



ACH Credit Payment Guidelines

Scope of the Payment Guide

This payment guide is not intended to be a complete explanation of the rules and regulations of the National Automated Clearinghouse Association (NACHA). It is intended to cover only the specific requirements of the Remote Sellers Automated Clearinghouse (ACH) Credit Program. A complete set of rules and regulations for the Automated Clearinghouse Network is available from:

National Automated Clearinghouse Association
13665 Dulles Technology Drive, Suite 300
Herndon, VA 20171
1-800-487-9180
www.nacha.org

This guide is designed to be used for Louisiana Remote Sellers, administered by the Louisiana Sales and Use Tax Commission for Remote Sellers.

Taxpayer Responsibility

Timeliness of Payments

- A timely transaction must be initiated and posted to the Commission's bank account on or before the file date of the electronic return.
- The impact of the prescribed Automated Clearinghouse Associated (ACH) timeframes and nightly cycles, as well as the impact of weekends and holidays must be considered.
- If the taxpayer elects to use the ACH Credit payment method, the taxpayer is responsible for ensuring that the bank originating the transaction has the information necessary for timely completion of the transaction.

Payment Due Dates

- If the payment is not timely paid, the date of receipt by the Commission will govern for purposes of determining the amount of any late payment penalties.

Proof of Payment

- When a taxpayer uses the ACH Credit payment method, the taxpayer's bank is the originating bank.
- The taxpayer is responsible for the accuracy and proper completion of the transaction.
- In order to provide timely compliance, the taxpayer must show timely initiation of the transaction, provide the correct information for the NACHA CCD (Cash Concentration and Disbursement) entry, show that there were sufficient funds in the account, and show that the financial institution properly completed the transaction in a timely manner.

Correcting Erroneous ACH Credit Payments

- Once an ACH Credit transmission has been made, it cannot be changed. ACH Credit errors will result in either an underpayment or an overpayment of the tax.
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- If the taxpayer error involves an overpayment of tax, the taxpayer should contact the Commission.
- Underpayments must be corrected by the taxpayer immediately to alleviate any penalties or interest assessments. If the taxpayer error involves an underpayment of tax, the taxpayer must initiate an ACH Credit payment for the amount of the underpayment.

Holidays and Weekends

- When the statutory filing date, without regard to extensions, falls on a weekend, Federal Reserve holiday, or legal State of Louisiana holiday, the payment is due on or before the next business day.

Banking Information

- The ACH Credit payments must be initiated by the file date specified on the electronic return.
- Your financial institution will initiate the Automated Clearinghouse (ACH) file containing the tax payment transactions.
- Banking details: **Louisiana Sales and Use Tax Commission for Remote Sellers**
 - Bank Transit/Routing Number: 065400137
 - Bank Name: JPMorgan Chase Louisiana, N.A.
 - Bank Account Number: 615372825
 - Bank Account Title: Louisiana Sales and Use Tax Commission for Remote Sellers
 - Commission's Originator Number: 9372825001

ACH Credit Payment Method: Sequence of Events

After the taxpayer has set up an account to make tax payments using the ACH Credit Payment Method, the sequence of events in making the payments will be as follows:

- The taxpayer will determine the total amount of tax due based on the amount calculated on the electronic return that was filed on <https://remotesellersfiling.la.gov/>
- At a time arranged between the taxpayer and the taxpayer's financial institution, which must be on the file date of the electronic return, the taxpayer will provide the financial institution with the information necessary to initiate a timely ACH Credit transaction utilizing the National Automated Clearinghouse Association (NACHA) CCD entry.
- The payment amount authorized by the taxpayer and initiated by the taxpayer's financial institution will be transferred from the taxpayer's bank account to the Remote Sellers Commission bank account the following morning.

ACH Credit Testing

- To ensure that ACH data can be processed, a test transmission should be submitted before real data is transmitted. The test transmission should have a payment amount of at least a penny.
- After completion of the test, contact the Remote Sellers Commission at (888) 575-0020 to verify that the correct data was received. **Note:** Allow a few days for processing.