

# Electronic Funds Transfer

## Paying Tax by ACH Credit

### General Information

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

This publication explains how to make tax payments using the ACH credit method.

**NOTE: EFT is a payment method only. You must file a tax return separately for each period.**

### Pre-authorization

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

### 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 *Due Dates* in this publication.

### Getting Started

You must authorize your bank to make EFT transfers. Make a separate transfer for each 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.

Notify the Tax Commission in advance of the pre-note by calling 801-297-3817 or 1-800-662-4335 ext. 3817.

### 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.

### Addendum Transfer Format and Content

Make the EFT payment as follows:

|                 |                                  |
|-----------------|----------------------------------|
| Credit to:      | <b>Utah State Tax Commission</b> |
| Bank:           | <b>Wells Fargo Bank</b>          |
|                 | <b>299 S Main St</b>             |
|                 | <b>Salt Lake City, UT 84111</b>  |
| Routing number: | <b>1210-00248</b>                |
| Account number: | <b>051-08051-61</b>              |

**Use only the first 11 digits of your 14-character tax account number. Do not include the three letters at the end of the number.**

## Addendum Record Format and Content

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.

| Field           | Length | Contents       | Description   |
|-----------------|--------|----------------|---|
| 1               | 3      | TXP            | Segment identifier  |
| 2               | 1      | *              | Field separator   |
| 3 <sup>1</sup>  | 11     | NNNNNNNNNNN    | Utah 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      | NNNN           | Tax type code. See <i>Tax Type Codes</i> below.   |
| 6               | 1      | *              | Field separator   |
| 7 <sup>1</sup>  | 6      | YYMMDD         | Tax period end date<br>(e.g., March 31, 2011 = 110331)  |
| 8               | 1      | *              | Field separator   |
| 9               | 1      | T              | Amount type code  |
| 10              | 1      | *              | Field separator   |
| 11 <sup>1</sup> | 2-10   | \$\$\$\$\$\$cc | Payment amount. Include dollars and cents only. Do not 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

### Tax Type Codes

| <u>Tax Type</u> | <u>Tax Type Code</u> |
|-----------------|----------------------|
|-----------------|----------------------|

#### Beer

Beer tax.....0630

#### Corporate/Partnership

Corporate/Partnership tax.....0220

#### Fuel

Fuel tax .....0500

#### Insurance

Insurance premium tax.....0710

Self insurance tax.....0715

#### Oil, Gas, Severance

Oil & gas severance tax (prepayments) .....0840

Oil & gas severance tax (payment with return) ..0841

Oil & gas conservation tax .....0803

Mining severance tax (prepayments) .....0880

Mining severance tax (payment with return) .....0881

#### Other Taxes

Lubricating oil fee .....0405

Multichannel audio/visual tax .....0405

Prepaid disposable cell phone fee .....0405

Sexually explicit business tax.....0405

Waste tire recycling fee .....0405

Emergency services telephone fee .....0407

Municipal telecommunications license tax .....0408

Radioactive waste tax .....0900

Brine shrimp tax .....2000

#### Sales

Sales and use tax.....0400

Transient room tax.....0401

Motor vehicle rental tax .....0403

Restaurant tax.....0404

Municipal energy sales and use tax.....0406

#### Tobacco

Cigarette stamps .....0720

Tobacco products tax .....0730

#### Withholding

Withholding tax.....0110

Mineral production withholding.....0800

## Due Dates

Payments are due the last day of the month after the filing period ends. For example, April-June period payments are due July 31.

If the due date is on a weekend or holiday, payments are due the next business day.



## Additional Information

### Sales Tax

Filers whose annual Utah sales tax liability is \$96,000 or more must pay sales and sales-related taxes by EFT. See Pub 25, *Sales and Use Tax General Information*.

### Corporate Tax

Filers can pay by ACH Credit.

The tax period end date for corporate tax is the taxable year end date.

### Fuel Tax

The following fuel tax types can pay by ACH Credit: Motor fuel, special fuel, aviation fuel, compressed natural gas and environmental assurance. Filers must submit their returns in XML format. See Pub 66, *Fuel Tax General Information*.

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

**Online filing:** [tap.utah.gov](http://tap.utah.gov)

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



## Registration to Make Utah Tax Payments Through EFT ACH Credit

Taxpayers who make Utah tax payments using EFT ACH Credit must follow 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                      |                        |             | Utah 14-digit tax account number<br>(list each separately)* | Tax Type Code<br>(see below) |
| Address                           |                        |             |   |                              |
| City                              | State                  | ZIP Code    |   |                              |
| Telephone number                  | Fax number             | Federal EIN |   |                              |
| Email address                     |                        |             |   |                              |
| Contact person within the company | Contact person's title |             |   |                              |

\*If you do not know your 14-digit account number, enter your EIN.

### Company Authorization and Agreement

The above taxpayer will 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 for each tax type and will conform to the addendum transfer format and content detailed in *Electronic Funds Transfer - EFT* (at [tax.utah.gov/billing/payments](http://tax.utah.gov/billing/payments)). All Utah tax laws and rules will remain in effect.

**By signing this registration I confirm all the information is correct and I will follow the addendum format and content in *Electronic Funds Transfer - EFT*.**

|                      |      |
|----------------------|------|
| Authorized signature |      |
| Title                | Date |

### To Request EFT Authorization...

- Fill out, sign and mail this form 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

### Tax Type Codes

| Tax Type                                      | Tax Type Code | Tax Type                                 | Tax Type Code |
|---|---------------|--|---------------|
| <b>Beer</b>                                   |               | <b>Other Taxes Continued</b>             |               |
| Beer Tax                                      | 0630          | Sexually explicit business tax           | 0405          |
| <b>Corporate/Partnership</b>                  |               | Waste Tire Recycling Fee                 | 0405          |
| Corporate/Partnership Tax                     | 0220          | Emergency Services Telephone Fee         | 0407          |
| <b>Fuel</b>                                   |               | Municipal Telecommunications License Tax | 0408          |
| Fuel Tax                                      | 0500          | Radioactive Waste Tax                    | 0900          |
| <b>Insurance</b>                              |               | Brine Shrimp Tax                         | 2000          |
| Insurance Premium Tax                         | 0710          | <b>Sales</b>                             |               |
| Self Insurance Tax                            | 0715          | Sales and Use Tax                        | 0400          |
| <b>Oil, Gas, Severance</b>                    |               | Transient Room Tax                       | 0401          |
| Oil & Gas Severance Tax (Prepayments)         | 0840          | Motor Vehicle Rental Tax                 | 0403          |
| Oil & Gas Severance Tax (Payment with Return) | 0841          | Restaurant Tax                           | 0404          |
| Oil & Gas Conservation Tax                    | 0803          | Municipal Energy Sales and Use Tax       | 0406          |
| Mining Severance Tax (Prepayments)            | 0880          | <b>Tobacco</b>                           |               |
| Mining Severance Tax (Payment with Return)    | 0881          | Cigarette Stamps                         | 0720          |
| <b>Other Taxes</b>                            |               | Tobacco Products Tax                     | 0730          |
| Lubricating oil fee                           | 0405          | <b>Withholding</b>                       |               |
| Multichannel audio/visual tax                 | 0405          | Withholding                              | 0110          |
| Prepaid disposable cell phone fee             | 0405          | Mineral Production Withholding           | 0800          |