Oregon Department of Revenue

Combined Payroll Tax and Assessment

ACH Credit

Electronic Funds Transfer

Program
Guide

Application form and instructions

Introduction

The Oregon Department of Revenue has developed a program to accept state combined payroll tax payments through Electronic Funds Transfer (EFT). These payments are processed through the Automated Clearing House (ACH) network. EFT greatly reduces the cost and time to generate and handle paper checks and allows for quicker and more accurate posting of tax payments.

Private industry and the federal government have been using EFT technology for many years. For example, the direct deposit of employees' wages, Social Security payments, and federal income tax refunds are commonly made through EFT. Many corporations also use EFT to pay their suppliers for goods and services.

For the Oregon EFT program, we are offering two payment options: ACH debit and ACH credit. These options use the ACH network. The ACH network is a nationwide system designed to electronically transfer funds between financial institutions using industry accepted standards. These standards were designed to ensure network security and increase the efficiency of EFT transactions.

Advantages of making payments through the EFT program are:

- The cost and time to generate and sign checks is greatly reduced or eliminated.
- You know exactly when your account will be debited.
- You can use the EFT program without significant investments, such as computers or remittance processing equipment.

We realize that you may have many questions about the EFT program and your obligation to make state payroll tax payments electronically. The information in this program guide is intended to provide you with specific information and answers to the most commonly asked questions about making combined payroll tax payments using the ACH credit method.

Note: If, after reading through this program guide, you have additional questions or believe ACH credit will not work for your business, please visit www.oregon.gov/DOR/ESERV/eft-list.shtml and consider our convenient ACH debit method using Oregon's WebPay or TelePay systems. If you still have questions or do not have internet access, call our EFT Help/Message Line, 503-947-2017, or write EFT Coordinator, Oregon Department of Revenue, PO Box 14725, Salem OR 97309-5018.

Program participation

Am I required to participate in this program? You must pay your Oregon combined payroll taxes electronically if you are federally mandated to pay your federal taxes electronically using the Electronic Federal Tax Payment System (EFTPS). You must complete either the ACH Credit Agreement and Application included in this program guide or the ACH Debit Authorization Agreement and Application form.

A special note to Oregon corporation excise and income taxpayers. Corporate taxpayers are also required to make their estimated tax payments by EFT when they are federally mandated through EFTPS. Do not use the enclosed application form. You can obtain our Estimated Corporation Excise and Income Tax Electronic Funds Transfer Program Guide *with an application form from our website, www.oregon.gov/DOR/ESERV/eft-list.shtml or by calling our EFT Help/Message Line, 503-947-2017.*

Can I participate in the program even if I'm not required to do so? Yes. If you don't meet the requirement, but you want to make your combined payroll tax payments by EFT, you may do so. You must complete either the ACH Credit Agreement and Application form included in this program guide or the ACH Debit Authorization Agreement and Application form. Once registered as a voluntary participant, you will be subject to the same rules established for mandatory participants.

I received a Mandated EFT Notification. What do I need to do? If we have notified you that you may be required to use EFT, you must either return your completed authorization agreement or submit an EFT waiver request within 60 days from receipt. If a payroll or tax service makes your combined payroll tax payments, you must notify them of your requirement. Failure to do so may result in penalties and interest.

Can I withdraw from the EFT program? The department may grant you a waiver from participation in the EFT program if:

1. You receive notification that you meet the mandatory requirement to pay your combined payroll taxes by EFT, but you disagree with the determination; or
2. You receive notification that you meet the mandatory requirement to pay your combined payroll taxes by EFT, but you would be disadvantaged by the requirement; or
3. You are a voluntary participant in the EFT program, and you find EFT does not meet your needs.

Your request for a waiver must be in writing and received by the department at least 30 days before your next payment due date. Please write "EFT Waiver" at the top of your request and include the reasons for your request.

Send your waiver request to: EFT Coordinator, Oregon Department of Revenue, PO Box 14725, Salem OR 97309-5018, or fax it to 503-947-2016. We will notify you within 30 days from receiving your request whether or not your waiver from EFT participation has been granted.

What if I use a payroll service, certified public accountant (CPA), bookkeeper, or other service provider for my payroll? You may still enroll in our EFT program but must complete a *Power of Attorney and Declaration of Representative* form. You can download this form from www.oregon.gov/DOR/PERTAX/docs/800-005.pdf.

Registration

How do I register for the EFT program? To register for the ACH credit method, you must first have a current active business registration with the department and an Oregon Business Identification Number (BIN) that is open and active for combined payroll taxes. Next you must complete the ACH Credit Agreement and Application form included in this guide. Return your completed form to: EFT Coordinator, Oregon Department of Revenue, PO Box 14725, Salem OR 97309-5018, or fax it to 503-947-2016.

Be sure to include your Oregon BIN on any correspondence with the department regarding EFT payments.

Changes

What do I do if I change financial institutions or need to change the payment method I originally selected? Obtain a new Agreement and Application form and advise us of your change. All information requested on the form must be provided for any change you are making.

What do I do if some or all of my business information changes? You must notify the department by completing a new Agreement and Application. A new agreement must be filed if a Change in Status Report is submitted or if any of the following are changed: your Oregon Business Identification Number (BIN), Federal Employer Identification Number (FEIN), business name, business address,

EFT contact person, telephone number, fax number, or e-mail address.

Payment options

What are the two payment options? The two payment options are ACH debit and ACH credit. Each method has its own program guide. This is the ACH credit program guide. You can find the ACH debit program guide at www.oregon.gov/DOR/ESERV/eft-list.shtml, or by calling our EFT Help/Message Line, 503-947-2017.

- **ACH Debit** (Automated Clearing House Debit)

  There is no cost to you. No software. No hardware. No transmission charges. You initiate the transmission of your tax payment through either a secure internet application or a touchtone telephone.

  Under this option, you authorize the state of Oregon to electronically transfer tax payments from your financial institution into the state's financial institution. You make the payment by signing into a secure internet application or by calling a toll-free telephone number sponsored by the Oregon Department of Revenue. If you would like to use Oregon's convenient ACH debit method, please download the ACH debit EFT program guide from www.oregon.gov/DOR/ESERV/eft-list.shtml. You can also call our EFT Help/Message Line, 503-947-2017, and request the ACH debit EFT program guide.

- **ACH Credit** (Automated Clearing House Credit)

  There may be a cost to you. You must contact your financial institution prior to choosing this method.

  The ACH Credit method allows you to transfer funds by instructing your financial institution to debit your account and to credit the state's financial institution. Financial institutions use a variety of different methods to initiate ACH credit transactions, including but not limited to internet applications, touchtone telephone systems, software packages, in person, and by fax just to mention a few.

  Not all financial institutions offer ACH origination service and if they do they may charge various fees for originating ACH transactions. You would be responsible for these charges. For a no cost solution to EFT, please refer to the ACH debit method mentioned earlier in this program guide. We recommend you contact your financial institution to determine what ACH origination services

they offer as well as the cost before selecting the ACH credit method.

Note: Oregon does not accept same day FedWire transactions at this time.

In order to report your tax payment correctly while using the ACH credit method, your financial institution must originate your payment using the "Cash Concentration or Disbursement plus Tax Payment Addendum" (CCD+TXP) format. This format is a standard format that has been adopted for tax payments by the National Automated Clearing House Association (NACHA). Check with your financial institution to make sure they can transfer your tax payment using this format.

Before your financial institution can make your payment, you must provide them with the information required to complete the ACH CCD+TXP records (i.e., CCD+ Entry Detail Record Format and CCD+ Addenda Record Format along with all the information that goes in these records). The record formats for both the CCD+ entry detail and CCD+ addenda records are included in this program guide. In order to receive the state's routing and account numbers, you must submit your ACH Credit Agreement and Application and have it approved by the Department of Revenue. We will mail you a confirmation letter with our routing number and designated account number.

The Oregon Combined Payroll Tax and Assessment program allows one payment for five different taxes. However, the ACH CCD+TXP format allows only three payment instructions in the addenda record. Therefore, it is necessary to split the payment into two parts, each with it's own addenda record format. The first format allows you to pay the state taxes and assessment—Unemployment Insurance, Withholding, and Workers' Benefit Fund Assessments. The second format allows you to pay local transit district taxes—Tri-Met Transit and Lane County Transit taxes. On payment dates when you need to make both state and local transit district payments, you will create two ACH Credit transactions. The ACH format for each payment is included in this booklet.

The ACH Credit program guide and your confirmation letter should be taken to your financial institution before submitting your first payment.

EFT does not change any existing requirements of Oregon state tax law. Due dates for paying Oregon withholding tax are the same as due dates for depositing federal withholding tax. To be considered timely, your tax payment must be received by the state's financial institution by the payment due date. You must check with your financial institution to determine when you should originate your payment so it will be received on time (unless you are a one-banking day depositor, you can make your deposit that day). The Federal Reserve, which regulates the ACH network, does not allow the warehousing of payments for more than two days.

We strongly recommend that your financial institution process a quality assurance test to validate the state's routing number and account number. The quality assurance test is a zero-dollar transaction (referred to as a pre-note) processed at least 10 days before the initiation of your first EFT payment. For questions about sending a zero-dollar test transaction, call our EFT Help/Message Line, 503-947-2017.

Note: If you owe no tax on a payment date, you don't need to send a transaction through the ACH network. ACH is only for tax amounts due.

Penalty and interest

What happens if I don't make my EFT payments by the due date? The use of EFT doesn't affect the penalties and interest applicable to late payments. If you do not make an EFT payment, or make it late, the same penalties will apply as if you were paying by check.

Under Oregon Revised Statue and Oregon Administrative Rule, responsible officers, employees, and members of a corporation or other business entity can be held liable for any taxes due and not paid to the department.

EFT Help/Message Line

What services does the EFT Help/Message Line provide? The EFT Help/Message Line, 503-947-2017, provides complete customer service for using Oregon's EFT program.

The EFT Help/Message Line will:

- Provide you with instructions on how to enroll in the EFT program.
- Answer your questions about using EFT to pay your Oregon combined payroll tax and assessments.
- Direct you to EFT information at www.oregon. gov/DOR/ESERV/eft-list.shtml.

Standard procedures

Once you are registered to participate in our EFT program, all your payments must be made through EFT. In an emergency, a payment coupon may be used; however your payment must still be received timely.

Payment due date. Your payment due date will remain the same. To be considered timely, your EFT payment must be received by the state's financial institution on or before the payment due date. Contact your financial institution to determine when to initiate your payment to ensure your payments are timely.

Corrections. If you feel an EFT payment was made in error, contact your financial institution for their correction procedures. You must also contact our EFT Technician, 503-947-2037. Don't attempt to reverse your transaction.

Incorrect record formats. If you are subject to EFT requirements and remit a payment with an incorrect format, we may return your payment. A returned payment may result in it being late and thus subject to a late payment penalty.

Verification of timely payment. Your financial institution should provide you with verification of transferred amounts and effective dates.

Proof of payment. If you require proof of payment, it is your responsibility to work with your financial institution to obtain verification that your funds were transferred from your account into the state's account. Your financial institution can supply you with a trace number that is generated for the ACH network.

Refunds and reversals. Current Department of Revenue procedures will be followed for refunds and reversals. Refunds will not be issued electronically through the ACH network. No reversals will be allowed except in cases permitted by ACH rules and regulations. In such cases, you are required to contact our EFT Help/Message Line for permission.

Filing your tax returns

Payment coupon. Do not submit a payment coupon (Form OTC) when using EFT. EFT is a substitute for the OTC coupon.

Tax return. Quarterly tax returns must still be submitted, either on paper or using the Oregon Tax Employer Reporting (OTTER) system sponsored by the Oregon Employment Department. They must be mailed by the specified due date. If an additional payment is due with the return, the payment must be made using EFT.

ACH credit detail and addenda record formats

The following information describes the data contained in the Entry Detail and TXP Addendum Records. For complete information on NACHA formats, specifications, and definitions, refer to the ACH Rule Book. You may obtain a copy of the rule book from your financial institution or from Western Payments Alliance, 100 Bush Street, Suite 400, San Francisco CA 94104; telephone number: 415-433-1230; e-mail: info@wespay.org; website: www.wespay.org. There may be a charge for this book.

Field 1—Record Type Code. This field will always be a 6 for the Entry Detail Record.

CCD+ Entry Detail Record Format

Use this format to create both the transactions to pay state taxes and assessments **and** local transit taxes.

Field	Position	Size	Contents	Data Element Name
1	1–1	1	6	Record Type Code. Insert the number 6.
2	2–3	2	22 or 24	Transaction Code. Enter the number 22 (24 for a pre-note.)
3	4–11	8	Numeric	State's Routing Number.
4	12–12	1	Numeric	State's Routing Number Check Digit.
5	13–29	17	Alphanumeric	State's Account Number (with trailing blanks).
6	30–39	10	$$$$$$$¢¢	Total Payment Amount. No decimal. Insert leading zeros.
7	40–54	15	Numeric	Oregon Business ID Number (BIN). No dash. Insert leading zeros.
8	55–76	22	Alphanumeric	Receiving Company Name (your business name).
9	77–78	2	Not used	Discretionary Data.
10	79–79	1	1	Addenda Record Indicator. Insert the number one.
11	80–94	15	Numeric	ACH Trace Number.

Field 2—Transaction Code. This field indicates the transaction is a credit and the payment is going to a checking account. (This code is "24" when you send a pre-note.)

Field 3/4—Receiving Routing Number and Check Digit. This nine-digit number identifies the state's financial institution. The first eight digits go in Field 3. The ninth digit goes in Field 4 (Routing Number Check Digit). We will give you the receiving routing number in the confirmation letter.

Field 5—Receiving Account Number. This entry identifies the account at the state's financial institution where the EFT payments will be sent. This number will be given to you by the Department of Revenue in the confirmation letter.

Field 6—Amount. This entry is the amount to be posted to the recipient's account. It must be right justified and zero filled. **Do not insert** a decimal point. The last two characters are cents.

Field 7—Oregon Business Identification Number (BIN). A numeric field that uniquely identifies the taxpayer sending the payment. This field is your (up to nine-digit) Oregon Business Identification Number (BIN). Its use is essential for your payment to be properly posted. The BIN must be right justified and zero filled.

Field 8—Receiving Company Name. The Department of Revenue recommends that you enter your business name in this field, for research purposes.

Field 9—Discretionary Data. This two-character field is not used by the department.

Field 10—Addenda Record Indicator. Always insert the number 1, as there will be an addenda record with this transaction.

Field 11—Trace Number. A number added to the record by the originating/sending financial institution to trace the transaction through the system. This number is especially important in case of an error.

Field 1—Record Type Code. This field will always be a 7 for the CCD+ Addenda Record.

Field 2—Addenda Type Code. This field will always be a 05 for the CCD+ Addenda Record.

CCD+ Addenda Record Format for State Taxes

Use this addenda format for payment of unemployment taxes, withholding taxes, and Workers' Benefit Fund assessments.

Field	Position	Size	Contents	Data Element Name
1	1–1	1	7	Record Type Code. Insert the number 7.
2	2–3	2	05	Addenda Type Code. Insert the characters 0 and 5.
3	4–6	3	TXP	Tax Payment ID. Insert "TXP."
	7–7	1	*	Field Separator. Insert an asterisk.
4		9	Numeric	Oregon Business ID Number (BIN). No dash. (TXP01)
		1	*	Field Separator. Insert an asterisk.
5		5	01101	Tax Payment Type Code. (TXP02)
		1	*	Field Separator. Insert an asterisk.
6		6	YYMMDD	Quarter End Date. Enter quarter end date for this deposit. (TXP03)
		1	*	Field Separator. Insert an asterisk.
7		1	S	Amount Type Code. State tax. (TXP04)
		1	*	Field Separator. Insert an asterisk.
8		1–10	$$$$$$$¢¢	Tax Amount for Unemployment. (TXP05)
		1	*	Field Separator. Insert an asterisk.
9		1	S	Amount Type Code. State tax. (TXP06)
		1	*	Field Separator. Insert an asterisk.
10		1–10	$$$$$$$¢¢	Tax Amount for Withholding. (TXP07)
		1	*	Field Separator. Insert an asterisk.
11		1	S	Amount Type Code. State tax. (TXP08)
		1	*	Field Separator. Insert an asterisk.
12		1–10	$$$$$$$¢¢	Tax Amount for Workers' Benefit Fund. (TXP09)
		–	*	Field Separator. Not needed.
13		–	Not used	Taxpayer Verification. (TXP10)
14		1	\	Terminator. Insert a backslash (\).
15			bbbb...bbbb	Blank Fill. Enter blank spaces through position 83.
16	84–87	4	0001	Special Addenda Sequence Number. Enter 0001.
17	88–94	7	Numeric	Entry Detail Sequence Number. Insert leading zeros.

Note: Fields 4 through 15 are "Variable Length Fields."

Field 3—Tax Payment ID. This field will always be TXP.

Field 4—Oregon Business Identification Number (BIN) (TXP01). A numeric field that uniquely identifies the taxpayer sending the payment. This number is your Oregon Business Identification Number (BIN). Its use is essential for your payment to be properly posted. Don't put the dash just before the last character in the field. For example: BIN 104532-6 would be entered as 1045326.

Field 5—Tax Type Code (TXP02). This field contains the code for your tax payment. Enter 01101 for state tax payments.

Field 6—Quarter End Date (TXP03). This entry must contain the quarter end date, using the year, month, and last day of the month. For example: a payment applicable to the quarter ending March 31, 2003 will be entered as: 030331.

Fields 7, 9, and 11—Amount Type Code (TXP04, TXP06, TXP08). These entries will always be an S for the addenda record for payment of state payroll taxes.

Field 8—Tax Amount for Unemployment (TXP05). The amount to be posted to your **Unemployment** Insurance account. Do not insert a decimal point. The last two characters are cents. Enter a 0 (zero) if payment does not include unemployment.

Field 10—Tax Amount for Withholding (TXP07). The amount to be posted to your **Withholding** account. Do not insert a decimal point. The last two characters are cents. Enter a 0 (zero) if payment does not include withholding.

Field 12—Tax Amount for Workers' Benefit Fund (TXP09). The amount to be posted to your **Workers' Benefit Fund** Assessment account. Do not insert a decimal point. The last two characters are cents. Enter a 0 (zero) if payment does not include Workers' Benefit Fund.

Field 13—Taxpayer Verification (TXP10). The department does not use this field.

Field 14—Terminator. A backslash (\) must be entered.

Field 15—Blank Fill. Enter blank spaces through position 83. The next field starts on position 84.

Field 16—Special Addenda Sequence Number. For the CCD+ format this entry will always be 0001.

Field 17—Entry Detail Sequence Number. This number is the same as the last seven digits of the trace number on the corresponding Entry Detail Record.

Field 1—Record Type Code. This field will always be a 7 for the CCD+ Addenda Record.

Field 2—Addenda Type Code. This field will always be a 05 for the CCD+ Addenda Record.

CCD+ Addenda Record Format for Local Taxes

Use this addenda format for payment of TriMet Transit District and Lane Transit District taxes.

Field	Position	Size	Contents	Data Element Name
1	1–1	1	7	Record Type Code. Insert the number 7.
2	2–3	2	05	Addenda Type Code. Insert the characters 0 and 5.
3	4–6	3	TXP	Tax Payment ID. Insert "TXP."
	7–7	1	*	Field Separator. Insert an asterisk.
4		9	Numeric	Oregon Business ID Number (BIN). No dash. (TXP01)
		1	*	Field Separator. Insert an asterisk.
5		5	01102	Tax Payment Type Code. (TXP02)
		1	*	Field Separator. Insert an asterisk.
6		6	YYMMDD	Quarter End Date. Enter quarter end date for this deposit. (TXP03)
		1	*	Field Separator. Insert an asterisk.
7		1	L	Amount Type Code. Local tax. (TXP04)
		1	*	Field Separator. Insert an asterisk.
8		1–10	$$$$$$$¢¢	Tax Amount for TriMet Transit Tax. (TXP05)
		1	*	Field Separator. Insert an asterisk.
9		1	L	Amount Type Code. Local tax. (TXP06)
		1	*	Field Separator. Insert an asterisk.
10		1–10	$$$$$$$¢¢	Tax Amount for Lane County Transit Tax. (TXP07)
		–	*	Field Separator. Not needed.
11		–	Not used	Amount Type Code. (TXP08)
		–	*	Field Separator. Not needed.
12		–	Not used	Tax Amount. (TXP09)
		–	*	Field Separator. Not needed.
13		–	Not used	Taxpayer Verification. (TXP10)
14		1	\	Terminator. Insert a backslash (\).
15			bbbb...bbbb	Blank Fill. Enter blank spaces through position 83.
16	84–87	4	0001	Special Addenda Sequence Number. Enter 0001.
17	88–94	7	Numeric	Entry Detail Sequence Number. Insert leading zeros.

Note: Fields 4 through 15 (Position column) are labeled "Variable Length Fields."

Field 3—Tax Payment ID. This field will always be TXP.

Field 4—Oregon Business Identification Number (BIN) (TXP01). A numeric field that uniquely identifies the taxpayer sending the payment. This number is your Oregon Business Identification Number (BIN). Its use is essential for your payment to be properly posted. Don't put the dash just before the last character in the field. For example: BIN 104532-6 would be entered as 1045326.

Field 5—Tax Type Code (TXP02). This field contains the code for your tax payment. Enter 01102 for local tax payments.

Field 6—Quarter End Date (TXP03). This entry must contain the quarter end date, using the year, month, and last day of the month. For example: a payment applicable to the quarter ending March 31, 2010 will be entered as: 100331.

Fields 7 and 9—Amount Type Code (TXP04 and TXP06). These fields will always contain the letter L for the addenda record for payment of local payroll taxes.

Field 8—Tax Amount for TriMet Transit Tax (TXP05). The amount to be posted to your **Tri-County Metropolitan District** tax account. Do not insert a decimal point. The last two characters are cents. Enter a 0 (zero) if payment does not include TriMet.

Field 10—Tax Amount for Lane County Transit Tax (TXP07). The amount to be posted to your **Lane County Transit District** (LTD) tax account. Do not insert a decimal point. The last two characters are cents. Enter a 0 (zero) if payment does not include LTD.

Fields 11–13—(TXP08, TXP09, TXP10). The department does not use these fields of the addenda for local tax payments.

Field 14—Terminator. Indicates the end of the tax payment amounts. A backslash (\) must be entered.

Field 15—Blank Fill. Enter blank spaces through position 83. The next field starts on position 84.

Field 16—Special Addenda Sequence Number. For the CCD+ format this entry will always be 0001.

Field 17—Entry Detail Sequence Number. This number is the same as the last seven digits of the trace number of the corresponding Entry Detail Record.

Revenue holiday schedule

If a payment due date falls on a legal holiday or weekend, the tax payment must be received on the first business day after the holiday or weekend. Timely payments are based on the settlement date (the date on which the funds move between financial institutions).

If your financial institution is closed on a day that you wish to initiate your transfer, you must contact them one day prior to the observed holiday.

Financial institution holidays in other states may vary from the holiday schedule listed below. Some financial institutions may need 48 hours notice to initiate your transaction.

Holiday schedule

New Years Day ....January 1
Martin Luther King Day.......Third Monday in January
Presidents' Day.....................Third Monday in February
Memorial Day ....Last Monday in May
Independence Day ....July 4
Labor Day ....First Monday in September
Columbus Day ....Second Monday in October
Veterans' Day ....November 11
Thanksgiving Day .... Fourth Thursday in November
Christmas Day ....December 25

When a legal holiday falls on a Sunday, it will be observed on the following Monday. When a legal holiday falls on a Saturday, it will be observed either on that day or on the preceding Friday.

Glossary of Terms

ACH. "Automated Clearing House" (ACH) means any entity that operates as a clearing house for electronic debit or credit entries pursuant to an agreement with an association that is a member of the National Automated Clearing House Association.

ACH Credit. An "ACH Credit" transaction is one in which you, the taxpayer, through your financial institution, originate an entry crediting the designated financial institution's account and debiting your own account for the amount of the tax payment.

ACH Debit. An "ACH Debit" transaction is one in which you, the taxpayer, initiate an entry through a secure internet connection or with a touchtone telephone, crediting the state's designated financial institution's account and debiting your own account for the amount of the tax payment.

CCD+. "Cash Concentration or Disbursement Plus Addenda" is a standard National Automated Clearing House Association data format used to make ACH credit/debit transactions. The CCD+ format combines the widely used CCD format with a single addendum record that can carry 80 characters of payment-related data.

EFT. "Electronic Funds Transfer" is a term that identifies any system used to transfer payments or funds electronically. EFT refers to any transfer of funds (other than a transaction originated by check, , or similar paper instrument) that is initiated through an electronic terminal, telecommunications instrument, computer, or magnetic tape, to order, instruct, or authorize a financial institution to debit or credit an account.

FRB. "Federal Reserve Bank" is the central banking system of the United States, consisting of 12 regional reserve banks and member depository institutions that are subject to Reserve requirements.

NACHA. The "National Automated Clearing House Association" is the organization that establishes the standards, rules, and procedures enabling depository financial institutions to exchange ACH payments on a national basis.

ODFI. The "Originating Depository Financial Institution" is the financial institution that originates ACH entries at the request of, and by agreement with, its customers. ODFIs must abide by the provisions of the NACHA Operating Rules and Guidelines.

Pre-note Test. A pre-notification (pre-note) test is a zero-dollar entry sent through the ACH network to verify a financial institution's information. A pre-note test must be done at least 10 calendar days before EFT payments begin.

Settlement Date. The date an exchange of funds, with respect to an entry, is reflected on the books of the Federal Reserve Bank.

TXP. The "tax payment" banking convention is a national standard administered by NACHA. TXP is used by the federal government and the majority of states that utilize EFT for tax collection. The format is carded in the 80-character free-form field of the addenda record. The TXP convention has been developed with input from corporate trade associations, state representatives, and federal government agency representatives. The TXP convention is a result of the joint efforts of the Federation of Tax Administrators, the Committee on State Taxation, and the Bankers Electronic Data Interchange (EDI) Council.

"*EFT Help/ Message Line*"

WHO TO CALL FOR HELP

For EFT questions

EFT Help/Message Line..503-947-2017

EFT Coordinator...503-947-2018

EFT Technician..503-947-2037

EFT Fax 503-947-2016

For tax and assessment questions

Oregon Department of Revenue
    Corporation excise or income taxes...503-378-4988
    Withholding, TriMet, or Lane Transit taxes...503-945-8091

Oregon Department of Employment
    Unemployment taxes 503-947-1488

Oregon Department of Consumer and Business Services
    Workers' Benefit Fund assessments...503-378-2372

Send all EFT applications and correspondence to:

> **EFT Coordinator**
> **Information Processing Division**
> **Oregon Department of Revenue**
> **PO Box 14725**
> **Salem OR 97309-5018**

Information and forms are also available at
www.oregon.gov/DOR/ESERV/eft-list.shtml