



IDAHO STATE TREASURER'S OFFICE

ELECTRONIC FUNDS TRANSFER PAYMENT GUIDE

Department of Insurance
Industrial Commission

STATE OF IDAHO
Office of the State Treasurer
Angela Bonaminio, ACH Coordinator
Phone: (208) 332-2998
Fax: (208) 332-2960

GENERAL INFORMATION

Since July 1, 1998, the State of Idaho has required all tax payments of \$100,000 or more to be paid by electronic funds transfer, or EFT (Idaho Code §67-2026). In July 1997, this law was amended to include all payments of \$100,000 or more, and to require that such payments be made through the Automated Clearing House system:

67-2026. Taxes, Fees and other amounts to be paid by electronic funds transfer --

Exception: (1) Except as allowed in subsection (3) of this section, all taxes and additional amounts of interest, penalty or fees payable together with taxes and all other fees and amounts which are payable to the state must be paid by electronic funds transfer whenever the amount paid or payable is one hundred thousand dollars (\$100,000) or greater. Whenever the payment of taxes is required to be made by electronic funds transfer under this section and the due date falls on a Saturday, Sunday, or legal holiday, the payment may be made on the first business day thereafter.

(2) All electronic funds transfers to the state, whether or not required by this section, shall be made through the automated clearing house system (ACH) operated by the federal reserve by the ACH debit or ACH credit method and shall include related addenda or messages necessary for:

- (a) Coordinating the filing of tax returns or other reports with the payment of taxes and all other fees and amounts by electronic funds transfer; and
- (b) Ensuring the proper receipt and crediting of the payment.

(3) No individual shall be required to make payment to the state by electronic funds transfer of any taxes, fees or amounts payable to the state, regardless of amount, when such taxes, fees or amounts are payable pursuant to section 63-3024, Idaho Code. However, if an individual elects to make payment by electronic funds transfer of income tax or any fees and amounts associated with income tax liability, such electronic funds transfer shall adhere to the provisions for electronic funds transfer as specified in this section. For the purposes of this subsection (3), the definition of "individual" shall be as the term is defined in section 63-3008, Idaho Code.

(4) The state treasurer shall adopt procedures necessary to implement the provisions of this section.

The ACH system is a nationwide network used by the Federal Reserve to exchange and settle financial transactions. EFT is a safe and efficient procedure for transferring payments into the state treasury, helping to ensure that payments are received by their due dates.

Please follow this guide to implement EFT by the Automated Clearing House method for your payments of \$100,000 or greater. The State Treasurer's Office also encourages use of EFT/ACH for payments less than \$100,000, although the law does not require it.

State of Idaho offers two ACH/ EFT methods:

1. Automated Clearing House Debit (**ACH Debit**)
2. Automated Clearing House Credit (**ACH Credit**)

Both methods require enrollment and acceptance.

If you change financial institutions or wish to change your method of transfer, please submit a new EFT authorization to the appropriate state agency. New enrollment forms can be obtained by calling the appropriate state agency (see list on page 4), or the Idaho State Treasurer's Office at 208-332-2998.

ACH DEBIT INSTRUCTIONS

- Send a completed authorization form (page 6) and a voided check to the appropriate state agency (see page 4 for a listing). This information will be forwarded to govONE Solutions, the debit processor for ACH/EFT payments. ***Allow at least 30 days prior to the first payment due date for initial set-up and approval.*** You will receive calling instructions from govONE Solutions.
- The system is available to you 24 hours a day, 7 days a week, including weekends and holidays.
- To be considered timely, calls must be completed by 3:00 PM Mountain Time / 2:00 PM Pacific time at least one business day before the payment due date.
- GovONE Solutions has a warehousing feature. This feature allows you to call up to 45 days in advance of the date you would like your bank account charged and your payment credited to the State Treasurer's bank account. Please note: *the date you charge your account must be a valid bank business date.*

Payments made by ACH/EFT must be in the State Treasurer's bank account on or before the due date. **Exception:** When a payment due date falls on a weekend or legal holiday the payment is due the next business day.

ACH CREDIT INSTRUCTIONS

- Contact your bank to determine what ACH origination services it offers.
- Send a completed authorization form (page 6) to the appropriate state agency. This is for our database purposes only. You will not receive any instructions other than those printed here. ***Allow your financial institution at least 30 days prior to the first payment due date for initial set-up.***
- Your bank must transmit your payment to the State Treasurer's bank account using the TXP conventions (see page 3). Contact the appropriate Idaho State Agency to receive the bank account information (page 4)
- At least one business day prior to the payment due date; contact your bank to initiate transmission of credit and addenda information to the State Treasurer's account.

Payments made by ACH/EFT must be in the State Treasurer's bank account on or before the due date. **Exception:** When a payment due date falls on a weekend or legal holiday the payment is due the next business day.

ACH TXP Addenda Record

TXP Number	Element Number	Data Element Descriptions **ACH TXP Addenda Record**	Number of Bytes	Contents
----	1	Record Type	1	"7"
----	2	Addenda Type Code	2	"05"
----	3	Segment Identifier	3	"TXP"
----	4	Separator	1	"*"
TXP01	5	Federal Tax ID #	1/15	TIN; (9 digits)
----	6	Separator	1	"*"
TXP02	7	Tax Type Code	1/5	Numeric
----	8	Separator	1	"*"
TXP03	9	Tax period End Date	6/6	YYMMDD
----	10	Separator	1	"*"
TXP04	11	Amount Type	1	"T"
----	12	Separator	1	"*"
TXP05	13	Amount	1/10	\$\$\$\$\$\$\$\$\$¢¢
----	14	Segment Terminator	1	"\

Sample TXP Addenda Record

- TXP01 TIN – This is the “Federal Tax ID Number” (9 digits).
- TXP02 Tax Type Code – Valid tax type codes.
- TXP03 Tax Period End Date – This is the tax period ending in year-month-day format.
- TXP04 Amount Type – This field must contain a “T” for tax amount only.
- TXP05 Amount – This field must contain the amount of tax being paid, in dollars and cents, all numeric with no editing characters. Must be the same amount in element six of the ACH Entry Detail Record.

Example of formatted State of Idaho TXP addenda record:

Dept of Insurance: 705TXP*123456789*07170*001231*T*43212300\
 Industrial Commission: 705TXP*123456789*07171*001231*T*43212300\
 \

IDAHO TAX PAYMENT CONTACT

Agency and Tax Type Code	Contact Person	Mailing Address
Department of Insurance (Premium Tax: 07170)	Premium Tax Section Phone: (208) 334-4282 Fax: (208) 334-4398	Attn: Premium Tax Section 700 West State St, 3 rd Fl. Boise, ID 83720-0043
Industrial Commission (Worker's Comp Premium Tax: 07171 ISIF Assessment: 07172)	Don Robbins Phone: (208) 334-6042 Fax: (208) 334-5145	Attn: Accounting PO Box 83720 Boise, ID 83720-0041

FREQUENTLY ASKED QUESTIONS

For questions 1 through 6, call the appropriate state agency (listing above).

1. How do I know when my payment is due?
2. When do I start using this system?
3. Will I be penalized for late payments?
4. I do not understand why I received a penalty notice.
5. I have questions about this late notice I received.
6. I have forgotten my password.

For questions 7 through 13, call Angela Bonaminio (208-332-2998) at the Idaho State Treasurer's Office.

7. I made my phone call 2 weeks ago and my bank account has not been charged.
8. I called in my payment at once; however, my bank account was charged twice. How do I get my money back?
9. I called in my payment twice in error. How do I get my money back?
10. How do I cancel a transfer that I made in error? How do I get my money back?
11. My payment has been sent to the state and I cannot cancel it. How do I get my money back?
12. My enrollment was approved, but the system is not recognizing my Employer Account Number.
13. I have questions about the EFT Tax Payment Guide.

General Questions and Answers.

Q: How do I know what date to have my bank account charged?

A: See the ACH Credit/Debit section of the EFT Tax Payment Guide.

Q: I need to change my banking information. What is the procedure? Where do I get the necessary forms?

A: Send a copy of your original form with the noted changes or contact the appropriate agency and request a new EFT Enrollment form.

Q: Does this system cost me anything?

A: There is no charge from the State of Idaho. Your bank may charge you. Check with your bank.

Q: Will I get a receipt for my payment?

A: Your payment will appear on your bank statement.

Q: I do not know my ID number.

A: It is your Federal Tax ID number (TIN), which is 9 digits.

**STATE OF IDAHO
EFT ENROLLMENT FORM
INSTRUCTIONS**

This is to be used for first-time enrollments as well as for modifications to a previous enrollment.

You must check one of the two boxes that apply.

ADD NEW ENROLLMENT:	For all new companies registering for the first time on the program.
MODIFY ORIGINAL ENROLLMENT:	Used when a modification must be made to any of the information on file, e.g., new bank account number, new address, new phone number, etc.

STATE OF IDAHO AGENCIES: Indicate the State of Idaho Agency to which you will be Remitting payments. Please check all that apply.

METHOD: Indicate the method that will be used to remit payments: ACH DEBIT or ACH CREDIT.

FEDERAL TAX ID # (TIN): This is the 9-digit ID you will use for reporting.

COMPANY / CONTACT /ADDRESS: Using the allowed space, print/type the company's name as it should appear for ACH presentation to the financial institution and to the State of Idaho, the contact's name and the address to be used for all confirmation and instruction material mailings.

TELEPHONE NUMBER: Indicate the contact's telephone number should a follow-up call be necessary to confirm the information you have provided on the form.

ACH CREDIT METHOD: STOP HERE. Send the original form to the appropriate agency along with a written request for the banking information. (Address on page 4). Keep a copy for your files.

ACH DEBIT METHOD: PLEASE CONTINUE. Fill in the following.

**TRANSIT ROUTING NUMBER:
(ABA NUMBER)** The 9-digit routing number used to identify the financial institution where the company maintains its account.

BANK ACCOUNT NUMBER: The number of the company's financial institution account used to make the payment.

CHECKING / SAVINGS / OTHER: Indicate whether the bank account is a checking account or a savings account. If it is any other type, please explain in the space provided.

ACH Debit Method ONLY:

1. Include a voided check or a letter from your financial institution in order to verify the American Bank Association Number and the Bank Account Number.
2. Sign and date the attached form in the area noted.
3. Return the completed form to appropriate state agency (addresses listed on page 4).



State of Idaho
Office of the State Treasurer

EFT Enrollment Form - Please print or type.

Please retain a copy of this form for your records. Return the completed form to the appropriate state agency.

NEW ENROLLMENT [] OR MODIFY ORIGINAL ENROLLMENT []

EFT Tax Payment Type available. Please check all that apply: Department of Insurance (Tax Type 07170) [], Industrial Commission (Tax Type 07171) [], Industrial. Commission (Tax Type 07172) []

Indicate which method you will use in sending your payment.

Automated Clearing House (ACH) Debit [] Automated Clearing House (ACH) Credit []

Federal Tax ID No. (9): _____
Company Name (25): _____
Contact (25): _____
Address (25): _____
City (15): _____ State (2): _____
Zip: _____ Telephone: (____) _____ - _____

Financial Institution Information (Debit method only)

If you are using the ACH Debit System, please include a voided check or a letter from your financial institution in order to verify the American Bank Association Number and the Bank Account Number.

Transit (Routing) / ABA Number (9): _____

Account Number (up to 17 digits): _____

Checking [] Savings [] Other [] _____ (Explain)

Authorization FOR DEBIT METHOD ONLY:

I (we) hereby authorize the financial institution indicated above to debit the above account, and transfer the debited amount to the Idaho State Treasurer's account.

Name Title Signature Date

