Philadelphia EZ-Pay Service
Table of Contents

Page

- Introductory Letter – It's Free and Easy" 1
- What is Philadelphia EZ-PAY and how does it work? 2
- When does the money leave my account? 3
- Questions and Answers on using Philadelphia "EZ-PAY" 4
- ACH Debit Enrollment Form 8
- ACH Credit Enrollment Form 10
- Change of Banking Information Form 11
- How to Make a Tax Payment via ACH Debit 12
  - ACH Debit Payment Form – How to fill it out 13
  - ACH Debit Payment Form 15
  - ACH Debit: Sample Touch-Tone Script 16
  - ACH Debit: Sample Operator Voice Script 18
- How to Make a Tax Payment via ACH Credit 20
  - NACHA CCD+Format with TXP Addenda Format 21
- Sample Data From Wage Tax Coupon 25
- ACH Credit Record Format 26

Philadelphia Revenue Department ♣ EZ-Pay Service
Electronic Funds Transfer

"It's Free and Easy"

Welcome to the Philadelphia Revenue Department EZ-PAY Service provided in conjunction with PNC Bank, National Association. This manual will provide instructions for making your electronic tax payment to the Philadelphia Revenue Department.

The electronic payment mechanism used to move the tax payment information and funds is the Automated Clearing House (ACH) Network. The Philadelphia EZ-PAY Service allows you to electronically initiate your tax payment via the ACH Debit or Credit Method.

ACH Debit Method

When you make your tax payment directly with Philadelphia EZ-PAY, an ACH Debit transaction will be initiated, as per your instructions, against your bank account. Payments can be initiated via a touch-tone or operator-assisted phone call. Additional payment information needed to update your tax liability with the Philadelphia Revenue Department is collected during the phone call.

Prior to making your first payment, you may want to test the system to become more familiar with the process. Included below is an identification number and password for use with either the touch-tone or the voice operator method. Use of the test session will give you the opportunity to simulate making a payment, but WILL NOT result in any charge against your bank account. Please refer to the examples given for the touch-tone and operator methods in this manual and follow the steps for initiating a payment.

"DEMONSTRATION ONLY"

Reporting Identification #:	23459900017
Password:	1000
Touch-tone Telephone #:	1-800-950-1383
Operator Assisted Telephone #:	1-800-926-9300

ACH Credit Method

You can also initiate your tax payment to Philadelphia EZ-PAY using a service offered by your financial institution which will create an ACH Credit transaction on your behalf, debiting your bank account and crediting the City of Philadelphia's Bank Account. When sending your electronic tax payment transactions via ACH Credit, you include the additional payment information needed to update your tax liability with the Philadelphia Revenue Department by using extended record formats called addenda.

The National Automated Clearing House Association (NACHA) formats you need to use if you initiate an ACH Credit payment through your financial institution are provided in the section on How to Make a Tax Payment via ACH Credit. (See page 20)

Contents

What is Philadelphia EZ-Pay and How Does It Work?

ACH Debit Method

Philadelphia EZ-PAY involves the payment of your tax liabilities electronically via the ACH Network instead of by check. When you initiate your tax payment through Philadelphia EZ-PAY, you authorize money to be deducted from your bank account and credited to the City of Philadelphia's bank account via the ACH Debit method. The payment amount will be applied to your tax account. The City of Philadelphia never has access to your bank account. You, the taxpayer, are in control of the amount of the tax payment and when your bank account is debited.

The EZ-PAY ACH Debit method works in four easy steps:

1) You complete and return an enrollment form.

2) Enrollment forms are reviewed by the Philadelphia Revenue Department and then forwarded to PNC Bank, National Association for set-up.

3) After set-up, you will receive instructions and a password for making a payment.

4) After receiving the initial password, you can use the EZ-PAY ACH service to pay various City taxes; just pick up any touch-tone phone, dial 1-800-950-1383 and you are ready to make your payment. You will be prompted to change the password with your first transaction. If you are using a rotary phone, dial 1-800-926-9300 for an operator assisted call.

An easy-to-use, menu-driven system will guide you through the steps necessary to enter the data and to process your payment. There is no cost to you for this service.

ACH Credit Method

If you choose to make your tax payments using the ACH Credit method, you must initiate the tax payment through your financial institution after completing and returning the enrollment form on page 10 of this manual. The tax payment must be made prior to your financial institution's ACH processing deadlines. The ACH Credit tax payment must be delivered to the City of Philadelphia's bank account on the tax due date. The tax payment must be formatted in the NACHA CCD+ TXP format (see How To Make A Tax Payment via ACH Credit beginning on page 20).

"It's Free and Easy"

Contents

When does this money leave my account?

ACH Debit Method

You can access the Philadelphia EZ-PAY Service 24 hours a day, seven days a week. The following schedule describes when the transaction is initiated and when your transaction is finalized.

Payment initiated before 6:00 p.m. (est)

Payment Initiated On:	Bank Account Debited On:
Monday	**Tuesday**
Tuesday	**Wednesday**
Wednesday	**Thursday**
Thursday	**Friday**
Friday	**Monday**
Saturday	**Monday**
Sunday	**Monday**

A feature called **"warehousing"** is available. Through warehousing, you may initiate a transaction at any time for a future date. The system will store the information until the date you specify the payment to occur. The date specified must be within a sixty-day period.

Bank Holidays

The bank is closed on the following holidays. Your transaction will be processed for payment on the first business day after the observed holiday.

New Year's Day	**Martin Luther King Day**
President's Day	**Memorial Day**
Independence Day	**Labor Day**
Columbus Day	**Veteran's Day**
Thanksgiving Day	**Christmas Day**

ACH Credit Method

If you choose to make your tax payment via the ACH Credit method, please check with your financial institution regarding their processing deadlines.

Contents

Questions and Answers on Using Philadelphia "EZ-Pay"

Q. When do I begin paying taxes through the EFT program?

A. The City of Philadelphia Revenue Department will provide you with written instructions after you have enrolled in the EFT program.

Q. Who can participate?

A. Any taxpayer or business that makes tax payments to the City of Philadelphia.

Q. Do I need a Philadelphia tax account number?

A. Yes. A Philadelphia Tax Account Number is required. If you do not have a tax account number, please visit the Tax Forms and Instructions page of our website for an application or you can enroll via the Online Services link of our website.

Q. What are the benefits?

- It's Free and Easy
- Reduced paperwork
  - No paper checks
- No trips to the Revenue Department; no standing in line to deliver tax payments.
- Flexible, convenient payment methods:
  - Operator-assisted calls
  - Audio response calls (touch-tone)
- Faster, more accurate posting to your account
- Consistent with automated accounting practices:
  - Similar to most state EFT programs
  - Use of Automated Clearing House (ACH)

Q. Will I still receive a coupon booklet if I enroll in the EZ-Pay program?

A. Yes. You will need to refer to the variable data on the coupon, which includes the Period/Year, and Effective Data (due date) for the payment you are remitting. Failure to use the correct Period/Year will result in the misapplication of your payment, assessment of interest and penalty and/or legal action. Please see sample coupon on page 23 for the location of this data.

Q. Will I still need to mail my remittance coupon to assure proper application of payment?

A. Only if you have a period where there is no tax due. You must mail the paper coupon to prevent Non-Filer notices.

Contents

Questions and Answers on Using Philadelphia "EZ-Pay" (continued)

Q. Will I need to change my current banking practices?

A. No. The City of Philadelphia's EFT technology is consistent with current banking practices. Instead of writing a paper check, you will be initiating an electronic check. Your account will be debited the same way it is today.

Q. If the deposit is even dollars, do cents get reported?

A. Yes. Zero cents must be reported. The system will confirm your payment entry as dollars and cents.

Q. What if I stop submitting payments via EZ-pay?

A. Submit your payments via the mail along with your paper coupons. If you do not have a coupon booklet, contact Taxpayer Services at 215 686-6600 to have one sent to you.

Q. Can I review detailed information for a specific call on the current day? *(Debit Method only)*

A. A. Yes. Call the voice number (1-800-926-9300) before 6:00 P.M. (EST) and inform the operator you need to perform a tax inquiry for the City of Philadelphia EZ-Pay Service.

B. The operator will ask for your reporting ID# and reference number.

C. The operator will then read the information you have requested.

Note: The original reference number is needed to make an inquiry. Be sure to record the reference number after the initial call as the operator does not have access to this number.

Q. How do I cancel a previous call? *(Debit Method Only)*

A. A. Call the voice number (1-800-926-9300) and inform the operator you need to make a tax cancellation under the City of Philadelphia EZ-Pay Service.

B. The operator will ask for your reporting ID# and reference number of the information to be cancelled.

C. The operator will give you a new five-digit reference number.

Q. Can I initiate an ACH Credit using my financial institutions services?

A. Yes. The City of Philadelphia accepts ACH Credit payment for tax liabilities. Please refer to pages 19-25 for appropriate addenda record format, bank account and ABA information.

Contents

Questions and Answers on Using Philadelphia "EZ-Pay" (continued)

Q. **What is the difference between a reference number and a verification code, and what is the purpose of each?** *(Debit Method Only)*

A. A reference number is a computer generated 5-digit number, giving each payment a unique number for identification. It is used for any inquiries or cancellations to a payment. Please keep a record of this number.

A verification code is an algorithm beneficial to you in ensuring that the amount specified will be transmitted (see next question).

Q. **How do I calculate my two-digit verification code?**

A. Assume a payment of $38,650.18

A. Add all the digits in the amount: 3+8+6+5+0+1+8=31

B. Count the number of digits in the amount: 3,8,6,5,0,1,8=7

C. Add A and B. The two-digit verification code in this example would be 38 (31 + 7).

Q. **What should I do if I want to change my banking information?** *(Debit Method Only)*

A. The Change of Banking Information form on page 11 in your manual can be used to facilitate a change. You will be notified when the new banking information is confirmed.

Q. **When do I report the payment? What is the policy for timely payments, especially if the due date falls on a weekend or holiday?**

A. Payments due must be initiated **before 6:00 P.M.**, at least one day prior to the due date. Refer to page 3 of this manual for weekend and holiday schedules. If you are using the ACH Credit method, please contact your financial institution for ACH processing deadlines.

Q. **How do I calculate penalty and interest charges?**

A. Refer to page 7 of your tax coupon book for interest and penalty rules or visit our website at www.phila.gov/revenue and click the Interest and Penalty link.

Q. **What taxes can I pay today? Will any new ones be added?**

A. Refer to page 13 of this manual for a list of taxes that can presently be paid by ACH Debits or ACH Credits. You will be notified when additional taxes are available. You will continue to receive coupon books even if you participate in this program.

Contents

Questions and Answers on Using Philadelphia "EZ-Pay" (continued)

Q. **How many payments can I make in one call?** *(Debit Method Only)*

A. After each transaction, you will have an opportunity to transmit an unlimited number or additional payments, each having a separate verification code. A separate reference number will be given for each transaction.

Q. **What do I do if I forget my password?**

A. Please contact an operator at 1-800-926-9300 to have your password reset. Be prepared to supply the operator with your company's name, reporting ID, bank routing and ABA numbers.

Contents

Philadelphia Department of Revenue Electronic Government Services MSB – 1401 JFK Blvd – Rm 530 Philadelphia, PA 19102-1697 **Phone: 215 686-2694, 6628 or 6459** **Fax: 215 686-6828** **Email: egovservices@phila.gov**	**Enrollment Agreement for Electronic Funds Transfer (EFT) of Tax Payments** **ACH Debit**	**Office Use Only** **Federal EIN** **Philadelphia Tax Account Number**

Faxes and/or copies of banking information will not be accepted and will delay application processing.

1) Action Requested ☐ Establish EFT ☐ Change Contact Information

2) Business Name

Business Address

City, State, Zip

3) Enter information of individual to contact regarding EFT. ☐**Owner** ☐**Accountant** ☐**Payroll Service** ☐**Other**

Name: Last First MI Email Address

Telephone Number (**including extension**) Fax Number

( ) ( )

4) Mailing Address

City, State, Zip

5) Eligible Taxes

Check the appropriate block(s) to indicate the tax(es) you will be paying by EFT.

- ☐ 01 – Wage Tax*
- ☐ 02 – Earnings Tax
- ☐ 03 – Net Profits Tax
- ☐ 06 – Amusement Tax
- ☐ 08 – Parking Lot Tax
- ☐ 09 – Coin Operated Amusement Tax
- ☐ 14 – Vehicle Rental Tax
- ☐ 23 – Hotel Room Rental Tax
- ☐ 24 – Business Privilege Tax
- ☐ 28 – Liquor Sales Tax
- ☐ 29 – School Income Tax
- ☐ 58 – Valet Parking Tax
- ☐ 60 – Real Estate Tax
- ☐ 76 – Outdoor Advertising Tax
- ☐ 84 – Use & Occupancy Tax

***Wage Tax Filing Frequencies**

Quarterly – For an employer who withholds less than $350 Philadelphia wage tax per month.
Monthly – For an employer who withholds Philadelphia wage tax in excess of $350 but less than $16,000 per month.
Weekly – For an employer who withholds Philadelphia wage tax of $16,000 or more per month.
Semi-Monthly – For an employer who fits the weekly filing criteria with a bi-weekly payroll.

Please use the correct period and year when remitting your payments.
Failure to do so will result in the misapplication of your payment, assessment of interest and penalty and/or legal action.

MAIL THE ORIGINAL COPY OF THE COMPLETED ENROLLMENT AGREEMENT TO THE ABOVE ADDRESS.

City of Philadelphia
Electronic Funds Transfer (EFT)
ACH Debit Enrollment Agreement

Please attach *original* voided check here
Faxes and/or copies will not be accepted and will delay application processing.

If checks are not used for this account, one of the following data **must be** supplied:

- An **original bank specification sheet** indicating company name, bank account number, and ABA number.
- An **original bank deposit slip** indicating company name, bank account number, and ABA number.
- An **original confirmation letter from your bank** indicating company name, bank account number, and ABA number.

Enter information for the bank account from which tax payments will be drawn using the ACH DEBIT payment method. Please attach a voided check or MIRC specification sheet to verify your bank account information. If you use separate bank accounts to make different tax type payments, a separate Enrollment Agreement must be completed for each bank account used. Make a photocopy of this Enrollment Agreement, and check the appropriate block(s) in section 5 on the first page of this form, to indicate the tax type(s) which will be paid from the bank account listed.

Bank Name	Account Number
Street Address	Transit Routing (ABA) Number:
City State Zip Code	Type of Account: ☐ Checking ☐ Savings

Authorized Signature
I certify that the information provided on this form is true and correct and hereby authorize the City of Philadelphia, Department of Revenue to use the above information in direct conjunction with the EFT Program.

Print Last First MI	Telephone Number	Date
Signature of above individual	Title	

MAIL THE ORIGINAL COPY OF THE COMPLETED ENROLLMENT AGREEMENT TO THE ABOVE ADDRESS

Philadelphia Department of Revenue Electronic Government Services MSB – 1401 JFK Blvd – Rm 530 Philadelphia, PA 19102-1697 **Phone**: **215 686-2694, 6628 or 6459** **Fax: 215 686-6828** **Email: egovservices@phila.gov**	**Enrollment Agreement for Electronic Funds Transfer (EFT) of Tax Payments** **ACH Credit**	**Office Use Only** **Federal EIN** **Philadelphia Tax Account Number**

1) Action Requested ☐ Establish EFT ☐ Change Contact Information

2) Business Name

Business Address

City, State, Zip

3) Enter information of individual to contact regarding EFT. ☐**Owner** ☐**Accountant** ☐**Payroll Service** ☐**Other**

Name: Last First MI Email Address

Telephone Number (**including extension**) Fax Number

( ) ( )

4) Mailing Address

City, State, Zip

5) Eligible Taxes

Check the appropriate block(s) to indicate the tax(es) you will be paying by EFT.

- ☐ 01 – Wage Tax*
- ☐ 02 – Earnings Tax
- ☐ 03 – Net Profits Tax
- ☐ 06 – Amusement Tax
- ☐ 08 – Parking Lot Tax
- ☐ 09 – Coin Operated Amusement Tax
- ☐ 14 – Vehicle Rental Tax
- ☐ 23 – Hotel Room Rental Tax
- ☐ 24 – Business Privilege Tax
- ☐ 28 – Liquor Sales Tax
- ☐ 29 – School Income Tax
- ☐ 58 – Valet Parking Tax
- ☐ 60 – Real Estate Tax
- ☐ 76 – Outdoor Advertising Tax
- ☐ 84 – Use & Occupancy Tax

***Wage Tax Filing Frequencies**

Quarterly – For an employer who withholds less than $350 Philadelphia wage tax per month.
Monthly – For an employer who withholds Philadelphia wage tax in excess of $350 but less than $16,000 per month.
Weekly – For an employer who withholds Philadelphia wage tax of $16,000 or more per month.
Semi-Monthly – For an employer who fits the weekly filing criteria with a bi-weekly payroll.

Please use the correct period and year when remitting your payments.
Failure to do so will result in the misapplication of your payment, assessment of interest and penalty and/or legal action.

THIS COMPLETED ENROLLMENT AGREEMENT CAN BE FAXED OR MAILED TO THE ABOVE ADDRESS.

ACH Debit Bank Change Information Only

Philadelphia Department of Revenue
Electronic Government Services
MSB – 1401 JFK Blvd – Rm 530
Philadelphia, PA 19102-1697
Phone: **215 686-2694, 6628 or 6459**
Fax: 215 686-6828
Email: egovservices@phila.gov

Business Name

EIN

Philadelphia Tax Account Number

Please attach *original* voided check here
Faxes and/or copies will not be accepted and will delay application processing.

If checks are not used for this account, one of the following data **must be** supplied:

- An **original bank specification sheet** indicating company name, bank account number, and ABA number.
- An **original bank deposit slip** indicating company name, bank account number, and ABA number.
- An **original confirmation letter from your bank** indicating company name, bank account number, and ABA number.

Enter information for the bank account from which tax payments will be drawn using the ACH DEBIT payment method. Please attach a voided check or MIRC specification sheet to verify your bank account information. If you use separate bank accounts to make different tax type payments, a separate Enrollment Agreement must be completed for each bank account used. Make a photocopy of this Enrollment Agreement, and check the appropriate block(s) in section 5 on the first page of this form, to indicate the tax type(s) which will be paid from the bank account listed.

Bank Name

Account Number

Street Address

Transit Routing (ABA) Number:

City State Zip Code

Type of Account: ☐ Checking ☐ Savings

Authorized Signature
I certify that the information provided on this form is true and correct and hereby authorize the City of Philadelphia, Department of Revenue to use the above information in direct conjunction with the EFT Program.

Print Last First MI	Telephone Number	Date

Signature of above individual	Title

MAIL THE ORIGINAL COPY OF THE COMPLETED BANK CHANGE FORM TO THE ABOVE ADDRESS

Information Required to Initiate an ACH Debit Transaction

Reporting I.D. Number
User Password
Transaction Data
Amount Verification Code
Transaction Effective Date

Four easy steps using Philadelphia EZ-PAY

▲ **Step One** Determine Payment Amount

▲ **Step Two** Complete the Philadelphia EZ-PAY Payment Form

▲ **Step Three** Call toll-free number and provide your Reporting Identification Number and Password. The system will prompt you for all required information, including your pre-calculated verification code from your Payment Form

▲ **Step Four** The system will confirm the verification code and will provide you with a five-digit reference number that you should enter on your Philadelphia EZ-PAY Payment Form. The call is complete. Hang up and retain the payment form for your records.

Contents

Philadelphia EZ-Pay ACH Debit Payment Form
How do I fill it out?

On page 15 of this manual is a copy of the Payment Form that you can use when making a payment through **Philadelphia EZ-Pay**.

The **Philadelphia EZ-Pay** Payment Form should be prepared prior to the telephone call regardless of the method used. A copy should be maintained for future reference. If there are any questions concerning payment, the reference number assigned by the operator serves as an audit trail.

▲ **Date**	Fill in the date that you are making the payment.
▲ **Time**	Fill in the time that you are making the payment.
▲ **Total Payment**	The total payment amount you wish to make should be entered in the appropriate box on the Payment Form prior to making your call.
▲ **Reporting Identification Number**	Enter the 11-digit identification number you received from PNC Bank, National Association. No payment can be made without this number. **NOTE:** There are no spaces or hyphens included in this number. If your reporting identification number is **00012345678**, all the zeroes should be entered onto the form. In the telephone call you must report the number as **zero, zero, zero, one, two, three, four; five, six, seven, eight**.
▲ **Password**	An initial password will be assigned. You will be prompted to change the password with your first transaction.
▲ **Reference Number**	A five-digit reference number will be provided to you by the operator. Please write this number in the box labeled Reference Number. The reference number will provide you with verification that the payment has been made.
▲ **Account Number**	Enter your City of Philadelphia tax account number

Contents

Philadelphia EZ-Pay ACH Debit Payment Form
How do I fill it out? (continued)

▲ **Tax Type** Enter the two-digit City of Philadelphia tax type for the tax payment you wish to make.

01 Wage Tax
02 Earnings Tax
03 Net Profits Tax
06 Amusement Tax
08 Parking Lot Tax
09 Coin Operated Amusement Tax
14 Vehicle Rental Tax
23 Hotel Room Rental Tax
24 Business Privilege Tax
28 Liquor Sales Tax
29 School Income Tax
58 Valet Parking Tax
60 Real Estate Tax
76 Outdoor Advertising Tax
84 Use & Occupancy Tax

▲ **Period/Year** **Enter the two-digit period and the two-digit year for your tax payment.** Failure to use the correct Period/Year will result in the misapplication of your payment, assessment of interest and penalty and/or legal action. Please see sample coupon on page 23 for the location of this data.

▲ **Tax Due** Enter the tax due amount, which must include both "dollars" and "cents" (e.g., $150.00 should be entered as 15000).

▲ **Interest and Penalty** Enter interest and penalty if applicable.

▲ **Total Payment** Enter the total payment amount.

▲ **Effective Date** Enter the date you want your City of Philadelphia tax account to be credited. This is the same date your bank account will be debited. ***Note: Payments must be initiated before 6:00 P.M. (EST) at least one day prior to the effective (due) date.**

▲ **Verification Code** The verification code should always be calculated prior to making your payment call.

Contents

Philadelphia EZ-Pay
ACH Debit Payment Form

Date	Time	Total Payment

Reporting ID Number

Password

Reference Number

Account # _____

Tax Type _____

Period/Year _____

Tax Due _____

Interest & Penalty _____

Total Payment _____

Effective Date _____

Verification Code (calculate below) _____

Verification Code

A. Count the number of digits in the payment amount.

B. Add the value of each digit.

C. Add A and B together. **TOTAL** _____

This is your verification code.

KEEP THIS FORM FOR YOUR RECORDS

City of Philadelphia's ACH Debit Payment Touch Tone (Audio Response Unit) Script

Sample Wage Tax Payment

Taxpayer dials Voice Center 1-800-950-1383

1) ARU System: Welcome to Philadelphia's EZ-Pay Service. If you are calling from a touch-tone phone, please press "1" now. If you have a rotary phone, please hold the line for operator assistance. To expedite your call, please press the # sign after each entry and after the system repeats your entry. If your entry or what you hear is not correct, press the * key and the system will re-prompt that field.

2) ARU System: Please enter your Reporting ID Number.
Caller: 12345678901#
ARU System: You entered 12345678901
Caller: #

3) ARU System: Please enter your password.
Caller: 1234#

4) ARU System: Enter the Tax Account number.
Caller: 1234567# (10 digits max.)
ARU System: You entered 1234567
Caller: #

5) ARU System: Enter the Tax Type number.
Caller: 01# **(see page 14 for list of the two-digit tax type numbers)**
ARU System: You entered 01
Caller: #

6) ARU System: Enter the two-digit Period code and two-digit Year
Caller: (Refer to the coupon for which you are remitting this payment to find the period code; see sample coupon on page 25 for the location of the period code.)

7) ARU System: Enter the Tax Due (Box #1, of Coupon).
Caller: 150000
ARU System: You entered 1500.00
Caller: #

8) ARU System: Enter the Interest and Penalty (Box # 2 of Coupon).
Caller: 0 (Accept $ 0.00)
ARU System: You entered 0
Caller: #

Contents

Touch Tone (Audio Response Unit) Script (continued)

9)	ARU System:	Enter the Total Payment Amount.
	Caller:	150000
	ARU System:	You entered 1500.00
	Caller:	#
10)	ARU System:	Enter the Tax Payment effective date.
	Caller:	MM DD YY (e.g., 013100) Refer to sample coupon on page 25 of this manual for the location of effective date.
	ARU System:	You entered January 31, 2000.
	Caller:	#
11)	ARU System:	Your Verification Code is 12. Your Reference code is 12345. To continue, press “1”; to disconnect, press “2”
	Caller:	1 or 2.
If 2 — ARU System:		Thank you for using Philadelphia's EZ-Pay Service.
If 1 — ARU System:		Enter the Tax Account Number. (Continue at prompt #4)

Contents

City of Philadelphia's ACH Debit Tax Payment Voice Script

Sample Wage Tax Payment

Taxpayer dials Voice Center 1-800-926-9300

1) Operator: This is operator XYZ, may I help you?
Caller: I have a tax payment.

2) Operator: Will this be Federal, State, City or County?
Caller: City.

3) Operator: What city are you reporting for?
Caller: Philadelphia

4) Operator: Welcome to Philadelphia's EZ-Pay Service.
Caller: What is you Reporting ID number?
12345678901

5) Operator: What is your password?
Caller: 1234

6) Operator: Is this a payment, cancellation, or inquiry?
Caller: Payment

7) Operator: What is the Account number?
Caller: 1234567 (10 digits max.)

8) Operator: What is the Tax Type?
Caller: 01 **(see Page 14 for list of the two-digit tax type numbers)**

9) Operator: What is the Period Code and Year? (XXXX)
Caller: **(Refer to the coupon for which you are remitting this payment to find the period code: see sample coupon on page 25 for the location of the period code.**

10) Operator: What is the Tax Due (Box # 1 of Coupon)?
Caller: $1500.00

Contents

Voice Script (continued)

11) Operator: What is the Penalty and Interest (Box #2 of Coupon)?
Caller: $0.00 (Accept $0.00)

12) Operator: What is the Total Payment?
Caller: $1500.00

13) Operator: What is the payment effective date? (either the next banking day or any future banking date, usually the due date.)
Caller: 01/31/00

14) Operator: Verification Code is 12, tax report accepted.
Reference # is 12345.
Any other tax transactions?
Caller: Yes or No.

If No — Operator: Thank you for using Philadelphia's EZ-PAY Service. Goodbye.

If Yes — Operator: Is this a payment, cancellation, or inquiry? (continue at prompt #6)

Contents

How to Make a Tax Payment via ACH Credit

With Philadelphia EZ-PAY, you have the flexibility to make your tax payment directly through your financial institution using a service they offer to originate an ACH Credit transaction. If you elect to make your payment using ACH Credit transactions, you will need to make sure you are eligible to use it.

You should share this information with your banking institution to ensure they are aware of the ACH Credit transaction requirements.

This section explains what you need to do before making your first tax payment. It also provides the ACH formats that must be used when originating your tax payments, the Routing Transit Number (RTN) and the Account Number to which the payments must be credited, and other operational issues related to the timing of origination of the ACH Credit tax payment.

Prior To Making Your First ACH Credit Tax Payment

1) Check with your Financial Institution to make sure they can originate your ACH Credit tax payments. You will also need to check with them to determine fees charged to originate the ACH Credits.

2) Provide the ACH Credit section of the Philadelphia EZ-PAY User Manual to your financial institution or Designated Agent so they can review the ACH Credit requirements. You must ensure they can originate your ACH Credit tax payment in CCD+ TXP addenda format.

If your financial institution or Designated Agent will not originate ACH Credit tax payments for you, you can check with another financial institution or enroll to make your tax payment directly through Philadelphia EZ-PAY using the ACH Debit payment method.

3) Obtain your financial institution or Designated Agent ACH processing deadline and holiday schedule. Please make sure you understand their ACH processing deadlines for delivery of your ACH Credit tax payments on the business day prior to your tax due date.

4) Please call the E-GOV Unit at (215) 686-2694, 6628 or 6459 when you are ready to send a $1 test payment. The Philadelphia bank account number will be provided at that time. The other Philadelphia Revenue Department information is:

Receiving Financial Institution (RDFI):	**PNC Bank, N.A.**
Routing Transit Number (RTN):	**031000053**
Account Number:	**to be provided**
Account Name:	**City of Philadelphia**

After the $1 test payment is received, we will call you to verify that it processed correctly. The $1 test payment can be deducted from your first tax payment.

Contents

How to Make a Tax Payment via ACH Credit (cont.)

5) Philadelphia EZ-PAY will send a Notification of Change (NOC) through your financial institution if an error in format or syntax is identified. Review the NOC and make any changes identified.

6) Originate your first ACH Credit tax payment at least one business day prior to your tax due date. Your ACH Credit tax payment must settle into the Philadelphia Revenue Department's account on the tax due date.

If you make a duplicate payment, the Philadelphia Department of Revenue must approve an ACH Credit reversal. For approval and specific instructions for initiation of an ACH Credit reversal, please contact the Philadelphia EZ-PAY EFT unit at (215) 686-2694, 6628 or 6459.

NACHA CCD+ Format with TXP Addenda Format

The following is an explanation of the ACH Credit record layout as it pertains to the Philadelphia EZ-PAY Service. The only data elements discussed are those having specific tax payment requirements. The values assigned to the remaining records/fields should be verified with your financial institution. Any fields not specifically identified should be formatted according to NACHA Operating Rules (NACHA Operating Rules are available from NACHA or your local ACH association).

Please Note: This information should be provided to your financial institution to initiate the correct ACH Credit transaction format.

ACH File Header Record

Field	Position	Data Element Description	Length	ACH and EFTPS Content
1	01-01	Record Type Code	1	“1”
2	02-03	Priority Code	2	“01”
3	04-13	Immediate Destination	10	031000053
4	14-23	Immediate Origin	10	031000053
5	24-29	File Creation Date	6	“YYMMDD”
6	30-33	File Creation Time	4	“HHMM”
7	34-34	File ID Modifier	1	Upper Case M-Z Numeric 0-9
8	35-37	Record Size	3	“094”
9	38-39	Blocking Factor	2	“10”
10	40-40	Format Code	1	“1”
11	41-63	Immediate Destination Name	23	PNC Bank
12	64-86	Immediate Origin Name	23	Alphameric
13	87-94	Reference Code	8	Alphameric

This record layout should be formatted according to NACHA Operating Rules and your financial institution requirements.

Contents

NACHA CCD+ Format with TXP Addenda Format (cont.)

ACH Batch Header Record

Field	Position	Data Element Description	Length	ACH Content	EFTS Content/Definition
1	01-01	Record Type Code	1	"5"	"5"
2	02-04	Service Class Code	3	Numeric	"220"
3	05-20	Company Name	16	Alphameric	Alphameric / Originator (Financial Institution or Service Bureau)
4	21-40	Company Discretionary Data	20	Alphameric	Alphameric
5	41-50	Company Identification	10	Alphameric	Alphameric / Originator (Financial Institution or Service Bureau)
6	51-53	Standard Entry Class	3	Alphameric	"CCD"
7	54-63	Company Entry Description	10	Alphameric	Tax Payment
8	64-69	Company Descriptive	6	Alphameric	Alphameric Data
9	70-75	Effective Entry Data	6	YYMMDD	Tax Due Date / The date the taxes are due. Displayed as YYMMDD.
10	76-78	JULIAN Settlement Date	3	Numeric	Numeric (Entered by ACH Operator)
11	79-79	Originator Status Code	1	Alphameric	"1"
12	80-87	Originating Financial Institution	8	TTTTAAAA	RTN of Originating Financial Institution
13	88-94	Batch Number	7	Numeric	Uniquely Assigned

Format remaining fields according to NACHA Operating Rules and financial institution requirements.

ACH Entry Detail Record for CCD+ ("6" Record)

Field	Position	Data Element Description	Length	ACH Content	EFTS Content/Definition
1	01-01	Record Type Code	1	"6"	"6"
2	02-03	Transaction Code	2	Numeric	ACH Credit Payment or ACH Zero Payment
3	04-11	Receiving DFI Identification	8	03100005	Phila. Dev. Dept. Routing / Transit Number (First 8 Positions) See Definitions on page 22.
4	12-12	Check Digit	1	"3"	Phila Rev. Dept. Routing / Transit Number (Last Position) See Definitions on page 22.
5	13-29	DFI Account Number	17	to be supplied	Philadelphia Bank Account Number Call to obtain
6	30-39	Amount	10	$$$$$$$$¢¢	$$$$$$$$¢¢ / Total Payment Amount
7	40-54	Taxpayer Identification Number	15	Alphameric	Philadelphia Tax Account Number - **Do Not Enter Federal EIN#**
8	55-76	Taxpayer Business Name	22	Alphameric	Taxpayer Business Name
9	77-78	Discretionary Data	2	Alphameric	Optional
10	79-79	Addenda Record Indicator	1	"1"	"1" / TXP addenda must follow the detail record
11	80-94	Trace Number	15	Numeric	Uniquely Assigned

Contents

NACHA CCD+ Format with TXP Addenda Format (cont.)

CCD+ Addenda Record

Field	1	2	3	4	5
Data Element Name	Record Type Code	Addenda Type Code	Payment Related Information	Addenda Sequence Number	Entry Detail Sequence Number
Field Inclusion Requirement	M	M	M	M	M
Contents	"7"	"05"	Alphameric	Numeric	Numeric
Length	1	2	80	4	7
Position	01-01	02-03	04-83	84-87	88-94

ACH TXP Addenda Record – Field 3 ("7" Record) *see Page 26 of manual for further details*

M = Mandatory R = Required O = Optional

#	Data Element Description **ACH Addenda Record**	Field Inclusion	Length	ETPS Content/Definition
_ _ _	Segment Identifier	M	3	"TXP"
_ _ _	Separator	M	1	"∗"
TXP01	Taxpayer ID Number	M	7/9	**Philadelphia Tax Account Number – see Page 26, TXP01 guidelines.**
_ _ _	Separator	M	1	"∗"
TXP02	Tax Type Code	M	2	**Tax Type Code – See page 14 of manual for tax type codes.**
_ _ _	Separator	M	1	"∗"
TXP03	Tax Period Due Date	M	6	**YYMMDD / This is the due date on your tax coupon.**
_ _ _	Separator	M	1	"∗"
TXP04	Tax Information ID Number	M	1	"T"
_ _ _	Separator	M	1	"∗"
TXP05	Tax Amount	M	10	$$$$$$$$¢¢ - This is the Total Paid Amount. If there is no penalty amount, this is the same amount as in field "6" of the ACH Entry Detail Record (6 record). If a penalty amount is due then the amount fields TXP05+TXP07 must balance to the tax payment amount in field "6" of the ACH Entry Detail Record.
_ _ _	Separator	M	1	"∗ "
TXP06	Tax Information ID Number	M	1	"P"
_ _ _	Separator	M	1	"∗ "
TXP07	Interest & Penalty Amount	M	1/8	If no I&P, enter "0"; if any I&P, you <u>must</u> use an 8 character record - $$$$$$¢¢
_ _ _	Separator	M	1	"∗ "
TXP08	Tax Information ID Number	M	4	**See tax coupon to determine Period / Year**
_ _ _	Terminator	M	1	" \ "

NOTE:
- ***TXP01 through TXP08 are all mandatory fields.***
- *The addenda record requires 80 characters in field 3. Data should be left-justified and end with the terminator"\".*
- *Spaces after the "\" up to field 4 are blank filled.*
- *The amount in field "6" of the 6 Record on page 22 must equal the sum of the TXP05 and TXP07 records of the above 7 Record.*

Contents

NACHA CCD+ Format with TXP Addenda Format (cont.)

ACH Batch Control Record

Field	Position	Data Element Description	Length	Content
1	01-01	Record Type Code	1	“8”
2	02-04	Service Class Code	3	Numeric
3	05-10	Entry/Addenda Count	6	Numeric
4	11-20	Entry Hash	10	Numeric
5	21-32	Total Debit Entry Dollar Amount	12	$$$$$$$$$$¢¢
6	33-44	Total Credit Entry Dollar Amount	12	$$$$$$$$$$¢¢
7	45-54	Company Tax ID Number	10	Numeric
8	55-73	Message Authentication	19	Alphameric
9	74-79	Filler	6	Blanks
10	80-87	Originating DFI ID/RTN	8	TTTTAAAA
11	88-94	Batch Number	7	Numeric

ACH File Control Record

Field	Position	Data Element Description	Length	Content
1	01-01	Record Type Code	1	“9”
2	02-07	Batch Count	6	Numeric
3	08-13	Block Count	6	Numeric
4	14-21	Entry/Addenda Count	8	Numeric
5	22-31	Entry Hash	10	Numeric
6	32-43	Total Debit Entry Dollar Amount	12	$$$$$$$$$$¢¢
7	44-55	Total Credit Entry Dollar Amount	12	$$$$$$$$$$¢¢
8	56-94	Filler	39	Blanks

These records layouts should be formatted according to NACHA Operating Rules and you financial institution requirements.

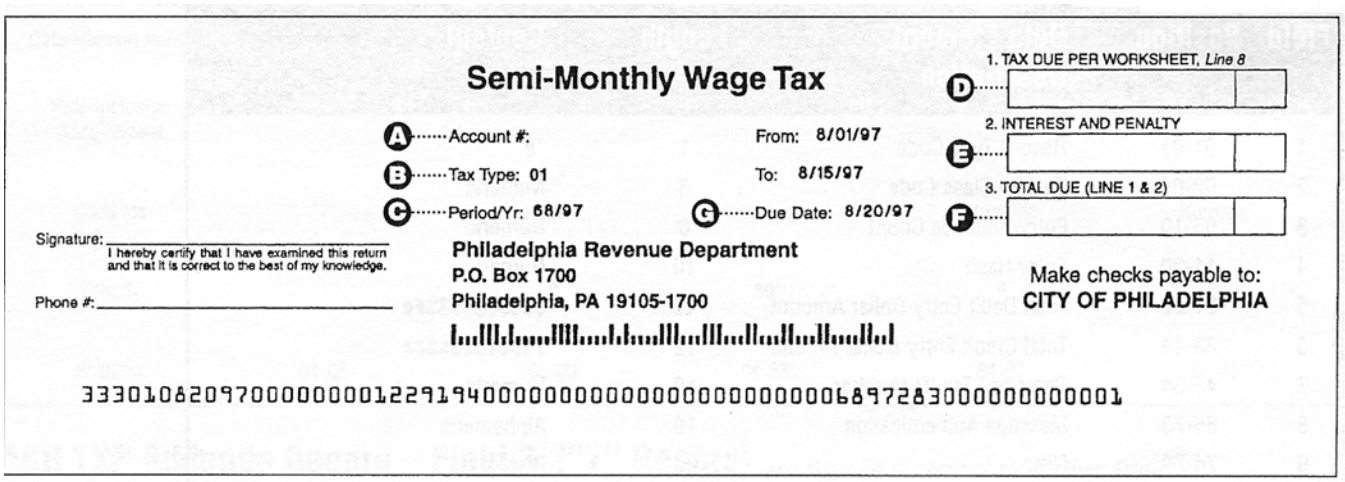
Definitions

The Philadelphia Department of Revenue Receiving DFI RTN and DFI Account Number is:

RTN	*031000053*
Account Number	*to be provided*

Contents

Sample Tax Coupon



Semi-Monthly Wage Tax

A Account #:

B Tax Type: 01

C Period/Yr: 08/97

From: 8/01/97

To: 8/15/97

G Due Date: 8/20/97

1. TAX DUE PER WORKSHEET, *Line 8* D

2. INTEREST AND PENALTY E

3. TOTAL DUE (LINE 1 & 2) F

Signature: _____
I hereby certify that I have examined this return and that it is correct to the best of my knowledge.

Phone #: _____

Philadelphia Revenue Department
P.O. Box 1700
Philadelphia, PA 19105-1700

Make checks payable to:
CITY OF PHILADELPHIA

3330108209700000000012291940000000000000000000000000068972830000000000001

A: Tax Account Number

B: Type Tax

C: Period/Year

D: Tax Due

E: Interest and Penalty Due

F: Total Due

G: Due Date (effective date)

Contents

Philadelphia Department of Revenue
ACH Credit Record Format

The **ACH TXP Addenda Record – Field 3 (the "7" Record)** for ACH Credits should look like the following:

A B C D E F G H

705TXP*1234567*0l*040430*T*0000000100*P*0*9204

TXP01 through TXP08 records are separated by asterisks and all are mandatory.

TXP01 (A): Account Number field: **You must have a registered Philadelphia tax account number to make a Philadelphia ACH payment.** Please register online at *www.phila.gov/revenue* or call 215-686-6600 to set up or verify your Philadelphia tax account number. This is a **7-character** Philadelphia tax account number for **TAX Types 01, 03, 06, 09, 14, 23, 24, and 28. It is a 9-character Philadelphia tax account number for Tax Types 02, 08, 29, 60, and 84. <u>It is not the federal employee identification number (EIN).</u>**

TXP02 (B): Tax Type field: This is a **2-character field, right justified.** For Philadelphia Wage Tax, you would use "01". See page **Error! Bookmark not defined.** of the manual for a list of other valid tax types.

TXP03 (C): Tax Period Due Date field: This **6-character field** is the due date of the period for which you are filing. The format for the date is **YYMMDD**. In the above example, the payment is for the first quarter of 2004, for which the due date was April 30, 2004. The due date is found on your tax coupon.

TXP04 (D): "T" field: This denotes that the **Tax** paid field is to follow.

TXP05 (E): Tax Paid field: This is the amount of Tax being paid. **It must be a 10-character field, right justified.** In the above example, $1.00 is being paid.

TXP06 (F) "P" field: This denotes the **Penalty and Interest** field is to follow.

TXP07 (G): Penalty and Interest field: This is an **8-character field, right justified,** for paying interest and penalty. **If no interest and penalty is being paid, this field should be zero ("0").**

TXP08 (H): Period /Year field: This is the **4-character "period/year"** that is found on your tax coupon. The first two characters are the tax period and the last two characters are the last two digits of the tax year. Please call the E-Gov Unit at (215) 686-2694, 6628 or 6459 for any questions pertaining to "period/year". Failure to use the correct Period/Year will result in the misapplication of your payment, assessment of interest and penalty and/or legal action. **Please note that the termination notation "\" immediately follows the "period/year".**

Please contact a representative in the E-Gov Services Unit at (215) 686-2694, 6628 or 6459 if you have any questions on this format and when you are ready to send a $1 test payment.

Contents