Maryland
DEPARTMENT OF LABOR

# MARYLAND BEACON AGENT PAYMENT ALLOCATION FILES

This document provides technical details and instructions for preparing wage allocation files for Third Party Agents to submit in the BEACON Unemployment Insurance system.

PLEASE NOTE: The system is currently under development, and these specifications may change. If so, a revised document will be posted.

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# 1. GENERAL INFORMATION

From the Agent Self-Service Portal, an agent can submit payments for a single or multiple client employers. If an agent chooses to submit payment for multiple employers, they must first indicate how they would wish to distribute the single, bulk payment among their clients. This is accomplished through a payment allocation file.

There are two differing types of payment allocation files: an agent payment allocation file that is downloaded (this downloaded file would pull the due amounts for their clients from the Re-Beacon system), and an agent payment allocation upload file (the agent manually edits the file and uploads it to the system).

## 1.1 The Content of the Downloaded Payment Allocation File

The agent payment allocation file that is downloaded will provide certain basic information about the agent's client accounts:

1. The Employer Account ID for all active clients
2. The total amount due for each client as of the file date
3. The amount due for the most recently completed calendar quarter for each client

When downloading the agent payment allocation file, the agent may determine which clients should be included in the file. The selection options are:

1. A file that contains only those clients that have a power of attorney on file with the Agency
2. A file that contains only those clients that were included in the wage report file (the entry of the confirmation number(s) of the report(s) is required).
3. A file that contains those clients that have a power of attorney on file with the Agency AND those clients that were included in the wage report file (the entry of the confirmation number(s) of the report(s) is required).

[Note: If an agent has more than 100 clients, the downloaded payment allocation file will be their only option.]

## 1.2 The Content of the Payment Allocation Upload File

The payment allocation upload file has the same content as the download file (file layout below), plus one additional element:

The agent will need to include the payment amount to be allocated to the individual employers. Note that the sum of the payment amounts for individual employers cannot exceed the total payment amount being distributed among the included clients.

# 2. PAYMENT ALLOCATION DOWNLOAD FILE

## 2.1 File Information for the Download Payment Application File

The downloaded payment allocation file option is selected by the agent from the Beacon portal, and the resulting file is based on the selections made by the agent regarding which clients to include. This file will be a comma separated value (.CSV) file. The layout is shown below:

Summary Section – Row 1

| Column | Column Name | Column Description |
|---|---|---|
| A1 | Record Identifier | Will always be "1" |
| B1 | Agent ID | Contains the Agent ID assigned by the system |
| C1 | Total Number of Employers in the file | Contains the total number of employers included in the file for which the agent has been authorized to make payments. |

Detail Section – Remaining Rows

| Column | Column Name | Column Description |
|---|---|---|
| A2 | Record Identifier | Will always be "2" |
| B2 | Employer Account ID | Contains the Employer Account ID as assigned by the system |
| C2 | Total Amount Due | Contains the total amount due by the employer. This is a currency field and will contain the decimal and cents. This field will retain the decimal, but will not display either commas or currency punctuation. [Example: $1,234.56 will be included as 1234.56] |
| D2 | Quarter Amount Due | Contains the amount due for the most recently completed calendar quarter. This amount will contain all amounts due for the quarter. This is a currency field and will retain the decimal, but will not display either commas or currency punctuation. [Example: $1,234.56 will be included as 1234.56] |

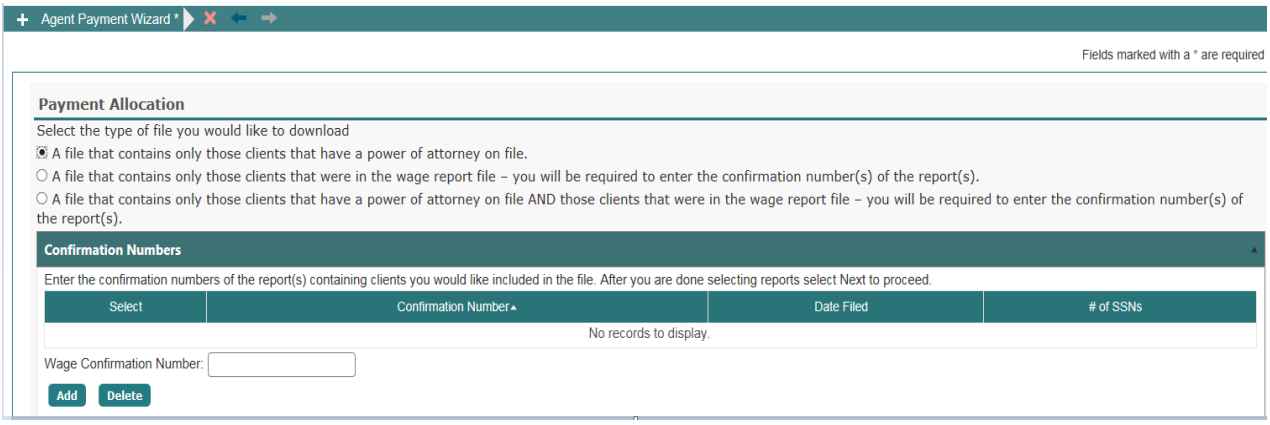
## 2.2 Submitting the Updated Downloaded Payment Application File

To submit a payment for applicable clients via the Download Payment Allocation file, the agent would open their agent portal and select “Payments” from the left navigation menu. In the next screen there are two options: “Payment History” and “Make Payments. Select “Make Payments”.

As mentioned in an earlier note, if you have greater than 100 clients, the selection of the “Submit Payment Allocation File” will be the only option available. Select “Submit Payment Allocation File” and click the “NEXT” button to move forward in the process.

The next step would be to determine the clients for which it is desired that a payment should be submitted. There are three selections possible:

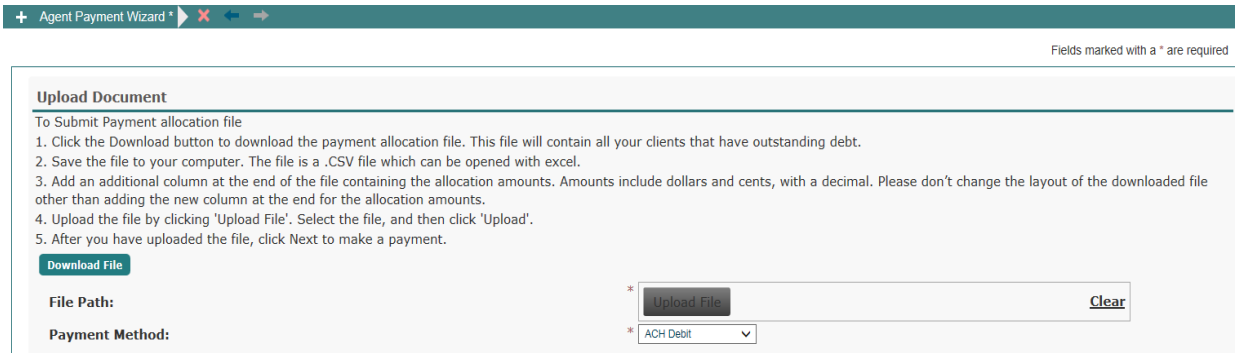
1. All clients for which there is a power of attorney on file with the Agency
2. Those clients that were included in your newest wage report (this selection would require that you be able to enter the confirmation number(s) of the report(s) submitted).
3. A combination of clients for which there is a power of attorney on file as well as those that were included in your wage report (this option would – as with option 2 – require a confirmation number(s) to be entered for the report(s) submitted.




After selecting the client group for which you will be sending payment and entering any required confirmation number(s), click “NEXT”.

To prepare to submit the payment allocation file, the agent must first download the list of all clients that met the criteria selected on the previous page and have outstanding debt. The file should be saved locally in order to facilitate entering the appropriate information. As it is a comma separated file (.csv) it can be opened in Excel for editing if desired. In the sample files

below, the first column is the Maryland U.I. account number for the client. Column 2 is the total overall account balance for the client. Column 3 displays any balance due for the most recently submitted quarter (see download file layout on page 2).




**Examples:**

```
1,MD8J7M,19
2,12345678,0.00,0.00,0.00
2,23456789,0.00,0.00,0.00
2,34567890,0.00,0.00,0.00
2,98765432,0.00,0.00,0.00
2,87654321,0.00,0.00,0.00
2,54545454,0.00,0.00,0.00
2,35753575,0.00,0.00,0.00
2,91291291,58127.65,18701.00,18701.00
2,84518451,0.00,0.00,0.00
2,77747474,0.00,0.00,0.00
2,99999777,0.00,0.00,0.00
2,03262301,0.00,0.00,0.00
2,74257401,0.00,0.00,0.00
2,77400796,4980.14,1537.43,1537.43
2,97945120,0.00,0.00,0.00
2,62626262,0.00,0.00,0.00
2,84512521,0.00,0.00,0.00
2,97979755,6034.54,852.40,1000.00
2,30230201,57.42,57.42,57.42
```

| | | | | |
|---|---|---|---|---|
| 1 | MD8J7M | 19 | | |
| 2 | 12345678 | 0 | 0 | 0 |
| 2 | 23456789 | 0 | 0 | 0 |
| 2 | 34567890 | 0 | 0 | 0 |
| 2 | 98765432 | 0 | 0 | 0 |
| 2 | 87654321 | 0 | 0 | 0 |
| 2 | 54545454 | 0 | 0 | 0 |
| 2 | 35753575 | 0 | 0 | 0 |
| 2 | 91291291 | 58127.65 | 18701 | 18701 |
| 2 | 84518451 | 0 | 0 | 0 |
| 2 | 77747474 | 0 | 0 | 0 |
| 2 | 99999777 | 0 | 0 | 0 |
| 2 | 3262301 | 0 | 0 | 0 |
| 2 | 74257401 | 0 | 0 | 0 |
| 2 | 77400796 | 4980.14 | 1537.43 | 1537.43 |
| 2 | 97945120 | 0 | 0 | 0 |
| 2 | 62626262 | 0 | 0 | 0 |
| 2 | 84512521 | 0 | 0 | 0 |
| 2 | 97979755 | 6034.54 | 852.4 | 1000 |
| 2 | 30230201 | 57.42 | 57.42 | 57.42 |

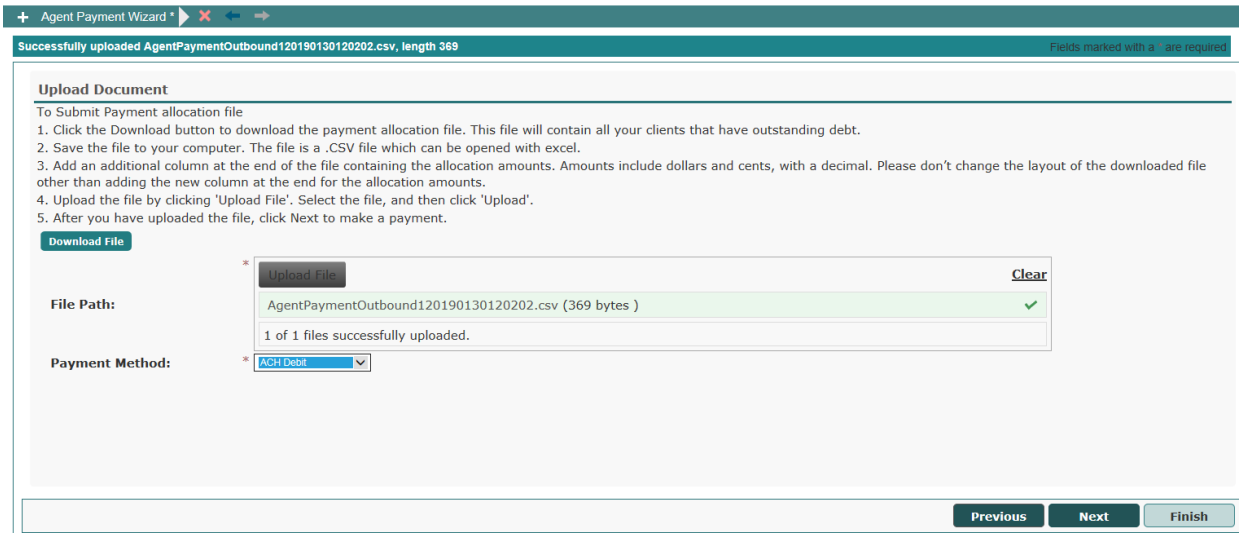
In order to specify the payment amounts to be included in the file, an additional column must be added to each detail record (shown in the above example). The new column would include the payment amount that should be applied to the specific client listed on that detail line. These amounts should include dollars and cents (with the decimal) but should not include any commas or dollar signs (Example: $123.45 should be represented as 123.45)

Note: Please do not change the layout of the pre-existing columns on the downloaded file

When finished entering information in the file, the agent can use their portal (re-opening the portal if it timed out or was closed) to navigate to the file submission screen. They would then select their updated allocation file using the file selection button on the screen. The selected file should display next to the “File Path” on the screen. Use the upload button to submit the allocation file to the Re-Beacon system.

If the file was successfully uploaded, before moving forward with the upload process, you must select the payment method that you will use for your client accounts. The allowed payment methods are:

1. ACH Credit
2. ACH Debit
3. Credit Card
4. Manual Paper Check




After selecting the payment method, click “NEXT” to begin the payment process.

[Note: The details for the submission of payments through various payment methods will be discussed in a later section.]

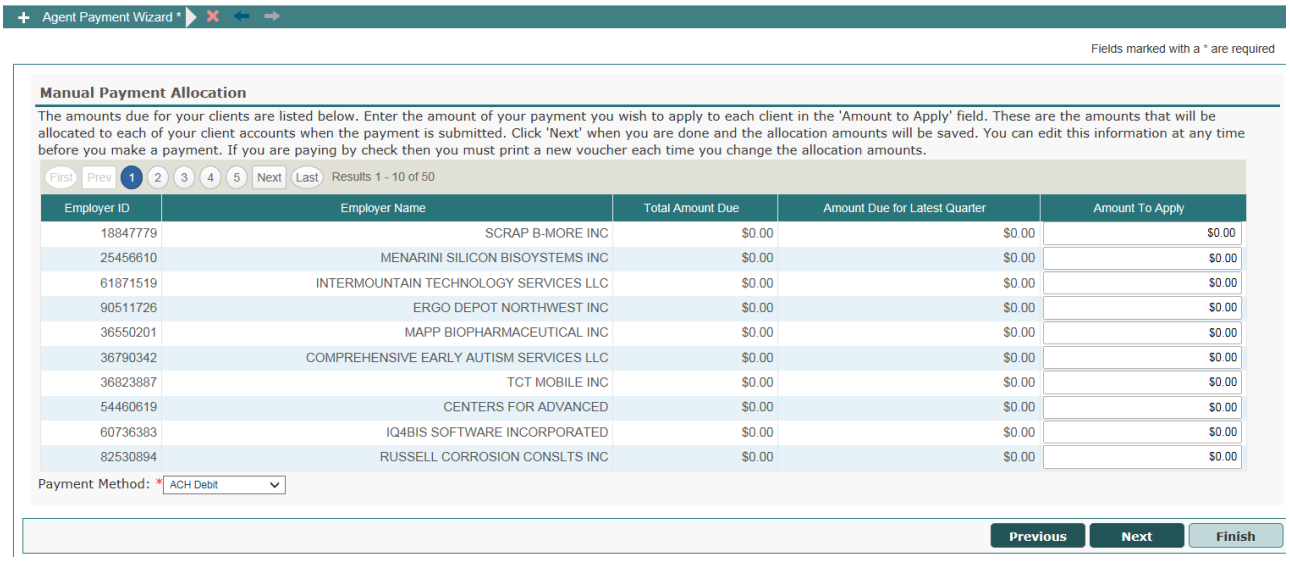
# 3. MANUAL ALLOCATION OF PAYMENTS FOR UPLOAD

## 3.1 Processing and Submission for the Manual Allocation of Payment Amounts

If the agent has less than 100 clients, they will have the option of manually allocating the payments amounts for each of their clients rather than downloading the allocation file. This is an on-screen process (which is analogous to editing the downloaded allocation file) that creates an upload file to act as the distribution detail for the total payment amount to be submitted by the agent.

To manually allocate payments for the included clients, enter the agent portal and select “Payments” from the left navigation menu. In the next screen there are two options: “Payment History” and “Make Payments. Select “Make Payments”.

On the resulting screen, you will see a grid containing your clients. The information displayed in the grid for each client would be their employer ID, their name, any overall balance due for the account and any amount due from the most recently filed quarter. The last column is editable, and it is in this column that the agent would enter the amount to be applied to each client account. This last column will be pre-filled with the overall account balance if one exists for that client.




After all payment amounts have been entered, a payment method should be selected. The valid methods by which an agent can submit a payment for their clients are:

1. ACH Credit
2. ACH Debit
3. Credit Card
4. Paper Check

Note: The submission details for the various payment methods will be discussed in a later section.

After selecting the appropriate payment method, click “NEXT”.

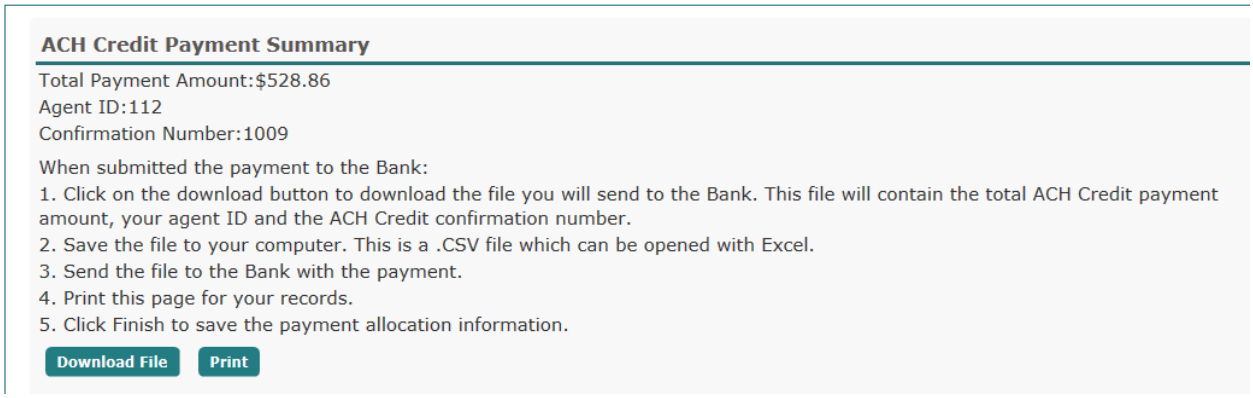
## 3.2 Processing Instructions for Payment Method types

### 3.2.1 ACH Credit

Following the selection of the ACH Credit option, the user will see a verification screen that summarizes the amount of the ACH credit and the number of client accounts covered by the payment.

Click “NEXT” to continue.

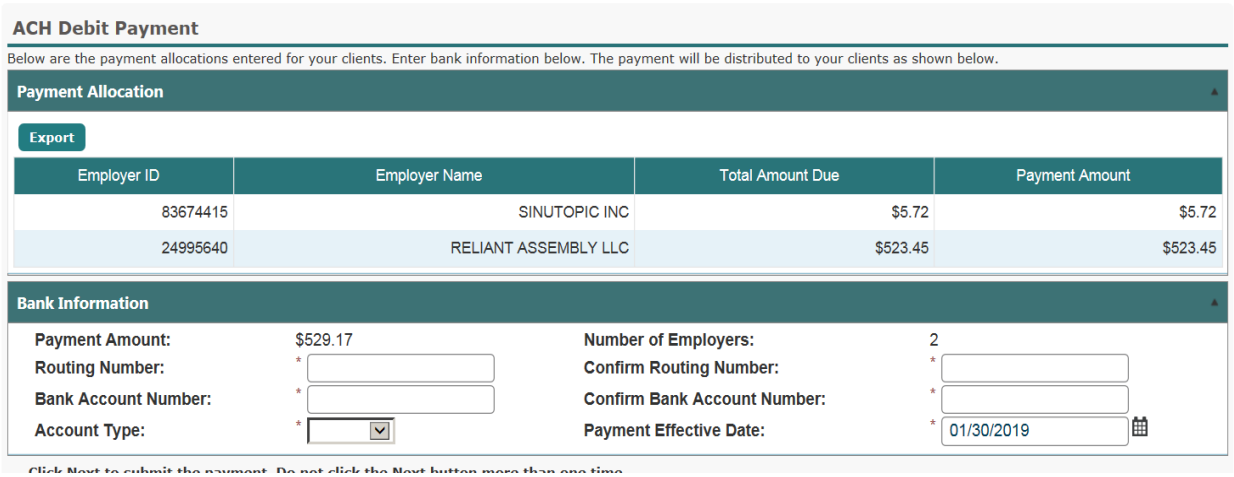
The next screen will provide the steps necessary to complete the submission of the ACH credit payments. The ACH credit payment must be submitted to the agent’s bank. To submit the ACH credit payment to the bank, follow the instructions on the screen.




### 3.2.2 ACH Debit

If the ACH Debit payment method is selected, the subsequent screen will display all client accounts for which a payment amount was designated. The total of the allocated payments and the number of clients are displayed (as read only). The agent would then need to enter the information required to submit the ACH debit. This would include the routing number and bank account number for the payment as well as the type of account (checking, savings, etc.)

As the Re-Beacon system also allows employers/agents to warehouse a payment, the agent would also need to enter an effective date for their payment: either the current date of any future date up to one month in advance of the current date.




Click “NEXT” to continue.

The system should show a verification screen for the intended payment. Review this information and then click “NEXT”.

You will be notified on the next screen that your payment has been submitted. There will also be a detail listing of those accounts among which the overall payment amount was to be distributed. Click “FINISH” to complete the process. When your ACH debit is received from the bank, it will be applied as designated in the allocation file.

### 3.2.3 Credit Card

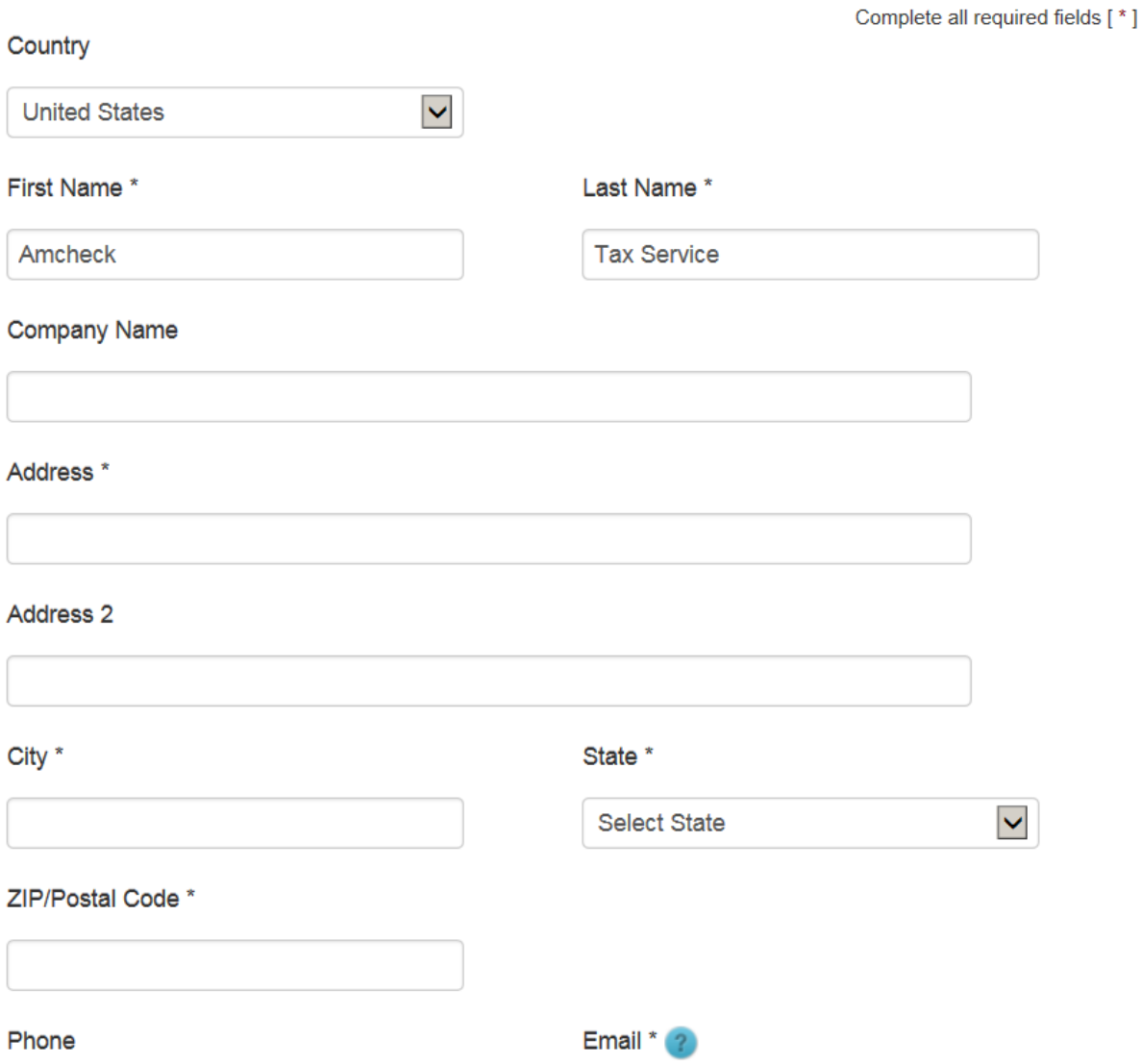
If the Credit Card option is chosen, the user will see a verification screen that summarizes the amount of the credit card payment as well as the number of client accounts covered by the payment.

Note: Credit card payments are subject to a 3% convenience charge in order to utilize this payment method.

Click “NEXT” to continue.

The next screen will allow the agent to verify the payment. If all information is correct, the user would click the “Pay By Credit Card” button.

As part of the credit card payment process, you will be directed to a third-party provider that will do the actual processing of your credit card payment. This party (NIC) will initially have the agent enter basic name, address, phone and email information. This screen will indicate the amount of the credit card charge.

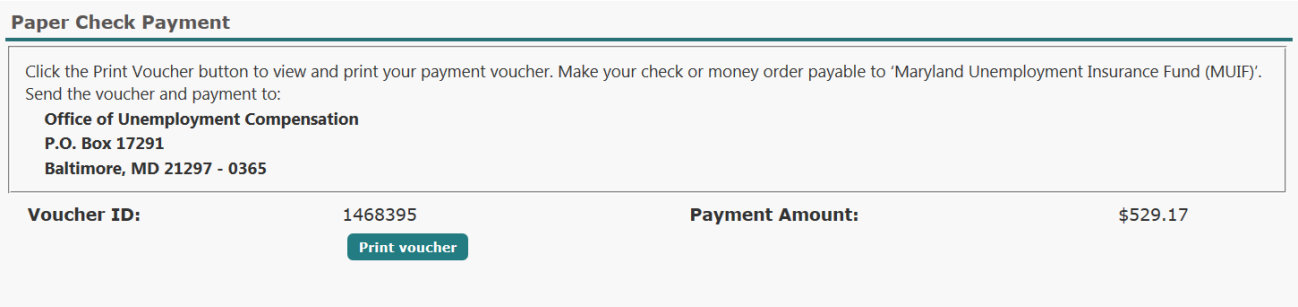



Note: the use of the credit card payment method involves a non-refundable processing fee equal to 3% of the payment amount

After clicking “NEXT”, the agent will enter the specific credit card payment information: card number, type of card, expiration date, etc. Clicking “NEXT” on this screen will allow you to confirm and perform the final submission of the credit card payment. When the credit card payment is received from the bank, it will be applied to the client accounts as designated in the allocation file.

### 3.2.4 Paper Check Payment

After clicking next, the agent will see a screen with the payment information for the paper check. The agent may use the “Print Voucher” button to print a voucher that contains a unique identification number. This voucher would accompany the check, which should be mailed to the Agency at the address displayed on the screen.




Click “Finish” to complete the manual paper check payment process.

NOTE: Payment(s) submitted via the payment allocation file using ACH Credit, ACH Debit or Credit Cards will normally be updated to the appropriate employer accounts overnight on the day the payment files are received from the bank. Paper checks will be updated overnight on the day the check is received.