EFT ACH Credit

The ACH Credit method allows you to pay your Unemployment Insurance (UI) Taxes by instructing your financial institution to debit your account and credit the State's bank account.

Employers that are currently making ACH Credit payments may continue uninterrupted as services are transitioned from Maine Revenue Services (MRS) to Maine Department of Labor (MDOL).

Payroll companies that are setting up new clients and newly registered employers are requested to complete the **Authorization Agreement for Electronic Funds Transfers** form. This form is used to authorize the use of Electronic Funds Transfer (or ACH) for the payment of employer contributions and liabilities (penalties and interest). Payroll Companies and Third-Party Agents may submit a completed form EFT-1 that includes the EFT contact person and bank information. The form is available at: https://www.maine.gov/labor/unemployment/publications/taxpublications.shtml .

Financial institutions may charge you a fee for making ACH Credit payments. Please contact your financial institution to see if they offer this payment method.

ACH credit payments must be initiated at least one business day prior to the tax due date so they are received on time.

If you do not have an amount due for the quarter do not initiate a zero-dollar payment.

Voluntary contribution payments cannot be made via ACH credit

Important points to follow when making an ACH Credit payment

1. The bank routing number to send your UI payment to is 021052053.

2. The bank account number to send your UI payment to is 26066997.

3. Make sure to have your financial institution include the 10-digit Unemployment Insurance Employer Account Number (aka: SEIN) the payment is for in the Taxpayer Identification field of the Addenda Record.

EFT ACH Credit Instructions for Financial Institutions

Financial institutions must use the following ACH format for credit payments to Unemployment Insurance accounts. Pay special attention to the sample electronic addenda record format for how your UI account number should be reported to us when paying via ACH Credit.

The ACH Credit must include the tax payment (TXP) banking convention within the addendum record of a NACHA CCD+ transaction. The TXP conventions must be followed exactly for proper posting of payments. Other addenda banking conventions should not be used.

NACHA records for CCD+ entries must appear in the following sequence:

- File Header Record ("1" Record)

- Company/Batch Header Record ("5" Record)

- Entry Detail Record ("6" Record)

- Addenda Record (Carries an 80 character free form field) ("7" Record)

- Company/Batch Control Record ("8" Record)

- File Control Record ("9" Record)

To create an ACH file, the Entry Detail Record ("6" Record) must be set up for the ACH Credit transaction file to include:

- The State's depository bank's ABA (American Bank Association) Routing Transit Number in the Receiving Bank Number and Check Digit positions

- US Bank ABA Routing Transit Number is 021052053

- The Unemployment Insurance EFT ACH Credit Bank Account number is 26066997

- The Employer's 10-digit Employer Account Number must be populated in Field 7 Individual Identification Number.

The following sections contain information on how to use the TXP Conventions within the Payment Related Information Field of the NACHA Addenda Record ("7" Record). For more specific information on NACHA formats, specifications and definitions, refer to

the NACHA Operating Rules. Contact NACHA by phone (703)-561-1100 or online https://www.nacha.org/contact if you need further information.

SAMPLE ADDENDA RECORD:

Unemployment Insurance   TXP*1234560007*13055*090331*T*249300

This represents an addenda record for XYZ Corporation with Unemployment Insurance Employer Account Number #123456-000-7 for Unemployment Insurance (13055) to be filed for the tax period ending March 31, 2009 paying $2,493.00.

NOTE THAT THE CORRECT FORMATTING OF THE UNEMPLOYMENT INSURANCE EMPLOYER ACCOUNT NUMBER IN THE ACH CREDIT ADDENDA RECORD DOES NOT INCLUDE DASHES.

TABLE 1 -- TXP Conventions for the Addenda Record for ACH Credits

Field #	Field Name (Data Elements & Separators)	Field Requirements	Data Element Type	Field Length	Contents
	Segment Identifier				TXP
	Separator				*
TXP01	Taxpayer Identification	M	AN	10	XXXXXXXXXX This is the Employer Account Number assigned by Maine Department of Labor. Required. 10 digits
	Separator				*
TXP02	Tax Type Code	M	ID	5	XXXXX 13055
	Separator				*
TXP03	Tax Period End Date	M	DT	6	YYMMDD
	Separator				*
TXP04	Amount Type	M	ID	1	T
	Separator				*

TXP05	Amount	M		N2	10	$$$$$$$¢¢
	Separator					*

TABLE 2 -- Definitions of TXP Fields

Data Elements	Separators
Segment Identifier	Identifies the transfer as a tax payment. It must always be coded as **TXP.**
Taxpayer Identification Number	This is a number which identifies your company to Maine Department of Labor Unemployment Insurance. Enter your 10-digit UI Employer Account Number in this field. Do not space or zero fill in front or after the number. **Incorrect, invalid or missing Employer Account Numbers will result in payment posting delays.**
Tax Type Code	This field is always 5 characters in length. The Unemployment Insurance Tax Type Code is **13055.** **Tax type codes for EFT ACH Credit payments with a different Tax Type Code will not post to an employer account.**
Tax Period End Date	This date should be reported as the last day of the quarter being paid with YYMMDD format.
Amount Type	Indicates the type of payment. **T** = Tax
Amount	This is the total amount paid. This is a variable length field (right justify). This field must always include cents and have a **minimum of 3 digits**.
Terminator	The segment terminator ("\") identifies the end of the free form portion of the addenda record and must always be a back slash.

TABLE 3 -- Definitions of TXP Conventions - Field Requirements

Indicator	Field Requirements
M - Mandatory	This field must appear in the TXP convention.
C - Conditional	The presence of this field is dependent on the value or presence of other fields in the convention.
O - Optional	The appearance of this field is the option of the sending party.

TABLE 4 -- Definitions of TXP Conventions - Data Element Types

Data Element	Type
AN (Alpha-Numeric)	A sequence of letters, digits, spaces, and/or special characters. The contents shall be left justified. Trailing spaces should be suppressed.
DT (Date)	Format for the Date Type is YYMMDD. YY is the last two digits of the year (00-99), MM is the numeric value of the month (01-12), and DD is the numeric value of the day (01-31).
ID (Identifier)	An identifier shall always contain a value from a predefined list of values (T = Tax).
N2 (Numeric)	N indicates numeric and 2 indicates the decimal places to the right of a fixed, implied decimal point. The decimal point is not transmitted. It is intended that this number will always be positive for the TXP application. In the TXP convention the amount fields are defined as N2 type data elements. Thus, $1200.00 would appear as *120000*. The minimum number of digits for this data element is 3, so $0.01 would appear as *001*.

Table 5B -- Tax Period and Filing Requirements

Tax Type	Tax Period End Date	Taxpayer ID Number	No Tax Due	Other Info.
Unemployment Insurance	The last day of the quarter. **Example:** March 31, 2009 would be 090331	10-digit Unemployment Insurance Employer Account Number formatted as shown in the sample addenda record	No EFT required.	When paying your taxes by EFT you must continue to file your quarterly unemployment tax and wage report. File your report electronically after creating a portal account using https://www.maine.gov/reemployme. If you file electronically, do not send in a duplicate paper report.

FOR MORE INFORMATION PLEASE CONTACT:

Visit *www.maine.gov/labor*; send an email to **division.uctax@maine.gov**; send a fax to (207) 287-3733; call (207) 621-5120; or write to: Maine Department of Labor, Bureau of Unemployment Compensation, Tax Division, 47 State House Station, Augusta, ME 04330-0047.