



COMPTROLLER *of* MARYLAND

2025

Electronic Funds Transfer (EFT) Payment Guide

**Bank Information for Payments
Entry Detail and Addenda Record Layouts**

General Information

Please review this guide in its entirety. Some procedures have changed due to the transition to the Maryland Tax Connect web portal. In addition to including the **Central Registration Number** you are now also **required** to provide the **Federal Identification number (FEIN)** and the **name of the business you are filing on behalf of**. The required fields to enter this information are in the ACH file format instructions on pages 3 and 4 of this document.

Electronic Funds Transfer (EFT) is the transfer of funds from your bank account to the Comptroller of Maryland's bank account. The National Automated Clearing House Association (NACHA) is the organization that sets the standards for transfer of funds between participating financial institutions. The term "ACH" refers to "automated clearinghouse".

ACH Credit Payments

If you use ACH credit, you initiate payments by transmitting a file in a pre-defined format to your bank. This format is defined by NACHA. The correct format for an ACH credit transfer for a tax payment to the Comptroller of Maryland is described in the pages that follow. Failure to follow the established format will delay the posting of the payment to your account in a timely manner and may result in possible assessment of penalty and interest.

Payment Reporting

Contact your financial institution to find out what type of ACH origination services it offers, and the associated costs. These costs will not be paid by the Comptroller of Maryland and are your responsibility. You are responsible for initiating the electronic payment with your financial institution so that the funds are deposited into the Comptroller's bank account. To avoid late payment penalty and interest charges, make your ACH payment **on or before** the due date. Contact your financial institution to determine their cut-off time.

Banking Information

The bank routing and account information for making ACH credit payments is as follows:

Bank: Wells Fargo Bank, N.A.

Account Name: State of Maryland - Comptroller of Maryland

Routing/Transit Number: 121000248

Account Number: 4104095807

ACH Credit Format Specifications (TXP and TPP)

The following pages specify the field definitions. Please see the NACHA rulebook or visit www.nacha.org for more detailed information on NACHA formats, specifications, and definitions. It takes up to **3-5 days** to successfully process an ACH credit payment.



Comptroller of Maryland

ACH Credit File Layouts

Codes: M - Mandatory O - Optional

Entry Detail Record

Data Element Name	Record Type Code	Transaction Code	Receiving DFI ID	Check Digit	DFI Account Number	Amount	Individual ID Number	Individual Name	Discretionary Data	Addenda Record Indicator	Trace Number
Field Inclusion Requirement	M	M	M	M	M	M	M	M ³	O	M	M
Contents	6	Numeric ¹	TTTTAAA ²	Numeric ³	Alpha/Num ⁴	\$\$\$\$\$\$\$	Numeric ⁵	Alpha/Num ⁶	Alpha/Num	Numeric	Numeric
Length	1	2	8	1	17	10	15	22	2	1	15
Position	01	02-03	04-11	12	13-29	30-39	40-54	55-76	77-78	79	80-94

- Transaction code should be entered as **22**
- Receiving DFI ID should be listed as **12100024**
- Check Digit should be listed as **8**
- DFI Account Number should be listed as **4104095807**
- Individual ID Number is your 9-digit FEIN (do not use dashes)
- List Name of Business

Addenda Record*

Data Element Name	Record Type Code	Addenda Type Code	Payment Related Information (TXP)	Addenda Sequence Number	Entry Detail Sequence Number
Field Inclusion Requirement	M	M	M	M	M
Contents	7	05	Alpha/Num	Numeric	Numeric
Length	1	2	80	4	7
Position	01	02-03	04-83	84-87	88-94

*Additional information regarding Addenda Record on next page

Tax Payment (TXP) Addenda Record Layout for ACH Credit Payments for MD

The following format is **required** for a successful ACH credit payment transaction. Our agency uses this format for the NACHA CCD+ application. **Failure to follow the format will result in a delay in the processing your payment and possible assessment of penalty and interest.**

Please note that asterisks are required in mandatory fields as separators between all fields.

	Field Name	Field Inclusion Requirement	Contents	Length
	Segment Identifier	M	TXP	3
	Separator	M	*	1
TXP01	Taxpayer Identification ¹	M	XXXXXXXX	8
	Separator	M	*	1
TXP02	Tax Type Code ²	M	XXXXX	5
	Separator	M	*	1
TXP03	Tax Period End Date ³	M	YYMMDD	6
	Separator	M	*	1
TXP04	Amount Type ⁴	M	T	1
	Separator	M	*	1
TXP05	Amount ⁵	M	\$\$\$\$\$\$cc	10
	Separator	M	*	1
	Terminator	M	\	1

1

This is your 8-digit Maryland Central Registration Number (CRN). This can be found on the top right of the **Comptroller of Maryland Authorization Agreement for Electronic Funds Transfers [FORM EFT]**

2

The 5-digit tax type codes are

01100 for withholding payment for Form **MW506** or **MW506A**

01101 for withholding payment for Form **MW508** or **MW508A**

3

List the year, month, and day of the tax period end date in YYMMDD format.

Example: July 31, 2024 would be listed as **240731**

4

Enter "T" for tax - this field is mandatory.

5

List the amount of withholding taxes to be reported for this period. This field is required to have **10** numeric characters. If the reported amount does not have 10 digits, add leading zeroes to fill the field.

Do not enter a dollar sign (\$) or a decimal point (.) to format layout.

Example: A withholding liability of \$12,345.67 would be listed as 0001234567

A withholding liability of \$987.65 would be listed as 0000098765

Note: Please see ACH Credit File Layouts pages and follow format correctly. **Failure to follow the established format will delay posting to the account in a timely manner and may result in possible assessment of penalty and interest.** See examples of TXP Record Layout for ACH Credit Payments for MD. When an amount field is used, it should always contain cents(cc). Do not omit the last two digits for cents(cc).

Example of TXP Addenda Record Layout for Withholding ACH Credit Payment to the Comptroller of Maryland

Scenario: For period ending January 31, 2024, the amount of Withholding tax to be reported to the Maryland Comptroller's office is \$987.65

TXP*12345678*01100*240131*T*000098765*

Explanation:

TXP is always the first identifier; no other letters or numbers should be present for this record as the first identifier

Asterisk is required as a separator between **all** fields

12345678 represents your 8-digit Maryland Central Registration Number (CRN). This can be found on the top right of the **Comptroller of Maryland Authorization Agreement for Electronic Funds Transfers [FORM EFT]**

Asterisk - mandatory

01100 represents the tax type code for Withholding tax

Asterisk - mandatory

240131 represents the tax period ending date

Asterisk - mandatory

T represents Tax Payment

Asterisk - mandatory

000098765 the first 8 characters represent dollars and last 2 characters represent cents. This field is required to have 10 numeric characters. If the reported amount does not have 10 digits, add leading zeroes to fill the field.

Do not enter a dollar sign (\$) or a decimal point (.) to format layout.

Asterisk - mandatory

**** represents termination of the record (must be included)