

## Instructions for Payments of Michigan State Education Tax, Mobile Home Tax or Real Estate Transfer Tax Using ACH Credits

You are requesting permission to make payments of state education tax, mobile home tax or real estate transfer tax using the Automated Clearing House (ACH) credit method. To use this method, you will contact an ACH member bank (or its affiliate) and request that it initiate an ACH credit electronic funds transfer to the designated State of Michigan bank account. (Please contact your bank for information concerning its ability to initiate ACH credits for you.)

**Please send a zero dollar transmission**, completely formatted, as a prenote to the State of Michigan bank account using the ACH credit method. Once we have verified that the prenote posts to your account properly, we will send you written approval and you can begin ACH credit payments immediately. This prenote is sent once, not with each transmission.

### Transmission Information Detail

1. Make ACH credit transmissions to the State Treasurer's account at JP Morgan Chase, N.A., Detroit, account number 0762023. Your bank may also need to know JP Morgan Chase's ABA number, which is 072000326. **You must contact your bank early to notify them of your ACH transfer amount. Most banks require at least 24 hours' lead time. Contact your bank for specific deadlines.**
2. Send a separate transmission for each tax type.
3. Your bank will need to know the format for the addendum portion of the transmission. The State of Michigan has adopted the following CCD+ format:

<u>Field</u>	<u>Contents</u>
Segment Identifier	"TXP"
Separator	"*"
TXP01	Federal Employer Identification Number. Please enter the entire account number, including the hyphen.
Separator	"*"
TXP02	Tax type code (Send a separate transmission for each tax type.) 11000 State Education Tax (SET) 11001 Mobile Home Tax (Trailer Coach Park Tax) 20000 Real Estate Transfer Tax (RETT)
Separator	"*"
TXP03	Tax period <b>due date</b> Period for which tax was accrued in "YYMMDD" format. "DD" must be either "01" or "15" regardless of the date paid.

<u>Field</u>	<u>Contents</u>
Separator	"*"
TXP04	Amount type "T" for tax
Separator	"*"
TXP05	Amount of tax being paid in "\$\$\$\$\$\$\$cc" format ("cc,"cents must be filled in even if you transfer whole dollar amounts.)
Separator	"*"
TXP06	Amount type "P" for penalty
Separator	"*"
TXP07	Amount of penalty being paid in "\$\$\$\$\$\$\$cc" format ("cc" cents must be filled in even if you transfer whole dollar amounts.)
Separator	"*"
TXP08	Amount type "I" for interest
Separator	"*"
TXP09	Amount of interest being paid in "\$\$\$\$\$\$\$cc" format ("cc" cents must be filled in even if you transfer whole dollar amounts.)
NOTE:	Fields TXP06, TXP07, TXP08 and TXP09 are optional and only need to be completed if penalty and/or interest are being paid.
Terminator	"\"