

XML in the ACH?

Extensible Markup Language (XML) is a data format that can now be used for transmitting ACH B2B remittance information.

Key Features:

- NACHA defined remittance data dictionary, rules and formats
- Opt-in usage for financial institutions, service providers and corporates
- Identical process flow compared to Electronic Data Interchange (EDI)

Opportunities:

- Facilitate modern formats for B2B transactions
- Enable electronic remittance exchanges with small and midsize companies
- Develop additional revenue streams for payments remittance services
- Leverage greater usage of XML in financial services
- Provide straight-through processing of payment-related information

A circular graphic containing the text 'B2B' in large, blue, 3D block letters. A black cord is attached to the letters and loops around a grey computer mouse positioned to the right.

Visit

www.nacha.org/XML-ACH-Remittance
for more information and to download
the XML-ACH Opt-in Rules and Specs
and the Participant Agreement

To: [XYZ Corporation Cust #: 111222222PD]
 Attn : John Smith
 Purchasing Department
 27 Washington Ave.
 Albany, NY 12206
 Office Phone: 212-333-1234
 Mobile Phone: 212-555-5678
 email: john.smith@xyzcorp.org]

ABC Corporation
 ABC Corporation
 Accounts Receivable
 123 Lexington St.
 Wilmington, DE 19801
 Telephone: 302-123-4567
 Dunns #: 33388888

YOUR ORDER NO.	OUR CONTRACT NO.	TERMS	INVOICE DATE	INVOICE NO.
XYZ Corporation PO# 000123	ABC-007925	Net 30 Days	10/17/12	123456

Annual ABC-Customer-Care Software License Fee per the SOFTWARE LICENSE AGREEMENT (ABC-007925) between ABC Corporation and XYZ Corporation date effective September 7, 2012
 Signed by John Smith for ABC Corporation on September 26, 2012

Annual ABC-Customer-Care Software License Fee for the period December 1, 2012 to November 30, 2013 \$110,500.00

Adjustments

Discount applied for payment before start of License Fee period: -\$300.00
 Payment reduction due to Software License price change (Reason Code: 03) -\$200.00

Total Discounts and Adjustments: -\$500.00

TOTAL DUE: \$110,000.00

SEND REMITTANCE DIRECTLY: ABC Corporation, Accounts Receivable, 123 Lexington St, Wilmington, DE 19801

OR ELECTRONIC PAYMENT TO: W5BC Bank USA, N.A., ABA #021001089, Account #123456789, Account Name: ABC Corp, Bank Address: 452 Fifth Avenue, New York, NY 10015

Fast due invoices will be subject to a late fee (charge of 1.5% of the outstanding balance).

Turn Invoice Data into ACH Remittance Information: XML Formats Allowed!

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705 Example Data (continued - page 1 of 2)
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