

ACH Credit File Format for Paid Leave Premium Payments – Type CCD

This file format is to be used with your **Joint UI - Paid Leave account** or **Paid Leave-ONLY** account for Paid Leave Premium Payments only.

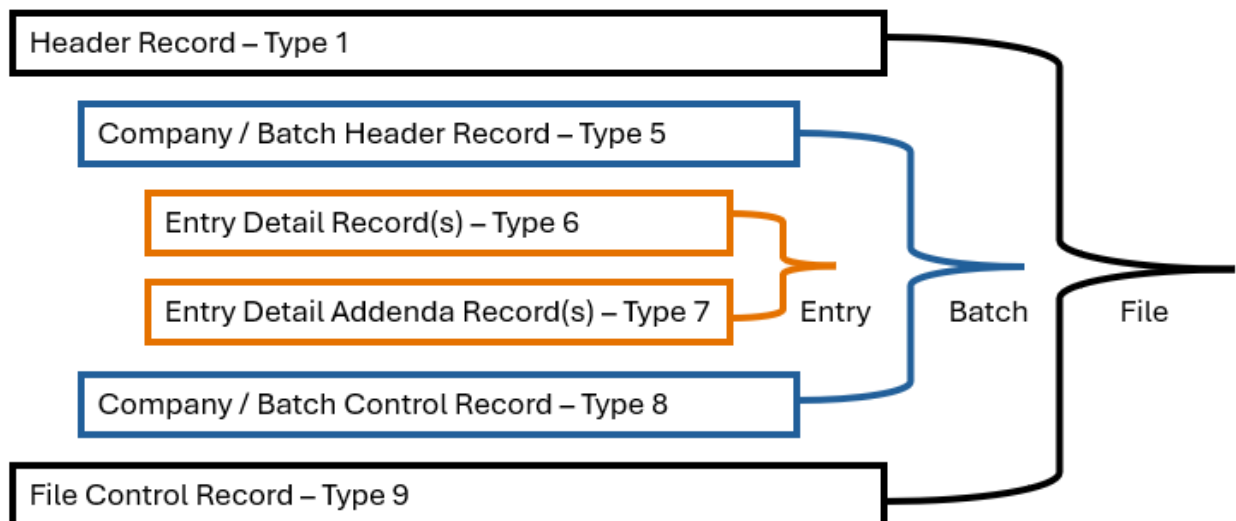
Paid Leave premiums and UI taxes MUST be paid separately.

Follow the ACH Credit File Format for UI Tax Payments to make your UI payment.

The format below outlines the data layout for ACH Credit payment. The file meets the CCD file formats outlined in the ACH Rules handbook and includes the standards needed for the Minnesota Paid Leave Premium Payment Addenda Record (record type 7).

If you wish to use this option, you will have to work with your financial institution to determine if this transfer method works for you.

For complete information and definitions related to CCD file formats please refer to “ACH RULES. A Complete Guide to Rules & Regulations Governing the ACH Network” issued by the National Automated Clearing House Association. This book can be purchased/accessed online at: <https://www.nacha.org>



NOTE: No Tax Type Code is required on our Addenda Record

Header Record – Type 1

The header record will be the first line of the file. The information identifies the bank and routing information of the receiver of the funds.

NACHA Field	Data Element Name	Entry	Contents	Field Length	Position	Example
1	Record type	“1”	Numeric	1	01-01	1
2	Priority code	“01”	Numeric	2	02-03	01
3	Immediate destination	Your bank routing number	bTTTTAAAC	10	04-13	099900022
4	File ID (Immediate origin)	“1” + nine-digit Fed Tax ID	1NNNNNNNNN	10	14-23	1012345678
5	File creation date	YYMMDD	YYMMDD	6	24-29	260223
6	File creation time	HHMM (military format)	HHMM	4	30-33	1425
7	File ID modifier	“A” for the 1 st file sent in the day, “B” for the 2 nd , etc...	Upper case A-Z Numeric 0-9	1	34-34	A
8	Record size	“094”	Numeric	3	35-37	094
9	Blocking factor	“10”	Numeric	2	38-39	10
10	Format code	“1”	Numeric	1	40-40	1
11	Destination name	“Your bank name”	Alphanumeric	23	41-63	Ex. Wells Fargo
12	Origin name	Origin name	Alphanumeric	23	64-86	Your company name
13	Reference code name	Alphanumeric	Alphanumeric	8	87-94	00000001

NACHA Field Descriptions – Type 1

1. ‘1’ designates the file header record.
2. ‘01’ unless otherwise advised by your financial institution.
3. Your bank’s routing number preceded by a blank space. Please check with your bank to determine the correct information as you will initially be sending the file to them.
4. ‘1’ + your Federal Employer Identification Number (FEIN).
5. Date the file is created.
6. Time the file is created using 24-hour clocker military clock.

NACHA Field Descriptions – Type 1 continued

7. A digit (A-Z or 0-9) used to distinguish multiple files prepared on the same day. The first file of the day should have an upper case 'A' in this field. The next file submitted on the same day should have an upper case 'B', etc.
8. The record size will always be 94.
9. Blocking factor will always be 10.
10. Format code will always be 1.
11. Contains name of receiving party. In this case your bank name.
12. Contains name of your company.
13. Optional field. Fill with blanks if unused.

Company/Batch Header Record – Type 5

The company/batch header record will be the second line of the file. The information identifies the Payer. The record identifies the Originator and briefly describes the purpose for the batch of transactions. All data in the record applies to all detail records within this batch. Think of this as an envelope that you are mailing, that provides information about your company, where you are sending it to and the contents of the batch.

NACHA Field	Data Element Name	Entry	Contents	Field Length	Position	Example
1	Record type	"5"	Numeric	1	01-01	5
2	Service class code	"220" credits	Alphanumeric	3	02-04	220
3	Company/agent name	Payer's name	Alphanumeric	16	05-20	Your company/agent name
4	Company discretionary data	Assigned by DEED: "A" + Agent ID number if agent is submitting payment or, "E" + Employer account number is submitting payment	Alphanumeric	20	21-40	Agent submitting: AAGENT111 Individual employer submitting: E01234567
5	Company ID	"1" + nine-digit Fed Tax ID (assigned by US Bank)	Alphanumeric	10	41-50	1012345678

Company/Batch Header Record – Type 5, continued

NACHA Field	Data Element Name	Entry	Contents	Field Length	Position	Example
6	Standard entry class code	“CCD” for corporate payments	Alphanumeric	3	51-53	CCD
7	Company entry description	Description of the payment. “MN PL PAY”	Alphanumeric	10	54-63	MN PL PAY
8	Company descriptive date	YYMMDD	Alphanumeric	6	64-69	260622
9	Effective entry date	YYMMDD	YYMMDD	6	70-75	260223
10	Settlement date	Blank (data inserted by ACH operator)	Numeric	3	76-78	
11	Originator status code	“1”	Alphanumeric	1	79-79	1
12	Originating DFI identification	Payer’s bank’s DFI number	TTTTAAAA	8	80-87	99900022
13	Batch number	“0000001”, “0000002” etc.	Numeric	7	88-94	0000001

NACHA Field Descriptions – Type 5

1. ‘5’ designates the company/batch header record.
2. ‘220’ designates an ACH Credit transaction.
3. Contains the name of your company or the name of the agent’s company.
4. Submit ‘A’ + your agent ID number, if you are an agent making payment on behalf of employers. Submit ‘E’ + your employer account number, if you are an employer.
Note: If this data is invalid the UI System will not be able to apply the payments appropriately.
5. ‘1’ + your Federal Employer Identification Number.
6. ‘CCD’ designates Cash Concentration or Disbursement. Please check with your bank to determine if they support this type of Entry Detail Records.
7. ‘MN PL PAY’ designates the company entry description.
8. Any date that is meaningful to your company. Ex. processing date.
9. Date the payment should be posted to the Minnesota Paid Leave account.
Note: To avoid interest charges the payment must be posted debt due date.
10. Reserved. Leave blank.
11. ‘1’ confirms that you have accepted the rules and regulations of the Automated Clearing House.

NACHA Field Descriptions – Type 5 continued

12. The R/T identification numbers of your financial institution where TTTT is the routing transit number and AAAA is the ABA number.
13. A sequential ascending number assigned by you for each batch. The range is ‘0000001’ through ‘9999999’

Entry Detail Record – Type 6

The Entry Detail Record will be the third line of the file. Entry detail records contain information needed to post the transaction. Think of the entry detail record as the check that tells the amount of money you are sending, and to whom you are sending it.

NACHA Field	Data Element Name	Entry	Contents	Field Length	Position	Example
1	Record type	“6”	Numeric	1	01-01	6
2	Transaction code	“22” (ACH credit from checking account)	Numeric	2	02-03	22
3	Receiving DFI identification	09100002	TTTTAAAA	8	04-11	09100002
4	R/T number check digit	Last digits of the RDFI transit/routing number	Numeric	1	12-12	2
5	Receiving DFI account number	167503920248	Alphanumeric	17	13-29	167503920248
6	Amount	Total payment amount of ACH credit payment	\$\$\$\$\$\$cc	10	30-39	0000100150
7	Individual ID	Payer’s agent ID/Joint UI-Paid Leave or Paid Leave-ONLY account number	Alphanumeric	15	40-54	01234567 or AGENT111
8	Payment to be applied to - business/ company name	“Your Company Name”	Alphanumeric	22	55-76	Your Company Name
9	Discretionary data	“00” or “01” Determined by originating bank	Alphanumeric	2	77-78	00

Entry Detail Record – Type 6 continued

NACHA Field	Data Element Name	Entry	Contents	Field Length	Position	Example
10	Addenda record indicator	“0” = No addenda record attached. “1” = Addenda record attached.	Numeric	1	79-79	1
11	Trace number	Numeric	Numeric	15	80-94	0999000200000 01

NACHA Field Descriptions – Type 6

1. ‘6’ designates and entry detail record.
2. ‘22’. ACH Credit sent to the Paid Leave checking account is identified by 22.
3. ‘09100002’ is the Minnesota Paid Leave bank’s R/T number
4. The check digit is the 9th (and last) digit of the Minnesota Paid Leave bank’s R/T number. This number is 2.
5. ‘167503920248’ is the Minnesota Paid Leave bank account number. Left justify this number and fill the rest of the field with blanks.
6. Total Payment amount of the ACH Credit for a particular transaction in US dollars and cents.
7. Agent ID or Joint UI-Paid Leave or Paid Leave-ONLY employer account number of the organization or individual making the payment.
8. Name of the business/company payment is to be applied to. Left justify this number and fill the rest of the field with blanks.
9. ‘00’ and ‘01’
10. ‘1’. If addenda record or records (Type ‘7’ record) will follow then this position must contain a ‘1’ to indicate an addenda record has been attached.
11. Usually assigned by your financial institution. It includes the bank’s routing number and an entry detail sequence number assigned in ascending order.

Addenda Record – Type 7

The addenda record will begin at the fourth line of the file. The addenda record will immediately follow the associated Entry Detail Record, and the entry detail record must have a ‘1’ in position 79. Addenda records contain information needed to post the transaction. A new line will be added for each payment submitted on behalf of an employer.

The information identifies the individual employers and payment amounts.

NOTE: No Tax Type Code is required on our Addenda Record

Addenda Record – Type 7 continued

NACHA Field	Data Element Name	Entry	Contents	Field Length	Position	Example
1	Record type	“7”	Numeric	1	01-01	7
2	Addenda type code	“05”	Numeric	2	02-03	05
3	Discretionary data	Reserved	000	3	04-06	000
		Field separator (*)	*	1	07-07	*
		Minnesota Paid Leave-ONLY or Joint UI-Paid Leave employer account number (No decimal, hyphen or check digit. Left fill with zeros.)	Numeric	9	08-16	012233445
		Field separator (*)	*	1	17-17	*
		FEIN (Omit hyphen. Fill with 9's if not yet available)	Numeric	9	18-26	123456789
		Field separator (*)	*	1	27-27	*
		Amount of Payment (dollars and cents. No decimal. No comma. Left fill with zeros)	\$\$\$\$\$\$\$c¢	10	28-37	0000100150
		Field separator (*)	*	1	38-38	*
		Reserved data	Numeric	43	39-81	0000000000000 0000000000000 0000000000000 0000
		Field separator (*)	*	1	82-82	
Terminator (\)	\	1	83-83	\		
4	Addenda sequence number	“0001”	Numeric	4	84-87	0001

Addenda Record – Type 7, continued

NACHA Field	Data Element Name	Entry	Contents	Field Length	Position	Example
5	Entry detail sequence number	Last seven digits of the trace number of the related entry detail record	Numeric	7	88-94	0000001

NACHA Description Fields – Type 7

1. '7' designates addenda record for a specific Entry detail record.
2. '05' is the addenda type.
3. Discretionary Data Payment related data. This field is broken down further into 5 additional fields each field is separated by a field separator (*).
 - Reserved field.
 - Minnesota Paid Leave-ONLY or Joint Unemployment Insurance-Paid Leave employer account number.
 - Federal Employer Identification Number.
 - Payment Amount.
 - Reserved Data.
 - Terminator.
4. A sequential ascending consecutive number assigned to each primary addenda record.
5. Contains the last seven digits (or ascending sequence number section) of the Entry Detail Record's trace number.

Company/Batch Control Record – Type 8

The company/batch control record will be the second to the last line of the file. The information closes the company/batch information. record contains control totals the summarize preceding detail entries.

NACHA Field	Data Element Name	Entry	Contents	Field Length	Position	Example
1	Record type	"8"	Numeric	1	01-01	8
2	Service class code	"220" Credits	Numeric	3	02-04	220
3	Entry / addenda count	Total number of entry detail and addenda records in batch	Numeric	6	05-10	000004

Company/Batch Control Record – Type 8

NACHA Field	Data Element Name	Entry	Contents	Field Length	Position	Example
4	Entry hash	Sum of the first eight digits of the routing-transit number within the batch	Numeric	10	11-20	0009100002
5	Total debit entry dollar amount	Sum of the debits contained in the batch	\$\$\$\$\$\$\$\$\$çç	12	21-32	000000000000
6	Total credit entry dollar amount	Sum of the credits contained in the batch	\$\$\$\$\$\$\$\$\$çç	12	33-44	000000100150
7	Company ID	“1” + nine-digit Fed Tax ID (assigned by US Bank)	Alphanumeric	10	45-54	1012345678
8	Message authentication code	Leave blank	Alphanumeric	19	55-73	
9	Blank field	Leave blank	Blank	6	74-79	
10	Originating DFI identification	DFI number of the originating bank	TTTTAAAA	8	80-87	09100002
11	Batch number	“0000001”, “0000002”, etc.	Numeric	7	88-94	0000001

NACHA Description Fields – Type 8

1. ‘8’ designates a company/ batch control record.
2. ‘220’ indicates only ACH Credit transactions are included in this batch
3. Total number of addenda records associated to Entry details records included in the batch.
4. Sum of the individual bank identification numbers in all the Detail Entry Records in this batch.
5. Sum total of all debit record amounts in US dollars and cents included in the batch.
Note: This field must be zero.
6. Sum total of all credit record amounts in US dollars and cents included in the batch.
7. ‘1’ followed by the unique nine-digit Federal Tax ID number will define the Company ID. The same value as the Company Identification field ‘5’ in the Company/Batch Header Record ‘5’.
8. Blank fill the message authentication code as it is not being used.
9. Blank fill.

NACHA Description Fields – Type 8 continued

10. The Routing Number for your Bank.

11. Contains the same number as the batch number field ‘13’ on the Company/Batch Header Record ‘5’ for this batch.

Header Control Record – Type 9

The header control record will be the last line of the file. The information closes the file.

NACHA Field	Data element Name	Entry	Contents	Field Length	Position	Example
1	Record Type	“9”	Numeric	1	01-01	9
2	Batch Count	Total number of batches – Type 8 records	Numeric	6	02-07	000001
3	Block Count	Sum of all records divided by ten and rounded to the next highest integer	Numeric	6	08-13	000001
4	Entry Addenda Count	Total number of entry details and addenda records	Numeric	8	14-21	00000001
5	Entry Hash	Sum of the first eight digits of the routing-transit number	Numeric	10	22-31	0009100002
6	Total Debit Entry Dollar Amount	Sum of the debits contained in the file	\$\$\$\$\$\$\$\$\$cc	12	32-43	000000000000
7	Total Credit Entry Dollar Amount	Sum of the credits contained in the file	\$\$\$\$\$\$\$\$\$cc	12	44-55	000000100150
8	Reserved	Blank	Blank	39	56-94	

NACHA Description Fields – Type 9

1. ‘9’ designates a Header control record.
2. Records the total number of batches (Type 8 records) included in the file.
3. The number of blocks of data in this file.

