

# Tennessee Electronic Payments Guide



# Electronic Payment Guide

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## Introduction

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In order to maximize the benefit of taxpayer's dollars, the Tennessee General Assembly has authorized the commissioner of Revenue to require certain tax payments to be made immediately available to the state on or before the payment due date. Rules and regulations have been established by the Department of Revenue for the administration of this legislation, and the Payment Procedures contained in this document were originally implemented on January 1, 1992.

The Automated Clearing House (ACH) system is a nationwide network designed for this purpose and is the preferred transaction method for many financial institutions and corporations. The clearing facilities, delivery methods, and settlement services operated by the Federal Reserve System are utilized within this network in order to maintain security and increase the efficiency of transactions.

Two payment options are available that use the ACH system to electronically transfer tax payments. ACH debit transactions are initiated by you on the state's tax system to electronically transfer tax payments from your financial institution into the state's account. ACH credit transactions are initiated with your financial institution using the information provided in this document.

If help is needed with these transactions or with any part of the EFT payment process, please contact Taxpayer Services at (615) 253-0600 or [revenue.support@tn.gov](mailto:revenue.support@tn.gov).

## Electronic Funds Transfer Options Information

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### ACH Debit

ACH Debit allows the taxpayer to authorize the state of Tennessee to electronically transfer tax payments from the taxpayer's depository into the state's account. Initiation of the transaction occurs through the state's interactive tax system TNTAP (the Tennessee Taxpayer Access Point). The entire transaction must be completed by the due date in order to avoid penalty and interest charges.

#### What Happens:

- Pre-authorized funds are electronically withdrawn from taxpayer's designated bank account and credited to State's Treasury account on the date **specified by taxpayer**.
- TNTAP account will reflect payment 2-3 business days from the date **specified by taxpayer** in the 'Payment Date' field on the payment request.

#### Benefits

- Payment can be made up to and including the due date
- Payment warehousing is available so payments can be scheduled for a future date
- Payments can be cancelled in TNTAP until they begin to process

**Notice:** Payments initiated using TNTAP are sent to the receiving bank via Automated Clearing House (ACH) as a CCD transaction type. Some customers have filters or debit blocks on their bank account that would prohibit this type of payment from being processed without the receiving bank's prior knowledge of the Department of Revenue's intent to debit the bank account designated in the payment transmission. This can be resolved by providing the bank with the following 10-digit company I.D. number (or identifier) to store on file, prior to initiating payments through TNTAP. The number is **W626001445**.

## How to Pay on TNTAP Using the ACH Debit Method

Log onto to TNTAP through the following link <https://tntap.tn.gov/eservices>. The taxpayer sets up tax account information on the site. Banking information can be stored for future payments.

The taxpayer will need the following information:

- Bank Account Type
- Routing Number
- Bank Account Number
- Whether the account should be saved for future transactions
- Payment Type
- Payment Date

An example of the bank routing number and bank account number is provided below.

Joe Smith 1234 Anystreet Court Anycity, AA 12345 1234

Pay to the order of \_\_\_\_\_ Dollars

Bank Anywhere

|| 123456789 || 123456789123 || 1234

Routing Number Account Number Check Number

Three different types of payments can be made on TNTAP:

- **Customer Payments** are made from the Home screen
- **Account Payments** are made after clicking on your account(s)
- **Period/Return Payments** are made from inside of a specific period or return

The type of payment made affects how the payment is credited.

- **Customer Payments** are credited towards the oldest balance in TNTAP for the taxpayer. This type of payment could potentially be split among multiple accounts.
- **Account Payments** are credited towards the oldest balance for the account selected. This type of payment could be credited to one or more filing periods for an account.
- **Period/Return Payments** are credited to the filing period or return specified. This type of payment targets your payment to the period or return you choose.

## **ACH Credit**

ACH Credit allows the taxpayer to initiate ACH transfers using the CCD + format (Cash Concentration and Disbursement). Most depositories or other currency management service providers usually charge a nominal fee for this service. The taxpayer will contact their depository or currency management service provider and instruct them to initiate the transaction at least two business days before the due date. The tax payment will then be withdrawn from the taxpayer's account on the due date and be deposited into the state's account. The funds transfer to the state must be completed by the due date in order to avoid penalty and interest charges. Detailed instructions follow.

### **What happens:**

- Taxpayer instructs its bank to send an ACH credit to the State's Treasury for settlement on the payment due date. Taxpayer includes remittance information (State Account Number, Tax Type Code, Ending Period Date) with the payment for proper posting to their account.
- Bank reports information to the ACH System.
- Funds are electronically deposited to the State's Treasury designated bank account.
- State Treasury provides detailed payment information to the Department of Revenue.
- Department of Revenue updates payment records.

### **Disadvantages:**

- Taxpayer must add extra step to the payment process by notifying its bank to initiate the ACH credit.
- Taxpayer increases the chance of late payment if there is a failure in communication with its bank on instructions for initiating the ACH credit.
- Taxpayer's bank may not have capability of originating ACH transactions.
- If the required details are not submitted in the addenda record, the payment may not be applied correctly.

## How to Initiate an ACH Credit

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1. Taxpayer must make necessary arrangements with their depository or other cash management service to initiate ACH Transactions using the CCD Plus (CCD +) format.
2. Separate transactions must be made for each tax type or for each tax document type. Separate transactions must also be made for each tax period being paid.
3. Refer to your depository or other cash management service for the *general* procedures and file specifications required in order to initiate an ACH Credit using the CCD + format.
4. The following information, unique to the Tennessee Department of Revenue ACH Credit transmissions for tax payments, must be included in the appropriate fields of the ACH entry detail record.

## Entry Detail Record Format

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- 2 - Transaction Code – **Mandatory**  
Transaction Codes have been defined to identify various types of debit and credit entries. For credit entries, this field must be “22” – automated deposit.
- 3 - Receiving DFI Transit/Routing Number – **Mandatory**  
This field must have a value of “06410709,” which will identify the DFI receiving the data for the transaction.
- 4 – Receiving DFI Check Digit – **Mandatory**  
This field must have a value of “1,” which is the check digit for the receiving DFI transit/routing number above.
- 5 – DFI Account Number – **Mandatory**  
This field must have a value of “82334700bbbbbbb,” which is the account number of the receiving DFI. The field must be left justified and trailing nine positions must be blank, indicated above with a “b.”

## Entry Detail Addenda Record Format

Field Sequence		Field Name	Field Contents	Columns From	To	Length
1	M	Record Type Code	"7"	1	1	1
2	M	Addenda Type Code	"05"	2	3	2
3	M	Segment ID	"TXP"	4	6	3
4	M	Separator	"*"	7	7	1
5	M	Revenue Account Number	Numeric	8	17	10
6	M	Separator	"*"	18	18	1
7	M	Tax Type Code ( found below)	Numeric	19	23	5
8	M	Separator	"*"	24	24	1
9	M	Tax Period End Date	YYMMDD	25	30	6
10	M	Separator	"*"	31	31	1
11	M	Amount Type Code	"T"	32	32	1
12	M	Separator	"*"	33	33	1
13	M	Amount	Numeric	34	43	10
14	M	Segment Terminator	"\"	44	44	1
15	M	Reserved	Spaces	45	83	39
16	M	Special Addenda Sequence	Numeric	84	87	4
17	M	Entry Detail Sequence Number	Numeric	88	94	7

\*Variable

- 1 - Record Type Code - **Mandatory**  
This field must have a value of "7," which will identify this record as an entry detail addenda record.
- 2 - Addenda Type Code - **Mandatory**  
The addenda type code defines the specific interpretation and format for the addenda information contained in the same record. The value for this field is "05," which indicates special addenda information for CCD entries.
- 3 - Segment Identifier - **Mandatory**  
This field must have a value of "TXP," which identifies this as being a tax payment.
- 4 - Separator - **Mandatory**  
This field must be an asterisk (\*), which identifies a separator.
- 5 - Revenue Account Number - **Mandatory**  
This field must be the sending company's Revenue account number of the specific tax being paid. **This information is essential for Revenue to credit your payment correctly. Do not use FEIN for this field.**



- 6 – Separator – **Mandatory**  
This field must be an asterisk (\*), which identifies a separator.
- 7 – Tax Type Code – **Mandatory**  
This field is used to determine the tax and document type of the associated payment. See Appendix B for the values to be used. **This information is essential for Revenue to credit your payment correctly.**
- 8 – Separator – **Mandatory**  
This field must be an asterisk (\*), which identifies a separator.
- 9 – Tax Period End Date – **Mandatory**  
This field is the ending period covered for the associated tax payment. It must contain six numeric values for the year, month and day. If the ending period is only year and month, enter zeroes for the day. **This information is essential for Revenue to credit your payment correctly.**
- 10 – Separator – **Mandatory**  
This field must be an asterisk (\*), which identifies a separator.
- 11 – Amount Type Code – **Mandatory**  
The value of this field must be a “T” to indicate that the payment is a tax payment.
- 12 – Separator – **Mandatory**  
This field must be an asterisk (\*), which identifies a separator.
- 13 – Amount – **Mandatory**  
The amount of this transfer must be the same value as the amount field in the entry detail record. Leading zeroes need not be included.
- 14 – Segment Terminator – **Mandatory**  
This field must be a “back slash” (\) to identify it as a segment terminator.

## Appendix A: Tax Type Code Table

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<b>Tax Type</b>	<b>EFT Tax Type Code</b>	<b>Tax Form Name</b>
Sales Tax	02001	Monthly Sales Return
	02002	Amended Sales Return
	02003	Sales Bill Payment
	02006	Quarterly Sales Return
	02007	Annual Sales Return
	02010	Cable & Telecomm (Monthly)
	02011	Cable & Telecomm (Quarterly)
	02012	Cable & Telecomm (Annual)
	02013	Streamlined Sales Tax SER (Monthly)
	02014	Amended Streamlined Sales Tax SER (Monthly)
	02015	Streamlined Sales Tax SER (Annual)
	02016	Amended Streamlined Sales Tax SER (Annual)
	Franchise & Excise	01050
01051		Extension
01053		Estimated Payment (Qtr. 1)
01054		Estimated Payment (Qtr. 2)
01055		Estimated Payment (Qtr. 3)
01056		Estimated Payment (Qtr. 4)
01057		Amended Return
Business Tax	02051	County/State Business Tax Return
	02052	Municipal Business Tax Return
	02053	Industrial Loan and Thrift (Class 5)
	02059	Business Tax Bill Payment

<b>Tax Type</b>	<b>EFT Tax Type Code</b>	<b>Tax Form Name</b>
Liquor-by-the-drink Tax	03001	Liquor-by-the-drink Return
	03002	Liquor-by-the-drink Bill Payment
Privilege Tax	13001	Professional Privilege Broker Dealer
	13003	Litigation Tax
	13004	Marriage License
	13005	Realty Transfer & Mortgage
	13006	Privilege Bill Payment
	13007	Bail Bond
	13008	Auto Rental Surcharge
	13009	Fantasy Sports
	13010	Litigation Fines & Fees
	13011	Coin Operated Amusement
	13012	Realty Individual
Tennessee Valley Authority (TVA)	05001	TVA Return
	05002	TVA Debit Payment
Tobacco Tax	11001	Purchase Req. Cigarette Stamps
	11002	Tobacco Products Return
	11004	Tobacco Bill Payment
Gross Receipts Taxes	04001	Bottler's Return (Monthly)
	04002	Bottler's Return (Annual)
	04003	Gas, Water, Electric, Power, Light (Monthly)
	04004	Gas, Water, Electric, Power, Light (Annual)

<b>Tax Type</b>	<b>EFT Tax Type Code</b>	<b>Tax Form Name</b>
	04005	Mixing Bar
	04011	Gross Receipts Bill & Installment Payments
Alcoholic Beverages	06001	Alcoholic Beverage Tax Report (Wholesale)
	06002	Distiller's Report
	06003	Common Carrier
	06004	Wine Tax
	06005	Enforcement Tax
	06006	Alcoholic Beverage Bill Payment
	06007	Alcoholic Beverage Bond Payment
Beer Taxes	07001	Beer Barrelage
	07002	Wholesale Beer – 17%
	07003	Beer Tax Bill Payment
Solid Waste	09001	Tire Tax Return
	09002	Used Oil Return
	09003	Solid Waste Bill Payment
Motor Fuels	10035	Motor Fuels Bill Payment
	10350	Distributors Return
	10355	LG Dealers (Quarterly)
	10356	LG Users Return (Annual)
	10358	Prepaid Users Report
	10360	Renewal Producers Fuel (Annual)
	10366	Compressed Natural Gas Return

**Tax Type**

**EFT Tax Type Code**

**Tax Form Name**

10368	Blenders Return
10372	Terminal Operator Return (Monthly)
10373	Transporter Return
10374	Terminal Operator Return (Annual)
10376	Floorstock
10377	Exporter Tax Return & Claim for Refund
10379	Compressed Natural Gas Dealer
10380	Dyed Fuel
10381	Dyed Fuel Retailer
10382	Fuel Alcohol Producer
10383	Restricted Importer
10384	Unlicensed Exporter
10385	Aux. Motor/percentage Refund
10386	Governmental Agency Refund
10387	End User Refund
10388	Restricted importer
10389	Wholesaler/Special Refund
10390	Agricultural Gas Refund
10391	Fabricating User Refund
10392	Transportation Fuel Equity

**Gift & Inheritance**

15001	State Gift Tax Return
15002	Gift Tax Extension
15003	Inheritance Tax Return
15004	Inheritance Tax Short Form
15005	Inheritance Tax Extension
15006	Inheritance & Gift Bill Payment

<b>Tax Type</b>	<b>EFT Tax Type Code</b>	<b>Tax Form Name</b>
Severance	12001	Oil & Natural Gas Severance
	12003	Mineral Severance
	12004	Coal Severance
	12005	Severance Bill Payment
Bond	17001	Beer Barrelage Bond
	17002	Liquor by Drink Bond
	17003	Tobacco Tax Bond
	17004	Tobacco Stamp Bond
	17005	Wholesale Alcohol Bond
	17006	Wholesale Beer Bond
	17007	Motor Fuel Bond