ACH Credit Inbound Interface

DUA QUEST Project

Division of Unemployment Assistance (DUA)

Commonwealth of Massachusetts

DOCUMENT REVISION HISTORY

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1 INTERFACE: ACH CREDIT INBOUND

1.1 INTERFACE SUMMARY INFORMATION

The information that follows provides extensive detail with the key information, data definitions, and formatting instructions for generating an ACH Credit payment file to the banks which will be forwarded to Massachusetts Division of Unemployment Assistance for processing.

Note: DUA UI system is still under construction and every effort has been made to ensure that the information included in this document will not change but if necessary modifications will be made. If any modification(s) made to the instructions, a new version of the document detailing the changes will be posted on the DUA QUEST website.

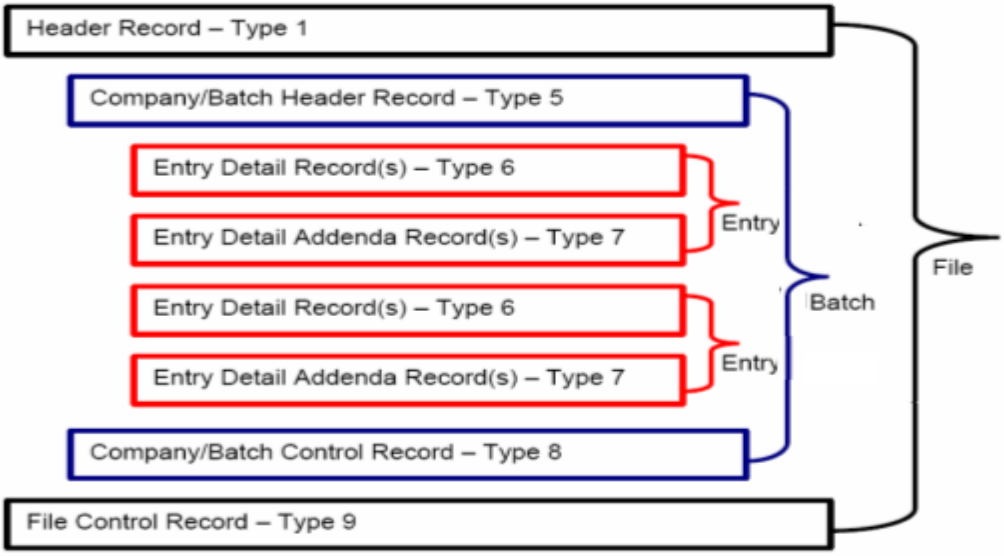
Interface Summary Information	
Interface Name	ACH_Credit Inbound
Purpose of Interface	The purpose of the ACH Credit interface is to allow employers and Third Party Administrators (TPA) to submit electronic payments to the bank designated by Massachusetts Division of Unemployment Assistance which will then be forwarded to the QUEST system to update Employer accounts with those payment details.
Trigger for Interface	Employer/TPA creates file and submits the file to the bank for processing of the funds. The bank forwards the file to Massachusetts Division of Unemployment Assistance to batch process the transactions.
Pre-conditions	Employer/TPA generates the file for the Employers assigned to them, enters payment amounts for each Employer and submits the file to the bank.
Post-conditions	• File is processed or rejected. • Employer accounts on the file are validated – if Employer is not identified by the system, that Employer's transaction is held for research by staff. • Agent account on File are validated- if the agent is not identifiable and/or there is no power of attorney relationship on file for the employer and agent then the transaction is held for research by staff. • Payment without errors are posted to an employers accounts.
Frequency/ Schedule	Interface files are processed nightly as received from the bank.

1.2 RECEPTION / UPLOAD DATA SET INSTRUCTIONS

Reception / Upload Data Set Instructions	
Data Elements	1. Third Party Administrator Company Name 2. Third Party Administrator ID 3. Third Party Administrator FEIN 4. Third Party Administrator Bank Routing number 5. Massachusetts Division of Unemployment Assistance Bank Routing number 6. Massachusetts Division of Unemployment Assistance Bank Account number 7. Total Payment Amount 8. Employer Account Number (EAN) 9. Employer FEIN 10. Employer Individual Payment Amount 11. Count of Records Included
File Extension Format	Fixed Length .txt File
Expected Naming Convention	TBD Client.
File Rejection Thresholds	Example of file rejection threshold • Unacceptable element in File Header (i.e., File ID) • Unacceptable File Format (i.e., wrong file length or type) • Unacceptable File Organization (i.e., SSN in Name column) • No payment data (for entire file)

1.3 OTHER DESIGN INSTRUCTIONS

Other Design Instructions

Other Design Instructions	
Additional Information	See following supplemental documents for additional information: • 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 obtained by calling 703-742-9190 or logging onto http://pubs.nacha.org/rules.html. • Sample ACH Credit File • Questions can be directed to: duaquest@detma.org ACH CREDIT FILE FORMAT each is detailed below in separate sections: • Header Record – Type 1 • Company/Batch Header Record – Type 5 • Entry Detail Record(s) – Type 6 • Entry Detail Addenda Record(s) – Type 7 • Company/Batch Control Record(s) – Type 8 • File Control Record – Type 9 **File Layout** – Third Party Administrator, cumulative payment, and routing information is contained in the Type 1, 5, and 6 records. Employer details and payment information is contained in the Type 7 – Addenda records. 

1.4 FIELD DEFINITIONS

1.4.1 FILE 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 TPA or Employer initiating the ACH Credit payment.

Field Definitions		
Field ID	**Field Name**	**Description**
1	Record Type	'1' designates the file header record.
2	Priority Code	'01' unless otherwise advised by your financial institution.
3	Immediate Destination	Your bank 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	File ID(Immediate Origin)	'1' + your Federal Employer Identification Number (FEIN).
5	File Creation Date	Date the file is created.
6	File Creation Time	Time the file is created using 24 hour clock.
7	File ID Modifier	A digit (A-Z) 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	Record Size	The record size will always be 94.
9	Blocking Factor	Blocking factor will always be 10.
10	Format Code	Format code will always be 1.
11	Destination Name	Contains name of receiving party. In this case your bank name.
12	Origin Name	Contains name of your company.
13	Reference Code	Optional field. Fill with blanks if unused.

1.4.2 COMPANY/BATCH HEADER RECORD – TYPE 5

The company/batch header record will be the second line of the file. The information identifies the Third Party Administrator. The record identifies the Originator and briefly describes the purpose for the batch of transactions. All data in is 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.

Field Definitions		
Field ID	**Field Name**	**Description**
1	Record Type	'5' designates the company/batch header record.
2	Service Class Code	'220' designates an ACH Credit transaction.
3	Company Name	Contains the name of your company.
4	Company Discretionary Data	If you are a Third Party Administrator making payment of behalf of employers submit 'A' + your Third Party Administrator ID number. If you are an employer submit 'E' + your employer account number. Note: if this data is invalid the UI System will not be able to apply the payments appropriately.
5	Company ID	'1' + your Federal Employer Identification Number.
6	Standard Entry Class Code	'CCD' designates Cash Concentration or Disbursement. Please check with your bank to determine if they support this type of Entry Detail Records.
7	Company Entry Description	Description of payment. 'MA DUA'
8	Company Descriptive Date	Company Descriptive Date
9	Effective Entry Date	Date transactions are to post to the receiving account.
10	Settlement Date	Blank
11	Originator Status Code	Originator Status Code. '1'
12	Originating DFI Identification	TPA's or Employer's bank routing number
13	Batch Number	Batch Number.

1.4.3 Entry Detail Record – Type 6

The Entry Detail Record will be the third line of the file. The information identifies the Third Party Administrator and total payment amount. 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.

Field Definitions		
Field ID	**Field Name**	**Description**
1	Record Type	'6' designates and entry detail record.
2	Transaction Code	'22'. ACH Credit sent to the MA DUA's checking account is identified by 22.

Field Definitions		
Field ID	**Field Name**	**Description**
3	Receiving DFI Identification	The transit/routing number of MA DUA's bank account – provided by DUA
4	R/T Number Check Digit	The check digit is the 9th (and last) digit of MA DUA's bank account – provided by DUA
5	Receiving DFI account number	MA DUA's bank account number. Right justify this number and fill the rest of the field with blanks – provided by DUA
6	Amount	Total Payment amount of the ACH Credit for a particular transaction in US dollars and cents.
7	Individual ID	MA DUA Account number of the Employer making the payment.
8	Individual Name	Name of the Employer. Left justify this field and fill the rest of the field with blanks.
9	Discretionary Data	Not required. Spaces
10	Addenda record indicator	'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	Trace number	Usually assigned by your financial institution. It includes the bank's routing number and an entry detail sequence number assigned in ascending order.

1.4.4 Addenda Record – Type 7

The addenda record will begin at the fourth line of the file. A new line will be added for each payment submitted on behalf of an employer and each Type 7 addenda record must be associated with a single Type 6 entry detail record entry. 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. The information identifies the individual employers and payment amounts.

Field Definitions		
Field ID	**Field Name**	**Description**
1	Record Type	'7' designates an addenda record for a specific Entry detail record.
2	Addenda Type Code	'05' is the addenda type.

Field Definitions		
Field ID	**Field Name**	**Description**
3	Discretionary Data	Discretionary Data Payment related data. This field is broken down further into 5 additional fields each field is separated by a field separator (*).
3.1		Reserved.
3.2		Separator
3.3		DUA Account Number for the Employer the payment will be applied to
3.4		Separator
3.5		Federal Employer Identification Number for the Employer the payment will be applied to
3.6		Separator
3.7		Payment Amount to be applied to the indicated Employer account
3.8		Separator
3.9		Reserved Data
3.10		Separator
3.11		Terminator
4	Addenda Sequence Number	A sequential ascending consecutive number assigned to each primary addenda record.
5	Entry Detail Sequence Number	Contains the last seven digits (or ascending sequence number section) of the Entry Detail Record's trace number.

1.4.5 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. This record contains control totals that summarize preceding detail entries.

Field Definitions		
Field ID	**Field Name**	**Description**
1	Record Type	'8' designates a company/ batch control record.
2	Service Class Code	'220' indicates only ACH Credit transactions are included in this batch
3	Entry /Addenda Count	Total number of addenda records associated to Entry details records included in the batch.
4	Entry Hash	Sum of the individual bank identification numbers in all the Detail Entry Records in this batch.

Field Definitions		
Field ID	**Field Name**	**Description**
5	Total Debit Entry Dollar Amount	Sum total of all debit record amounts in US dollars and cents included in the batch.
6	Total Credit Entry Dollar Amount	Sum total of all credit record amounts in US dollars and cents included in the batch.
7	Company ID	'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	Message Authentication Code	Blank fill the message authentication code as it is not being used.
9	Blank Field	Blank fill.
10	Originating DFI Identification	The Routing Number for your Bank.
11	Batch Number	Contains the same number as the batch number field '13' on the Company/Batch Header Record '5' for this batch.

1.4.6 Header Control Record – Type 9

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

Field Definitions		
Field ID	**Field Name**	**Description**
1	Record Type	'9' designates a Header control record.
2	Batch Count	Records the total number of batches (Type 8 records) included in the file.
3	Block Count	The number of blocks of data in this file.
4	Entry Addenda Count	Total number of addenda records associated to Entry details records included in the batch. Count must equal the entry / count field on the Company / Batch control record.
5	Entry Hash	Sum of the first eight digits of the routing-transit number Sum total of all debit record amounts in US dollars included in the batch.
6	Total Debit Entry Dollar Amount	Sum total of all debit record amounts in US dollars included in the batch.

Field Definitions		
Field ID	**Field Name**	**Description**
7	Total Credit Entry Dollar Amount	Sum total of all credit record amounts in US dollars and cents included in the batch. Equal to the sum of the Total Credit Entry Dollar Amount
8	Reserved	Blank filled reserved spaces.

1.5 FILE LAYOUT

1.5.1 FILE HEADER RECORD – TYPE 1

No	Field	Entry	Contents	Field Length	Example
1	Record Type	"1"	Numeric	1	1
2	Priority Code	"01"	Numeric	2	01
3	Immediate Destination	Supplied by TPAs or Employer's financial institution	Numeric	10	0123456789
4	File ID(Immediate Origin)	"1" + TPAs or Employer's nine digit Fed Tax ID	Numeric	10	1012345678
5	File Creation Date	YYMMDD	Date	6	041223
6	File Creation Time	HHMM(military format)	Time	4	1425
7	File ID Modifier	"A" for the 1st file sent in the day, "B" for the 2nd, etc. Upper Case A_Z	Alphanumeric	1	A
8	Record Size	"094"	Numeric	3	094
9	Blocking Factor	"10"	Numeric	2	10
10	Format Code	"1"	Numeric	1	1
11	Destination Name	Agency	Alphanumeric	23	*MASSACHUSETTS, COMMONWE*
12	Origin Name	TPA Name or Employer Name	Alphanumeric	23	*BANK OF AMERICA, N.A.*
13	Reference Code	Fill with blanks	Numeric	8	00000000

1.5.2 Company/Batch Header Record – Type 5

No	Field	Entry	Contents	Field Length	Example
1	Record Type	"5"	Numeric	1	5
2	Service Class Code	"220" Credits	Numeric	3	220
3	Company Name	TPA Name or Employer Name	Alphanumeric	16	*MASS QUEST*
4	Company Discretionary Data	"A" TPA Account Number assigned by DUA if an TPA is submitting payment or "E" Employer Account Number assigned by DUA if an employer is submitting payment	Alphanumeric	20	A12345678 Or E12345678
5	Company ID	"1" + nine digit Fed Tax ID (assigned by US Bank)	Numeric	10	1123456789
6	Standard Entry Class Code	"CCD" for corporate payments	Alphanumeric	3	CCD
7	Company Entry Description	Description of the payment.	Alphanumeric	10	*MA DUA*
8	Company Descriptive Date	YYMMDD	Date	6	041223
9	Effective Entry Date	YYMMDD	Date	6	041223
10	Settlement Date	Blank(data inserted by the ACH Operator)	Numeric	3	bbb
11	Originator Status Code	"1"	Numeric	1	1
12	Originating DFI Identification	TPA's or Employer's Bank's DFI routing number	Numeric	8	12345678
13	Batch Number	"0000001", "0000002", etc.	Numeric	7	"0000001", "0000002", etc.

1.5.3 Entry Detail Record – Type 6

No	Field	Entry	Contents	Field Length	Example
1	Record Type	"6"	Numeric	1	6
2	Transaction Code	"22"(ACH Credit from Checking Account) "32"(ACH Credit from Savings Account)	Numeric	2	22 or 32
3	Receiving DFI Identification	First 8 digits of DUA Bank Routing Number – same for each Record 6	Numeric	8	87654321
4	R/T Number Check Digit	Last Digit of the DUA Bank Routing Number – same for each Record 6	Numeric	1	1
5	Receiving DFI account number	DUA Bank Account Number – same for each Record 6	Numeric	17	00000000012345678
6	Amount	Total Payment Amount of ACH Credit Payment $$$$$$$$cc	Currency	10	0001234567
7	Individual ID	Employer Account Number	Alphanumeric	15	E12345678
8	Individual Name	Employer Name	Alphanumeric	22	*NAME OF EMPLOYER INC*
9	Discretionary Data	Not required. Spaces	Alphanumeric	2	00
10	Addenda record indicator	"0" = No addenda record attached "1" = Addenda record attached	Numeric	1	0 Or 1
11	Trace number	"0000001", "0000002",etc.	Numeric	15	000000000000001

1.5.4 Entry Detail Addenda Record – Type 7

No	Field	Entry	Contents	Field Length	Example
1	Record Type	"7"	Numeric	1	7
2	Addenda Type Code	"05"	Numeric	2	05
3	Discretionary Data	Reserved	Numeric	3	TXP
3.1		Field Separator (*)	Special Character	1	*
3.2		MA DUA Employer Account Number (No decimal, hyphen. Left fill with zeros.)	Numeric	9	099999999
3.3		Field Separator (*)	Special Character	1	*
3.4		FEIN (Omit hyphen. Fill with 9's if not yet available)	Numeric	9	999999999
3.5		Field Separator (*)	Special Character	1	*
3.6		Amount of Payment (dollars and cents. No decimal. No comma. Left fill with zeros) $$$$$$$$¢¢	Currency	10	0000987612
3.7		Field Separator (*)	Special Character	1	*
3.8		Reserved Data	Numeric	43	0000000000000000000000000000000000000000000000
3.9		Field Separator (*)	Special Character	1	*
3.10		Terminator (\)	Special Character	1	\
4	Addenda	"0001"	Numeric	4	0001

	Sequence Number				
5	Entry Detail Sequence Number	Last seven digits of the trace number of the related entry detail record	Numeric	7	0000001

1.5.5 Company/Batch Control Record – Type 8

No	Field	Entry	Contents	Field Length	Example
1	Record Type	"8"	Numeric	1	8
2	Service Class Code	"220" Credits	Numeric	3	220
3	Entry /Addenda Count	Total number of entry detail and addenda records in batch	Numeric	6	000001
4	Entry Hash	Sum of the first eight digits of the routing transit number within the batch	Numeric	10	1234567890
5	Total Debit Entry Dollar Amount	Sum of the debits contained in the batch $$$$$$$$$$¢¢	Currency	12	000000000000
6	Total Credit Entry Dollar Amount	Sum of the credits contained in the batch $$$$$$$$$$¢¢	Currency	12	000001234567
7	Company ID	"1" + nine digit Fed Tax ID (assigned by US Bank)	Alphanumeric	10	1012345678
8	Message Authentication Code	Leave Blank	Alphanumeric	19	Bbbbbbbbbbb bbbbbbbb
9	Blank Field	Leave Blank	Alphanumeric	6	bbbbbb
10	Originating	Routing number of	Numeric	8	12345678

	DFI Identification	your bank			
11	Batch Number	"0000001", "0000002",etc.	Numeric	7	0000001

1.5.6 Header Control Record – Type 9

No	Field	Entry	Contents	Field Length	Example
1	Record Type	"9"	Numeric	1	9
2	Batch Count	Total number of batches– Type 8 records	Numeric	6	000001
3	Block Count	Sum of all records divided by ten and rounded to the next highest integer	Numeric	6	000001
4	Entry Addenda Count	Total number of entry details and addenda records	Numeric	8	00000004
5	Entry Hash	Sum of the first eight digits of the routing transit number	Numeric	10	0123456789
6	Total Debit Entry Dollar Amount	Sum of the debits contained in the file $$$$$$$$$$¢¢	Currency	12	000000000000
7	Total Credit Entry Dollar Amount	Sum of the credits contained in the file $$$$$$$$$$¢¢	Currency	12	000001234567
8	Reserved	Blank	Blank	39	Bbbb

1.6 FILE FORMAT EXAMPLE

1. TPA making payment for a single employer

101012345678910123456780412231425A094101MASSACHUSETTS, COMMONWEBANK OF AMERICA, N.A.
5220*MASS QUEST* E12345678 1123456789*CCDMA DUA* 041223041223*bbb*1123456780000001
6228765432110000000001234567800012345 67E12345678 *NAME OF EMPLOYER INC* 001000000000000001
705TXP*099999999*999999999*0000987612*000000000000000000000000000000000000000000*\00010000001
822000000112345678900000000000000000001234567101234567 8*bbbbbbbbbbbbbbbbbbbbbbbb*123456780000001
900000100000100000001012345678900000000000000000001234567*bbbbbbbbbbbbbbbbbbbbbbbbbbbbbbbbbbbbbbbb*

2. TPA making payment for multiple employers

101012345678910123456780412231425A094101MASSACHUSETTS, COMMONWEBANK OF AMERICA, N.A.
5220*MASS QUEST* A12345678 1123456789*CCDMA DUA* 041223041223*bbb*1123456780000001
6228765432110000000001234567800012345 67E12345678 *NAME OF EMPLOYER INC* 001000000000000001
705TXP*099999999*999999999*0000987612*000000000000000000000000000000000000000000*\00010000001
6228765432110000000001234567800012345 67E12345678 *NAME OF EMPLOYER INC* 001000000000000002
705TXP*088888888*888888888*0000123456*000000000000000000000000000000000000000000*\00020000001
6228765432110000000001234567800012345 67E12345678 *NAME OF EMPLOYER INC* 001000000000000003
705TXP*077777777*777777777*0000654321*000000000000000000000000000000000000000000*\00030000001
6228765432110000000001234567800012345 67E12345678 *NAME OF EMPLOYER INC* 001000000000000004
705TXP*066666666*666666666*0000874521*000000000000000000000000000000000000000000*\00040000001
822000000812345678900000000000000000001234567101234567 8*bbbbbbbbbbbbbbbbbbbbbbbb*123456780000001
900000100000100000000401234567890000000000000000001234567*bbbbbbbbbbbbbbbbbbbbbbbbbbbbbbbbbbbbbbbb*
**b* denotes 1 blank space