

AUTOMATED CLEARING HOUSE (ACH) CREDIT INFORMATION GUIDE

Automated Clearing House (ACH) Credit Method: This method allows you to make a payment by instructing your bank to debit your bank account and transfer those funds to the Employment Development Department's (EDD) bank account. To ensure your payment is posted accurately and timely, **provide your bank with the required information on PART A and the instructions on PART B to transmit the payment.**

PART A: INSTRUCTIONS FOR EMPLOYERS/EMPLOYER REPRESENTATIVES

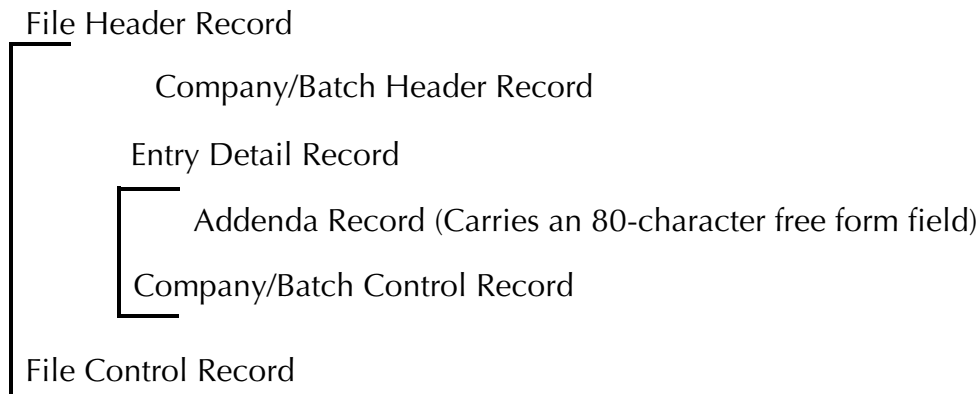
Provide your bank with the following payment details:

Required	Description
1. Employer Payroll Tax Account Number	<p>This is an eight-digit account number (excluding spaces or hyphens) issued by the Employment Development Department (EDD). If you do not have an employer payroll tax account number, visit e-Services for Business at www.edd.ca.gov/e-Services_for_Business to register before submitting payment.</p> <p>Note: Ensure you are using a valid EDD eight-digit employer payroll tax account number. DO NOT use the nine-digit Federal Employer Identification Number (FEIN).</p>
2. Tax Type Code	<p>The tax type codes are based on your deposit schedule and must use one of the following:</p> <ul style="list-style-type: none"> • 01100 Semiweekly State Disability Insurance (SDI) and Personal Income Tax (PIT) • 01101 Monthly SDI/PIT • 01102 Next-Banking Day SDI/PIT Deposit • 01104 Quarterly SDI/PIT Deposit • 01300 Quarterly Unemployment Insurance (UI)/Employment Training Tax (ETT) Deposit • 01301 <i>Quarterly Contribution Return, DE 3D, Payment</i> • 20000 Self-Assessed Penalty and Interest Payment • 20001 Levy Payment
3. Payroll Date	<p>Determine and use the payroll date based on the following:</p> <ul style="list-style-type: none"> • For SDI/PIT deposits, use the date you paid your employees. • For UI/ETT or Penalty and Interest deposits, use the Quarter Ending Date (i.e., YY/03/31, YY/06/30, YY/09/30, or YY/12/31).
4. Deposit Amount	<p>For each payment amount, you must provide a breakdown and total as follows:</p> <ul style="list-style-type: none"> • For SDI/PIT, provide SDI amount, PIT amount, and total. • For UI/ETT, provide UI amount, ETT amount, and total. • For Penalty and Interest, provide Penalty amount, Interest amount, and total.

PART B: INSTRUCTIONS FOR YOUR BANK TO TRANSMIT THE PAYMENT

Payments must be transmitted to the EDD in National Automated Clearing House Association (NACHA) format. Payments received with invalid or incorrect addenda record will not be applied to the employer's payroll tax account correctly. Please ensure the addenda record is accurate, complete, and consistent with the format provided on page 4.

National Automated Clearing House Association (NACHA) record formats for Cash Concentration or Disbursement Plus Tax Payment Addenda (CCD+/TXP) entries flow in the following order:



For more specific information on NACHA formats, specifications, and definitions, refer to the NACHA rule book. You can obtain a copy of the NACHA rule book from your bank or Western Payments Alliance at www.wespay.org or call 415-433-1230.

Note: Ensure you are using a valid EDD eight-digit employer payroll tax account number. DO NOT use the nine-digit FEIN.

CCD + TRANSACTION ENTRY DETAIL RECORD

FIELD	DATA ELEMENT NAME	CONTENTS	LENGTH	POSITION
1	Record Type Code	"6"	1	01-01
2	Transaction Code	Numeric	2	02-03
3	*Receiving DFI Identification	"12200049"	8	04-11
4	*Check Digit	"6"	1	12-12
5	**DFI Account Number	"0050206653"	17	13-29
6	Amount	\$\$\$\$\$\$\$c¢	10	30-39
7	***EDD Employer Payroll Tax Account Number	Numeric	15	40-54
8	Individual Name	Employer's Business Name	22	55-76
9	Discretionary Data	Alphanumeric	2	77-78
10	Addenda Record Indicator	Numeric	1	79-79
11	Trace Number Indicator	Numeric	15	80-94

*Fields 3 and 4 contain the routing transit number (**12200049**) and check digit (**6**) for the Employment Development Department's (EDD) bank. The bank's name and address is: **Union Bank, 400 California Street, San Francisco, CA 94104-1302.**

Field 5 contains the EDD's bank account number (0050206653**).

***Field 7 contains a valid **EDD eight-digit employer payroll tax account number**.

TXP ADDENDA CONVENTION

FIELD	FIELD NAME	LENGTH	CONTENTS
	Segment Identifier		TXP
	Separator		*
1	EDD Employer Account #	8	XXXXXXXX
	Separator		*
2	Tax Type Code	5	XXXXXX
	Separator		*
3	Date	6	YY/MM/DD
	Separator		*
4	Amount type	1	T
	Separator		*
5	Amount	1-10	\$\$\$\$\$\$\$\$c¢
	Separator		*
6	Amount Type	1	T
	Separator		*
7	Amount	1-10	\$\$\$\$\$\$\$\$c¢
	Separator		*
8	Amount Type	1	T
	Separator		*
9	Amount	1-10	\$\$\$\$\$\$\$\$c¢
	Separator		*
10	Taxpayer Verification #	1-6	XXXXXX
	Terminator		\\

DESCRIPTION OF THE TXP RECORD FIELDS

<u>Field #</u>	<u>Description</u>
1	This field contains the taxpayer's EDD employer payroll tax account number. Do not add hyphens, periods, or spaces between numbers.
2	This field contains the code for the type of payment being made. Must use one of the following codes: <ul style="list-style-type: none">01100 Semiweekly SDI/PIT Deposit01101 Monthly SDI/PIT Deposit01102 Next-Banking Day SDI/PIT Deposit01104 Quarterly SDI/PIT Deposit01300 Quarterly UI/ETT Payment01301 <i>Quarterly Contribution Return, DE 3D, Payment</i>20000 Self-Assessed Penalty and Interest Payment20001 Levy Payment
3	This field contains the tax date for which the taxpayer is remitting (yy/mm/dd). For semiweekly, monthly, next banking day, and self-assessed penalty and interest payments, use the Payroll Date . For quarterly SDI/PIT and UI/ETT payments, use the Quarter Ending Date . Valid dates are YY/03/31, YY/06/30, YY/09/30, or YY/12/31.
4	This field contains the amount type "T" for the first amount.
5	This field contains the first dollar amount being remitted. Do not add dollar signs or decimals. If no tax amount is due, enter 0. For tax type codes 01100, 01101, 01102, or 01104, enter SDI amount. For tax type code 01300, enter UI amount. For tax type code 01301, enter DE 3D payment amount. For tax type code 20000, enter Penalty amount. For tax type code 20001, enter Levy payment amount.

DESCRIPTION OF THE TXP RECORD FIELDS (Continued)

- | <u>Field #</u> | <u>Description</u> |
|----------------|--|
| 6 | This field contains the amount type "T" for the second amount. |
| 7 | This field contains the second dollar amount being remitted. Do not add dollar signs or decimals. If no tax amount is due, enter 0.

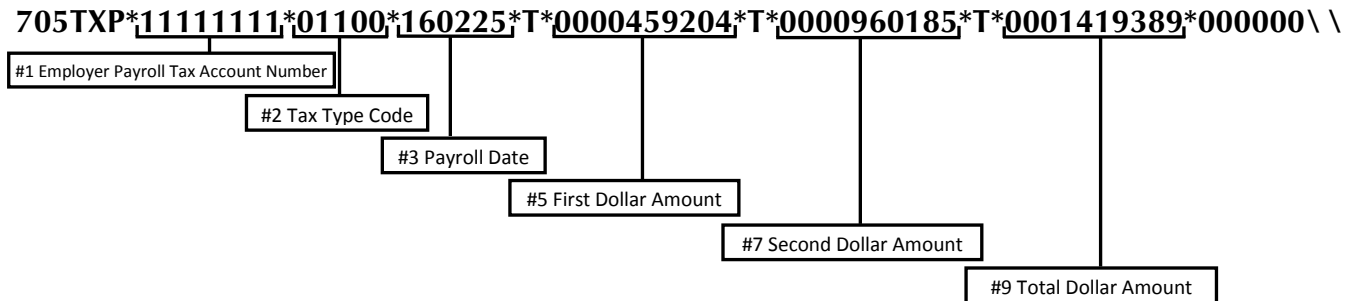
For tax type codes 01100, 01101, 01102, or 01104, enter PIT withholding amount.

For tax type code 01300, enter ETT amount.

For tax type code 20000, enter Interest amount. |
| 8 | This field contains the amount type "T" for the total amount. |
| 9 | This field contains the Total Dollar amount of the remittance. Do not add dollar signs or decimals. |
| 10 | This field is reserved for the EDD's use; leave blank or enter zeros. |

Below is an example of a record transmitted for an EDD tax payment:

705TXP*11111111*01100*160225*T*0000459204*T*0000960185*T*0001419389*000000\ \



Note: Ensure you are using a valid EDD eight-digit employer payroll tax account number. DO NOT use the nine-digit FEIN.