Delaware LaborFirst

ACH Credit Payment Specifications

Version 2.0

4/2/2026

VERSION HISTORY

Version #	Implemented By	Revision Date	Reason
0.1	Dillon Kennedy	11/4/2024	Initial ICD Draft
1.0	Dillon Kennedy	1/20/2025	Final
1.0.1	Dillon Kennedy	2/5/2025	Updated for Error Handling + Reversals
2.0	Dillon Kennedy & Anthony Cerasi	4/2/2026	Updates for the Division of Unemployment Insurance, Individual Employer ACH Credit

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NOTICE

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Version 1.0.1 of this document is effective until 12/31/2026. Version 2.0 of this document is effective starting 1/1/2027.

Do **NOT** send ACH Credit Payments to the Division of Unemployment Insurance (including UI Tax, Training Tax, and Op & Tech Tax) until 1/1/2027.

Do **NOT** send individual employer ACH payments (payments directly from the employer) to any division until 1/1/2027.

Third-party Administrators (TPA) may continue sending ACH Credit Payments to the Division of Paid Leave.

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NOTE

NACHA type 6 and 7 records should always come in pairs. If at any time there are two consecutive detail or addenda records within the batch, the payment **will not be posted**.

If any fields are missing, the payment **will not be posted**.

If any employers are present in this file, but not present in a corresponding wage and hour report, the payment **will not be posted**. Wage and hour reports **MUST** be submitted prior to sending payments.

TPAs are responsible for ensuring that they have the appropriate authorization types for each Division in LaborFirst to submit a payment on behalf of each employer prior to submitting a payment. Payments submitted without the appropriate authorization **will NOT be posted.**

It is the responsibility of the TPA and/or Employer to contact the Division of Paid Family Medical Leave or the Division of Unemployment Insurance to report any payments that have not been successfully posted in LaborFirst.

TPAs and Employers are responsible for ensuring that NACHA files are in accordance with the specifications below.

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1 Overview

1.1 Purpose

The purpose of this document is to provide detailed instructions and specifications for TPAs wishing to make bulk payments to the Delaware Department of Labor on behalf of their clients.

Version 1.0 & 1.0.1 of this document is intended for use with the Division of Paid Family Medical Leave only. Later versions are planned to expand ACH Credit payments to other divisions.

1.2 Summary

The Delaware Department of Labor ACH credit payments process will utilize ACH Credit and JP Morgan's eLockbox for maximum security and reliability. TPAs and Employers will be responsible for initiating payments to the Division of Unemployment Insurance and the Division of Paid Leave using ACH Credit. NACHA files will be generated by TPAs or employers according to the specifications provided below. TPAs/Employers will send NACHA files to their bank (ODFI) for validation and routing to the ACH Network. JP Morgan (RDFI) will receive the NACHA file from the ACH Network. Once the transactions have been processed through the JP Morgan eLockbox, JP Morgan will send each division a daily posting NACHA file. The Delaware LaborFirst system will allocate payments to employers based on the information provided in the NACHA file.

2 File Specifications

2.1 Summary

The Delaware Department of Labor requires NACHA type 5, 6, and 7 records to be formatted according to this document for accurate processing. All other NACHA record types should adhere to established NACHA standards.

NACHA File Specifications

2.2 NACHA Type 5 Record Creation

Each NACHA file should contain one batch header.

Type 5 (batch header) records should adhere to the following format:

Field Name	Length	Column Position Start	Column Position End	Data Type	Value	Notes
NACHA Type 5 Record						
Record Type Code	1	1	1	Numeric	Static	Value = '5'.
Service Class Code	3	2	4	Numeric	Static	Value = '200' or '220'.
Preparer Name	16	5	20	Text	Static	Value = 'Preparer Name '. Identifies the legal name of the TPA or Employer submitting the payment.

Discretionary	20	21	40	Text	Dynamic	Refer to NACHA standards.
Employer ACH Company ID	10	41	50	Text	Dynamic	Refer to NACHA standards.
Transaction Mnemonic	3	51	53	Text	Static	Value = 'CCD'.
Entry Description	10	54	63	Text	Dynamic	Value = 'PFML CNTRB' for Paid Leave Contributions. Value = 'UITX CNTRB' for Unemployment Insurance Tax Value = 'TRTX CNTRB' for Training Tax Value = 'OPTX CNTRB' for Op & Tech Tax **<u>It is highly recommended to put each payment type into a separate batch.</u>**
Descriptive Date	6	64	69	Text	Dynamic	Refer to NACHA standards.
Effective Entry Date	6	70	75	Text	Dynamic	Refer to NACHA standards.
Settlement Date	3	76	78	Text	Dynamic	Refer to NACHA standards.
Originator Status	1	79	79	Text	Static	Value = '1' except for federal government entities.
ODFI Identification	8	80	87	Text	Dynamic	Refer to NACHA standards.
Batch Number	7	88	94	Numeric	Dynamic	Refer to NACHA standards.

2.3 NACHA Type 6 Record Creation

Delaware LaborFirst requires one NACHA Type 6 (payment detail) record for each payment.

Type 6 records should adhere to the following format:

Field Name	Length	Column Position Start	Column Position End	Data Type	Value	Notes
NACHA Type 6 Record						
Record Type Code	1	1	1	Numeric	Static	Value = '6'.
Transaction Code	2	2	3	Numeric	Static	Value = '22'.

Receiving Bank Transit Number	8	4	11	Numeric	Static	Value = ‘02100002’.
Receiving Bank Check Digit	1	12	12	Numeric	Static	Value = ‘1’.
Receiving Bank Account Number	17	13	29	Text	Dynamic	Value = ‘679132533 ’ for Paid Leave Contributions. Value = ‘656581169 ’ for Unemployment Insurance. Value = ‘537016161 ‘ for Training Tax Value = ‘2908103776 ‘ for Op & Tech Tax Account number is left justified and padded with spaces to 17 characters. **<u>This field is critical to ensure that each payment is applied to the correct employer balance. Use caution and validate that payments are sent to the correct account.</u>**
Amount	10	30	39	Numeric	Dynamic	Format will be as follows: $$$$$$$$cc This 10-digit number should be right justified and zero filled to the left. **Do not insert a decimal point;** the last two digits are assumed to be cents.
Taxpayer ID Number	15	40	54	Text	Dynamic	FEIN number for employers on whose behalf the payment is being made - left justified with trailing spaces.
Taxpayer Name	22	55	76	Text	Dynamic	The legal name of the employer on whose behalf the payment is being made - left justified with trailing spaces. Truncate if character count exceeds 22.
Discretionary Data	2	77	78	Text	Static	Value = ' ' (Two spaces). DE DOL is not using this field.

Addenda Record Indicator	1	79	79	Text	Static	Value = '1'. Each NACHA Type 6 record will be associated with an addenda (NACHA Type 7) record.
Trace Number	15	80	94	Numeric	Dynamic	Number inserted by the ODFI to trace the transaction in case of an error.

2.4 NACHA Type 7 Record Creation

Delaware LaborFirst requires one NACHA type 7 (addenda) record for each NACHA type 6 record.

All fields in the type 7 record are mandatory. It is of paramount importance that all information is present for all payments. TPAs and Employers should perform validation that all fields are filled with the appropriate information. In the case that you are not able to fill these fields on behalf of a client employer, for any reason, please contact the Division of Paid Family Medical Leave or the Division of Unemployment Insurance (as applicable) prior to submitting payment.

Do **NOT** include any asterisk delimiters in the addenda record. Be mindful of column position start and end values.

Type 7 records should adhere to the following format:

Field Name	Length	Column Position Start	Column Position End	Data Type	Value	Notes
NACHA Type 7 Record						
Record Type Code	1	1	1	Numeric	Static	Value = '7'.
Addenda Type Code	2	2	3	Numeric	Static	Value = '05'.
Employer/TPA Indicator	1	4	4	Numeric	Dynamic	If you are an employer submitting payment on your own behalf, populate ‘1’ in this field. If you are a TPA submitting payment on behalf of a client employer, populate ‘0’ in this field.
TPA Account Number	7	5	11	Numeric	Dynamic	If you are an employer submitting payment on your own behalf, populate ‘0000000’ in this field.

						If you are a TPA submitting payment on behalf of a client employer, populate your 7 digit TPA account number in this field.
Leading Zero	1	12	12	Numeric	Static	Value = ‘0’.
Employer Account Number	7	13	19	Numeric	Dynamic	7 digit LaborFirst account number for the Employer.
Employer FEIN	9	20	28	Numeric	Dynamic	9-digit FEIN for the employer (no dashes/hyphens).
Payment Year Quarter	3	29	31	Numeric	Dynamic	Values should be formatted YYQ. Year quarter the payment should be counted towards.
Payment Amount	10	32	41	Numeric	Dynamic	Format will be as follows: $$$$$$$$cc This 10-digit number should be right justified and zero filled to the left. **Do not insert a decimal point;** the last two digits are assumed to be cents.
Payment Type	2	42	43	Text	Static	Value = 'PL' for Paid Leave Contributions. Value = ‘UI’ for Unemployment Insurance Tax Value = ‘TT’ for Training Tax Value = ‘OT’ for Op & Tech Tax **<u>Note: This field is used to validate that the payment reached its intended bank account. Failure to populate this field correctly may result in penalties and interest from delinquency on an account balance.</u>**

Employer Name	40	44	83	Text	Dynamic	Legal Name of the client employer associated with the payment. Should be left justified and spaces filled to the right. In the case that the legal name of the client employer exceeds 40 characters, populate the first 40 characters and truncate any remaining characters.
Addenda Sequence Number	4	84	87	Numeric	Static	Value = '0001'.
Entry Detail Sequence Number	7	88	94	Numeric	Dynamic	Refer to NACHA standards.