



**Maryland**

DEPARTMENT OF LABOR

**Maryland BEACON**

**Employer-Agent ACH**

**Credit File for Payments**

This document provides technical details and instructions for preparing the ACH Credit file for employer or client payments in the new Reemployment BEACON Unemployment Insurance system.

PLEASE NOTE: The system is currently under development, and these specifications may change. If so, a revised document will be posted.

Updated: March 19, 2021    Version 2.0

## Document Revision History

VERSION	DATE	SUMMARY OF CHANGES
2.0	4/19/21	Clarification on the size of Employer Account number as well as minor clean up to remove indicate that email is received if record is rejected

# CONTENTS

- 1. GENERAL INFORMATION ..... 2
  - 1.1 Format of the ACH Credit File ..... 2
  - 1.2 The Addenda Record..... 2
    - 1.2.1 Download ACH Credit CSV File from BEACON..... 3
    - 1.2.2 Addenda Record Layout..... 5

# 1. GENERAL INFORMATION

Employers or agents may choose to submit payment to the Unemployment Insurance agency via ACH credit. The following described the process as well as provides an explanation of the file layout and contents.

The ACH credit file is a fixed-length text file (.txt) in which the employer or agent can provide the allocation information for the ACH credit that is to be submitted. The completed file is sent via secure FTP to the employer's or agent's bank. The ACH Credit payment information is then forwarded to the Agency by the bank the next business day.

**The Reemployment BEACON system only provides the data necessary for inclusion in the addenda record for the file.** Please contact your bank as appropriate to determine if other information beyond the addenda record is required for your payment to be processed.

When the ACH Credit file is received by the Agency from the bank it is evaluated and processed to determine if it is correctly formatted and whether there are issues or errors. If issues or errors exist, the file will be rejected by the system. Those rejected records are worked by Maryland staff to determine what account it should be applied to.

Once the ACH credit payment is received by the Agency, the credit will be applied to the specified employer accounts overnight.

## 1.1 Format of the ACH Credit File

As mentioned previously, the ACH credit file for an employer or agent is a fixed-length text file in a specific format with six different line types required. These line types are:

1. File Header Record (Type 1)
2. Company/Batch Header Record (Type 5)
3. Entry Detail Record (Type 6)
4. Addenda Record (Type 7)
5. Company/Batch Control Record (Type 8)
6. Header Control Record (type 9)

## 1.2 The Addenda Record

The information for the **addenda record** (Type 7) portion of the file can be created through the Reemployment BEACON and is what is needed for the bank to send the overall ACH Credit file to the Agency.

The Addenda Record summarizes the overall payment data and totals for all lines in the entry detail record (Type 6). The Addenda Record includes information necessary to post the individual payment transactions. As previously mentioned, the information for the addenda record, regarding the number and amount of payments as well as a confirmation number is downloadable from the Employer Portal in BEACON during the "Agent Makes Payment" process. This BEACON generated Addenda Record file is a comma separated (.CSV) file which is editable in Excel. **As mentioned above, please contact your financial institution to**

determine what they require as file content and format in order to process your ACH credit payment.

### 1.2.1 Download ACH Credit CSV File from BEACON

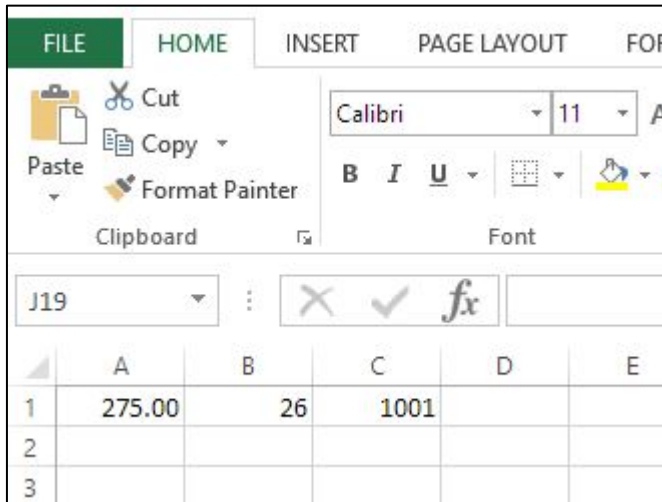
This download file is pulled from the DEW website by the agent or employers. It is a comma separated value (.csv) file. The layout is below.

### 1.2.2 Detail Section – Agent ACH Credit Outbound-Row 1

This row will contain summary information about the Agent payment.  
(Beginning at Column A, Row 1)

Column	Column Name	Column Description
A1	Payment Amount	Contains the total amount of the ACH Credit payment.
B1	Agent ID Number	Contains the Agent ID number.
C1	Confirmation Number	Contains the ACH Credit payment confirmation number which is generated on completion of the payment wizard.

Below is an example of the **Agent** download .csv file:

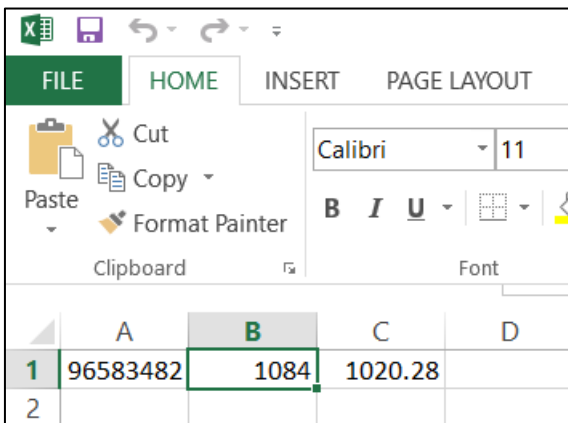


### 1.2.2.1 Detail Section – Employer ACH Credit Outbound-Row 1

This row will contain summary information about the Employer payment.  
(Beginning at Column A, Row 1)

Column	Column Name	Column Description
A1	Employer ID	Contains the Employer ID.
B1	Confirmation Number	Contains the ACH Credit payment confirmation number which is generated upon completion of the payment wizard.
C1	Total Payment Amount	Contains the total amount being paid by the employer. This is a currency field and will contain the decimal and cents. This field will not contain commas. Example: \$1,020.28 will be included as 1020.28

Below is an example of the **Employer** download file:



This information is used to populate the addenda record .txt file to be sent to the bank.  
(Example below)

**Figure 1: Addenda Record Example (.txt file)**

```
705TXP*#####*#####*$$$$$$$cc*0000000000000000000000000000000000000000000000000*\00017973987
Agent/Employer ID Confirmation # Payment Amount

Examples:
705TXP*0012345678*000032688*0000017687*000000000000000000000000000000000000000000000000000*\00017971799
705TXP*0100005164*000117516*0000451236*000000000000000000000000000000000000000000000000000*\00017971799
705TXP*MD9L4M *000003118*0002751560*000000000000000000000000000000000000000000000000000*\00015835290
```

### 1.2.3 Addenda Record Layout

	Field Name	Format/Description	Length	Logic/Validation
1	Record Type	'7' designates an addenda record for a specific Entry detail record	1	"7"
2	Addenda Type Code	'05' is the addenda type	2	"05"
3	Payment Related Information (80 characters spaces 4-83) Discretionary Data	Discretionary Payment related data. This field is broken down further into five (5) additional fields each field is separated by a field separator (*). These fields contain data regarding the individual employer accounts to which the payments are to be applied.		
3a	Reserved	Reserved.	3	Reserved Value must be 'TXP'
		Separator	1	Field Separator (*)
3b	Agent or Employer Account ID	Account ID of the Agent or Employer submitting the payment	10	For an agent, include the complete, 6-character agent ID, left justified and padded to the right with spaces.  For an employer, include the complete UI account ID as assigned by the Agency. If you have previously submitted payments using an account number that was either the first nine digits or the last nine digits of your UI account ID, please include the entire account ID (e.g. 0012345678, 0100001234). If your account ID displays with less than 10 digits, please include the entire account ID and pad to the left to 10 digits with zeros (e.g. 12345 to 0000012345).
		Separator	1	Field Separator (*)

