# ACH Credit Format

### CCD + and Special Addenda Record Format Specifications and Layout

The Department of Taxation and Finance has selected the National Automated Clearing House Association (NACHA) Cash Concentration and Disbursement Plus One Addenda Record (CCD+) format for ACH Credit Corporation Tax payments. The Department has followed the recommended industry standard Tax Payment (TXP) Banking Convention developed by the Federation of Tax Administrators and the Bankers' EDI Council of NACHA.

The ACH Credit transaction is made up of two sections. The first section (Record 6) specifies the actual payment information (i.e. to whom, how much, from whom, etc.). This record must adhere to the NACHA rules and format specifications in order to ensure timely and accurate delivery of payments. The second section is the CCD+ Special Addenda Record (Record 7) which allows the inclusion of required Corporation Tax return information with your ACH Credit payment.

The ACH Credit payment (Record 6) and Special Addenda Record (Record 7) requirements, specifications and samples are detailed on the following pages. All ACH Credit Corporation Tax payments must adhere to these specifications so that they can be properly identified and correctly applied by the Department.

Visit ACH Credit Format for detailed information.

### Record 6 Specifications and Layout

| Field Description | Character Positions | Field Size | Field Input / Type | Notes |
|---|---|---|---|---|
| Record Type Code | 1-1 | 1 | 6 | Identifies the NACHA record type. Input is always '6' in field position 1. |
| Transaction Code | 2-3 | 2 | 22 | Specifies the credit account type: '22' Automated Deposit (Credit) |
| Receiving DFI Identification | 4-11 | 8 | 02140916 | Specifies the RDFI Transit Routing Number. Input is always '02140916' for CT. |
| Check Digit | 12-12 | 1 | 9 | Completes the RDFI Transit Routing Number. Input is always '9' for CT. |
| DFI Account Number | 13-29 | 17 | NYS992 | Specifies the bank account number of The Department of Taxation and Finance. Input is always 'NYS992' for CT. Left justify and leave the last 11 spaces in the field blank. |
| ACH Credit $ Amount | 30-39 | 10 | Numeric, formatted as: $$$$$$$$cc | Specifies the dollar amount of the ACH Credit instruction. This is the amount of tax that will be remitted to the State of New York. This field is 10 positions, right-justified, numeric and without a decimal point or commas. Any blank spaces should be zero-filled. e.g. $1500.00 would be entered as 0000150000 |

| Field Description | Character Positions | Field Size | Field Input / Type | Notes |
|---|---|---|---|---|
| Identification Number | 40-54 | 15 | Alpha Numeric | Specifies Taxpayer ID, as entered on the Corporation Tax return. |
| Business Name | 55-76 | 22 | Alpha Numeric | Specifies the name of the company remitting payment. Input is left-justified and alpha-numeric. Any unused field positions should be left blank.<br>If your company name is longer than the twenty two characters available, you should enter the first twenty two characters just as they appear on your Corporation Tax return. |
| Discretionary Data | 77-78 | 2 | Leave blank | Identifies special handling of an entry. No taxpayer input is required. Leave blank. |
| Addenda Record Indicator | 79-79 | 1 | 1 | Specifies the use of the CCD+ Addenda Record.<br>Input is always '1'. |
| Trace Number | 80-94 | 15 | Leave blank | Distinguishes the transaction for reconciliation purposes. Assigned by the financial institution sending the payment. No input is required by the taxpayer. Leave field blank. |

**Note**: All of the above fields are mandatory unless otherwise noted.

**Sample ACH Credit CT Payment using CCD+ Format**

**Example:** The ABC Corporation (Tax Identification Number 12-3456789) is filing a CT-3-S for 1/1/2009 through 12/31/2009 and is submitting the balance due of $975.00 by ACH Credit. $700 of the amount due should be applied to State Tax while the remaining $275 amount due should be applied to MTA.

| Positions | Sample |
|---|---|
| 1-54 | `622021409169NYS992          0000097500123456789` |
| 55-94 | `ABC CORPORATION       1` |

**Record 7 Specifications and Layout**

| Field Description | Character Positions | Field Size | Field Input / Type | Notes |
|---|---|---|---|---|
| Record Type | 1-1 | 1 | 7 | Identifies the NACHA record type. Input is always '7'. |
| Addendum Type Code | 2-3 | 2 | 05 | Identifies the addendum record type. Input is always '05'. |
| Payment Related Information | 4-83 | | Please note: the next 80 character positions are considered the Payment Related Information of Record 7. These fields are optional per NACHA standards but for properly posting your payment to your CT account, NYS DTF is requiring the following information: | |
| Segment Identifier | 4-6 | 3 | TXP | Identifies the beginning of free form descriptive detail. Input is always 'TXP'. |
| Separator | 7-7 | 1 | * | The asterisk as a separator is required. |
| Taxpayer Identification | 8-22 | 15 | Alpha Numeric | Specifies your 9-digit Company Tax Identification Number. Input is alpha-numeric. Left justify and fill remaining 6 spaces with blanks. |
| Separator | 23-23 | 1 | * | The asterisk as a separator is required. |
| Tax Type Code | 24-28 | 5 | CT | Identifies the tax payment type. Input is always 'CT'. Input should be left justified and fill the remaining 3 spaces with blanks. |
| Separator | 29-29 | 1 | * | The asterisk as a separator is required. |
| Liability Period End Date | 30-37 | 8 | Numeric, formatted as: YYYYMMDD | Specifies the end date of the tax year you are reporting. Enter in YYYYMMDD format. e.g. 20091231. |
| Separator | 38-38 | 1 | * | The asterisk as a separator is required. |
| State Main Form Name | 39-48 | 10 | Alpha Numeric | Enter the main State form that you will be or have filed for the Tax Year the payment is to be applied to. e.g CT-3. |
| Separator | 49-49 | 1 | * | The asterisk as a separator is required. |
| State Amount | 50-59 | 10 | Numeric | Enter the amount of the payment that is to be applied to NYS tax. Input is numeric and without a decimal between dollars and cents. If your State liability is zero, continue to the next field entry. |
| Separator | 60-60 | 1 | * | The asterisk as a separator is required. |
| MTA Amount | 61-70 | 10 | Numeric | Enter the amount of the payment that is to be applied to MTA tax. Input is numeric and without a decimal between dollars and cents. If your MTA liability is zero, continue to the next field entry. |

| Field Description | Character Positions | Field Size | Field Input / Type | Notes |
|---|---|---|---|---|
| Separator | 71-71 | 1 | * | The asterisk as a separator is required. |
| Payment Type Indicator | 72-72 | 1 | Alpha | Enter R if the payment is a return payment. Enter E if the payment is an extension payment. Enter I if the payment is an installment or estimated tax prepayment |
| Separator | 73-73 | 1 | * | The asterisk as a separator is required. |
| Access Code | 74-82 | 9 | Leave blank. | Not needed for Corporation Tax at this time. Enter 9 spaces. |
| Segment Terminator | 83-83 | 1 | \ | The backslash as a terminator of the 80 characters is required. |
| Special Addendum Sequence Number | 84-87 | 4 | 0001 | Identifies the addendum sequence. Input is always '0001'. |
| Entry Detail Sequence Number | 88-94 | 7 | Leave blank. | Assigned by the financial institution sending the payment. This field should be left blank. |

**Note**: All of the above fields are mandatory unless otherwise noted.

**Sample ACH Credit Corporation Tax payment using TXP Format**

**Example:** The ABC Corporation (Tax Identification Number 12-3456789) is filing a CT-3-S for 1/1/2009 through 12/31/2009 and is submitting the balance due of $975.00 by ACH Credit. $700 of the amount due should be applied to State Tax while the remaining $275 amount due should be applied to MTA.

| Positions | Sample |
|---|---|
| 1-60 | 705TXP*123456789     *CT   *20091231*CT-3-S    *0000070000* |
| 61-94 | 0000027500*R*         \0001 |