STATE OF NEVADA
DEPARTMENT OF EMPLOYMENT, TRAINING AND
REHABILITATION EMPLOYMENT SECURITY DIVISION
UNEMPLOYMENT INSURANCE CONTRIBUTIONS

ACH CREDIT
CTX+CCD

PROGRAM GUIDE

For payment of Nevada unemployment insurance taxes through the UI Contributions . . .

Electronic
Payment
System

Including:

Program Questions and Answers (Page 2)
ACH Credit Agreement and App (Page 8)
ACH Credit Record Formats (Page 9)
Contact Information (Page 12)

(REV 2/24)

PAYMENT OF UNEMPLOYMENT INSURANCE TAXES VIA ACH CREDIT

QUESTIONS and ANSWERS ABOUT EPS AND THE ACH CREDIT PROGRAM:

How do we determine if we should . . . or should not . . . participate in EPS ACH Credit?

The information in this Program Guide is intended to provide specific information and answers to the most frequently asked questions about making Unemployment Insurance tax payments using the EPS ACH CREDIT method.

If you have additional questions about the ACH Credit process, contact EPS Helpdesk;

- **Write us at:** EPS **Helpdesk**
  DETR/ESD/Contribution
  500 E. Third Street
  Carson City, NV 89713-0030
  Fax: (775) 684-6351

- **Phone us at:** EPS **Helpdesk**
  (775) 684-6345
  Available Monday through Friday, 9 a.m. to 430 p.m. Pacific Time

- **Online at:** **https://nui.nv.gov**

Are we required to participate in this program?

Yes, if the quarterly tax due is $10,000 or more you are required to pay electronically, by ACH Credit (ACH Debit is also available). The $10,000 threshold includes aggregate quarterly contributions, filed by persons reporting for one or more employers.

If the tax due is less than $10,000, payment by ACH Credit/Debit is optional. Withdrawal from the optional program can occur with advance notice to the department, of at least 30 days prior to your payment due date. See the question "Can we withdraw from the program?" on page 5.

How do we apply for participation in the EPS ACH CREDIT program?

- **Contact Your Bank: In order to execute tax payments using the ACH CREDIT method, your bank must originate your payment using the CCD+TXP (Cash Concentration or Disbursement Plus Tax Payment Addenda) record format or CTX record format (**Corporate Trade Exchange**). This is the standard, which has been adopted for tax payments by the National Automated Clearing House Association (NACHA). The formats are included in this Program Guide. Verify with your bank that the record formats are compatible with their system to be certain they can perform a transfer by ACH CREDIT.**

- **Designate an EPS Contact Person Within Your Company: Appoint a person within your firm we can contact regarding any EPS questions we might have or EPS related information we need to pass on. This individual will be listed on the application form described below.**

- **Submit Your Application: It will be necessary for you to complete the EPS ACH CREDIT Agreement and Application included in this Program Guide. Submit the form and have it approved by this department. This can be done online at nui.nv.gov, by mail or fax. See page 13 for the address and/or fax number.**

  Note: For payroll/tax service providers the agreement is between this department and your firm, not between this department and your employers/clients. You are not required to submit applications for each client, and it is not necessary for the ACH Credit payment process to be visible to your clients.

- **Receive Approval: When the application is approved, we will supply you with an ACH CREDIT Program Confirmation Letter with our bank routing number and the bank account number to which funds are to be transferred.**

- **Submit Transaction for $1.00 or Less: At least 10 days prior to your first payment by ACH Credit, please transmit live data in the amount of $.01 to $1.00 to validate the formatting of all required fields.**

How do we begin the process of submitting UI tax payments?

- **Review the ACH Credit CTX or CCD Specifications: Make certain your IT personnel review the attached specifications and note the format required for the Company/Batch Header Record, the Entry Detail, and Addenda Records. A file that does not agree with these requirements could be delayed due to incompatibility with our system.**

- **Registered Employers Only: Before you can initiate an ACH Credit payment you must be registered with the Nevada Employment Security Division, Contributions Section and have a valid Nevada Employer Account Number. The ACH Entry Detail and Addenda records must contain valid Nevada Employer Account Numbers. An incorrect number will cause your payment file to reject and will require manual correction by our personnel in order to continue processing. Registration and**

assignment of a Nevada Employer Account Number can be accomplished online at nui.nv.gov and in most cases a number will be assigned upon submission. Contact the UI Contributions Registration Unit at (775) 684-6310 ext. 1 for details.

- **Make Certain Your Payments Will Be Made on Time: Quarterly payments are due by the last day of the first month following the close of the calendar quarter being paid. Dues dates are April 30, July 31, October 31, and January 31 unless these dates are a Saturday, Sunday, or legal holiday, then the payments are due the next day that is not a Saturday, Sunday, or legal holiday. Payments not associated with regularly scheduled quarterly filings may be initiated at any time. Electronic transactions must be completed by 5:00 p.m. Pacific Time on the due date to be considered timely.**

  Confirm these due dates and time requirements with your bank. The bank will determine the dates when the Federal Reserve needs to transfer the funds from your account to the department's account to ensure timely payments.

What happens if we don't make ACH Credit payments by the due date?

The use of EPS **ACH CREDIT does not affect the penalties and interest applicable to late payments. If the ACH CREDIT file is submitted late, the same penalties will apply to your account as if you were paying by check. This is why it is important to coordinate with your bank about the Origination Dates for your payments and the designation of appropriate Effective Entry Dates so that Settlement Dates fall on, or in advance of, the due dates.**

Must funds be received on the due date or can the ACH Credits be initiated on the due date?

As indicated above, the transaction must be settled on or before the due date and time, as determined and confirmed by your bank.

What if some technical delay occurs? Will our account still be penalized?

Technical delays beyond the control of the "Originator" would be evaluated on a case-by-case basis. For instance, if the Effective Entry Date for a transaction was established by your bank so as to permit a timely Settlement Date, but the ACH System somehow delayed receipt of the file resulting in late payment, we would most likely view the situation similarly to that of a check payment mailed on time but delayed by the US Postal Service.

How will we know if our ACH Credit payment was received on time?

We will not initiate a confirmation of your ACH CREDIT payment. Your bank account will reflect the payment as of the Settlement Date. If you wish to receive additional confirmation, you need to contact your bank to determine if they can provide you with verification of transferred amounts and effective dates.

Can we use our own identification numbers on the Entry Detail and Addenda Records?

No. The assigned Nevada Employer Account Number must appear on both the Entry Detail and Addenda Records. However, several discretionary fields are provided on the Addenda Record for your company's own identification numbers or other coding. Our system will not be reading these fields during processing. (See the format specifications included in this Guide.)

How do we handle payments-on-account?

Payments-on-account may be made at any time and may be made either by initiating an ACH CREDIT file or by mailing a check.

What if no tax is owed? Do we submit a zero dollar ACH transaction?

No. However, you will need to submit an Employer's Quarterly Wage Report, either online or by hard copy with E-File waiver approval, indicating no tax is due.

Can we withdraw from the program?

No, you cannot withdraw from the program if your quarterly tax due is $10,000 or more, as it is required by law. However, if you are not required to pay electronically and are participating in the program voluntarily, you may withdraw from the program.

Withdrawal can be completed online through the NUI ESS Portal at nui.nv.gov or if not required to participate and you wish to withdraw, write *"Withdrawal from ACH Credit Program"* at the top of your request and mail it to DETR/ESD/Contributions, 500 E. Third Street, Carson City, NV 89713-0030, or fax it to (775) 684-6351.

What if we discover an ACH Credit payment was made in error?

Contact your financial institution immediately. An "erroneous entry" can be reversed in accordance with NACHA rules under certain circumstances. However, the rules set a strict time limit on this process. Consult your bank regarding NACHA Rules.

Generally speaking, "erroneous entries" which can be reversed are

limited to: A duplicate of an entry you previously initiated.

A payment you should not have sent to this department.

A payment you sent which is in an amount different than you intended.

If your bank determines a Reversing Entry is considered necessary, contact EPS **Customer Services at (775) 684-6345 to notify them of the reversal.**

What if our ACH Credit payment is submitted with an incorrect format or is out-of-balance?

Automatic Rejections: There are a number of justifications in NACHA Rules for *Automatic Batch Rejection* and *Automatic File Rejection.* According to the rules, one of these justifications is *Out-of-Balance.* "If the counts, hash totals or dollars in the Company/Batch Control Records do not agree with the summation of the entries" that batch is automatically rejected. Likewise, "if the summation of the counts, hash totals, and total dollars in the Batch Control Record does not agree with the File Control Record" of the file containing those batches, that file is automatically rejected.

Also, if "the Immediate Origin, File Creation Date, File Creation Time and File ID Modifier are equal to that of a previously accepted file," the file will automatically be rejected as a duplicate.

The accepted record format specifications for your use are included in this Program Guide. If your bank should attempt to transfer funds using an incorrect format, the ACH System probably will not accept it. Also, if you transmit a file with a format other than the CCD+TXP or CTX format, or if you fail to specify Service Class Code "220" and "NV UITX CR" on the Batch Header Record, the entry would be incompatible with the State system. This could result in a late payment and incur the standard penalties on your account.

Be sure to comply exactly with the specified formats. To secure detailed information on NACHA Rules, contact your bank.

How do we pay taxes owed for prior quarters?

Payments for prior quarters can be submitted at any time and you may combine payments for current and prior quarters when making your regular quarterly payments. ACH CREDIT payments will be credited to your account for current and prior quarters according to standard Rules of Priority in the same manner as payments made by check.

How can we find out more about the allocation of payments?

You may go online at https://nui.nv.gov and view your current account balances. For payroll/tax service providers you must be an authorized user on the account, to be able to view client records. Or call the UI Contributions Employer Account Services Unit at (775)684-6322 and ask for details about the allocation of payments. When you call, you will need your Nevada Employer Account Number and additionally for payroll/tax service providers we will also need to verify you are an authorized user on the account.

What if we change banks?

Notify us in advance. You will need to complete a new ACH CREDIT Agreement and Application form to involve your new bank. Contact EPS Helpdesk **at (775) 684-6345 with questions on how to complete this process.**

Can we get a proof-of-payment from the department?

No, we do not issue any proof-of-payment. However, you may go online at https://nui.nv.gov and view your current account balances. For payroll/tax service providers you must be a designated user on the account, to be able to view client records. Or call the UI Contributions Employer Account Services Unit at (775)684-6322 to inquire.

How can we recover funds paid in error?

A payment, which results in a credit balance, will automatically be applied against the next quarter's tax liability. However, if a refund is required for some reason, a request must be submitted online at nui.nv.gov or in writing. Requests for refund should be directed to:

DETR/ESD/Contribution
500 E. Third Street
Carson City, NV 89713-0030

How are Employer's Quarterly Contributions and Wage Reports to be filed?

There are two options available for quarterly filing:

- **Online: Quarterly wage reporting can be done online at https://nui.nv.gov with options of wage detail being entered directly online, or a file can be uploaded using specifications based on the Social Security Administration's record format Electronic Filing W-2 (EFW2). DO NOT SEND A PAPER REPORT if you file online.**

- **Hard Copy: Employer's with an approved E-file Waiver request can file tax and wage information on paper using the form "Employer's Quarterly Wage Report" or "Reimbursable Employer's Quarterly Wage Report." Mail the hard copy to DETR/ESD/Contributions, 500 E. Third Street, Carson City, NV 89713-0030.**

Are there special codes for the payment of penalties and interest?

No. Penalties and interest should be combined with the UI tax amount and transmitted as a single remittance on the Entry Detail and Addenda Record set. Funds received via ACH CREDIT will be credited to your account according to our standard Rules of Priority in the same manner as a check.

Employment Security Division
Contributions Section
500 East Third Street
Carson City, NV 89713-0030
(775) 684-6300

DETR
Nevada Department of Employment, Training and Rehabilitation
nui.nv.gov

Letter ID:
Issued:
Account Number:

ACH Credit Authorization Request

☐ New ACH Credit Request ☐ Change of ACH Credit Information

INSTRUCTIONS: Please complete this request and mail to the address above, or fax to (775) 684-6351. All required fields are indicated by an asterisk (*) and must be completed.

Employer Business Name *	Nevada UI Employer Account Number *	
–Address *	Federal Employer Identification Number *	
City *	State *	ZIP Code +4 *
Business' ACH Contact Person *	Telephone Number *( )	
Email Address	Fax Number ( )	

I/we have contacted my financial institution and have confirmed that the financial institution can initiate Automated Clearing House (ACH) transactions that meet the Department of Employment, Training and Rehabilitation (DETR) and NACHA specifications for CCD+ TXP, and/or CTX ACH Credit transactions.

Name of Financial Institution *	Financial Institution Contact Person	Telephone Number ( )

I/we request that the Department of Employment, Training and Rehabilitation (DETR) grant authority to the above-named business to initiate Automated Clearing House (ACH) credit transactions to the bank account of that agency. I/we understand that the above-named entity (employer or employer agent) is responsible for paying processing fees, if any, which may be charged by the originating financial institution in connection with ACH Credit transactions. I/we acknowledge the origination of ACH transactions to this agency's bank account must comply with the provisions of all local, state, and federal laws. I/we agree to abide by all applicable ACH operating rules in effect at the time.

This agreement is to remain in full force and effect until the Nevada Department of Employment, Training and Rehabilitation has received a written termination request no less than 3 days in advance of the intended termination date.

***Authorized Signature** **Title** **Date**

***Authorized Signature** **Title** **Date**

*(Legal signatures include sole proprietor-owner, corporate officer, managing member, and partners.)

RETAIN A COPY FOR YOUR RECORDS

UI FRAUD

Report suspected UI Fraud online at ft.nvdetr.org/form/Fraud

TAXACT220823

STATE OF NEVADA
DEPARTMENT OF EMPLOYMENT, TRAINING AND
REHABILITATION EMPLOYMENT SECURITY DIVISION
UNEMPLOYMENT INSURANCE CONTRIBUTIONS

NATIONAL AUTOMATED CLEARING HOUSE ASSOCIATION

CCD RECORD FORMATS
FOR
ACH CREDIT
ELECTRONIC FUND TRANSFERS

Including the Special Addenda Record Format
Required for
State of Nevada UI Tax Payments

CCD COMPANY/BATCH HEADER RECORD				
Field	**Position**	**Size**	**Contents**	**Data Element Name**
1	1-1	1	5	Record Type Code
2	2-4	3	**220**	Service Class Code
3	5-20	16		Company Name
4	21-40	20		Company Discretionary Data
5	41-50	10		Company Identification
6	51-53	3	**CCD**	Standard Entry Class Code
7	54-63	10	**NV UITX CR**	Company Entry Description
8	64-69	6	yymmdd	Company Descriptive Date
9	70-75	6	yymmdd	Effective Entry Date
10	76-78	3		Settlement Date
11	79-79	1	1	Originator Status Code
12	80-87	8		Originating DFI Identification
13	88-94	7		Batch Number

= Note the entries required in these fields.

= Note the entries are preferred within these fields.

CCD+ ENTRY DETAIL RECORD				
Field	**Position**	**Size**	**Contents**	**Data Element Name**
1	1-1	1	6	Record Type Code (6=Entry Detail Record)
2	2-3	2	22	Transaction Code (22=Automated Deposit)
3	4-11	8		Receiving DFI Identification
4	12-12	1		Check Digit
5	13-29	17		DFI Account Number
6	30-39	10	$$$$$$$$ ¢¢	Payment Amount (No decimal. No comma. *Left fill w/zeros.*)
7	40-54	15		Nevada Employer Account Number. (Omit decimal, hyphen & check digit. *Left fill with zeros.*)
8	55-76	22		Employer Account Name (First 22 characters of the DBA as registered with Nevada ESD)
9	77-78	2	NV	Originator Discretionary Data
10	79-79	1	1	Addenda Record Indicator (1= Addenda record follows)
11	80-94	15		Trace Number

= Note the entries required in these fields.

CCD+ ADDENDA RECORD				
Field	**Position**	**Size**	**Contents**	**Data Element Name**
1	1-1	1	7	Record Type Code (7=Addenda)
2	2-3	2	05	Addenda Type Code (05=CCD)
3	4-6	3	TXP	Tax Payment ID
Discretionary Data Variable length data elements. Positions 4-83. 80 positions total	7-7	1	*	Field Separator (*)
	8-16	9		Nevada ESD Employer Account Number (No decimal, hyphen or check digit. Left fill with zeros.)
	17-17	1	*	Field Separator (*)
	18-26	9		FEIN (Omit hyphen. Fill with 9's if not yet available)
	27-27	1	*	Field Separator (*)
	28-37	10	$$$$$$$$¢¢	Amount of Payment (Dollars and cents. No decimal. No comma. Left fill with zeros.)
	38-38	1	*	Field Separator (*)
	39-44	6	NVUICR	Originator Discretionary Data.
	45-45	1	*	Field Separator (*)
	46-51	6		Originator Discretionary Data. (Zeros if not used)
	52-52	1	*	Field Separator (*)
	53-58	6		Originator Discretionary Data. (Zeros if not used)
	59-59	1	*	Field Separator (*)
	60-81	22	blank	Reserved for future use
	82-82	1	*	Field Separator (*)
	83-83	1	\	Terminator (\)
4	84-87	4	0001	Addenda Sequence Number (always "1" for CCD)
5	88-94	7		Entry Detail Sequence Number

CCD COMPANY/BATCH CONTROL RECORD				
Field	**Position**	**Size**	**Contents**	**Data Element Name**
1	1-1	1	8	Record Type Code
2	2-4	3	**220**	Service Class Code
3	5-10	6		Entry/Addenda Count
4	11-20	10		Entry Hash
5	21-32	12	**000000000000**	Total Debit Dollar Amount in Batch
6	33-44	12	$$$$$$$$$$¢¢	Total Credit Dollar Amount in Batch
7	45-54	10		Company Identification
8	55-73	19	094	Message Authentication Code
9	74-79	6	Blank	Reserved
10	80-87	8		Originating DFI Identification
11	88-94	7		Batch Number

= Note the entries required in these fields.

STATE OF NEVADA
DEPARTMENT OF EMPLOYMENT, TRAINING AND
REHABILITATION EMPLOYMENT SECURITY DIVISION
UNEMPLOYMENT INSURANCE CONTRIBUTIONS

NATIONAL AUTOMATED CLEARING HOUSE ASSOCIATION

CTX RECORD FORMATS
FOR
ACH CREDIT
ELECTRONIC FUND TRANSFERS

Including the Special Addenda Record Format
Required for
State of Nevada UI Tax Payments

CTX COMPANY/BATCH HEADER RECORD			
Position	**Size**	**Contents**	**Data Element Name**
1-1	1	5	Record Type Code
2-4	3	**220**	Service Class Code
5-20	16		Company Name
21-40	20		Company Discretionary Data
41-50	10		Company Identification
51-53	3	**CTX**	Standard Entry Class Code
54-63	10	**NV UITX CR**	Company Entry Description
64-69	6	yymmdd	Company Descriptive Date
70-75	6	yymmdd	Effective Entry Date
76-78	3		Reserved
79-79	1	1	Originator Status Code
80-87	8		Originating DFI Identification
88-94	7		Batch Number

= Note the entries required in these fields.

= Note the entries are preferred within these fields.

CTX COMPANY/ENTRY DETAIL RECORD				
Field	**Position**	**Size**	**Contents**	**Data Element Name**
1	1-1	1	6	Record Type Code (6=Entry Detail Record)
2	2-3	2	22	Transaction Code (22=Automated Deposit)
3	4-11	8		Receiving DFI Identification
4	12-12	1		Check Digit
5	13-29	17		DFI Account Number
6	30-39	10	$$$$$$$$ ¢¢	Payment Amount (No decimal. No comma. *Left fill w/zeros.*)
7	40-54	15		Nevada Employer Account Number. (Omit decimal, hyphen & check digit. *Left fill with zeros.*)
8	55-58	4		Number of Addenda Records
9	59-74	16		Employer Account Name (First 16 characters of the DBA as registered with Nevada ESD)
10	75-76	2		Reserved
11	77-78	2	NV	Originator Discretionary Data
12	79-79	1		Addenda Record Indicator (1= Addenda record follows)
13	80-94	15		Trace Number

= Note the entries required in these fields.

CTX+ ADDENDA RECORD

Field	Position	Size	Contents	Data Element Name
1	1-1	1	7	Record Type Code (7=Addenda)
2	2-3	2	05	Addenda Type Code (05=CCD)
3	4-6	3	TXP	Tax Payment ID
Discretionary Data Variable length data elements. Positions 4-83. 80 positions total	7-7	1	*	Field Separator (*)
	8-16	9		Nevada ESD Employer Account Number (No decimal, hyphen or check digit. Left fill with zeros.)
	17-17	1	*	Field Separator (*)
	18-26	9		FEIN (Omit hyphen. Fill with 9's if not yet available)
	27-27	1	*	Field Separator (*)
	28-37	10	$$$$$$$$$¢¢	Amount of Payment (Dollars and cents. No decimal. No comma. Left fill with zeros.)
	38-38	1	*	Field Separator (*)
	39-44	6	NVUICR	Originator Discretionary Data.
	45-45	1	*	Field Separator (*)
	46-51	6		Originator Discretionary Data. (Zeros if not used)
	52-52	1	*	Field Separator (*)
	53-58	6		Originator Discretionary Data. (Zeros if not used)
	59-59	1	*	Field Separator (*)
	60-81	22	blank	Reserved for future use
	82-82	1	*	Field Separator (*)
	83-83	1	\	Terminator (\)
4	84-87	4	0001	Addenda Sequence Number (Enter sequential numbers for each line item)
5	88-94	7		Entry Detail Sequence Number

CCD COMPANY/BATCH CONTROL RECORD

Field	Position	Size	Contents	Data Element Name
1	1-1	1	8	Record Type Code
2	2-4	3	**220**	Service Class Code
3	5-10	6		Entry/Addenda Count
4	11-20	10		Entry Hash
5	21-32	12	**000000000000**	Total Debit Dollar Amount in Batch
6	33-44	12	$$$$$$$$$$¢¢	Total Credit Dollar Amount in Batch
7	45-54	10		Company Identification
8	55-73	19	094	Message Authentication Code
9	74-79	6	Blank	Reserved
10	80-87	8		Originating DFI Identification
11	88-94	7		Batch Number

= Note the entries required in these fields.

STATE OF NEVADA
DEPARTMENT OF EMPLOYMENT, TRAINING AND REHABILITATION EMPLOYMENT SECURITY DIVISION
UNEMPLOYMENT INSURANCE CONTRIBUTIONS

CONTACT INFORMATION

EPS Customer Services	**Telephone Number**	**(775) 684-6345**
	Fax Number	**(775) 684-6351**
	Unit Email	eps@detr.nv.gov
Registration Unit	**Telephone Number**	**(775) 684-6310 Ext. 1**
	Fax Number	**(775) 684-6329**
	Unit Email	registration1@detr.nv.gov
Employer Account	**Telephone Number**	**(775) 684-6322**
Services Unit	**Fax Number**	**(775) 684-6367**
	Unit Email	easu@detr.nv.gov
DETR Contributions	**Telephone Number**	**(775) 684-6300**
	Website	https://nui.nv.gov
	Mail	**DETR/Contributions** **500 E. Third Street** **Carson City, NV 89713-0030**