

EFT



Electronic Funds Transfer Program

ACH Debit Guide

EFT HELPDESK

1-800-839-4137 or 1-502-564-6020

KENTUCKY DEPARTMENT OF REVENUE



AUTOMATED CLEARING HOUSE (ACH) DEBIT

DEFINITION:

The ACH debit method allows you to transfer funds by authorizing the state of Kentucky to electronically debit an account you control in an ACH participating financial institution for the amount(s) which you report to the state's Tax Payment Solution (TPS). The state pays the cost for you to report an ACH debit transaction. You are responsible for the fees, if any, that your financial institution may charge for the actual transfer of funds.

HOW TO REPORT A PAYMENT:

To make an ACH debit payment, you simply call a toll-free number, or log in to the Tax Payment Solution (TPS) web application (phone number and Internet site address listed in reporting instructions) and provide your payment information. When initiating a payment, you will need to provide the following information:

KY Taxpayer Identification Number (TIN)

This is your nine-digit account number for all tax types. Bank franchise tax requires that the bank routing/transit number be used for the TIN. All accounts need to add enough zeros at the beginning of the TIN in order to make it a nine-digit number.

Tax Type Code

This code is used to identify the type of tax payment being made. See list below:

Tax Type Code – Tax Description	
011 - Withholding Tax	043 - TVA
02105 - KY Corporation (Estimated)	046 - KY UGRL
02305- KY Corporation (Extension)	049 - KY Telecommunications
02108- KY LLET (Estimated)*	051 - Gasoline Tax
02308- KY LLET (Extension)*	052 - Special Fuels Tax
036 - Bank Franchise Tax	055 - LP Gas
041 - Sales & Use Tax	091 - Petroleum Storage Environmental Fee

**Please note that the Tax Type Code for KY Limited Liability Entity Tax (LLET) is specific to KY only. Please make sure you are using the correct Tax Type Code when paying KY LLET and/or KY Corporation taxes.*

WHEN TO REPORT A PAYMENT

For an electronic tax payment to be timely, the payment must be made on or before the tax due date. Please see pages 6, 7 and 8 for more information on tax payment due dates.

You can call or log on to the Tax Payment Solution at any time to report your payment. The service is available 24-hours a day year-round.

WAREHOUSING

The DOR’s Tax Payment Solution provides a service called “warehousing.” With this service, you can make your payment at the time the tax payment amount is determined and the payment is not submitted until the tax payment date you entered. For example, if you run payroll on February 13 and you are a monthly filer, you may call in your tax payment amount on February 13 and input a payment date of March 15. The payment would not be submitted until March 15. Payments may be warehoused for up to 90 days.

NO TAX DUE TRANSACTIONS

For a “no tax due” reporting period the EFT transaction should be completed with a “zero” (\$0.00) dollar amount. The same guidelines and payment timing issues apply to the “no tax due” transaction that apply to the tax due transactions. This transaction is necessary for payment compliance. Otherwise, your company may be contacted because a payment was expected.

WEEKENDS AND HOLIDAYS:

If a tax due date falls on a weekend or holiday, the due date is moved to the next business day.

The following holidays are recognized by the DOR for EFT payments:

New Year’s Day - January 1
Martin L. King Day - Third Monday in January
President’s 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
Veteran’s Day - November 11
Thanksgiving Day - Fourth Thursday in November
Christmas - December 25

CANCELLATIONS, CORRECTIONS, AND INQUIRIES

You may cancel, correct or inquire about a reported transaction if you log into the Tax Payment Solution website or call the Department of Revenue EFT Help Desk before 3:45 pm Eastern Time the day of your scheduled payment. You can view or edit your EFT transactions via the Internet regardless of the original input method (e.g., operator-assisted or touch-tone). Page 5 contains the instructions for displaying, changing, or canceling a previously reported payment.

MAKING LATE PAYMENTS

You can make a payment in TPS for prior periods of up to 2 (two) years in the past from the current period. However, Tax Payment Solution does not have the ability to compute interest and penalty. Please submit the late payment for **tax only**. The account will be billed separately for any applicable interest and penalty.

INTERNET REPORTING INSTRUCTIONS

You must complete your tax reporting on or before your tax due date in order for your payment to be considered timely. Please review all information in these instructions before making your payment.

1. Go to www.revenue.ky.gov/tps

2. Enter your **Kentucky.gov Username**

If you already have a Kentucky.gov account from other Kentucky.gov services, you may use the same Username for the Tax Payment Solution service. Or, you can obtain one from the login page of the Tax Payment Solution.

3. Enter your **Kentucky.gov Password**

To protect your information, Kentucky.gov utilizes strong password requirements. If you forget your password, you can have it e-mailed to the account on file. Just click the "Forgot Password?" link, enter your username, and answer your password hint questions correctly.

4. Click **Log In**

After logging in you will be allowed to Add or Manage EFT Accounts, Add New Payments, Search for Payments, View Payment History, or Edit Pending Transactions.

5. Select **Make Payment** for your "Approved" EFT Account

If your EFT account is "Pending" or "Denied," you will not be able to pay. Only "Approved" ACH Debit accounts can make payments using TPS.

6. Select the **"Approved" Tax Account / Code** that you wish to pay

You will not be allowed to pay Tax Account / Codes unless they have been verified and "Approved" by the Department of Revenue.

7. Enter your **Account Holder's Name**

8. Enter your **9- digit Bank Routing Number**

9. Enter your **Bank Account Number**

10. Enter the **Tax Period Ending Date**

See pages 6-8 to select the appropriate tax period ending date.

11. Enter the **Payment Date**

Cannot be > 90 calendar days in the future

12. Enter the **Payment Amount**

13. Make sure everything above is correct!

14. Press **Submit** to place your order with the Tax Payment Solution.

TOUCH-TONE CALLING INSTRUCTIONS

You can view or edit your EFT orders over the Internet regardless of the original input method (e.g., operator-assisted or touch-tone).

Step	IVR Prompts	You Enter
1.		1-888-583-6481
2.	“Thank you for calling the Kentucky Department of Revenue. Please enter your Taxpayer Identification Number. ”	The KY Taxpayer ID Press 1 to confirm or 2 to correct.
3.	“Please enter your three or five digit Tax Code ”	The Tax Type Code Refer to page 1 for the list. Press 1 to confirm or 2 to correct.
4.	“For date entries, please enter the 2 digit month, 2 digit day, and 4 digit year. For example, April 5th, 2012 would be entered as 04052012. Please enter the Tax Period End Date. ”	The 8 digit Tax Period End Date (i.e. 04152012 for April 15 th , 2012) Press 1 to confirm or 2 to correct.
5.	“Please enter the amount you are paying , including cents. For example, a payment of seventy-five dollars and eighteen cents would be entered as seven-five-one-eight.”	The Payment Amount Press 1 to confirm or 2 to correct.
6.	“You will now enter your desired Payment Date . This date must be within ninety calendar days.”	The date on which you want the payment to reach DOR’s bank in MMDDYYYY format. Payments may be entered up to 90 days prior to the payment date. Press 1 to confirm or 2 to correct.
7.	“Please enter 9-digit Bank Routing Number ”	Your financial institution’s 9-digit Routing Number Press 1 to confirm or 2 to correct.
8.	“Please enter Bank Account Number ”	Your financial institution’s Account Number Press 1 to confirm or 2 to correct.
9.	<i>If there were no issues with the transaction:</i> “Your transaction was successful. Your Order Identification Number is < Order ID >” <i>If there was a problem with the transaction:</i> “There was an error with your transaction. Please contact the Department of Revenue directly at 1-800-839-4137. Press 1 to hear this information again.”	Press 1 to hear the information again or hang up to terminate the call.

INSTRUCTIONS FOR A “DISPLAY, CHANGE, OR CANCEL” OF A TAX PAYMENT

You can view or edit you EFT orders over the Internet regardless of the original input method (e.g., operator-assisted or touch-tone). But if you are unable to obtain an Order ID using the **Touch-Tone calling** method, please have the EFT Help Desk look up your Order ID and make changes as necessary.

1. **You Dial:** **1-800-839-4137**
2. **You say:** **I would like to DISPLAY, CHANGE, or CANCEL a tax payment.”**

The operator responds: “One moment please...Go ahead.”

3. You say: **“My Username is _____”**
- or **“My Taxpayer ID is _____”**
- or **“My FEIN is _____”**
- or **“The Business Name is _____”**
- or **“The Order ID Number is _____”**

The TPS Order ID Number is optional, but it is the fastest way for the operator to look up specific transactions.

4. The operator responds: If there is more than one payment currently in the database, the operator may ask you for the Tax Code, Tax Period and/or Payment date to select the desired payment to be changed or cancelled. Identify to the operator which payment you wish to change or cancel.

5. **For a CHANGE** **Follow your Operator-assisted reporting instructions and provide the operator with the data that you wish to CHANGE.**

The operator responds: The operator will read back all fields for your approval. If any field is incorrect, **say “Incorrect”** and provide the correct information. If all fields are correct, **say “Correct”**.

The operator will provide you with an EFT Reference number.

6. **For a CANCEL** **Identify to the operator the payment you want to CANCEL.**

You say: **“Payment Amount is _____dollars and _____ cents.”**

The operator responds: The operator will read back all fields for your approval

If any field is incorrect, **say “Incorrect”** and provide the correct information. If all fields are correct, **say “Correct”**.

The operator will provide you with an EFT Reference number.

FILING AND PAYMENT FREQUENCY SALES AND USE TAX

Accelerated Monthly Filing Frequency:

Reporting Period

January 1 - January 31
February 1 - February 28
March 1 - March 31
April 1 - April 30
May 1 - May 31
June 1 - June 30
July 1 - July 31
August 1 - August 31
September 1 - September 30
October 1 - October 31
November 1 - November 30
December 1 - December 31

Return and Payment Due Date

February 25
March 25
April 25
May 25
June 25
July 25
August 25
September 25
October 25
November 25
December 26
January 25

Monthly Filing Frequency:

Reporting Period

January 1 - January 31
February 1 - February 28
March 1 - March 31
April 1 - April 30
May 1 - May 31
June 1 - June 30
July 1 - July 31
August 1 - August 31
September 1 - September 30
October 1 - October 31
November 1 - November 30
December 1 - December 31

Return and Payment Due Date

February 20
March 20
April 20
May 20
June 20
July 20
August 20
September 20
October 20
November 20
December 20
January 20

Quarterly Filing Frequency:

Reporting Period

January 1 - March 31
April 1 - June 30
July 1 - September 30
October 1 - December 31

Return and Payment Due Date

April 20
July 20
October 20
January 20

Yearly Filing Frequency:

Reporting Period

January 1 - December 31

Return and Payment Due Date

January 20

FILING AND PAYMENT FREQUENCY-BANK FRANCHISE TAX

Reporting Period

January 1 - December 31

Return and Payment Due Date

March 15

PAYMENT FREQUENCIES -WITHHOLDING TAX

NOTE: Regulation 103 KAR 18:150 Section 3 requires that any employer who accumulates \$100,000 or more of withholding tax during any reporting period must remit the payment within one banking day.

Employers whose withholding filing frequency is twice monthly, monthly or quarterly must file a quarterly reconciliation return. The return due dates are the same as the quarterly payment frequency shown below. Annual filers must file a yearly return, which is due on January 31.

Twice-Monthly Filing Frequency:

<u>Reporting Period</u>	<u>Payment Due Date</u>
January 1 - January 31*	February 10
February 1 - February 15	February 25
February 16 - February 28	March 10
March 1 - March 15	March 25
March 16 - March 31	April 10
April 1 - April 15	April 25
April 16 - April 30	May 10
May 1 - May 15	May 25
May 16 - May 31	June 10
June 1 - June 15	June 25
June 16 - June 30	July 10
July 1 - July 15	July 25
July 16 - July 31	August 10
August 1 - August 15	August 25
August 16 - August 31	September 10
September 1 - September 15	September 25
September 16 - September 30	October 10
October 1 - October 15	October 25
October 16 - October 31	November 10
November 1 - November 15	November 25
November 16 - November 30	December 10
December 1 - December 15	December 26
December 16 - December 31	January 31

* First reporting period of the year has a 15 day longer reporting period and is due February 10.

Monthly Payment Frequency:

<u>Reporting Period</u>	<u>Payment Due Date</u>
January 1 - January 31	February 15
February 1 - February 28	March 15
March 1 - March 31	April 15
April 1 - April 30	May 15
May 1 - May 31	June 15
June 1 - June 30	July 15
July 1 - July 31	August 15
August 1 - August 31	September 15
September 1 - September 30	October 15
October 1 - October 31	November 15
November 1 - November 30	December 15
December 1 - December 31	January 31

PAYMENT FREQUENCIES- WITHHOLDING TAX (CONT'D.)

Quarterly Payment Frequency:

<u>Reporting Period</u>	<u>Payment Due Date</u>
January 1 - March 31	April 30
April 1 - June 30	July 31
July 1 - September 30	October 31
October 1 - December 31	January 31

Yearly Payment Frequency:

<u>Reporting Period</u>	<u>Payment Due Date</u>
January 1 - December 31	January 31

PAYMENT FREQUENCIES – MOTOR FUELS TAXES

<u>Reporting Period</u>	<u>Payment Due Date</u>
January 1 - January 3	February 25
February 1 - February 28	March 25
March 1 – March 31	April 25
April 1 – April 30	May 25
May 1 – May 31	June 25
June 1 – June 30	July 25
July 1 – July 31	August 25
August 1 – August 31	September 25
September 1 – September 30	October 25
October 1 – October 31	November 25
November 1 – November 30	December 25
December 1 – December 31	January 25