

ACH Credit File Layout
Header Record – All Tax Types
Header Record Summary

Start Pos. / Stop Pos.	Length	Field Name	Req?	Description / Comments
01 -01	1	Record Type Code	Yes	"1"
02 -03	2	Priority Code	No	"01"
04 -13	10	Immediate Destination	No	"b021000128" where b = blank
14 -23	10	Immediate Origin	No	" b021000021" where b =blank Ignore
24 -29	6	File Create Date	Yes	File creation date = YYMMDD format Store in transaction_ach.created_date
30 -33	4	File Create Time	Yes	File creation time = HHMM format Store in transaction_ach.created_date
34 -34	1	File ID indicator	No	"A" Indicates first file of the day. Subsequent files are "B", "C" etc.
35 -37	2	File creation date "YY"	No	The current year = "YY"
38 -39	2	File creation month "MM"	No	The current month = "MM"
40 -40	2	File creation day "DD"	No	The current day = "DD"
41 -63	23	Immediate Destination Name	No	"NY STATE TAX CREDITS"
64 -86	23	Immediate Origin Name	No	"CHASE MANHATTAN BANK NA"
87 -94	8	Reference Code	No	Leave field blank

Company/Batch Header Record – All Tax Types

Start Pos. / Stop Pos.	Length	Field Name	Req?	Description / Comments
01 -01	1	Record Type Code	Yes	"5"
02 -04	3	Service Class Code	Yes	"200" Entries mixed Debits and Credits or "225" Entries of ACH Credit only
05 -20	16	Company Name	Yes	Taxpayer's company name
21 -40	20	Discretionary Data	Yes	Blank
41 -50	10	Company ID	Yes	Taxpayer's ID number
51 -53	3	Standard Entry Class (SEC)	Yes	"CCD" Cash Concentration or Disbursement or "PPD" Prearranged Payment and Deposit Entry
54 -63	10	Company Entry Description	Yes	Varies, but indicates a NY Tax Payment
64 -69	6	Descriptive Date	Yes	Current processing date = YYMMDD format.
70 -75	6	Effective Date	Yes	Date Transaction should post to receiver's account = YYMMDD
76 -78	3	Julian Date	Yes	Date entered by the ACH operator
79 -79	1	Originator Status Code	Yes	Identifies Originator as Fed Entity
80 -87	8	Originating DFI ID	Yes	Identity of the Originator of the application. The RTN will vary
88 -94	7	Batch number	Yes	"Number provided by company

Entry Detail Record

Start Pos. / Stop Pos.	Length	Field Name	Req	Description / Comments
01 -01	1	Record Type Code	Yes	"6"

02 -03	2	Transaction Code	Yes	Automated Deposit = "22" Checking deposit or "32" Savings deposit or Store in transaction_ach.trans_code if "22" or "32"
04 -12	9	Receiving DFI Transit Routing Number	Yes	Always = "021000128" or "021000021" CHASE DTF RTN
13 -29	17	DFI Account Number	Yes	Always = "573803455" (Withholding), "573804362" (Sales or Motor Fuel) or "573804370" (Petroleum) "817084296" (MT).
30 -39	10	ACH Credit Amount	Yes	Amount of the ACH Credit instruction. The amount that will be remitted to the State of New York.
40 -54	15	Total Amount of Tax Payment1	No	Repeated dollar amount from ACH Credit Amount
55 -76	22	Company Legal Name2	No	Taxpayer (Company) Name.
77 -78	2	Discretionary Data	No	Blank
79 -79	1	Addenda Record Indicator	Yes	Always = "1" or "0". Specifies the use of the CCD+ Addenda Record. See processing rules Validate, but don't store data
80 -94	15	Trace number	Yes	Assigned by Originating DFI 80 – 87 = 02100002 RTN number without the check digit Validate the RTN 88 – 94 = 0000001— This number is assigned by the ODFI and may be in ascending order. i.e. 0000001, 0000002, 0000003, etc.

CCD Addendum Record

Start Pos. / Stop Pos.	Length	Field Name	Req	Description / Comments
01 -01	1	Record type	Yes	"7" (delimiter validation covers this)
02 – 03	2	Addenda Type Code	Yes	"05" Ignore (delimiter validation covers this)
04 – 06	3	Segment Identifier	Yes	Always = "TXP". Identifies the beginning of free form descriptive detail Ignore (delimiter validation covers this)
07 –07	1	Separator	Yes	Always = "*"
08-22	15	Taxpayer Identification	Yes	Enrolled Taxpayer Identification Number See addenda processing rules Validate against the enrollment database, Master File and TID Table
23-23	1	Separator	Yes	Always = "*"
24-28	5	Tax Type Code	Yes	Metropolitan Commuter Transportation Mobility Tax : Always = "MT" See addenda processing rules Validate against the enrollment database, but don't store data
29 – 29	1	Separator	Yes	Always = "*"
30 – 35	6	Last Payroll Date	Yes	Specifies the date of the payroll that you are reporting. Input is always numeric and in YYMMDD format.
36 – 36	1	Separator	Yes	Always = "*"
37 -37	1	Amount Type Code	Yes	Can be any character except "*". Usually "M" or "Blank"
38 -38	1	Separator	Yes	Always = "*"
39 -52	14	MT Gross Wages Amount	Yes	MT Gross Wages Amount
53– 53	1	Separator	Yes	Always = "*"
54 -54	1	Amount Type Code	Yes	Can be any character except "*". Usually "T" or "Blank"
55 – 55	1	Separator	Yes	Always = "*"

56 -65	10	MT Amount	Yes	Specifies the amount of the MT payment.
66 -66	1	Separator	Yes	Always = “*”
67 -72	6	Access Code	Yes	Taxpayer’s confidential access code
73 – 73	1	Segment Terminator	Yes	Always = “\”
74 -74	1	Filler	Yes	Blank
84 -87	4	Special Addendum Sequence Number	Yes	Always = “0001”
88 -94	7	Entry Detail Sequence Number	Yes	Blank

File Control Record – All Tax Types

Start Pos. / Stop Pos.	Length	Field Name	Req	Description / Comments
01 -01	1	Record Type	Yes	"9" Validate
02 -07	6	Batch Count	Yes	Number of batches contained in file Calculation Add number of batches. If the result is less than 6 digits put leading zeroes.
08 -13	6	Block Count	Yes	Number of blocks in file. A block is defined as 940 Characters. Divide the number of file lines by 10 and round to the nearest integer. If the result is less than 6 digits put leading zeroes.
14 -21	8	Entry / Addenda Count	Yes	Total number of entry detail (6) records and their addenda records if present. If the result is less than 8 digits put leading zeroes.
22 -31	10	Entry Hash	Yes	Summation of all 8-record entry hash totals, positions 11-20. (All of the hash totals on the batches.) If the result is greater than 10 digits then the last ten digits are used. If the result is less than 10 digits put leading zeroes
32 -43	12	Total Debit Entry dollar amount	Yes	Summation of all debit entry detail record amount fields in file this should always be zero
44 -55	12	Total Credit Entry dollar Amount	Yes	Summation of all credit entry detail record amount fields in file Calculation adds up all credits. If the result is less than 12 digits put leading zeroes.
56 -94	39	Reserved	Yes	Blank