

AUTOMATED CLEARING HOUSE (ACH) CREDIT FILE SPECIFICATIONS

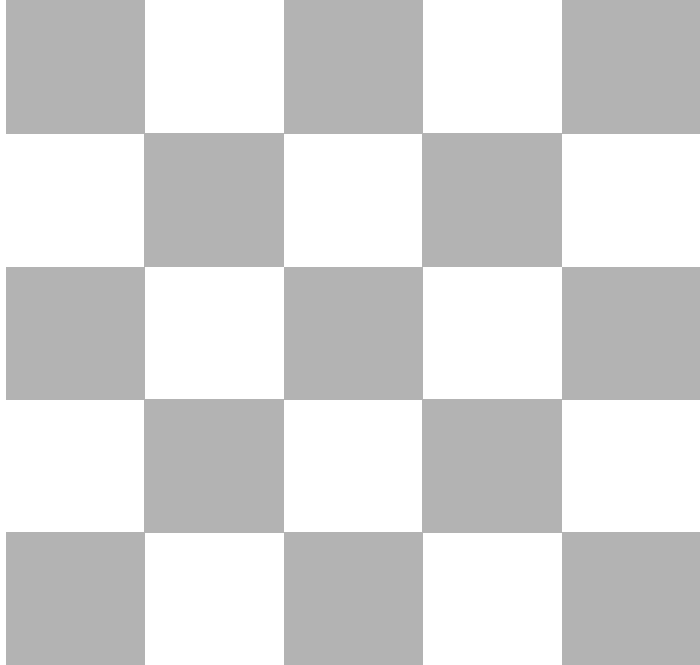


Table of Contents:

Introduction	1
Overview - Automated Clearing House (ACH) Credit Method	1
Municipality of Fajardo Banking Information .	3
Fixed Information	3
Variable Information	3
ACH Record Layout Information	4
Overview	4
Conventions	4
NACHA FILE HEADER RECORD	5
NACHA BATCH HEADER RECORD	6
NACHA ENTRY DETAIL RECORD	7
TXP ADDENDA RECORD	8
BATCH CONTROL TRAILER RECORD	10
FILE TRAILER RECORD	11
Appendix A	12
Merchant Registration and Transaction Confirmation Numbers	12

Introduction

Overview - Automated Clearing House (ACH) Credit Method

Definition - The ACH credit method allows you to transfer funds by instructing your financial institution (technically referred to as the “Originating Depository Financial Institution”) to debit your account and to credit the Municipality of Fajardo’s bank account. The use of Fed Wire (wire transfer) is not allowed. However, the ACH debit method is available.

Cost - You must pay the fees charged by your financial institution for any setup costs and for each ACH credit transaction initiated.

Record Formats - In order to report your tax payment correctly, the financial institution must originate your payment using the Cash Concentration or Disbursement plus Tax Payment Addendum (CCD+TXP) format. This format is the standard format that has been adopted for tax payments by the National Automated Clearing House Association (NACHA). You should confirm with your financial institution that it can transfer your tax payment using this record format.

How to Report a Payment - You must contact your financial institution for procedures with regards to reporting and transferring tax payments.

When to Report a Payment - The utilization of Electronic Funds Transfer (EFT) does not alter any applicable obligation under the Puerto Rico Internal Revenue Code of 1994, as amended.

To be considered timely, your tax payment must be deposited into the Municipality of Fajardo’s bank account by the payment due date for the tax period. You must confirm with your financial institution to determine when you should originate your payment so that it will be deposited on time. The Federal Reserve, which regulates the ACH network, does not allow the warehousing of payments for more than two days.

Zero-dollar Transactions - If a \$0.00 payment is due, no transmission is required through the ACH network.

Payment Due Date - Your payment due date will remain the same. To be considered timely, your EFT payment must be deposited into the Municipality of Fajardo’s bank account on or before the payment due date. You should determine with your financial institution when to initiate your payment to ensure timely receipt.

Corrections - If an ACH credit payment was made in error, please contact your financial institution for its correction procedures. If the credit transaction has already been sent to the Municipality of Fajardo, you have to contact the Municipality of Fajardo since reversals or other debits will not be accepted.

Incorrect Record Formats - If a taxpayer subject to EFT requirements remits a payment with an incorrect format, such payment received by the Municipality of Fajardo may not be posted and will not be returned. You must initiate a claim with the Municipality of Fajardo. Initiating an incorrectly formatted payment may result in it being late and subject to the applicable payment penalty.

NOTE: Continuous submissions with errors may result in a switch to the ACH debit method.

Verification of Timely Payment - Your financial institution should provide verification of transferred amounts and effective dates.

Proof of Payment - If proof of payment is required, it is the taxpayer's responsibility to obtain verification from its financial institution that funds were transferred from the taxpayer's account into the Municipality of Fajardo's account. Your financial institution can provide you with a trace number that it generates for the ACH network.

Refunds and Reversals - Current Municipality of Fajardo's procedures will be followed. Refunds **will not be issued** electronically through the ACH network. No reversals or other debits will be allowed. If you believe that you have a valid claim, you are required to contact the Municipality of Fajardo.

Tax Return - In addition to any payments remitted through EFT, a Sales and Use Tax Monthly Return must be filed for the Municipality of Fajardo through the Department of the Treasury electronically or in paper when applicable.

Amended Return - An amended Form AS 2915.1 must be submitted using the Sales and Use Tax Monthly Return Filing and Payment System (SUT Electronic System) or on paper. Any additional tax due must be remitted through EFT.

MUNICIPALITY OF FAJARDO Banking Information

Fixed Information

The following information needs to be provided to your financial institution or software and will not change from filing to filing until further notice.

Description	Fixed Value
Municipio de Fajardo's Bank Route and Transit Number	021502011
Municipio de Fajardo's Bank Account Number	999370655

Variable Information

The following information also needs to be provided to your financial institution or software and is subject to change as noted in the comments section. It is important that these values be included where specified so that your payment can be tracked and associated to your filing. Failure to include this information properly may result in the rejection of your payment.

Description	Comments																														
Merchant's Registration Number	<p>Will change from Merchart to Merchant and also for every location registered for a specific Merchant. This information needs to be included as specified in the ACH Credit Layout section.</p> <p>This number is provided in your Certificate and consists of 11 digits in the form of xxxxxx-xxxx. Since the field provided by ACH is 15 characters in length, your 11 digits must be left justified and padded with blanks. i.e.</p> <table border="1" data-bbox="634 1184 1243 1304"> <tbody> <tr> <td>n</td><td>n</td><td>n</td><td>n</td><td>n</td><td>n</td><td>n</td><td>n</td><td>n</td><td>n</td><td>n</td><td>b</td><td>b</td><td>b</td><td>b</td> </tr> <tr> <td>0</td><td>0</td><td>1</td><td>1</td><td>2</td><td>2</td><td>5</td><td>0</td><td>0</td><td>1</td><td>9</td><td></td><td></td><td></td><td></td> </tr> </tbody> </table> <p>Where "n" is a digit and "b" stands for blank or space. No special characters need to be included.</p>	n	n	n	n	n	n	n	n	n	n	n	b	b	b	b	0	0	1	1	2	2	5	0	0	1	9				
n	n	n	n	n	n	n	n	n	n	n	b	b	b	b																	
0	0	1	1	2	2	5	0	0	1	9																					
Confirmation Number	<p>Will need to be included as specified in the ACH Credit Layout Section and will be provided for every transaction processed in the system. This is a unique number that will associate your payment with your filing.</p> <p>This number is a 12 character value in the form of FDYYJJNNNNN</p>																														

ACH Record Layout Information

Overview

The following are sample records that are used to transmit information to the ACH. They are intended to provide a guide for performing your ACH credit transactions. Your financial institution should review these guidelines with you to determine how to use this information. In many instances, your financial institution will provide you with software that will allow you to build some or all of the records described in this document.

Conventions

The following conventions are used in this document related to the file layouts:

- POS: Indicates the position of the field in the record. There are two numbers and they are the starting and ending position of the field within the record.
- FIELD NAME: Name of the field.
- PIC: Specifies what type of data is included in the field and its length.
X(nn) : Character field of length nn
9(nn) : Number field of length nn
- VALUE: Indicates the value the field must have or indicates that more information is provided in the description field.
- DESCRIPTION: Provides a description of the field or a description of its contents.

NACHA FILE HEADER RECORD

POS	FIELD NAME	PIC	VALUE	DESCRIPTION
01 - 01	Record type code	X(01)	"1"	File header record type code
02 - 03	Priority code	9(02)	"01"	Priority code
04 - 04	Filler	X(01)	Space	Space
05 - 13	Immediate destination	9(09)	See description	Originating bank 9 digit R&T number
14 - 14	Filler	X(01)	See description	Space or mutually defined
15 - 23	Immediate origin	9(09)	See description	Tax payer id
24 - 29	File creation date	9(06)	See description	File creation date in YYMMDD format
30 - 33	File creation time	9(04)	See description	File creation time in HHMM (Military format)
34 - 34	File id modifier	X(01)	See description	To distinguish multiple files created during the same day(Upper case A-Z numeric 0-9)
35 - 37	Record size	9(03)	"094"	Record size
38 - 39	Blocking factor	9(02)	"10"	Blocking factor
40 - 40	Format code	9(01)	"1"	Format code
41 - 63	Immediate destination name	X(23)	See description	Originating bank name
64 - 86	Immediate origin name	X(23)	See description	Company name
87 - 94	Reference code	X(08)	Spaces	Spaces

NACHA BATCH HEADER RECORD

POS	FIELD NAME	PIC	VALUE	DESCRIPTION
01 - 01	Record - type	X(01)	"5"	Batch header record type
02 - 04	Service class code	9(03)	"220"	This batch contains credits
05 - 20	Company name	X(16)	See description	Originating company name
21 - 40	Company discretionary data	X(20)	"MUN OF FAJARDO IVU "	As requested by the Municipality of Fajardo. This value is left justified and padded with spaces to the right. i.e "MUN OF FAJARDO IVU "
41 - 41	ICD	X(01)	"1"	ICD
42 - 50	Company identification	9(09)	See description	Tax payer id
51 - 53	Standard entry class code	X(03)	"CCD"	Cash Concentration or Disbursement
54 - 63	Company entry description	X(10)	"IVUPAYMENT"	Description of entries
64 - 69	Company descriptive date	X(06)	See description	YYMMDD
70 - 75	Effective entry date	9(06)	YYMMDD	Date on which company intends for transactions to take place
76 - 78	Settlement date	9(03)	See description	Inserted by ACH operator
79 - 79	Originator status code	X(01)	"1"	Status code
80 - 87	Originating DFI identification	9(08)	See description	Originating bank R&T without the Check digit (first 8 digits only)
88 - 94	Batch number	9(07)	See description	Ascending sequence batch number within the file

NACHA ENTRY DETAIL RECORD

POS	FIELD NAME	PIC	VALUE	DESCRIPTION
01 - 01	Record type code	X(01)	"6"	Entry detail record type code
02 - 03	Transaction code	9(02)	"22"	Checking account credits code
04 - 11	Receiving DFI identification	9(08)	"02150201"	Destination Bank R&T without the check digit. This is the Department of the Treasury's Bank Route and Transit number.
12 - 12	Check digit	9(01)	"1"	Destination Bank R&T check digit
13 - 29	DFI account number	X(17)	"999370655"	Municipality of Fajardo's account number
30 - 39	Amount	9(08) V99	See description	Amount in dollars and cents (Without decimal point)
40 - 54	Identification number	X(15)	See description	Merchant registration number Assigned by Hacienda . This is your 11 digit MRN in the form of nnnnnnnnnnn. This value is left justified and padded with spaces. i.e. '00112250019 '. See Appendix A.
55 - 76	Receiving company name	X(22)	Mun. of Fajardo"	This value is left justified and padded with spaces to the right. i.e. "Mun. of Fajardo "
77 - 78	Discretionary data	X(02)	SPACES	Spaces
79 - 79	Addenda record indicator	X(01)	"1"	Addenda indicator always "1"
80 - 94	Trace number	9(15)	See description	First 8 digits of originating bank's R&T number plus 7 digit transaction trace number assigned by the originator in ascending sequence

TXP ADDENDA RECORD

POS	DATA ELEMENT NAME	PIC	VALUE	DESCRIPTION
01 - 01	Record type code	X(01)	"7"	Addenda record type code
02 - 03	Addenda type code	9(02)	"05"	Addenda type code always "05"
04 - 06	Segment name	X(03)	"TXP"	Tax payment
07 - 07	Element separator	X(01)	"*"	Delimiter
08 - 19	Confirmation number	X(12)	SEE DESCRIPTION	Filing confirmation number assigned by the Online Filing and Payment Application . This confirmation is in the format: FDYYJJNNNNN . This number is provided when you complete your filing process and can also be obtained in the Review E-Payments Option. See Appendix A.
20 - 20	Element separator	X(01)	"*"	Delimiter
21 - 25	Tax payment type code	X(5)	"00004"	IVU tax type code
26 - 26	Element separator	X(01)	"*"	Delimiter
27 - 32	Tax period end date	X(06)	YYMMDD	Tax period end date
33 - 33	Element separator	X(01)	"*"	Delimiter
34 - 34	Tax amount qualifier code	X(01)	"T"	Tax amount code
35 - 35	Element separator	X(01)	"*"	Delimiter
36 - 45	Tax amount	9(10)	\$\$\$\$\$\$cc	Tax amount (without decimal point)
46 - 46	Segment terminator	X(01)	"\"	Segment terminator
47 - 83	Spaces	X(37)	See description	Spaces

POS	DATA ELEMENT NAME	PIC	VALUE	DESCRIPTION
84 – 87	Addenda sequence number	9(04)	See description	Addenda sequence number
88 – 94	Entry detail sequence number	X(07)	See description	Entry detail sequence number

BATCH CONTROL TRAILER RECORD

POS	FIELD NAME	PIC	VALUE	DESCRIPTION
01 - 01	Record type code	X(01)	"8"	Batch trailer record type code
02 - 04	Service class code	9(03)	"220"	This batch contains credits
05 - 10	Entry/addenda count	9(06)	See description	Tally of each entry detail record and each addenda record within the batch
11 - 20	Entry hash	9(10)	See description	This field is the sum of all the 8 digit R&T numbers in the entry detail records within the batch. Add leading zeros as needed and ignore the overflow out of the high order (leftmost) position if the sum is more than 10 digits.
21 - 32	Total debits dollar amount	9(10)v99	See description	Total sum of the debit entries which are located in the type "6" records within the batch .
33 - 44	Total credits dollar amount	9(10)v99	See description	Total sum of the credit entries which are located in the type "6" within the batch .
45 - 45	ICD	X(01)	"1"	ICD
46 - 54	Company identification	9(09)	See description	Tax payer id
55 - 73	Message authentication code	X(19)	See description	Spaces
74 - 79	Reserved	X(06)	See description	Spaces
80 - 87	Originating DFI identification	9(08)	See description	Originating bank R&T without The check digit
88 - 94	Batch number	9(07)	See description	Ascending sequence batch number within the file

FILE TRAILER RECORD

POS	FIELD NAME	PIC	VALUE	DESCRIPTION
01 - 01	Record type code	X(01)	9	File trailer record type code
02 - 07	Batch count	9(06)	See description	Number of batches in file
08 - 13	Block count	9(06)	See description	Number of blocks in file
14 - 21	Entry/addenda count	9(08)	See description	Tally of each entry detail record and each addenda record within the FILE
22 - 31	Entry hash	9(10)	See description	This field is the sum of all the entry hash fields in all batch control records within the file. Add leading zeros as needed and ignore the overflow out of the high order (leftmost) position if the sum is more than 10 digits.
32 - 43	Total debits dollar amount	9(10)v99	See description	Total sum of debit entries in the file , which are located in the type "6" record
44 - 55	Total credits dollar amount	9(10)v99	See description	Total sum of credits entries in the file , which are located in the type "6" record
56 - 94	Reserved	X(39)	See description	Spaces

Appendix A

Merchant Registration and Transaction Confirmation Numbers

The following is a sample obtained from the SUT Electronic System that shows where you will obtain the information required to submit your payment.

This screen is shown once the filing process has been completed. The information related to your filing can also be obtained in the “View e-Return History”.

The screenshot displays the Department of the Treasury website interface. At the top left is the department's logo, and to its right is the text "DEPARTMENT OF THE TREASURY COMMONWEALTH OF PUERTO RICO". In the top right corner, there are "help" and "faqs" buttons. Below the header, a navigation bar contains the text "IVU: 2938331-6092" (with the number circled in red), "Business Name: Digibelle", and a "logout" button. Below this bar, the text "Merchant Registration Number" is displayed in red. The main content area is titled "Payment confirmation" and includes instructions about using the browser's back button and viewing a PDF version. An "IMPORTANT" note states that if the confirmation number consists of all X's, the user is in DEMO mode. Below this is a section titled "Confirmation information" which contains a box with the following details: "Epayment confirmation information", "Confirmation Number: FD0630300001" (with the number circled in red), "Confirmation Date and Time: 06/29/2006 10:10 pm ET", and "Full Name: Joe Test". The text "Confirmation Number" is written in red to the right of the circled number.

The Merchant’s Registration Number must be included in the ACH file without the dash “-“. It must be 11 digits without any special characters as: “0116160015 “.