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# Puerto Rico Department of the Treasury

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## Automated Clearing House (ACH) Credit File Specifications

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### Introduction

#### **Messaging Standards Compliance**

Merchants using ACH Credit to pay taxes must comply with this document's specifications. Failure to meet the mandatory electronic payment requirements could result in the inability to apply the payment timely. This delay may be considered a late payment and could result in the loss of timely filing and assessment of a late filing penalty.

#### Overview - Automated Clearing House Credit

**Definition** — The ACH credit payment method allows the Sales and Use Tax Merchant to transfer funds electronically by instructing their financial institution (technically referred to as the "Originating Depository Financial Institution") to debit their account and to credit the Commonwealth's bank account. Though the use of Fed Wire is not allowed, the ACH debit method is available.

**Cost** — The Merchant must pay the fees charged by their financial institution for any setup costs and for each ACH credit transaction initiated.

Record Formats — In order to report the Merchant's tax payment correctly, the merchant's financial institution must originate their payment using the Cash Concentration or Disbursement plus Tax Payment Addendum (CCD+TXP) format. This format is the standard format that has been adopted for tax payments by the National Automated Clearing House Association (NACHA). The merchants should check with their financial institution to make sure it can transfer the Merchant's tax payments using this record format.

**How to Report a Payment** — The Merchant must contact its financial institution for procedures with regards to reporting and transferring tax payments.

When to Report a Payment — The use of an Electronic Funds Transfer (EFT) does not change any existing requirements of the Department of the Treasury of Puerto Rico Sales and Use Tax law.

To be considered timely, tax payments must be deposited into the Commonwealth's bank account by the payment due date for the tax period.

The Merchant must check with its financial institution to determine when to originate payments so that they will be deposited on time. The Federal Reserve, which regulates the ACH network, does not allow the warehousing of payments for more than two days.

**Zero-dollar Transactions** — If a \$0.00 payment is due, no transmission is required through the ACH network.

**Payment Due Date** — Payment due dates will remain the same. To be considered timely, EFT payments must be deposited into the Department of the Treasury's bank account on or before the payment due date. The Merchant should determine with its financial institution when to initiate payments to ensure timely receipt.

Corrections — If an ACH credit payment was made in error, please contact your financial institution for its correction procedures. *If credit transaction has already been sent to the Department of the Treasury, please contact the Department since reversals or other debits will not be accepted.* 

**Incorrect Record Formats** — If a taxpayer subject to EFT requirements remits a payment with an incorrect format, such payment received by the Department of the Treasury *may not be posted and will not be returned. You must initiate a claim with the Department of the Treasury. Initiating an incorrectly formatted payment may result in it being late and subject to a late payment penalty.* 

**NOTE:** Continuous submissions with errors may result in The Department of Treasury requesting the Merchant to use the ACH debit method.

**Verification of Timely Payment** — The Merchant's financial institution should provide verification of transferred amounts and effective dates.

**Proof of Payment** — If proof of payment is required, it is the taxpayer's responsibility to work with its financial institution to obtain verification that funds were transferred from the taxpayer's account into the Department of the Treasury's account. The Merchant's bank can supply the Merchant with a trace number that it generates for the ACH network.

**Refunds and Reversals** — Current Department of the Treasury procedures will be followed. Refunds will not be issued electronically through the ACH network. No reversals *or other debits* will be allowed. *If the Merchant believes he has a valid claim*, the Merchant is required to contact Department of the Treasury.

**Tax Return** — In addition to any payments remitted through EFT, a tax return must be submitted to Department of the Treasury in all situations.

**Amended Tax Return** — Amended tax returns must be submitted using the Web Application. Any additional tax due must be remitted through EFT.

## Puerto Rico Department of the Treasury Banking Information

#### **Fixed Information**

The following information needs to be provided to the Merchant's financial institution or software and will not change from filing to filing until further notice.

Description	Fixed Value
Department of the Treasury's Bank Route and Transit Number	021502011
Department of the Treasury's Bank Account Number	999294406

#### **Variable Information**

The following information also needs to be provided to the Merchants financial institution or software and is subject to change as noted in the comments section. It is important that these values be included where specified so that payments can be tracked and associated to the Merchant's filing. Failure to include this information properly may result in the Department of the Treasury rejecting payments.

#### Description Comments

Merchant Registration Number Will change from Merchant to Merchant and also for every location registered for a specific Merchant. This information needs to be included as specified in the ACH Credit Layout section.

This number is provided in your Certificate and consists of 11 digits in the form of xxxxxxx-xxxx. Since the field provided by ACH is 15 characters in length, your 11 digits must be left justified and padded with blanks. i.e.

n	n	n	n	n	N	n	n	n	n	n	b	b	b	b
0	0	1	1	2	2	5	0	0	0	9				

Where "n" is a digit and "b" stands for blank or space. No special characters need to be included.

Confirmation Number

Will need to be included as specified in the ACH Credit Layout Section and will be provided for every transaction processed in the system. This is a unique umber that will associate your payment with your filing.

This number is a 12 character alphanumeric value in the form described in the following table depending on the type of transaction that requires payment.

310YYJJJAAAAAA Monthly Sales Tax (filing and payment)

311YYJJJAAAAA Monthly Imports

312YYJJJAAAAA - Declarations on Imports
313YYJJJAAAAA - Payments toward period

In each of these transactions, the confirmation number has a level of "intelligence" associated with them.

Indicates the year the transaction was

YY made.

Indicates the sequential day in the year,

JJJ - a value of 001 to 365

Alphanumeric value provided by the

AAAAA - PICO system.

An example of a value would be: 3101425300027

Tax Type

This value needs to be correctly specified and will be used according to the tax type that you intend to pay. The following values are allowed:

00004 Monthly Sales Tax

Tax Period End Date

This value needs to be correctly provided and is used to associate the remittance with the correct filing period. It is entered in the following format (YYMMDD):

٧	/alue	Description	Example
	YY	Two digits of payment period year.	14
	MM	Two digits of payment period month. Please pad the month with zeroes for the first nine months, i.e. 01,0208,09.	09
	DD	Two digits of payment period month's last day. This value is 28, 29, 30 or 31 depending on the month being paid.	30

Example of this value would be: 140930

Tax Amount Paid

This value must be correctly provided so that the remitted amount can be attributed to the Tax ID and Period provided. The amount paid must be provided as a maximum of 10 digits that contain the decimal value of the amount paid **without** the period. The format of the information entered is as follows:

n	n	N	n	n	n	n	n	d	d
1	2	3	4	5	6	7	8	9	0

#### Examples:

Value provided	<b>Dollar Amount Remitted</b>					
12345678	\$123,456.78					
1234567890	\$12,345,678.90					
10000	\$100.00					

## ACH Record Layout Information

#### Overview

The following are sample records that are used to transmit information to the ACH. They are intended to provide with a guide for performing Merchant's ACH credit transactions. Merchant's financial institution should review these guidelines to determine how to use this information. In many instances, the financial institution will provide the Merchant with software that will allow Merchant to build some or all of the records described in this document.

#### **Conventions**

The following conventions are used in this document related to the file layouts

POS:	Indicates the position of the field in the record. There are two numbers and they are the starting and ending position of the field within the record.
FIELD NAME	Name of the field
PIC	Specifies what type of data is included in the field and its length.  X(nn): Character field of length nn  9(nn): Number field of length nn
VALUE	Indicates the value the field must have or indicates that more information is provided in the description field.
DESCRIPTION	Provides a description of the field or a description of its contents.

#### NACHA FILE HEADER RECORD

POS	FIELD NAME	PIC	VALUE	DESCRIPTION
01 - 01	Record type code	X(01)	"1"	File header record type code
02 - 03	Priority code	9(02)	"01"	Priority code
04 - 04	Filler	X(01)	Space	Space
		, ,	·	
05 40	Lance Parks Landau Care	0(00)	On a land define	Originating bank 9 digit R&T
05 - 13	Immediate destination	9(09)	See description	number

14 - 14	Filler	X(01)	See description	Space or mutually defined
15 - 23	Immediate origin	9(09)	See description	Tax payer id
24 - 29	File creation date	9(06)	See description	File creation date in YYMMDD format
30 - 33	File creation time	9(04)	See description	File creation time in HHMM (Military format)
34 - 34	File id modifier	X(01)	See description	To distinguish multiple files created during the same day(Upper case A-Z numeric 0-9)
35 - 37	Record size	9(03)	"094"	Record size
38 - 39	Blocking factor	9(02)	"10"	Blocking factor
40 - 40	Format code	9(01)	"1"	Format code
41 - 63	Immediate destination name	X(23)	See description	Receiving bank name
64 - 86	Immediate origin name	X(23)	See description	Company name
87 - 94	Reference code	X(08)	Spaces	Spaces

#### **NACHA BATCH HEADER RECORD**

POS	FIELD NAME	PIC	VALUE	DESCRIPTION
01 - 01	Record - type	X(01)	"5"	Batch header record type
02 - 04	Service class code	9(03)	"220"	This batch contains credits
05 - 20	Company name	X(16)	See description	Originating company name
21 - 40	Company discretionary data	X(20)	"HACIENDA IVU"	As requested by the Department of Treasury. This value is left justified and padded with spaces to the right. i.e "HACIENDA IVU"

41 - 41	ICD	X(01)	"1"	ICD
42 - 50	Company identification	9(09)	See description	Tax payer id
F4 F0	Standard entry class	V(00)	"CCD"	Cash Concentration or
51 - 53	code	X(03)	"CCD"	Disbursement
	Company entry			
54 - 63	description	X(10)	"IVUPAYMENT"	Description of entries
	Company descriptive	) ( ( = = )		
64 - 69	date	X(06)	See description	YYMMDD
				Date on which company intends
70 - 75	Effective entry date	9(06)	YYMMDD	for transactions to take place
	, and the second			'
76 - 78	Settlement date	9(03)	See description	Inserted by ACH operator
			,	, ,
79 - 79	Originator status code	X(01)	"1"	Status code
	ŭ	` ′		
	Originating DFI			Originating bank R&T without the
80 - 87	identification	9(08)	See description	Check digit (first 8 digits only)
				A conding converse bot-
88 - 94	Batch number	9(07)	See description	Ascending sequence batch number within the file
35 54		3(37)	200 docomption	

#### NACHA ENTRY DETAIL RECORD

POS	FIELD NAME	PIC	VALUE	DESCRIPTION
01 - 01	Record type code	X(01)	"6"	Entry detail record type code
02 - 03	Transaction code	9(02)	"22"	Checking account credits code
04 - 11	Receiving DFI identification	9(08)	"02150201"	Destination Bank R&T without the check digit. This is the Department of the Treasury's Bank Route and Transit number.

12 - 12	Check digit	9(01)	"1"	Destination Bank R&T check digit
13 - 29	DFI account number	X(17)	"999294406"	Department of the Treasury of Puerto Rico's account number
30 - 39	Amount	9(08) V99	See description	Amount in dollars and cents (Without decimal point)
40 - 54	Identification number	X(15)	See description	Merchant registration number  Assigned by hacienda. This is your 11 digit MRN in the form of nnnnnnnnnnnn. This value is left justified and padded with spaces. i.e. '00112250019 '. See Appendix A.
55 - 76	Receiving company name	X(22)	"HACIENDA"	This value is left justified and padded with spaces to the right. i.e. "HACIENDA"
t				
77 - 78	Discretionary data	X(02)	SPACES	Spaces
79 - 79	Addenda record indicator	X(01)	"1"	Addenda indicator always "1"
80 - 94	Trace number	9(15)	See description	First 8 digits of originating bank's R&T number plus 7 digit transaction trace number assigned by the originator in ascending sequence

	TXP ADDENDA RECO			
POS	DATA ELEMENT NAME	PIC	VALUE	DESCRIPTION
01 - 01	Record type code	X(01)	"7"	Addenda record type code
02 – 03	Addenda type code	9(02)	"05"	Addenda type code always "05"
04 – 06	Segment name	X(03)	"TXP"	Tax payment

07 – 07	Element separator	X(01)	# <b>*</b> #	Delimiter
08 – 19	Confirmation number	X(12)	SEE DESCRIPTION	Filing confirmation number assigned by the <b>PICO Application.</b> This in the format:
				310YYJJJAAAA
				311YYJJJAAAAA
				312YYJJJAAAAA
				313YYJJJAAAAA This number is provided when you complete your filing process as show in Appendix A.
20 – 20	Element separator	X(01)	H*H	Delimiter
21 – 25	Tax payment type code	X(5)	"00004"	IVU tax type code
26 – 26	Element separator	X(01)	H*H	Delimiter
27 – 32	Tax period end date	X(06)	YYMMDD	Tax period end date
33 – 33	Element separator	X(01)	H*H	Delimiter
34 – 34	Tax amount qualifier code	X(01)	"T"	Tax amount code
35 – 35	Element separator	X(01)	# <b>*</b> #	Delimiter
36 – 45	Tax amount	9(10)	\$\$\$\$\$\$\$\$cc	Tax amount (without decimal point)
46 – 46	Segment terminator	X(01)	"\"	Segment terminator
47 – 83	Spaces	X(37)	See description	Spaces
84 – 87	Addenda sequence number	9(04)	See description	Addenda sequence number
88 – 94	Entry detail sequence number	X(07)	See description	Entry detail sequence number

#### **BATCH CONTROL TRAILER RECORD**

POS	FIELD NAME	PIC	VALUE	DESCRIPTION
01 - 01	Record type code	X(01)	"8"	Batch trailer record type code
		- ()		
02 - 04	Service class code	9(03)	"220"	This batch contains credits
05 - 10	Entry/addenda count	9(06)	See description	Tally of each entry detail record and each addenda record within the batch
				This field is the same of all the
11 - 20	Entry hash	9(10)	See description	This field is the sum of all the 8 digit R&T numbers in the entry detail records within the batch. Add leading zeros as needed and ignore the overflow out of the high order (leftmost) position if the sum is more than 10 digits.
21 - 32	Total debits dollar amount	9(10)v99	See description	Total sum of the debit entries which are located in the type "6" records within the <b>batch</b> .
				Total sum of the credit entries
33 - 44	Total credits dollar amount	9(10)v99	See description	which are located in the type "6" within the <b>batch</b> .
45 - 45	ICD	X(01)	"1"	ICD
40 54	Oidtifiti	0(00)	On a denomination	Tau a accasid
46 - 54	Company identification	9(09)	See description	Tax payer id
55 - 73	Message authentication code	X(19)	See description	Spaces
74 - 79	Reserved	X(06)	See description	Spaces
	.,	11(33)	222 2230	- r
80 - 87	Originating DFI identification	9(08)	See description	Originating bank R&T without The check digit
88 - 94	Batch number	9(07)	See description	Ascending sequence batch number within the file

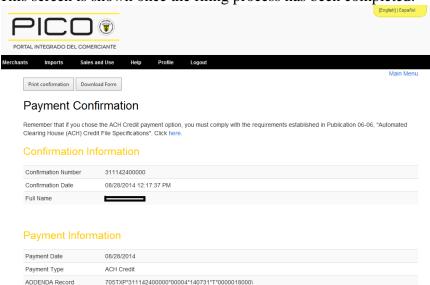
#### FILE TRAILER RECORD

POS	FIELD NAME	PIC	VALUE	DESCRIPTION
01 - 01	Record type code	X(01)	9	File trailer record type code
02 - 07	Batch count	9(06)	See description	Number of batches in file
08 - 13	Block count	9(06)	See description	Number of blocks in file
				Tally of each entry detail
				Tally of each entry detail record and each addenda
14 - 21	Entry/addenda count	9(08)	See description	record within the FILE
				<del></del>
				This field is the sum of all the entry hash fields in all batch
				control records within the file.  Add leading zeros as needed
				and ignore the overflow out of
				the high order (leftmost) position if the sum is more
22 - 31	Entry hash	9(10)	See description	than 10 digits.
	·			G
	Total dabita dallar			Total sum of debit entries in
32 - 43	Total debits dollar amount	9(10)v99	See description	the <b>file</b> , which are located in the type "6" record
		( = )	, ii d	
	Tatal and discipling			Total sum of credits entries in
44 - 55	Total credits dollar amount	9(10)v99	See description	the <b>file</b> , which are located in the type "6" record
		3(10)100	223 433311741011	1,50 0 1000.0
			See	
56 - 94	Reserved	X(39)	description	Spaces

## Appendix A

#### Merchant Registration and Transaction confirmation numbers

The following is a sample obtained from the PICO System that shows where you will obtain the information required to submit your payment.



This screen is shown once the filing process has been completed.

The merchant number must be included in the ACH file without the dash "-". It must be 11 digits without any special characters as: "0116160005 ".

The system will provide a suggested Addenda record for you to use as a reference to validate the transaction that your financial institution will generate as a result of any template provided by them. If it is different, we suggest that you use the free format option to complete it with the addenda provided by the system. An example of a correctly formatted Addenda record is provided below.

#### Addenda Record Example:

#### **Description of Payment**

#### **Example of Addenda**

Payment of \$12,345,678.90 for Sales Taxes for monthly filing with confirmation number 31214238000N for the period of December, 2014.

705TXP\*31214238000N\*00004\*141231\*T\*1234567890\