MiUI

Michigan Unemployment Insurance

MiUI

ACH Credit Payments

Employer Reference Document

MiUI

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ACH Credit Payment Overview

Document Description:

- This document is specific to the ACH Credit Payments for the State of Michigan
- This document contains:
    - Payment File Specifications and Submission
    - Required ACH Credit Payment Record Tables
        - Company/Batch Record – Type 5
        - Entry Detail Record – Type 6 (CCD Only)
        - UIA Format – TXP

Payment File Specifications and Submission

Due Dates:

- Payment due dates (or the next business day):
  - Quarter 1: April 25
  - Quarter 2: July 25
  - Quarter 3: October 25
  - Quarter 4: January 25

- Both wage reports and payments must be submitted by the 25th for the appropriate quarter.
- If you do not submit your reports and payments accurately and on time, penalty and interest will be applied to your account.
- Compliance with filing Employer's Quarterly Wage/Tax Report, online through MiUI will help ensure efficient processing of the employer's quarterly tax report and payment.

ACH Credit feature:

- The ACH Credit feature allows the employer and TPAs to authorize payments to the UIA for unemployment quarterly taxes or reimbursements using both the National Automated Clearance House Association (NACHA) Cash Concentration & Disbursement (CCD)+ and Corporate Trade Exchange (CTX) standard formats. You must contact your bank in advance to notify them of your ACH transfer amount. Most banks require at least 24-hour lead time. Please contact your bank for specific deadlines.

Submitting Payment for Multiple UIA Accounts:

- UIA treats each employer account number as a separate entity for the purposes of processing ACH credit payments. Therefore, if you are submitting a payment for multiple UIA account numbers, a separate addenda record must be submitted for each account. Use the CTX format if you are submitting a payment with multiple addenda records.

Transaction Information

- Your bank will need the following information for the transaction:
  - State of Michigan (UIA) Information
    - Bank Account Number: 270766842
    - Bank Routing Number: 021409169

Tips to Ensure a Successful Transaction

- ACH credit payments must include a valid EAN number for payment to be processed.
- TPAs submitting ACH payments for employer(s) must be associated with the employer account and be assigned the Edit Tax Payments Update and Submit role.
- TPAs must also include a valid EAN and TPA ID or ACH Company ID for payment processing.

ACH Credit Payment Record Tables

Company/Batch Header Record – Type 5				
Field	**Field Name**	**Format**	**Length**	**Description**
1	Record Type Code	'5'	1	The code identifying the Batch Header record is 5.
2	Service Class Code	NNN	3	Identifies the type of entries in the batch: 200 - ACH Entries Mixed Debits and Credits 220 - ACH Credits Only 225 - ACH Debits Only
3	Company Name	Alpha-Numeric	16	Your company name, up to 16 characters. This name may appear on the receivers' statements prepared by the Receiving Financial Institution.
4	Company Discretionary Data	Alpha-Numeric	20	OPTIONAL: For your company's internal use, if desired. No specific format is required.
5	Company Identification	NNNNNNNNNN	10	If employer is making payment, this will be the seven-digit UIA company number (EAN) followed by three trailing zeros OR nine-digit Fed Tax ID (FEIN) preceded by a zero. If a TPA is making a payment for multiple employers, this field will contain the nine-digit TPA ID preceded by a two leading zeros OR the ACH Company ID assigned by the bank preceded by leading zeros (if needed).
6	Standard Entry Class Code	Alpha	3	Identifies the entries in the batch. Common standard entry class codes are PPD (Prearranged Payments and Deposit entries) for consumer items, CCD (Cash Concentration and Disbursement entries), CTX (Corporate Trade Exchange entries) for corporate transactions, TEL (Telephone initiated entries), and WEB (Authorization received via the Internet).
7	Company Entry Description	Alpha-Numeric	10	Your description of the transaction. This may be printed on the receivers' bank

				statement by the Receiving Financial Institution. (i.e., Payroll)
8	Company Descriptive Date	Alpha-Numeric	6	OPTIONAL: The date you choose to identify the transactions. This date may be printed on the participants' bank statement by the Receiving Financial Institution.
9	Effective Entry Date	YYMMDD	6	Date transactions are to be posted to the participants' account.
10	Settlement Date	Blanks	3	Leave this field blank. Inserted by ACH Operator
11	Originator Status Code	'1'	1	Enter "1". This identifies Chase Manhattan/Standard Federal as a depository financial institution, which is bound by the rules of the ACH.
12	Originating DFI Identification	021409169	9	Enter Chase Manhattan's routing transit number 021409169.
13	Batch Number	Numeric	7	Number batches sequentially.

Entry Detail Record – Type 6 (CCD Only)				
Field	**Field Name**	**Format**	**Length**	**Description**
1	Record Type Code	'6'	1	The code identifying an Entry Detail Record is 6.
2	Transaction Code	Numeric	2	Two digit code identifying the account type at the receiving financial institution: 22 - Deposit destined for a Checking Account 23 - Prenotification for a checking credit 24 - Zero dollar with remittance into a Checking Account 27 - Debit destined for a Checking Account 28 - Prenotification for a checking debit 29 - Zero dollar with remittance into a Checking Account 32 - Deposit destined for a Savings Account 33 - Prenotification for a savings credit 34 - Zero dollar with remittance into a Savings Account 37 - Debit destined for a Savings Account 38 - Prenotification for a Savings debit 39 - Zero dollar with remittance into a Savings Account

3	Receiving DFI Identification	TTTTAAAA	8	Transit routing number of the receiver's financial institution.
4	Check Digit	Numeric	1	The ninth digit of the receiving financial institution's transit routing number.
5	DFI Account Number	Alpha-Numeric	17	Receiver's account number at their financial institution. Left justify.
6	Total Amount	$$$$$$$$cc	10	Transaction amount in dollars with two decimal places. Left zero fill if necessary. Enter 10 zeros for prenotes.
7	Identification Number	Alpha-Numeric	15	OPTIONAL: Receiver's identification number. This number may be printed on the receiver's bank statement by the Receiving Financial Institution.
8	Receiving Company Name/ID Number	Alpha-Numeric	22	Name of receiver.
9	Discretionary Data	Alpha-Numeric	2	OPTIONAL: For your company's internal use if desired. No specific format is required.
10	Addenda Record Indicator	Numeric	1	If there is no addenda accompanying this transaction enter "0". If addenda is accompanying the transaction enter "1".
11	Trace Number	Numeric	15	Chase Manhattan will assign a trace number. This number will be unique to the transaction and will help identify the transaction in case of an inquiry.

UIA Format - TXP				
Field	**Field Name**	**Format**	**Length**	**Description**
1	TXP	'TXP'	3	Segment Identifier
2	Separator	'*'	1	Separator Special Character (*)
3	TXP01	Numeric	10	State of Michigan Unemployment Agency 10-digit assigned employer account number (EAN). This will be the seven-digit UIA company number (EAN) followed by three zeros.
4	Separator	'*'	1	Separator Special Character (*)
5	TXP02		5	Tax Type Code: If CCD+: • 13000 for Report Payment • 13010 for Loose Payment** If CTX: • 13020 for Report Payment

				• 13030 for Loose Payment** Note: Loose Payment is a payment received without a designated quarter for the payment of unemployment tax, penalty, and/or interest.
6	Separator	'*'	1	Separator Special Character (*)
7	TXP03	YYMMDD	6	Period for which tax was accrued. It must be the final day of the quarter the payment is intended for. Valid dates for 2026 include: 260331 / 260630 / 260930 / 261231
8	Separator	'*'	1	Separator Special Character (*)
9	TXP05	$$$$$$$$cc	10	Amount of tax being paid. The value for 'cc' refers to cents and must be filled in even if only whole dollar amounts were transferred. System to receive file with dollar amount and leading zeros and some records may not show leading zeros. System to process both records.
10	Terminator	'\'	1	Separator Special Character (/) followed by 41 spaces.

Example of Field Layout

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101 021000021 021000021230912043 4F094101MICHIGAN UNEMPLOYMENT  CHASE MANHATTAN BANK NA
5200COMPANY NAME    999999999        99999999999999CCDTAX DEP         230912   1021000023636762
629999999999999999999        99999999999999999999     TAX PAYER NAME          1021000023636763
705TXP*9999999999*13000*230630*0000005500\                                        00013636763
829999999999999999999999999999999999999999999999999999999                        021000023636762
5200COMPANY NAME    999999999        99999999999999CCDTAX DEP         230912   1021000023636765
629999999999999999999        99999999999999999999     TAX PAYER NAME          1021000023636766
705TXP*9999999999*13000*230331*0000055604\                                        00013636766
829999999999999999999999999999999999999999999999999999999                        021000023636765
5200COMPANY NAME    999999999        99999999999999CCDTAX DEP         230912   1021000023636768
629999999999999999999        99999999999999999999     TAX PAYER NAME          1021000023636769
705TXP*9999999999*13000*230331*10526\                                             00013636769
829999999999999999999999999999999999999999999999999999999                        021000023636768
900001400000700000034003639557200000000000000000756617
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