

# Withholding Tax Electronic Funds Transfer

## Paying by ACH Credit

Utah State Tax Commission  
**Electronic Funds Transfer Unit**  
210 North 1950 West  
Salt Lake City, Utah 84134-3777  
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*If you need an accommodation under the Americans with Disabilities Act, contact the Tax Commission at 801-297-3811, or TDD 801-297-2020. Please allow three working days for a response.*

## General Information

Electronic Funds Transfer (EFT) is a method to pay your withholding taxes electronically. EFT is safe, secure, efficient and less expensive than paper check payments.

**NOTE: Starting with 2009 filing periods, you must file a withholding tax return separately for each period. Your withholding payment no longer counts as your return.**

## Rules and Guidelines

All laws and rules concerning Utah taxes, reporting periods and deadlines remain valid for EFT payments.

We may assess a penalty for late payments. Payments are considered late if they:

- arrive in the Tax Commission bank account after the due date, or
- do not include all the required information.

For due dates, see *2009 Monthly EFT End Dates* in this publication.

## Pre-authorization

You must submit form TC-86, *Application to Remit Utah State Withholding Tax Payments*, and be approved before you can make ACH credit payments. See the application at the end of this publication. We will send you written confirmation when we approve your application. Allow up to 10 days for confirmation.

## Getting Started

You must authorize your bank to make EFT transfers. Make a separate transfer for each withholding tax account and each reporting period.

When you authorize an EFT transfer, your bank will require you to specify a settlement date. The settlement date is the date your electronic payment will be taken from your account and credited to the Tax Commission's account. Payments you authorize before the tax due date will not be made until the settlement date.

Because the ACH system requires at least one day to transfer funds, you must authorize your payment at least one business day before the due date. Some banks may require more than one day to process EFT payments. Check with your bank to allow enough processing time for your payment.

## Making Your First EFT Payment

Many banks require a pre-note (test transmission) for a zero amount before they will transfer actual funds. This may take up to 10 days to complete. Contact your bank for more information.

## Addendum

Your transfer must include addenda information to identify your payment. Transfers must conform to the Tax Payment (TXP) Banking Conventions. Authorize your bank to make ACH-Credit CCD + TXP Addendum transfers.

## Format and Content

Use one of the following addendum formats, depending on your account number:

- **Format A** – for 6-character withholding account numbers
- **Format B** – for 14-character withholding account numbers

Please use your new 14-character withholding account number after you receive it. Do not use your 6-character number after Jan. 31, 2010.

**Format A:  
6-Character Withholding Account Number**

If you are using a 6-character number, make the transfer payable to:

Credit to: **Utah State Tax Commission**  
 Bank: **Wells Fargo Bank**  
 Routing & transit number: **1240-00012**  
 Account number: **051-08007-25**

The addendum record must include the following fields. Fields marked with a (1) may vary, so pay special attention to those entries.

When coding field 7, you must use a valid "tax period end date" (YYMMDD) for the tax period. Using the transmission or due date in this field will delay processing. See *2009 Monthly EFT End Dates* in this publication.

**Format B:  
14-Character Withholding Account Number**

Use only the first 11 digits of the 14-character number. Do not include the three letters at the end of the number. Make the transfer payable to:

Credit to: **Utah State Tax Commission**  
 Receiving bank: **Wells Fargo Bank**  
 Routing & transit number: **1240-00012**  
 Account number: **051-08051-61**

The addendum record must include the following fields. Fields marked with a (1) may vary, so pay special attention to those entries.

When coding field 7, you must use a valid "tax period end date" (YYMMDD) for the tax period. Using the transmission or due date in this field will delay processing. See *2009 Monthly EFT End Dates* in this publication.

Field	Length	Contents	Description
1	3	TXP	Segment identifier = TXP
2	1	*	Field separator
3 <sup>1</sup>	6	ANNNNN or AANNNN	Utah withholding account number (e.g., W12345 or WA1234)
4	1	*	Field separator
5 <sup>1</sup>	4	0110	Tax type code (also shown on <i>Withholding Tax Return</i> )
6	1	*	Field separator
7 <sup>1</sup>	6	YYMMDD	Tax period end date (e.g., March 31, 2009 = 090331)
8	1	*	Field separator
9	1	T	Amount type code = T (Tax)
10	1	*	Field separator
11 <sup>1</sup>	2-10	\$\$\$\$\$\$cc	Payment amount. Include dollars and cents only. <b>DO NOT</b> include decimal points, commas or leading zeros.
12	5	*****	Field separator
13 <sup>1</sup>	6	XXXXXX	Taxpayer ID verification. Use the first six characters of the taxpayer's name. Drop any common words, such as "the."
14	1	\	Segment terminator = \

<sup>1</sup>Variable field provided by the taxpayer

Field	Length	Contents	Description
1	3	TXP	Segment identifier = TXP
2	1	*	Field separator
3 <sup>1</sup>	11	NNNNNNNNNN	Utah withholding account number. Enter the first 11 numbers, but not the last three letters (e.g., if your account number is 12345678-002-WTH, enter 12345678002). <b>DO NOT enter hyphens.</b>
4	1	*	Field separator
5 <sup>1</sup>	4	0110	Tax type code (also shown on <i>Withholding Tax Return</i> )
6	1	*	Field separator
7 <sup>1</sup>	6	YYMMDD	Tax period end date (e.g., Aug. 31, 2009 = 090831)
8	1	*	Field separator
9	1	T	Amount type code = T (Tax)
10	1	*	Field separator
11 <sup>1</sup>	2-10	\$\$\$\$\$\$cc	Payment amount. Include dollars and cents only. <b>DO NOT</b> include decimal points, commas or leading zeros.
12	5	*****	Field separators
13 <sup>1</sup>	6	XXXXXX	Taxpayer ID verification. Use the first six characters of the taxpayer's name. Drop any common words, such as "the."
14	1	\	Segment terminator = \

<sup>1</sup>Variable field provided by the taxpayer

## 2009 Monthly EFT End Dates

<u>Month</u>	<u>End Date on the Addendum</u>	<u>Due Date</u>
January	090131	March 2, 2009
February	090229	March 31, 2009
March	090331	April 30, 2009
April	090430	June 1, 2009
May	090531	June 30, 2009
June	090630	July 31, 2009
July	090731	Aug. 31, 2009
August	090831	Sept. 30, 2009
September	090930	Nov. 2, 2009
October	091031	Nov. 30, 2009
November	091130	Dec. 31, 2009
December	091231	Feb. 1, 2010

## 2009 Quarterly EFT End Dates

<u>Quarter</u>	<u>End Date on the Addendum</u>	<u>Due Date</u>
Jan. – March	090331	April 30, 2009
April – June	090630	July 31, 2009
July – Sept.	090930	Nov. 2, 2009
Oct. – Dec.	091231	Feb. 1, 2010



**EFT Help Line:** 801-297-3817 or 800-662-4335, ext. 3817

**Forms Hotline:** 801-297-6700

**Forms online:** [tax.utah.gov/forms](http://tax.utah.gov/forms)

**Email:** [Emedia-wt@utah.gov](mailto:Emedia-wt@utah.gov)



## Application to Remit Utah State Withholding Tax Payments Through Electronic Funds Transfer (EFT) ACH Credit

Taxpayers choosing to remit Utah State withholding tax payments using EFT ACH Credit must agree to the terms and conditions set forth below. Complete and sign this application, and submit it to the Tax Commission at the address below.

### Company Identification

Company name		
Address		
City	State	Zip
Utah withholding tax account number	Federal identification number	
Contact person within the company	Contact person's title	
Telephone number	Fax number	Email address

### Company Authorization and Agreement

The above named taxpayer elects to initiate tax payments to the Utah State Tax Commission using electronic funds transfer through the ACH Credit method. Funds will be electronically remitted from the taxpayer's bank account to the Tax Commission's bank account.

The Taxpayer will follow all procedures and will conform to the addendum transfer format and content as specified by the Tax Commission in Pub. 43. All statutes and rules for taxes in the State of Utah shall remain in effect.

The taxpayer may terminate this agreement by sending written notice to the Tax Commission's EFT Unit at least 10 days before taxes are due.

**The signature of the taxpayer or authorized agent on this agreement will be considered to be the signature authorizing each future payment, until changed by the taxpayer or taxpayer's agent.**

Authorized signature	
Title	Date

#### To Request EFT Authorization...

- Fill out and sign the application form above.
- Mail to the address below or fax to 801-297-7698

Electronic Funds Transfer Unit  
Utah State Tax Commission  
210 North 1950 West  
Salt Lake City, UT 84134