



Electronic File Specifications and Record Layout for Payment using ACH Credit with TXP Addendum

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Information for Software Developers/Financial Institutions

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Introduction

The Missouri Division of Employment Security (DES) supports submission of tax payments via Electronic Funds Transfer (EFT) and Automated Clearing House (ACH) Credit using the CCD+ transaction with TXP Addendum. The TXP Addendum is a national standard used by participating taxing agencies to provide tax information in defined fields to be transmitted along with the ACH payment transaction. Follow the instructions and record layouts carefully to ensure proper accounting and posting of payments. A participating customer or taxpayer must confirm that the financial institution supports origination of transactions using ACH credit only in the CCD+ transaction using TXP Addendum.

Participating customers and financial institutions must work together to ensure that accurate data is transmitted in a timely fashion. A full understanding of proper procedures to report and remit tax payments is required for all participants. Failure to properly format the required information could result in delays in processing and possible interest charges. Some financial institutions may charge a fee for this service.

Financial institutions will provide the customer or taxpayer with instructions on originating payments to DES. DES will report, to the appropriate contact, errors or changes needed for transactions received.

Contact Information

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ACH Records and Pre-Notification Testing

This publication lists all the records and necessary information to submit an ACH transaction through a financial institution or software package. In many cases these entities have already formatted these records and require only minimal input from the customer, such as bank account number, routing number, tax information, etc. Contact your financial institution or software provider to determine what information is required to format and submit payments.

It is standard business practice for originators to submit a pre-notification test (Pre-Note) to the receiving entity. The Pre-Note is a zero dollar transaction, which tests to ensure that the originator is transmitting to the proper bank account and routing number. Upon receipt of the Pre-Note, DES will notify the appropriate contact with test results. If a Pre-Note is received with incorrect formatting information, it may need to be re-submitted. If a Pre-Note is sent and no notification is received from DES within five working days, please contact the Magnetic Media Supervisor (See Page 2).

Before submission of a Pre-Note, contact information will need to be provided to the Magnetic Media Supervisor (See Page 2). The contact information applies to the person directly responsible for formatting and submitting the tax payments via ACH Credit. The contact information needed is the following: name, title, e-mail address, phone number and fax number.

Upon successful Pre-Note testing, entities may begin submitting payments. Entities having an established history of successful payments do not need to submit Pre-Notes for new clients.

Payment Submission and Timely Filing

Payments submitted electronically must be received by DES on or before established due dates. As a general rule, payments should have an effective date of two banking days prior to the due date of the payment. ACH Credit payments should be received within 2 days of filing the quarterly reports. ACH Credit payments can be rejected by the receiving entity if the format is incorrect. Rejected submissions must be re-submitted on or before the due date. Payments received after the due date may be subject to interest charges. Customers and taxpayers submitting payments must work together with the appropriate financial institution to ensure payments are submitted on or before the scheduled due date.

If the TXP Addendum is incorrect, but the submission is received on or before the due date, the submission is considered timely, but the posting and credit to the customer or taxpayer's account could be delayed.

ACH Credit CCD+ TXP Addenda Record Layout

ACH Input File Structure

The NACHA format used by Missouri is composed of 94 character records. All records and fields are required.

Record Title	Record Type Code
File Header Record This record includes your company name and company number. It also designates the immediate destination (your bank) of the entries contained within the file.	1
Batch Header Record This record indicates the effective entry date (the date you request the deposits/debits to be settled). In addition, this record identifies your company and provides an entry description for the credits and debits in this batch.	5
Entry Detail Record This record contains the information necessary to post a deposit to/withdrawal from an account, such as recipient's name, account number, dollar amount of the payment.	6
Entry Detail Addenda Record This record contains additional information relating to the prior entry detail record.	7
Batch Control Total This record appears at the end of each batch and contains totals for the batch.	8
File Control Record This record provides a final check on the data submitted. It contains block and batch count(s) and totals for each type of entry.	9

The Basic Record Layout for ACH Files:

File Header Record
Batch Header Record
First Entry Detail Record
Second Entry Detail Record
:
Last Entry Detail Record
Batch Control Record
Batch Header Record
First Entry Detail Record
:
Last Entry Detail Record
Batch Control Record
File Control Record

Identification of ACH Items on Receivers' Bank Statement

The following fields are considered “descriptive” fields and may be printed on receiver’s account statement exactly as provided by your company in your ACH origination file.

Field Name	Location on ACH File	Record Field	Positions	Number of Characters
Company Name	Batch Header	5	05-20	16
Company Entry Description	Batch Header	5	54-63	10
Company Descriptive Date	Batch Header	5	64-69	6
Individual Identification	Entry Detail	6	40-54	15

NACHA Record Format

The following pages outline the ACH record formats. The File Header and File Control records act as the outermost envelope of an ACH transaction. The Batch Header and Batch Control records act as an inner envelope combining similar entries. Please note that when the field inclusion requirements are R=Required or M=Mandatory, these fields must be filled-in.

File Header Record

Note: Literal or constant fields are indicated with ‘ ’ in the contents field.

Field	Data Element Name	Field Inclusion Requirements	Contents	Length	Position	Entry Information
1	Record Type Code	M	‘1’	1	01-01	The code identifying the File Header Record is 1.
2	Priority Code	R	‘01’	2	02-03	The lower the number, the higher processing priority. Currently, only 01 is used.
3	Immediate Destination	M	BNNNNNNNNN	10	04-13	Your bank’s transit routing number preceded by a blank.
4	Immediate Origin	M	NNNNNNNNNN	10	14-23	Your 10-digit company number. The use of an IRS Federal Tax Identification Number as a company identification is recommended.
5	File Creation Date	M	YYMMDD	6	24-29	The date you created the input file.
6	File Creation Time	O	HHMM	4	30-33	Time of day you created the input file. This field is used to distinguish between input files if you submit more than one per day.
7	File ID Modifier	M	Upper Case A-Z Numeric 0-9	1	34-34	Code to distinguish among multiple input files. Label the first (or only) file “A”, and continue in sequence (A-Z). If more than one file is delivered, they must have different modifiers.
8	Record Size	M	‘094’	3	35-37	Number of bytes per record. Enter ‘094.’
9	Blocking Factor	M	‘10’	2	38-39	Block at 10.
10	Format Code	M	‘1’	1	40-40	Currently there is only one code. Enter 1.
11	Immediate Destination Name	O	Your Bank Name	23	41-63	Enter your bank name
12	Immediate Origin Name	O	Your Company Name	23	64-86	Your company’s name, up to 23 characters.
13	Reference Code	O	Alpha-Numeric	8	87-94	Optional field you may use to describe input file for internal accounting purposes.

Batch Header Record

Field	Data Element Name	Field Inclusion Requirements	Contents	Length	Position	Entry Information
1	Record Type Code	M	‘5’	1	01-01	The code identifying the Batch Header record is 5.
2	Service Class Code	M	‘220’	3	02-04	Identifies the type of entries in the batch: 220 - ACH Credits Only
3	Company Name	M	Alpha-numeric	16	05-20	Your company name, up to 16 characters. This name may appear on the receivers’ statements prepared by the Receiving Financial Institution.
4	Company Discretionary Data	M	Alpha-numeric	20	21-40	For your company’s internal use, if desired. No specific format is required.
5	Company Identification	O	NNNNNNNNNN	10	41-50	Your 10-digit company number. Identical to the number in field 4 of the File Header Record, unless multiple companies/divisions are provided in one transmission.
6	Standard Entry Class Code	M	‘CCD’	3	51-53	Identifies the entries in the batch. Entry class code is CCD (Cash Concentration and Disbursement entries).
7	Company Entry Description	M	Alpha-numeric	10	54-63	Your description of the transaction. This may be printed on the receivers’ bank statement by the Receiving Financial Institution. <i>(i.e. MO UI TAX)</i>
8	Company Descriptive Date	O	Alpha-numeric	6	64-69	The date you choose to identify the transactions. This date may be printed on the participants’ bank statement by the Receiving Financial Institution.
9	Effective Entry Date	R	YYMMDD	6	70-75	Date transactions are to be posted to the participants’ account. <i>As a general rule, payments should have an effective date of two banking days prior to the due date.</i>
10	Settlement Date (Julian)	Inserted by ACH Operator	Blanks	3	76-78	Leave this field blank.
11	Operator Status Code	M	‘1’	1	79-79	Enter “1”. This identifies your bank as a depository financial institution, which is bound by the rules of the ACH.
12	Originating DFI Identification	M	NNNNNNNN	8	80-87	Enter your bank’s routing transit number.
13	Batch Number	M	Numeric	7	88-94	Number batches sequentially. ‘0000001’ to ‘9999999’

CCD Entry Detail Record

Field	Data Element Name	Field Inclusion Requirements	Contents	Length	Position	Entry Information
1	Record Type Code	M	‘6’	1	01-01	The code identifying the File Header Record is 6.
2	Transaction Code	M	Numeric	2	02-03	Two digit code identifying the account type at the receiving financial institution: 22 - Deposit destined for a Checking Account 23 - Prenotification for a checking credit 24- Zero dollar with remittance into Checking Account
3	Receiving DFI Identification	M	‘08650063’	8	04-11	Transit routing number of the receiver’s financial institution. ‘08650063’
4	Check Digit	M	‘4’	1	12-12	The ninth digit of the receiving financial institutions transit routing number. ‘4’
5	DFI Account Number	R	‘9986520’	17	13-29	Receiver’s account number at their financial institution. Left justify. ‘9986520’
6	Amount	M	\$\$\$\$\$\$cc	10	30-39	Transaction amount in dollars with two decimal places. Left zero fill if necessary. Enter 10 zeros for prenotes.
7	Identification Number	R	Alpha-numeric	15	40-54	Receiver’s identification number. <i>Enter the Missouri 10-digit Account Number followed by zeros.</i> Left justify.
8	Receiving Company Name	R	Alpha-numeric	22	55-76	Name of receiver. ‘ <i>MO Employment Security</i> ’
9	Discretionary Data	O	Alpha-numeric	2	77-78	For your company’s internal use if desired. No specific format is required.
10	Addenda Record Indicator	M	‘1’	1	79-79	Addenda Record Indicator
11	Trace Number	M	Numeric	15	80-94	Your bank will assign a trace number. This number will be unique to the transaction and will help identify the transaction in case of an inquiry.

CCD Addenda Record

Field	Data Element Name	Field Inclusion Requirements	Contents	Length	Position	Entry Information
1	Record Type Code	M	'7'	1	01-01	The code identifying the File Header Record is 7.
2	Addenda Type Code	M	'05'	2	02-03	Two digit code identifying the type of information contained in the addenda record: 05 - Used for CCD , CTX, and PPD standard entry classes. The Addenda information contains additional payment related information.
3	Payment Related Information	M	Alpha-Numeric	80	04-83	<i>See TXP Addenda Record Layout</i>
4	Addenda Sequence Number	M	Numeric	4	84-87	This number is consecutively assigned to each addenda record. The first addenda sequence number must always be a "1."
5	Entry Detail Sequence Number	M	Numeric	7	88-94	This number is the same as the last seven digits of the trace number of the related Entry Detail record.

TXP Addenda Record

Note: Insert in Field 3 (position 4-83) of Type '7', CCD Addenda Record

Field	Data Element Name	Field Inclusion Requirements	Contents	Length	Position	Entry Information
	Segment Identifier	M	'TXP'	3	04-06	
	Field Separator-1	M	'*'	1	07-07	
TXP01	Missouri 10-digit Account Number followed by Zeros	M	Numeric	14	08-21	This is the identifying MO Employer Account Number assigned by the Division of Employment Security.
	Field Separator-2	M	'*'	1	22-22	
TXP02	Tax Type Code	M	'99999'	5	23-27	
	Field Separator-3	M	'*'	1	28-28	
TXP03	Tax Reporting Period End Date	M	YYMMDD	6	29-34	Quarter End Date for payment submitted, (ie. 1 st Quarter 2013=130331)
	Field Separator-4	M	'*'	1	35-35	
TXP04	Tax Type	M	'T'	1	36-36	
	Field Separator-5	M	'*'	1	37-37	
TXP05	Tax Amount	M	\$\$\$\$\$\$CC	10	38-47	Transaction amount. <i>This should match the transaction amount submitted on the CCD Entry Record (Record Type 6, field 6)</i>
	Field Separator-6	M	'*'	1	48-48	
TXP06	Federal Identification Number (FEIN)	M	Numeric	9	49-57	Enter employer FEIN
	Field Separator-7	M	'*'	1	58-58	
TXP07	Employer Name; Name may be abbreviated	M	Alpha-Numeric	24	59-82	
	Segment Terminator	M	'\'	1	83-83	

TXP Addenda Record Example; TXP*12345601230000*99999*130331*T*0000014618*201234567*ABC CORPORATION\

Batch Control Record

Field	Data Element Name	Field Inclusion Requirements	Contents	Length	Position	Entry Information
1	Record Type Code	M	'8'	1	01-01	The code identifying the File Header Record is 8.
2	Service Class Code	M	'220'	3	02-04	Identifies the type of entries in the batch: 220 - ACH Credits Only
3	Entry/Addenda Count	M	Numeric	6	05-10	Total number of entry detail and addenda records processed within the batch. <i>This field requires six positions; right justify and use leading zeros.</i>
4	Entry Hash	M	Numeric	10	11-20	Total of all positions 4-11 on each 6 record (Detail). Only use the final 10 positions in the entry.
5	Total Debit Entry Dollar Amount	M	\$\$\$\$\$\$\$cc	12	21-32	Dollar totals of debit entries within the batch. If none, zero fill the field.
6	Total Credit Entry Dollar Amount	M	\$\$\$\$\$\$\$cc	12	33-44	Dollar totals of credit entries within the batch. If none, zero fill the field.
7	Company Identification	R	NNNNNNNNN N	10	45-54	This should match the company identification number used in the corresponding batch header record, field 5.
8	Message Authentication Code	O	Blank	19	55-73	This is an optional field. Please leave this field blank.
9	Reserved	N/A	Blank	6	74-79	This field is reserved for Federal Reserve use. Please leave this field blank.
10	Originating DFI Identification	M	NNNNNNNNN	8	80-87	Enter your bank's transit routing number.
11	Batch Number	M	Numeric	7	88-94	Number of the batch associated with this control record.

File Control Record

Field	Data Element Name	Field Inclusion Requirements	Contents	Length	Position	Entry Information
1	Record Type Code	M	'9'	1	01-01	The code identifying the File Control Record is 9.
2	Batch Count	M	Numeric	6	02-07	The total number of batch header records in the file.
3	Block Count	M	Numeric	6	08-13	The total number of physical blocks on the file, including the File Header and File Control records.
4	Entry/Addenda Count	M	Numeric	8	14-21	Total number of entry detail and addenda records on the file.
5	Entry Hash	M	Numeric	10	22-31	Total of all positions 4-11 on each 6 record (Detail). Only use the final 10 positions in the entry.
6	Total Debit Entry Dollar Amount in File	M	\$\$\$\$\$\$\$cc	12	32-43	Dollar totals of debit entries within the file. If none, zero fill the field.
7	Total Credit Entry Dollar Amount in File	M	\$\$\$\$\$\$\$cc	12	44-55	Dollar totals of credit entries within the file. If none, zero fill the field.
8	Reserved	N/A	Blank	39	56-94	Leave this field blank.