreement governs the parties respective rights and obligations relating to utilization of the Automated Clearing House Operating system and does not supersede, modify or affect the parties obligations under the License Agreement. Where this Agreement is silent on a term or condition, the License Agreement will govern. Where the terms of this Agreement are inconsistent with the terms of the License Agreement, the terms of the License Agreement will govern.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement on the day and year first above written.

National Insurance Producer Registry

Company_____

By: _____

By: _____

Printed Name: Karen Stakem Hornig

Printed Name: _____

Title: Executive Director

Title: _____

Date: _____

Date: _____



Exhibit A (continued)

AUTHORIZATION FOR ELECTRONIC DEBIT AND CREDIT ENTRIES

The National Insurance Producer Registry (“NIPR”) and the National Association of Insurance Commissioners (“NAIC”) are authorized to initiate debit entries and to initiate, if necessary, credit entries and adjustments for the correction of any debit entries in error from or to the account indicated below of institution indicated below:

Name of Financial Institution: _____

Address of Financial Institution: _____

Routing & Transit No: _____

Account No: _____

Account Name (if applicable):

****NOTE** Attach a deposit slip or voided check which shows the Routing and Transit Number & Account Number.**

The Company authorizes the above-named Financial Institution to honor such requests from NIPR or the NAIC and to debit or if applicable, to credit, the same to the account indicated above. The debit entries initiated by NIPR or the NAIC are for the payment of DOI fees as those terms are defined in the Agreement between the Company and NIPR.

This authorization shall remain in full force and effect until the above-named Financial Institution as well as NIPR or the NAIC have received written notice from the Company of termination of authority in such time and manner as to afford the Financial Institution as well as NIPR or the NAIC a reasonable time to act on said termination. Notwithstanding the foregoing, this authorization shall terminate no later than thirty (30) days after written notice of termination is received by NIPR or the NAIC.

Signature of Authorizing Party: _____

Name & Title of Authorized Party: _____

Name of Company: _____

Address: _____

Telephone Number: _____

Date: _____

Exhibit B – Accounting Information

In order for NIPR to send and receive transmissions to and from your company, we will need several pieces of information, including your company’s bank account number and your company’s bank routing number. Please provide the name and contact information for the person or persons who are authorized to provide this information to NIPR.

A note about the ‘Summary of Authorization’ section: This section is intended to clarify what a person can or cannot do on behalf of a company. In some cases one person will serve as a contact and in other cases, duties will be divided among several people. If you are unsure what kind of information should be captured in this section, your NIPR representative will assist you.

Your Company Name:	
Accounting Contact 1 - Name:	
<i>Title:</i>	
<i>Email Address:</i>	
<i>Phone #:</i>	
<i>Summary of Authorization:</i>	

Accounting Contact 2 - Name:	
<i>Title:</i>	
<i>Email Address:</i>	
<i>Phone #:</i>	
<i>Summary of Authorization:</i>	

Accounting Contact 3 - Name:	
<i>Title:</i>	
<i>Email Address:</i>	
<i>Phone #:</i>	
<i>Summary of Authorization:</i>	

Exhibit C – Licensing Information

To ensure licensing fees are correctly distributed to the applicable states, we will need contact information for licensing personnel. Please provide the name and contact information for the person or persons who are authorized to provide this information to NIPR.

A note about the ‘Summary of Authorization’ section: This section is intended to clarify what a person can or cannot do on behalf of a company. In some cases one person will serve as a contact and in other cases, duties will be divided among several people. If you are unsure what kind of information should be captured in this section, your NIPR representative will assist you.

Your Company Name:	
Licensing Contact 1 - Name:	
<i>Title:</i>	
<i>Email Address:</i>	
<i>Phone #:</i>	
<i>Summary of Authorization:</i>	

Licensing Contact 2 - Name:	
<i>Title:</i>	
<i>Email Address:</i>	
<i>Phone #:</i>	
<i>Summary of Authorization:</i>	

Licensing Contact 3 - Name:	
<i>Title:</i>	
<i>Email Address:</i>	
<i>Phone #:</i>	
<i>Summary of Authorization:</i>	

Exhibit D – EFT Setup

How do we get started?

First, you will need to identify your company's technical capabilities. To use EFT, your company will need to be able to support two things:

- The ability to decode Automated Clearing House (ACH) transactions.
- The ability to send NIPR a transmission that meets certain technical specifications (which are outlined in Exhibit H).

ACH is a payment mechanism that replaces paper payments with EFTs. If your company does not currently decode ACH transaction, this will require a technical change to your internal systems. Additionally, your company will need the ability to send NIPR a transmission that meets certain technical specifications (which are outlined in Exhibit H). You will need to work with your company's IT department to ensure your company is prepared to decode ACH transactions and send/receive transmissions.

Your company may already have banking processes in place that you can leverage to support EFT. Many standard accounting packages are able to read ACH files, so this functionality may already be in place at your company.

Determine Cash Accounting Procedures

It is also important that you work with your company's accounting department to ensure the EFT process meets your company's internal security, accounting and auditing standards. Each company has internal requirements that must be met in regards to how cash flows to and from your company bank accounts. It is your responsibility to ensure those internal requirements are met.

Note: The NIPR uses national banking and Electronic Data Interchange (EDI) standard to provide the widest possible interoperability among its trading partners.

Determine Licensing Procedures

In addition to general cash accounting procedures, it is also important that you work with your company's accounting and/or licensing department to ensure transactions associated with a state fee bank deposit (e.g. licensing fees) are processed according to your company's security, accounting and auditing standards.

Exhibit E – Transmission Testing

Before actively using EFT, your company and NIPR will collaborate on several tests to ensure that your company's system can send and receive transmissions and your company's bank information is accurate. An overview of these tests is outlined below. Additional testing can be conducted upon request.

- ***Initial Transmission Test*** – The purpose of this test is to ensure that your company's system can both send and receive transmissions using files that meet the data conditions defined by NIPR.
- ***Production Test (Penny Test)*** – The purpose of this test is to ensure that your company's banking information is functional and accurate and we validate this by depositing and/or retrieving a penny from your company's bank account.
- ***Production Test (System Test)*** – The purpose of this test to ensure that your company's system can both send and receive transmissions using files that meet the data conditions defined by NIPR ***in a live production environment.***

Exhibit F – Implementation

After a successful production penny test and system test, both parties will agree to an official start date for EFT processing. We highly recommend that we collaboratively monitor your company’s activity during the initial weeks of use and if needed, during any first time event (e.g. your first year-end processing, any period of increased volume, etc.).

Exhibit G – Using the NIPR E-Commerce Report

Once you begin using EFT, the details for EFT transactions are communicated to customers via the NIPR E-Commerce Report. This report, which is accessible via the NIPR home page, is a secure report that is only available to the people authorized to view your company’s report. People accessing this report will be issued an ID and password, which will be provided by the NIPR Marketing team. Customization of the report is available, so you can adjust the contents to reflect the level of detail you need.

*Note: The E-Commerce Report will be provided after a successful penny test.

Exhibit H – CECI & Technical Specifications

What is CECI?

The Common Electronic Commerce Initiative (CECI) is an internal application used by NAIC and NIPR to support EFTs. It provides NIPR with detailed transaction tracing capabilities. On a business daily basis (except for NAIC holidays and/or banking holidays), CECI summarizes all industry customer’s transactions and produces a single EFT transaction per account.

What types of transactions does CECI require?

CECI uses two EFT type transactions: CTX (Corporate Trade Exchange) and CTX Addenda. One CTX transaction is analogous to a ‘check’. The CTX Addenda transaction is analogous to an ‘envelope’ that contains detailed licensing information. Together, a CTX transaction pulls money from your company’s bank account and places those funds into an NIPR account. The NIPR account then pushes the money to the appropriate state bank accounts.

CTX (Corporate Trade Exchange) Detail Record

Field #	Data Element Name	Field Inclusion Requirement*	Contents	Length	Position
1	Record Type Code	M	“6”	1	01-01
2	Transaction Code	M	Numeric	2	02-03
3	Receiving DFI Identification	M	TTTTAAAA	8	04-11
4	Check Digit	M	Numeric	1	12-12
5	DFI Account Number	R	Alphanumeric	17	13-29
6	Total Amount	M	\$\$\$\$\$\$cc	10	30-39
7	Identification Number	O	Internal Account #	15	40-54
8	Number of Addenda Records	M	Numeric	4	55-58
9	Receiving Company Name/ID	R	Alphanumeric	16	59-74
10	Reserved	N/A	Blank	2	75-76
11	Discretionary Data	O	Alphanumeric	2	77-78
12	Addenda Record Indicator	M	Numeric	1	79-79
13	Trace Number	M	Numeric	15	80-84

M = Mandatory, R = Required, O = Optional

CTX Addenda Detail Record

Field #	Data Element Name	Field Inclusion Requirement	Contents	Length	Position
1	Record Type Code	M	"7"	1	01-01
2	Addenda Type Code	M	"05"	2	02-03
3	Payment Related Information	O	See 820 Layout	80	04-11
4	Addenda Sequence Number	M	Numeric	4	84-87
5	Entry Detail Sequence Number	M	Numeric	7	88-94

M = Mandatory, R = Required, O = Optional

Transaction Set 820 Version 4010 ANSI EFT

- SEGMENT:** ISA INTERCHANGE CONTROL HEADER
- LEVEL:** ENVELOPE
- LOOP:** Max Use: 1 Max Use: MANDATORY
- PURPOSE:** To start and identify an interchange of one or more functional groups.

	Data Element Name	NAIC Codes/Values
ISA01	Authorization Information Qualifier	"00"
ISA02	Authorization Information	Ten blank positions.
ISA03	Security Information Qualifier	"00"
ISA04	Security Information	Ten blank positions.
		"01" for Production
ISA06	Interchange Sender ID	"123456789"
ISA07	Interchange ID Qualifier	"01"
ISA08	Interchange Receiver Id	178923231
ISA09	Interchange Date	YYMMDD
ISA10	Interchange Time	HHMM
	Interchange Control Standards	
ISA12	Interchange Control Version	"00401"
ISA13	Interchange Control Number	ISA13/IEA02 Sequential Number.
ISA14	Acknowledgment Requested	"0"
ISA15	Test Indication	"P" for Production. "T" for Testing.
ISA16	Sub-element Separator	"~"

SEGMENT: GS FUNCTIONAL GROUP HEADER

LEVEL: GROUP

LOOP: Max Use: 1 Max Use: MANDATORY

PURPOSE: To start and identify a functional group of related transaction sets and provides control and application identification information.

	Data Element Name	NAIC Codes/Values
GS01	Functional Identifier Code	"RA" = Remittance Advice
GS02	Application Sender's Code	"123456789"
GS03	Application Receiver's Code	Vendor Routing Number
GS04	Date	CCYYMMDD.
GS05	Time	HHMM.
GS06	Group Control Number	GS06/ES02 Sequential Number.
GS07	Responsible Agency Code	"X" - X12.
	Version/Release/Industry Identifier	

SEGMENT: ST TRANSACTION SET HEADER

LEVEL: GROUP

LOOP: Max Use: 1 Max Use: HEADER

PURPOSE: To indicate the start of a remittance advice payment transaction set and to assign a control number.

	Data Element Name	NAIC Codes/Values
ST01	Transaction ID	"820"
ST02	Control Number	ST02/SE02 Sequential Number.

SEGMENT: BPR BEGINNING SEGMENT FOR 820

LEVEL: HEADER

LOOP: Max Use: 1 Max Use: MANDATORY

PURPOSE: To indicate the beginning of Payment Order/Remittance Advice and total payment amount.

	Data Element Name	NAIC Codes/Values
BPR01	Transaction Handling Code	"C" = Payment Accompanies
BPR02	Monetary Amount	Amount
BPR03	Credit/Debit Flag Code	"C" for "checks" "D" for "deposits" from/to NAIC account
BPR04	Payment Method Code	"ACH" = Automated Clearing House
BPR05	Payment Format Code	"CTX" = Corporate Trade
BPR06	ID Number Qualifier	"01" = ABA Transit Routing Number
BPR07	ID Number Number	UMB ABA Transit Routing Number
BPR08	Account Number Qualifier Code	"DA" = Demand Deposit
BPR10	Originating Company Identifier	NAIC Company Identifier

SEGMENT: N1 NAME
LEVEL: HEADER
LOOP: N1 Repeat>1 Max Use: 1 Max Use: OPTIONAL
PURPOSE: To identify a party by type of organization, name and code.

	Data Element Name	NAIC Codes/Values
N101	Entity Identifier Code	"PR" = Payer
N102	Name	NAIC

SEGMENT: N1 NAME
LEVEL: HEADER
LOOP: N1 Repeat>1 Max Use: 1 Max Use: OPTIONAL
PURPOSE: To identify a party by type of organization, name and code.

	Data Element Name	NAIC Codes/Values
N101	Entity Identifier Code	"PE" = Payee
N102	Name	Vendor Name
N103	Identification Code Qualifier	"1" = Duns Number
N104	Identification Code	Payee Duns Number

SEGMENT: RMR REMITTANCE ADVICE/AR OPEN ITEM
LEVEL: DETAIL
LOOP: ENT/RMR Repeat>1 Max Use: 1 Max Use: OPTIONAL
PURPOSE: To specify the Accounts Receivable open items to be included in the cash application.

	Data Element Name	NAIC Codes/Values
RMR01	Reference Number Qualifier	"IV"
RMR02	Reference Number	Invoice Number
RMR04	Monetary Amount	Monetary Amount
RMR05	Total Invoice or Credit/Debit	Document Amount
RMR06	Amount of Discount Taken	0

SEGMENT: REF REFERENCE NUMBERS
LEVEL: DETAIL
LOOP: ENT/RMR Repeat>1 Max Use: 1 Max Use: OPTIONAL
PURPOSE: To specify identifying numbers.

	Data Element Name	NAIC Codes/Values
REF01	Reference Number Qualifier	"DB"
REF02	Reference Number	PIN Transaction Number
		Trans Type 2 01-appt; 02-term; 04-NRL
		PIN Batch 15
		PIN Cust Trans 20



SEGMENT: DTM DATE/TIME REFERENCE
LEVEL: DETAIL
LOOP: ENT/RMR Repeat>1 Max Use: 1 Max Use: OPTIONAL
PURPOSE: To specify pertinent dates and times.

	Data Element Name	NAIC Codes/Values
DTM01	Date/Time Qualifier	"003" = Transaction Creation
DTM02	Date	CCYYMMDD

SEGMENT: SE TRANSACTION SET TRAILER
LEVEL: SUMMARY
LOOP: Max Use: 1 Max Use: SUMMARY
PURPOSE: To indicate the end of the transaction set and provide the count of the transmitted segments.

	Data Element Name	NAIC Codes/Values
SE01	Number of Segments	Include ST and SE segments.
SE02	Control Number	ST02/SE02 Sequential Number.

SEGMENT: GE FUNCTIONAL GROUP TRAILER
LEVEL: SUMMARY
LOOP: Max Use: 1 Max Use: SUMMARY
PURPOSE: To define the end of a functional group of related transaction sets.

	Data Element Name	NAIC Code s/Values
GE01	Number of Transaction Sets Included	² Total Number of Transaction Sets.
GE02	Group Control Number	GS06/ES02 Sequential Number.

²Include GS and ES Transactions

SEGMENT: IEA INTERCHANGE CONTROL TRAILER
LEVEL: ENVELOPE
LOOP: Max Use: 1 Max Use: MANDATORY
PURPOSE: To define the end of an interchange of one or more functional groups and related control.

	Data Element Name	NAIC Codes/Values
IEA01	Number of Included Functional Groups	³ Count of GS Segments in Transmission.
IEA02	Interchange Control Number	ISA13/IEA02 Sequential Number.

³Include ISA/IE