



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 Maryland Unemployment Insurance system (BEACON).

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1. General Information

Employers or agents may choose to submit payment to the Unemployment Insurance agency via ACH credit in the Maryland Unemployment Insurance Portal (BEACON). This guide describes the process and explains 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.

BEACON only provides the data necessary for inclusion in the addenda record for the file. Contact your bank to determine if other information beyond the addenda record is required to process your payment.

When the Agency receives the ACH credit file (from the bank), it is evaluated to determine if there are issues or errors. If issues or errors exist, the file will be rejected. Maryland staff will then evaluate the rejected records to determine what account it should be applied to. Once the payment is received by the Agency, it will be applied to the 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 BEACON. Ensure you meet your financial institution's requirements (file content and format) to send the ACH Credit file. 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. The information for the addenda record (number and amount of payments, and a confirmation number) can be downloaded from BEACON during the "Agent Makes Payment" process. This BEACON generated Addenda Record file is a comma separated (.CSV) file which is editable in Excel.

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:

	A	B	C	D	E
1	275.00	26	1001		
2					
3					

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 character 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 (*)

5	Entry Detail Sequence Number	Contains the last seven digits (or ascending sequence number section) of the Entry Detail Record's trace number	7	Last seven (7) digits of the trace number of the related entry detail record
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