

The Department of Motor Vehicles (DMV) can accept payment of fees and taxes from customers using electronic funds transfers through the Automated Clearing House (ACH). The ACH provides two payment methods:

- ▶ ACH debit – initiated by DMV after being authorized by the customer. Once authorized and established, business customer ACH debits are recurring without further authorization necessary, and
- ▶ ACH credit – initiated by business customers only.

ACH Debit

Business Customers

Business customers may make arrangements for DMV to collect payments for services and products directly from their banks through the ACH. An ACH debit is viewed the same as cash and the DMV service is rendered as soon the ACH debit is initiated by DMV.

For a business customer to request that DMV debit its bank account, the customer first needs to complete, sign and return an ACH Debit Authorization Agreement (FMS 310 form) to DMV.

Instructions, requirements and procedures for the ACH debit process are included in the FMS 310 form.

Individual Customers

There are two types of electronic checks offered for individual customers:

- ▶ WEB e-checks (website payment)
- ▶ TEL e-checks (telephone payment)

These transactions require customers to authorize a debit each time they pay by electronic check. WEB e-check transactions are automated to accept the customer's check routing and account number and send that information to the ACH debit system for processing.

WEB e-checks may be initiated by the customer accessing the DMV website and following the procedure to pay for DMV services via ACH debit to the customer's checking account. TEL e-checks may be initiated by the customer by calling (804) 497-7100.

ACH Credit (Business Customers Only)

An ACH credit is initiated by a business customer who arranges to have funds transferred from the customer's bank to DMV's bank through an electronic funds transfer using the ACH system. ACH credits are currently not available for DMV's individual customers.

If a business customer wishes to make a payment to DMV using ACH credit, and if DMV has agreed, the business customer must arrange this option with his bank. In cases of ACH credit, DMV will not render the service or release any documents until receiving confirmation that the ACH credit arrived in DMV's bank.

For the account number and routing transit number of DMV's ACH credit receiving bank, contact DMV's Cashier's Office at (804) 367-6838. Your company's federal employer identification number (FEIN) or DMV account number is required for identification purposes.

Initiating ACH Credit Payments

When initiating ACH credit payments to DMV, use the National Automated Clearing House Association (NACHA) CCD+ format. **Because there are numerous methods of submitting ACH payments and those methods may vary from bank to bank, obtain instructions for submitting ACH credits with addenda from your bank.** In addition to the standard ACH information, the following DMV information is required for each submission.

For CCD+ Detail Records, NACHA record "6":

Corporate name – field 8, position 55-76: "Virginia DMV"

For CCD+ Addenda Records, NACHA record "7":

Note: for CCD+, there is one "7" record for every "6" record

Payment related information – Field 3, Position 4-83, 80 characters:

The Tax Payment (TXP) Banking Convention specifications will be followed. Information specific to DMV is specified as follows:

Segment ID	TXP
DMV customer number	1-12 position code
Tax type code	1-5 position FTA approved code
Date in YYMMDD format	as it applies to your payment transaction date, period end date, etc.
Amount type	1 position FTA approved code, typically Tax or Fee

Segment ID	TXP
Amount	1-10 digits (\$\$\$\$\$\$cc), leading zeros are permitted, but do not include commas or decimal point

For Additional Payments (see note below)	
Amount type	Use same explanation as above
Amount	Use same explanation as above
Amount type	Use same explanation as above
Amount	Use same explanation as above
Taxpayer verification	1-5 position application code assigned by DMV to assist with in-house record matching and report distribution

Note: Each data element described above is separated with an asterisk and the entire data stream is ended with a backslash. The second/third amount and type may be omitted, but the asterisk separators must be retained. The total of the amount(s) must equal the amount in Field 6 of the detail record.

Example: For DMV application XXXXX and customer number 123456789 making a payment dated 01/20/09 for tax type 999, amount type T of \$100.00 and amount type F of \$75.00, field 6 of the detail record would contain "0000017500" and field 3 of the addenda record would contain the following: TXP*123456789*999*090120*T*10000*F*7500***XXXXX.

Tax Type and Amount Type Codes

The following codes have been drafted by the Federation of Tax Administrators (FTA) and are used in the submission of ACH credit payments using the CCD+ TXP format. At the present time, customers paying fuel taxes by ACH Credit, use tax type code 051 with 14 appended. Customers paying rental taxes, use tax type code 047 with 10 appended. Refer to the FTA website, www.taxadmin.org/fta/edi/txpcodes.html, for more information concerning tax type codes.

Tax Type Codes	
Motor Vehicle Sales and Use Tax	047
Gasoline	051

Amount Type Codes	
T	Tax
P	Penalty
I	Interest
S	State
L	Local
C	City or County
F	Fee
W	Escrow
E	Estimated
A	Annual
X	Extension
D	Audit
O	Loan
U	Under Protest
R	Return
B	Bill
N	Prior Overpayment
M	Credit Memo
K	Discount
V	Levy



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