



## Electronic Funds Transfer ACH Credit Guide

### General Information

The ACH Credit payment method allows you to transfer funds by instructing your financial institution to debit your account and credit the Nebraska Department of Labor's (NDOL) bank account.

### Cost

You must pay the fees charged by your financial institution for any set-up costs and for each ACH Credit transaction initiated.

### Record Format Requirements

In order to report your tax payment correctly, your financial institution must originate your payment using the Cash Concentration or Disbursement plus Addendum (CCD+) format. If you register for the ACH credit method, you will be provided with the NDOL bank account and routing numbers that will be used.

**The registration application can be found at the end of this document.**

Before you select the ACH credit method, you should check with your financial institution to confirm that they can originate an ACH credit transaction in the required record formats. The record formats are included in this document.

### Payment Reporting

Since your financial institution will originate your payment, you should contact them for their procedures.

It is strongly recommended that your financial institution conduct a pre-note (pre-notification) test to validate the NDOL's account and routing numbers. This test uses a zero-dollar amount and must be made at least ten days prior to origination of your first ACH Credit payment.

## **Timely ACH Credit Payment**

For an ACH credit payment to be timely **it must be initiated on or before the tax due date and the funds must settle into the NDOL bank account on the next banking day.** You must check with your financial institution to determine when you should originate your payment so that it will settle in the NDOL account on time.

The NDOL cannot guarantee timely settlement for an ACH credit transaction. If you use the ACH credit method and discover you have reported erroneous information to your financial institution, you must contact them for assistance.

## **Payment/Transaction Verification**

If proof of payment is required, it is your responsibility to work with your financial institution to obtain verification that funds were transferred from your account to the NDOL account.

Updated June 2017



## **ACH Credit Specification Manual**

ACH Credit is the only payment method available for FTP Electronic Filing.

1. Provide a copy of the Nebraska ACH Credit CCD and Addendum Record Format to your software provider for customization if needed.
2. Determine the data fields you must have coded in your ACH Addendum record. This information is found in the attached appendix.
3. Using the information in step #2 above, instruct your software provider or financial institution to prepare and submit a test transmission to the state which includes a correctly formatted Nebraska CCD and Addendum Record. This test should be for \$.01 (one cent) payment. You will be notified in the event that the Addendum Record is formatted incorrectly.
4. Upon successful completion of the test and when you are ready to make a payment, arrange for the creation and transmission of your ACH Credit file to the state's bank.

### **Credit File Formats**

The Nebraska Department of Labor requires use of the ACH Cash Concentration and Disbursement Plus (CCD+) format for EFT credit payments for tax liabilities. The plus (of the CCD+) represent the Addenda Record used to transmit your tax payment information. In an effort to provide greater uniformity to multi-filers, this addenda format further follows the TXP convention recommended by the Federation of Tax Administrators. When creating you file, this record must be formatted according to the following Nebraska CCD+ TXP format specifications.

**Please verify that your contracted ACH provider or software can generate the Addenda Record according to these specifications.**

# ACH TRANSMISSIONS (NACHA FORMATTED)

## ACH Data Specifications

All alphanumeric and alphabetic fields must be left justified and space filled.  
All numeric files must be right justified and zero filled.  
One Addenda (7) Record must be submitted for each Entry Detail (6) Record.  
Use either Addenda Record Option 1 or TXP Addenda Record Option 2.

## Sequence of Records in ACH File using Addenda Record Option 1:

Each ACH file begins with a File Header Record. After the File Header may be any number of batches, each batch is identified by a Batch Header Record and contains one or more Entry Detail Records and Addenda Records that would accompany each Entry Detail Record. At the end of each batch is a Batch Control Record. Each file is ended with a File Control Record. The records of the ACH file must be in the following sequence:

- File Header (1) Record
- Batch 1
  - Company/Batch Header (5) Record
  - Entry Detail (6) Records with Addenda (7) Records
  - Company/Batch Control (8) Record
- File Control (9) Record

All ACH records are 94 characters in length.

## Sample Files: One physical file with one batch using Addenda Record Option 1:

```
-----1-----2-----3-----4-----5-----6-----7-----8-----9-----
***** Top of Data *****
101 04200001315103511180404272220A094101US BANK COMPANY NAME
5200Company name 5555555555PPDPAYROLL 050427050430 1042000010000001
6221200001312121297997 0003653269471511030001625employee name 0042000010000001
705999999999*9999999999*2007*03*Employer Name *Submitter Name *\00010000001
62204200001312312312312 0002977225471511030078756employee name 0042000010000002
705999999999*9999999999*2007*03*Employer Name *Submitter Name *\00010000002
62209100002212345612345 0004889936474603210001701employee name 0042000010000003
705999999999*9999999999*2007*03*Employer Name *Submitter Name *\00010000003
8200000003002639185400001152043000000000000555555555 042000010000001
9000002000002000000070104306662000000000033000000000000
```

## One physical file with two batches using Addenda Record Option 1::

```
-----1-----2-----3-----4-----5-----6-----7-----8-----9-----
***** Top of Data *****
101 04200001315103511180404272220A094101US BANK COMPANY NAME
5200Company name 5555555555CCDAUTOPAY 050427050430 1042000010000001
62704200001312121297997 0003653269471511030001625employee name 0042000010000001
705999999999*9999999999*2007*03*Employer Name *Submitter Name *\00010000001
62704200001312312312312 0002977225471511030078756employee name 0042000010000002
705999999999*9999999999*2007*03*Employer Name *Submitter Name *\00010000002
62709100002212345612345 0004889936474603210001701employee name 0042000010000003
705999999999*9999999999*2007*03*Employer Name *Submitter Name *\00010000003
8200000003002639185400001152043000000000000555555555 042000010000001
5200Company name 6666666666PPDAUTOPAY 050427050430 1042000010000002
6271020000765555555555 0000092842474603020015053name on account 0042000010000004
705999999999*9999999999*2007*03*Employer Name *Submitter Name *\00010000004
627273976369666666666666 0000017032474603020016602name on account 0042000010000005
705999999999*9999999999*2007*03*Employer Name *Submitter Name *\00010000005
6272912710047777777777 0000032500474603020019755name on account 0042000010000006
705999999999*9999999999*2007*03*Employer Name *Submitter Name *\00010000006
6271119006590909946675 0000009599474603920000798name on account 0042000010000007
705999999999*9999999999*2007*03*Employer Name *Submitter Name *\00010000007
82000000040077914808000000151973000000000006666666666 042000010000002
9000002000002000000070104306662000011672403000000000000
```

**Sequence of Records in ACH File using TXP Addenda Record Option 2:**

Each ACH file begins with a File Header Record. After the File Header may be any number of batches, each batch is identified by a Batch Header Record and contains one or more Entry Detail Records and Addenda Records that would accompany each Entry Detail Record. At the end of each batch is a Batch Control Record. Each file is ended with a File Control Record. The records of the ACH file must be in the following sequence:

- File Header (1) Record
- Batch 1
  - Company/Batch Header (5) Record
  - Entry Detail (6) Records with TXP Addenda (7) Records
  - Company/Batch Control (8) Record
- File Control (9) Record

All ACH records are 94 characters in length.

**Sample Files: One physical file with one batch using TXP Addenda Record Option 2:**

```
-----+-----1-----+-----2-----+-----3-----+-----4-----+-----5-----+-----6-----+-----7-----+-----8-----+-----9-----
***** Top of Data *****
101 04200001315103511180404272220A094101US BANK COMPANY NAME
5200Company name 5555555555PPDPAYROLL 050427050430 1042000010000001
6221200001312121297997 0003653269471511030001625employee name 0042000010000001
705TXP999999999*999999999*2007*03*Employer Name *Submitter Name *\00010000001
62204200001312312312312 0002977225471511030078756employee name 0042000010000002
705TXP999999999*999999999*2007*03*Employer Name *Submitter Name *\00010000002
62209100002212345612345 0004889936474603210001701employee name 0042000010000003
705TXP999999999*999999999*2007*03*Employer Name *Submitter Name *\00010000003
8200000003002639185400001152043000000000000555555555 042000010000001
9000002000002000000070104306662000000000033000000000000
```

**One physical file with two batches using TXP Addenda Record Option 2:**

```
-----+-----1-----+-----2-----+-----3-----+-----4-----+-----5-----+-----6-----+-----7-----+-----8-----+-----9-----
***** Top of Data *****
101 04200001315103511180404272220A094101US BANK COMPANY NAME
5200Company name 5555555555CCDAUTOPAY 050427050430 1042000010000001
62704200001312121297997 0003653269471511030001625employee name 0042000010000001
705999999999*999999999*2007*03*Employer Name *Submitter Name *\00010000001
62704200001312312312312 0002977225471511030078756employee name 0042000010000002
705TXP999999999*999999999*2007*03*Employer Name *Submitter Name *\00010000002
62709100002212345612345 0004889936474603210001701employee name 0042000010000003
705TXP999999999*999999999*2007*03*Employer Name *Submitter Name *\00010000003
8200000003002639185400001152043000000000000555555555 042000010000001
5200Company name 6666666666PPDAUTOPAY 050427050430 1042000010000002
6271020000765555555555 0000092842474603020015053name on account 0042000010000004
705TXP999999999*999999999*2007*03*Employer Name *Submitter Name *\00010000004
627273976369666666666666 0000017032474603020016602name on account 0042000010000005
705TXP999999999*999999999*2007*03*Employer Name *Submitter Name *\00010000005
6272912710047777777777 0000032500474603020019755name on account 0042000010000006
705TXP999999999*999999999*2007*03*Employer Name *Submitter Name *\00010000006
6271119006590909946675 00000095994746039200000798name on account 0042000010000007
705TXP999999999*999999999*2007*03*Employer Name *Submitter Name *\00010000007
8200000004007791480800000015197300000000000666666666 042000010000002
900000200000200000007010430666200001167240300000000000
```

Please refer to the attached NACHA format for field definitions and U.S. Bank requirements. If you have any format questions, you may contact our ACH Installer Department at 1-800-507-7477

**FILE HEADER RECORD**

Sample Header

```

-----1-----2-----3-----4-----5-----6-----7-----8-----9-----
101 04200001319999999999YYMMDD0810A094101U.S. Bank           Your Company Name       00000000
  
```

FIELD	POSITION	SIZE	CONTENTS	DESCRIPTION
1	01-01	1	1	<b>Record Type Code</b> / NACHA REQUIRED FIELD
2	02-03	2	01	<b>Priority Code</b> / NACHA REQUIRED FIELD
3	04-13	10		<b>Immediate Destination</b> / NACHA REQUIRED FIELD
4	14-23	10		<b>Immediate Origin</b> - Nine digit Fed Tax ID with '1' inserted as first character unless notified by U.S. Bank that first character will be different / NACHA REQUIRED FIELD
5	24-29	6	YYMMDD	<b>File Creation Date</b> / NACHA REQUIRED FIELD
6	30-33	4	HHMM	<b>File Creation Time</b> / NACHA OPTIONAL FIELD, U.S.BANK REQUIRED FIELD
7	34-34	1	Alpha/Numeric	<b>File ID Modifier</b> - Using either numbers or letters, indicate sequentially the individual files submitted the same day / NACHA REQUIRED FIELD
8	35-37	3	094	<b>Record Size</b> / NACHA REQUIRED FIELD
9	38-39	2	10	<b>Blocking Factor</b> / NACHA REQUIRED FIELD
10	40-40	1	1	<b>Format Code</b> / NACHA REQUIRED FIELD
11	41-63	23	U.S. Bank	<b>Destination Name</b> - / NACHA REQUIRED FIELD
12	64-86	23		<b>Origin Name</b> - The name of the company or third party vendor that is sending the file / NACHA REQUIRED FIELD.
13	87-94	8	Blanks or 0's	<b>Reference Code</b> - Use blank spaces or zeros

**COMPANY/BATCH HEADER RECORD**

Sample Batch Header:

```

-----1-----2-----3-----4-----5-----6-----7-----8-----9-----
5220Company Name                1999999999PPDPayroll  YYMMDDYYMMDD  1042000010000001
    
```

FIELD	POSITION	SIZE	CONTENTS	DESCRIPTION
1	01-01	1	5	<b>Record Type Code</b> / NACHA REQUIRED FIELD
2	02-04	3	220	<b>Service Class Code</b> / Identifies the general classification of dollar entries. See below for options./ NACHA REQUIRED FIELD
3	05-20	16		<b>Company Name</b> - Name of company on whose behalf the file is being sent / NACHA REQUIRED FIELD
4	21-40	20		<b>Company Discretionary Data</b> - Company Information significant only to your company / NACHA OPTIONAL FIELD
5	41-50	10		<b>Company ID</b> - Nine digit Federal Tax ID with a '1' as first character unless notified by U.S. Bank that first character will be different / NACHA REQUIRED FIELD
6	51-53	3	CCD	<b>Standard Entry Class Code</b> - Distinguishes the type of entries, see below for common codes / NACHA REQUIRED FIELD
7	54-63	10		<b>Company Entry Description</b> - Description of what ACH batch entries are (payroll,..) / NACHA REQUIRED FIELD
8	64-69	6	YYMMDD	<b>Company Descriptive Date</b> / NACHA OPTIONAL FIELD
9	70-75	6	YYMMDD	<b>Effective Entry Date</b> - Date transactions are to post to the receiving account / NACHA REQUIRED FIELD
10	76-78	3	Blanks	<b>Settlement Date</b> - Leave blank - reserved for ACH Operator (FRB)
11	79-79	1	1	<b>Originator Status Code</b> / NACHA REQUIRED FIELD
12	80-87	8		<b>Originating DFI Identification</b> - U.S. Bank routing-transit number (1st eight characters) / NACHA REQUIRED FIELD
13	88-94	7		<b>Batch number</b> - Indicate first batch by '1' sequentially increasing with each batch, right justify, zero fill / NACHA REQUIRED FIELD

**Standard Entry Class Codes:**

PPD - Prearranged Payment and Deposit Entry/consumer  
 CCD - Cash Concentration or Disbursement: Corporate to Corporate entry/may have 1 addenda per entry detail  
 CTX - Corporate Trade Exchange: Corporate to Corporate entry/may have multiple Addenda records for each entry detail record

**Service Class Codes**

200 - Mixed Debits and Credits  
 220 - Credits Only  
 225 - Debits Only

Refer to NACHA rulebook for other applicable SEC codes and special formats for some codes along with authorization requirements.





**ADDENDA RECORD (Option 1)**

Ruler:

1234567891123456789212345678931234567894123456789512345678961234567897123456789812345678991234

Sample Addenda:

705S12\*13\*198354\*000014\*0\ 00010000001

Sample Addenda:

705999999999\*9999999999\*2007\*03\*Employer Name \*Submitter Name \*\00010000001

FIELD	POSITION	SIZE	CONTENTS	DESCRIPTION
1	01-01	1	7	<b>Record Type Code /</b> NACHA REQUIRED FIELD
2	02-03	2	05	<b>Addenda Type Code /</b> NACHA REQUIRED FIELD
				<b>Payment Related Information:</b>
3	04-12	9		Federal Employer Identification Number (FEIN)
4	13-13	1	*	*
5	14-23	10		Nebraska Unemployment Insurance Tax Account
6	24-24	1	*	Number
7	25-28	4		Tax Year 4 digit CCYY (ex 2007)
8	29-29	1	*	*
9	30-31	2	*	Reporting Quarter (ex 03 or 06 or 09 or 12)
10	32-32	1	*	*
11	33-62	30	*	Employer Name
12	63-63	1	*	*
13	64-81	18	*	Submitter Name
14	82-82	1	/	*
15	83-83	1	/	/
16	84-87	4		<b>Addenda Sequence Number, right justify, zero fill.</b> NACHA REQUIRED FIELD
17	88-94	7		<b>Entry Detail Sequence Number:</b> Use the same number as in the corresponding data (6) record, right justify, zero fill. NACHA REQUIRED FIELD

**TXP ADDENDA RECORD (Option 2)**

Ruler:

1234567891123456789212345678931234567894123456789512345678961234567897123456789812345678991234

Sample Addenda:

705S12\*13\*198354\*000014\*0\ 00010000001

Sample Addenda:

705TXP999999999\*999999999\*2007\*03\*Employer Name \*Submitter Name \*\00010000001

FIELD	POSITION	SIZE	CONTENTS	DESCRIPTION
1	01-01	1	7	<b>Record Type Code / NACHA REQUIRED FIELD</b>
2	02-03	2	05	<b>Addenda Type Code / NACHA REQUIRED FIELD</b>
3	04-06	3	TXP	<b>TXP Identifier</b>
				<b>Payment Related Information:</b>
4	07-15	9		Federal Employer Identification Number (FEIN)
5	16-16	1	*	*
6	17-26	10		Nebraska Unemployment Insurance Tax Account Number
7	27-27	1	*	*
8	28-31	4		Tax Year 4 digit CCYY (ex 2007)
9	32-32	1	*	*
10	33-34	2		Reporting Quarter (ex 03 or 06 or 09 or 12)
11	35-35	1	*	*
12	36-65	30		Employer Name
13	66-66	1	*	*
14	67-81	15		Submitter Name
15	82-82	1	*	*
16	83-83	1	/	/
17	84-87	4		<b>Addenda Sequence Number</b> , right justify, zero fill. NACHA REQUIRED FIELD
18	88-94	7		<b>Entry Detail Sequence Number:</b> Use the same number as in the corresponding data (6) record, right justify, zero fill. NACHA REQUIRED FIELD

**BATCH CONTROL RECORD**

Sample Batch Trailer:

-----1-----2-----3-----4-----5-----6-----7-----8-----9-----  
 82000000019999999999888888888888887777777777719999999999 042000010000001

FIELD	POSITION	SIZE	CONTENTS	DESCRIPTION
1	01-01	1	8	<b>Record Type Code</b> / NACHA REQUIRED FIELD
2	02-04	3	220	<b>Service Class Code</b> / Identifies the general classification of dollar entries. Should be the same as used in the Batch Header Record ./ NACHA REQUIRED FIELD
3	05-10	6		<b>Entry/Addenda Count</b> - Number of entry detail and addenda records (type 6 and 7 records) in batch / NACHA REQUIRED FIELD
4	11-20	10		<b>Entry Hash</b> - The arithmetic sum of the 8-digit routing numbers (positions 04-11 of entry detail records) within the batch with overflow out of the high order (leftmost) position ignored. / NACHA REQUIRED FIELD
5	21-32	12	\$\$\$\$\$\$\$\$\$¢¢	<b>Total Debit Entry Dollar Amount</b> - Sum of the debit entry dollar amounts in batch / NACHA REQUIRED FIELD
6	33-44	12	\$\$\$\$\$\$\$\$\$¢¢	<b>Total Credit Entry Dollar Amount</b> - Sum of the credit entry dollar amounts in batch / NACHA REQUIRED FIELD
7	45-54	10		<b>Company ID</b> - Nine digit Federal Tax ID with a '1' as first character unless notified by U.S. Bank that first character will be different, should be same as used on Batch Header Record / NACHA REQUIRED FIELD
8	55-73	19		<b>**Message Authentication Code (MAC)</b> - An eight character code derived from a special key used in conjunction with the DES algorithm. Remaining eleven positions of this field to remain blank. NACHA OPTIONAL FIELD
9	74-79	6	Leave Blank	<b>RESERVED</b> - Do not fill in
10	80-87	8		<b>Originating DFI Identification</b> - U.S. Bank routing-transit number / NACHA REQUIRED FIELD
11	88-94	7		<b>Batch Number</b> - Indicate first batch by '1' sequentially increasing with each batch / NACHA REQUIRED FIELD

\*\* Companies using a MAC must ensure that the DES algorithm and key message standards are in accordance with standards adopted by the American National Standards Institute. See the NACHA rule book for additional information.

**FILE CONTROL RECORD**

Sample Trailer:

-----1-----2-----3-----4-----5-----6-----7-----8-----9-----  
 90000013333300000001222222222000000333632000000000000

FIELD	POSITION	SIZE	CONTENTS	DESCRIPTION
1	01-01	1	9	<b>Record Type Code</b> / NACHA REQUIRED FIELD
2	02-07	6		<b>Batch Count</b> - Number of batches (Type 8 records) in the file, / NACHA REQUIRED FIELD
3	08-13	6		<b>Block Count</b> - Sum of all records divided by 10 and rounded to the next highest integer / NACHA REQUIRED FIELD
4	14-21	8		<b>Entry Addenda Count</b> - Sum of corresponding fields in the Batch Control Records on the file / NACHA REQUIRED FIELD
5	22-31	10		<b>Entry Hash</b> - Sum of corresponding fields in the Batch Control Records on the file. / NACHA REQUIRED FIELD
6	32-43	12	\$\$\$\$\$\$\$\$\$¢¢	<b>Total Debit Entry Dollar Amount</b> - Accumulated Batch Control Record debit and totals within the file. / NACHA REQUIRED FIELD
7	44-55	12	\$\$\$\$\$\$\$\$\$¢¢	<b>Total Credit Entry Dollar Amount</b> - Accumulated Batch Control Record credit totals within the file. / NACHA REQUIRED FIELD
8	56-94	39	Blanks	<b>Reserved</b> - Do not fill in



**Nebraska Unemployment Insurance (UI) Tax  
Electronic Funds Transfer (ACH Credit) Registration**

<b>Business Name</b>		<b>Employer UI Account Number</b>	
<b>Address</b>			
<b>City</b>	<b>State</b>	<b>Zip</b>	
<b>Contact Person</b>		<b>Telephone</b>	<b>Fax Number</b>
<b>Email address</b>			
<p><b>I (We) contacted my (our) financial institution and confirmed that the financial institution can initiate Automated Clearing House transactions that meet Nebraska Department of Labor's requirements. For verification, Nebraska Department of Labor's Treasury Office may contact:</b></p>			
<b>Name of Bank/Financial Institution</b>		<b>Bank Contact Name</b>	<b>Bank Telephone Number</b>
<b>Bank Routing Number</b>		<b>Bank Account Number</b>	
<p><b>I (We) request that Nebraska Department of Labor grant authority to the above-named business to initiate Automated Clearing House credit transactions for the purpose of paying quarterly unemployment insurance taxes. I (We) understand that transactions must be made in the National Automated Clearing House Association (NACHA) CCD format and may only be initiated for payment of Unemployment Insurance contributions. I (We) understand that the above-named business is responsible for paying the cost of initiating such transactions that may be charged by the business' financial institution.</b></p>			
<b>Authorized Signature (Please print and sign)</b>			
<b>PRINT</b>		<b>Title</b>	
<b>SIGN</b>		<b>Date</b>	

Fax the completed application to: 402-471-8041 or mail to the following address:

Department of Labor  
Treasury Department  
550 S 16<sup>th</sup> Street  
P O Box 94600  
Lincoln, NE 68509-4600