

Epic: Driver Payments and ACH Batch Pay (NACHA Export)

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Goal

Enable BAT Finance to generate a **NACHA-formatted file** for unpaid ACH driver receipts and upload it to **ConnectOne Bank's ACH portal** for processing.

The Driver Payments module provides comprehensive management of weekly driver trip receipts (DTRs), payment processing, and ACH batch generation. The system tracks driver earnings, deductions, and payment statuses with full audit trail and batch processing capabilities.

UX Vision

Manage Driver Payments

TAXI DISPATCH
Fleet Management

TAXI DISPATCH PLATFORM

Search by Medallion, Driver Name (ID), License / Plate No.

HOME
Manage Driver
Medallion
Manage Vehicle One...
Drivers
Payments
Manage Leases
New Lease
Maintenance
Reports

Manage Driver Payments

Showing 16 of 22 receipts

Receipt Date: From: 09/01/2025 To: 10/18/2025 Last Full Week Status: All Columns

ACN Batch Mode Export CSV Print

Receipt Number %	Receipt Type	Payment Direction	Medallion %	TLC License %	Driver Name	Plate %	Receipt Date	Total Due	Payment Type %	Batch/Check No	Actions
Filter...	All		Filter...	Filter...	Filter...	Filter...	Filter...	Filter...	Filter...	Filter...	
07R-2824-805	DTR	Payment To Driver	2845	5234567	JOHN SMITH	T234DEF	10/21/2025	\$1295.30	Check	CHK-2824-182	View
07R-2824-806	DTR	Payment To Driver	2845	5234567	JOHN SMITH	T234DEF	10/21/2025	\$1644.50	Check	5899	View
07R-18883	DTR	Payment To Driver	2845	6239485	MARIA RODRIGUEZ	NYC3678	10/22/2025	\$1044.25	ACH	2510-492	View
07R-2824-883	DTR	Payment To Driver	1A23	5123456	ROHT HANDA	T123ABC	10/21/2025	\$1497.80	ACH	2510-491	View
07R-2824-882	DTR	Payment To Driver	1A23	5123456	ROHT HANDA	T123ABC	10/21/2025	\$1676.45	ACH	2510-491	View
07R-2824-889	DTR	Payment To Driver	3C87	5345678	MARY JOHNSON	T345GHI	10/21/2025	\$1960.00	Check	5888	View
07R-2824-888	DTR	Payment To Driver	3C87	5345678	MARY JOHNSON	T345GHI	10/21/2025	\$1922.80	Check	5855	View
SD-88881	SD	Payment From Driver	1A23	5128374	AHMED HASSAN	NYC1234	10/22/2025	\$500.00	ACH	-	View
SD-88882	SD	Payment From Driver	2845	6239485	MARIA RODRIGUEZ	NYC3678	10/22/2025	\$750.00	ACH	-	View
LP-88881	LP	Payment From Driver	3C87	7348596	RAJESH PATEL	NYC8612	10/22/2025	\$200.00	ACH	-	View
TOTALS:								\$16210.95			

Showing 1 to 10 of 16 entries

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columns selector

TAXI DISPATCH
Fleet Management

TAXI DISPATCH PLATFORM

Search by Medallion, Driver Name (ID), License / Plate No.

HOME
Manage Driver
Medallion
Manage Vehicle One...
Drivers
Payments
Manage Leases
New Lease
Maintenance
Reports

Manage Driver Payments

Showing 16 of 22 receipts

Receipt Date: From: 09/01/2025 To: 10/18/2025 Last Full Week Status: All Columns

ACN Batch Mode Export CSV Print

Toggle Columns
Receipt Number
Receipt Type
Payment Direction
Medallion
TLC License
Driver Name
Plate
Receipt Date
Total Due
Payment Type
Batch/Check No

Receipt Number %	Receipt Type	Payment Direction	Medallion %	TLC License %	Driver Name	Plate %	Receipt Date	Total Due	Payment Type %	Batch/Check No	Actions
Filter...	All		Filter...	Filter...	Filter...	Filter...	Filter...	Filter...	Filter...	Filter...	
07R-2824-805	DTR	Payment To Driver	2845	5234567		T234DEF	10/21/2025	\$1295.30	Check	CHK-2824-182	View
07R-2824-806	DTR	Payment To Driver	2845	5234567		T234DEF	10/21/2025	\$1644.50	Check	5899	View
07R-18883	DTR	Payment To Driver	2845	6239485		NYC3678	10/22/2025	\$1044.25	ACH	2510-492	View
07R-2824-883	DTR	Payment To Driver	1A23	5123456	ROHT HANDA	T123ABC	10/21/2025	\$1497.80	ACH	2510-491	View
07R-2824-882	DTR	Payment To Driver	1A23	5123456	ROHT HANDA	T123ABC	10/21/2025	\$1676.45	ACH	2510-491	View
07R-2824-889	DTR	Payment To Driver	3C87	5345678	MARY JOHNSON	T345GHI	10/21/2025	\$1960.00	Check	5888	View
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SD-88882	SD	Payment From Driver	2845	6239485	MARIA RODRIGUEZ	NYC3678	10/22/2025	\$750.00	ACH	-	View
LP-88881	LP	Payment From Driver	3C87	7348596	RAJESH PATEL	NYC8612	10/22/2025	\$200.00	ACH	-	View
TOTALS:								\$16210.95			

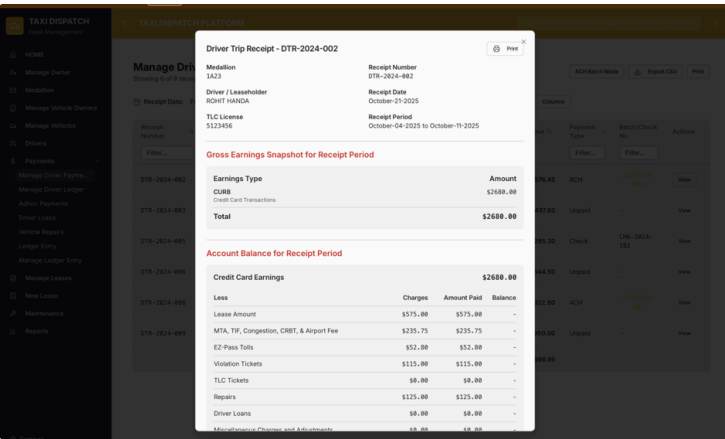
Showing 1 to 10 of 16 entries

Page 1 of 2

View Receipt Button

note this will show and allow on demand print of [DTR Payment and Receipts](#)

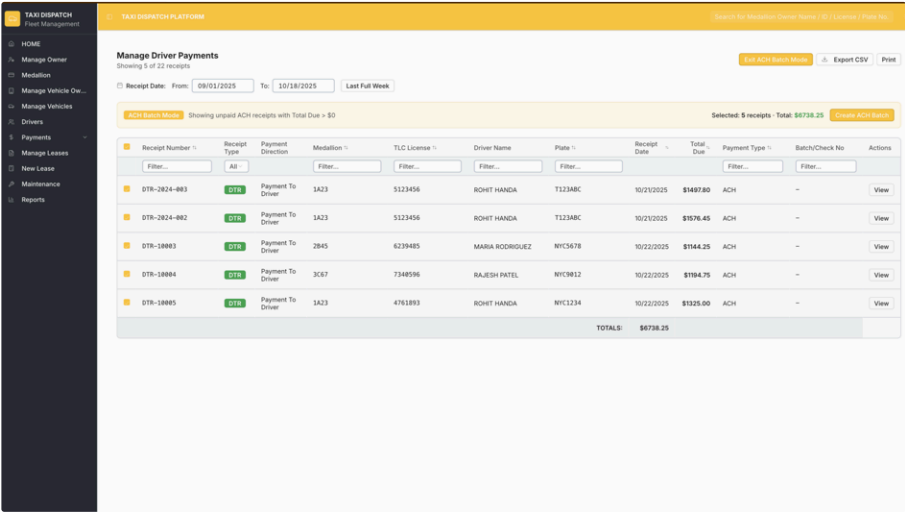
Other receipts such a security deposit, or interim payment, will have there own simple format, showing what was paid, how much, payment method, date of payment, driver, medallion and lease agreement number.



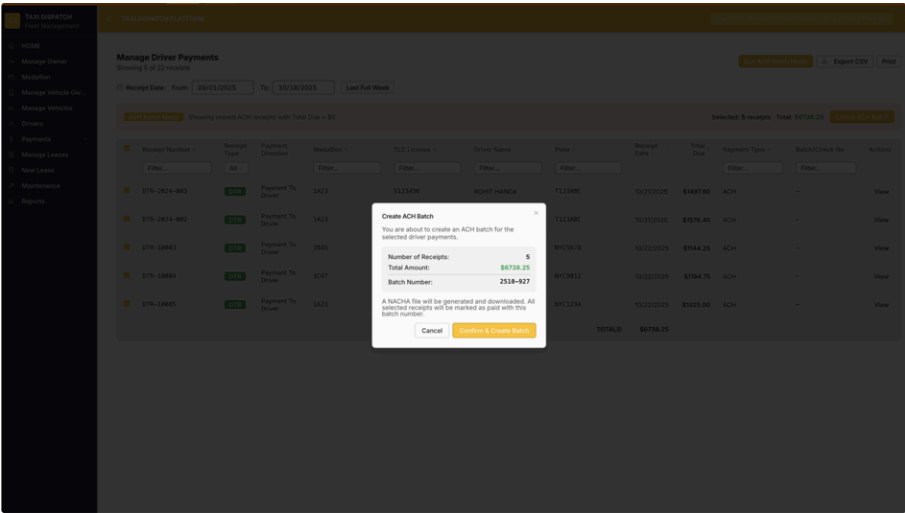
ACH Batch Mode

Click ACH and it will automatically filter DTRs that drivers payment type is ACH.

Rule: Only Finance Role will be able to click on ACH Batch mode or Reverse a Batch, and Add/Edit Check Numbers

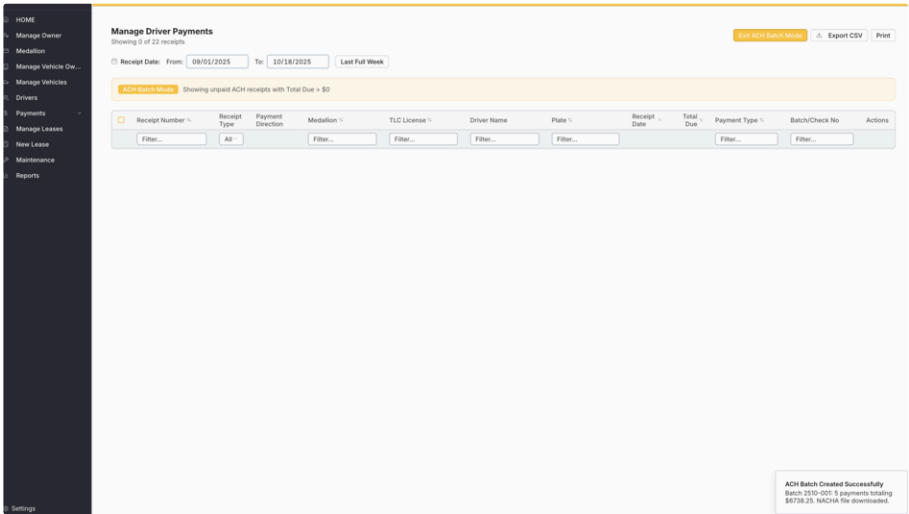


Create ACH Batch



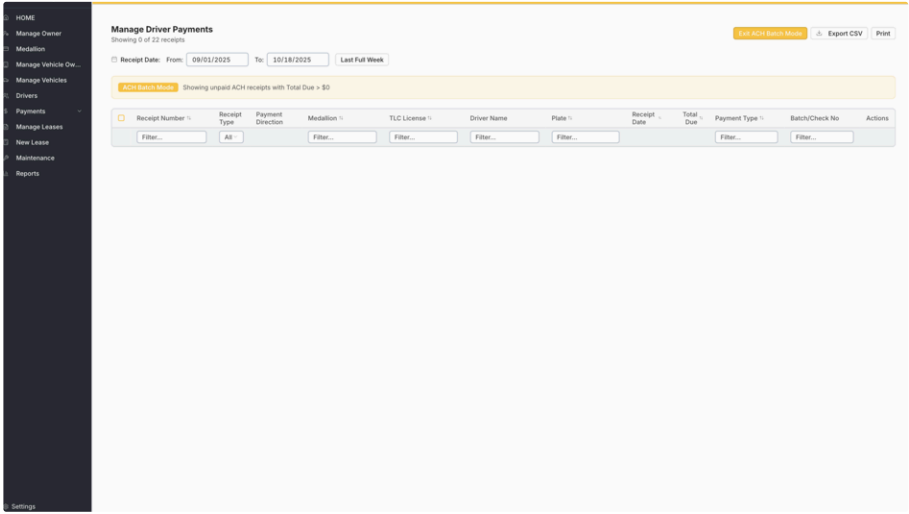
After Confirm and Create Batch

user will exit ACH Batch Mode



After Payment File Created Successfully

user will exit ACH Batch Mode



Batch Reversal

Click on any Batch Number to reverse, in event the ACH File had errors and bank could process.

HOME

Manage Driver

Medallion

Manage Vehicle Dr...

Drivers

Payments

Manage Leases

New Lease

Maintenance

Reports

Settings

Manage Driver Payments

Showing 16 of 22 receipts

ACH Batch ModeExport CSVPrint

Receipt Date: From09/02/2025To10/18/2025Last Full WeekStatusAllColumns

Receipt Number %	Receipt Type	Payment Direction	Medallion %	TLC License %	Driver Name	Plate %	Receipt Date %	Total Due %	Payment Type %	Batch/Check No	Actions
Filter...	All		Filter...	Filter...	Filter...	Filter...	Filter...	Filter...	Filter...	Filter...	
DTR-2624-885	DTB	Payment To Driver	2845	5234567	JOHN SMITH	T2348EP	10/21/2025	\$1295.30	Check	OW-2624-182	View
DTR-2624-886	DTB	Payment To Driver	2845	5234567	JOHN SMITH	T2348EP	10/21/2025	\$1644.50	Check	5898	View
DTR-2624-883	DTB	Payment To Driver	1A23	5123456	ROHIT HANDA	T1234BC	10/21/2025	\$1487.80	ACH	2510-001	View
DTR-2624-882	DTB	Payment To Driver	1A23	5123456	ROHIT HANDA	T1234BC	10/21/2025	\$1576.45	ACH	2510-001	View
DTR-18883	DTB	Payment To Driver	2845	6239485	MARIA RODRIGUEZ	NYC3678	10/22/2025	\$1044.25	ACH	2510-001	View
DTR-2624-889	DTB	Payment To Driver	3C67	5345678	MARY JOHNSON	T3456HG	10/21/2025	\$1960.00	Check	5888	View
DTR-2624-888	DTB	Payment To Driver	3C67	5345678	MARY JOHNSON	T3456HG	10/21/2025	\$1922.98	Check	5855	View
SD-88881	SD	Payment From Driver	1A23	5123374	AHMED HASSAN	NYC1234	10/22/2025	\$500.00	ACH	-	View
SD-88882	SD	Payment From Driver	2845	6239485	MARIA RODRIGUEZ	NYC3678	10/22/2025	\$750.00	ACH	-	View
LP-88881	LP	Payment From Driver	3C67	7348596	RAJESH PATEL	NYC9812	10/22/2025	\$200.00	ACH	-	View
TOTALS:								\$16210.95			

Showing 1 to 16 of 22 entries

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TAXI DISPATCH

TAXI DISPATCH PLATFORM

HOME

Manage Driver

Medallion

Manage Vehicle Dr...

Drivers

Payments

Manage Leases

New Lease

Maintenance

Reports

Settings

Manage Driver Payments

Showing 16 of 22 receipts

ACH Batch ModeExport CSVPrint

Receipt Date: From09/02/2025To10/18/2025Last Full WeekStatusAllColumns

Receipt Number %	Receipt Type	Payment Direction	Medallion %	TLC License %	Driver Name	Plate %	Receipt Date %	Total Due %	Payment Type %	Batch/Check No	Actions
Filter...	All		Filter...	Filter...	Filter...	Filter...	Filter...	Filter...	Filter...	Filter...	
DTR-2624-885	DTB	Payment To Driver	2845	5234567	JOHN SMITH	T2348EP	10/21/2025	\$1295.30	Check	OW-2624-182	View
DTR-2624-886	DTB	Payment To Driver	2845	5234567	JOHN SMITH	T2348EP	10/21/2025	\$1644.50	Check	5898	View
DTR-2624-883	DTB	Payment To Driver	1A23	5123456	ROHIT HANDA	T1234BC	10/21/2025	\$1487.80	ACH	2510-001	View
DTR-2624-882	DTB	Payment To Driver	1A23	5123456	ROHIT HANDA	T1234BC	10/21/2025	\$1576.45	ACH	2510-001	View
DTR-18883	DTB	Payment To Driver	2845	6239485	MARIA RODRIGUEZ	NYC3678	10/22/2025	\$1044.25	ACH	2510-001	View
DTR-2624-889	DTB	Payment To Driver	3C67	5345678	MARY JOHNSON	T3456HG	10/21/2025	\$1960.00	Check	5888	View
DTR-2624-888	DTB	Payment To Driver	3C67	5345678	MARY JOHNSON	T3456HG	10/21/2025	\$1922.98	Check	5855	View
SD-88881	SD	Payment From Driver	1A23	5123374	AHMED HASSAN	NYC1234	10/22/2025	\$500.00	ACH	-	View
SD-88882	SD	Payment From Driver	2845	6239485	MARIA RODRIGUEZ	NYC3678	10/22/2025	\$750.00	ACH	-	View
LP-88881	LP	Payment From Driver	3C67	7348596	RAJESH PATEL	NYC9812	10/22/2025	\$200.00	ACH	-	View
TOTALS:								\$16210.95			

Showing 1 to 16 of 22 entries

Page 1 of 2

ACH Batch Details - 2510-001

Batch Number2510-001Payment Count5 paymentsTotal Amount\$8601.65

Payments in this Batch

Receipt No	Driver	Medallion	TLC License	Amount
DTR-2624-883	ROHIT HANDA	1A23	5123456	\$1487.80
DTR-2624-886	JOHN SMITH	2845	5234567	\$1644.50
DTR-2624-889	MARY JOHNSON	3C67	5345678	\$1960.00
DTR-2624-882	ROHIT HANDA	1A23	5123456	\$1576.45
DTR-2624-888	MARY JOHNSON	3C67	5345678	\$1922.98

Reverse This Batch

If the bank rejected this ACH batch, you can reverse it to mark all 5 payment(s) as unpaid. This will allow you to fix any data issues (like bank account information) and reprocess the batch. After reversing, you can create a new ACH batch with a new unique batch number.

CloseReverse Batch

Confirm

TAXI DISPATCH

TAXI DISPATCH PLATFORM

HOME

Manage Driver

Medallion

Manage Vehicle Dr...

Drivers

Payments

Manage Leases

New Lease

Maintenance

Reports

Settings

Manage Driver Payments

Showing 16 of 22 receipts

ACH Batch ModeExport CSVPrint

Receipt Date: From09/02/2025To10/18/2025Last Full WeekStatusAllColumns

Receipt Number %	Receipt Type	Payment Direction	Medallion %	TLC License %	Driver Name	Plate %	Receipt Date %	Total Due %	Payment Type %	Batch/Check No	Actions
Filter...	All		Filter...	Filter...	Filter...	Filter...	Filter...	Filter...	Filter...	Filter...	
DTR-2624-885	DTB	Payment To Driver	2845	5234567	JOHN SMITH	T2348EP	10/21/2025	\$1295.30	Check	OW-2624-182	View
DTR-2624-886	DTB	Payment To Driver	2845	5234567	JOHN SMITH	T2348EP	10/21/2025	\$1644.50	Check	5898	View
DTR-2624-883	DTB	Payment To Driver	1A23	5123456	ROHIT HANDA	T1234BC	10/21/2025	\$1487.80	ACH	2510-001	View
DTR-2624-882	DTB	Payment To Driver	1A23	5123456	ROHIT HANDA	T1234BC	10/21/2025	\$1576.45	ACH	2510-001	View
DTR-18883	DTB	Payment To Driver	2845	6239485	MARIA RODRIGUEZ	NYC3678	10/22/2025	\$1044.25	ACH	2510-001	View
DTR-2624-889	DTB	Payment To Driver	3C67	5345678	MARY JOHNSON	T3456HG	10/21/2025	\$1960.00	Check	5888	View
DTR-2624-888	DTB	Payment To Driver	3C67	5345678	MARY JOHNSON	T3456HG	10/21/2025	\$1922.98	Check	5855	View
SD-88881	SD	Payment From Driver	1A23	5123374	AHMED HASSAN	NYC1234	10/22/2025	\$500.00	ACH	-	View
SD-88882	SD	Payment From Driver	2845	6239485	MARIA RODRIGUEZ	NYC3678	10/22/2025	\$750.00	ACH	-	View
LP-88881	LP	Payment From Driver	3C67	7348596	RAJESH PATEL	NYC9812	10/22/2025	\$200.00	ACH	-	View
TOTALS:								\$16210.95			

Showing 1 to 16 of 22 entries

Page 1 of 2

ACH Batch Details - 2510-001

Batch Number2510-001Payment Count5 paymentsTotal Amount\$8601.65

Payments in this Batch

Receipt No	Driver	Medallion	TLC License	Amount
DTR-2624-883	ROHIT HANDA	1A23	5123456	\$1487.80
DTR-2624-886	JOHN SMITH	2845	5234567	\$1644.50
DTR-2624-889	MARY JOHNSON	3C67	5345678	\$1960.00
DTR-2624-882	ROHIT HANDA	1A23	5123456	\$1576.45
DTR-2624-888	MARY JOHNSON	3C67	5345678	\$1922.98

Reverse This Batch

If the bank rejected this ACH batch, you can reverse it to mark all 5 payment(s) as unpaid. This will allow you to fix any data issues (like bank account information) and reprocess the batch. After reversing, you can create a new ACH batch with a new unique batch number.

CloseReverse Batch

Are you sure you want to reverse batch 2510-001? This will mark all 5 payment(s) as unpaid.

CancelOK

Confirm

HOME

Manage Driver

Mediation

Manage Vehicle Own...

Payments

Manage Leases

New Lease

Maintenance

Reports

Manage Driver Payments

Showing 16 of 12 records

ACH Batch ModeExport CSVPrint

Receipt Date: From: 09/01/2025To: 10/18/2025Last Full WeekStatus: AllColumns

Receipt Number \	Receipt Description	Mediation \	TLC License \	Driver Name	Plate \	Receipt Date	Total Due	Payment Type \	Batch/Check No	Action
Filter...	All	Filter...	Filter...	Filter...	Filter...			Filter...	Filter...	
DTR-2624-485	GTR Payment To Driver	2845	5234567	JOHN SMITH	T234DEF	10/21/2025	\$1296.30	Check	CNK-2624-182	View
DTR-2624-486	GTR Payment To Driver	2845	5234567	JOHN SMITH	T234DEF	10/21/2025	\$1644.50	Check	S998	View
DTR-2624-483	GTR Payment To Driver	1A23	5123456	ROHIT HANDA	T123ABC	10/21/2025	\$1437.80	ACH	-	View
DTR-2624-482	GTR Payment To Driver	1A23	5123456	ROHIT HANDA	T123ABC	10/21/2025	\$1676.45	ACH	-	View
DTR-2624-489	GTR Payment To Driver	3C67	5345678	MARY JOHNSON	T345GHI	10/21/2025	\$1960.00	Check	S888	View
DTR-18883	GTR Payment To Driver	2845	6239485	MARIA RODRIGUEZ	NYC6A7B	10/22/2025	\$1144.25	ACH	-	View
DTR-2624-488	GTR Payment To Driver	3C67	5345678	MARY JOHNSON	T345GHI	10/21/2025	\$1922.80	Check	S655	View
SD-88881	SD Payment From Driver	1A23	5128374	AHMED HASSAN	NWC1234	10/22/2025	\$600.00	ACH	-	View
SD-88882	SD Payment From Driver	2845	6239485	MARIA RODRIGUEZ	NYC6A7B	10/22/2025	\$750.00	ACH	-	View
LP-88881	LP Payment From Driver	3C67	7348596	RAJESH PATEL	NYC8W12	10/22/2025	\$200.00	ACH	-	View
TOTALS:							\$16230.95			

Showing 1 to 10 of 16 entries

Page 1 of 2

Batch Reversed

5 payment(s) marked as unpaid and ready for reprocessing

Pay By Check

[Export CSV](#)[illegible]

1. OVERVIEW

The Driver Payments system manages weekly Driver Trip Reports (DTRs) and payment processing for taxi fleet drivers.

PAYMENT METHODS:

- ACH (Automated Clearing House): Electronic bank transfers processed in batches
- Check: Traditional paper checks issued individually

KEY FEATURES:

- Weekly DTR entry with detailed earnings and deductions
- Flexible payment type assignment per driver (ACH or Check)
- Batch ACH processing with YYYY-XXX format batch numbers
- Check payment tracking with manual check number entry
- Batch reversal capability for error correction
- Comprehensive export and print functionality
- NACHA file generation for ACH batch processing

2. DATA MODEL

2.1 DRIVER PAYMENT RECORD (DTR)

Each record represents one week of driver activity (Sunday AM to Saturday 11:59:59 PM).

CORE FIELDS:

- id: Unique payment record identifier
- driverId: Reference to driver (foreign key)
- vehicleId: Reference to vehicle (foreign key)
- weekStartDate: Sunday AM (start of work week)
- weekEndDate: Saturday 11:59:59 PM (end of work week)
- receiptNumber: Unique receipt identifier (format: RCPT-XXXXX)

VEHICLE INFORMATION:

- medallionNumber: NYC taxi medallion number
- plateNumber: Vehicle license plate
- tlcLicenseNumber: Driver's TLC license number

EARNINGS:

- creditCardEarnings: Total credit card fares collected

STANDARD DEDUCTIONS:

- leaseAmount: Weekly vehicle lease amount
- mtaFees: Total MTA fees (broken down into components):
 - mtaFeeMta: MTA surcharge
 - mtaFeeTif: Taxi Improvement Fund
 - mtaFeeCongestion: Congestion surcharge
 - mtaFeeCrbt: CRBT (Central Business District Toll)
 - mtaFeeAirport: Airport access fee
- ezPassTolls: Electronic toll payments

VIOLATION AND MAINTENANCE:

- violationTickets: Traffic violations
- tlcTickets: TLC regulatory violations
- repairs: Vehicle repair costs

OTHER DEDUCTIONS:

- driverLoans: Outstanding loan repayments
- miscCharges: Other miscellaneous charges

CALCULATED FIELDS:

- subtotal: Sum of all deductions
- netEarnings: creditCardEarnings - subtotal
- totalDueToDriver: Final amount owed to driver

PAYMENT TRACKING:

- achBatchNumber: ACH batch number if paid via ACH (format: YYMM-XXX)
- checkNumber: Check number if paid via check
- paymentStatus: Legacy field (deprecated)

2.2 DRIVER RECORD

PAYMENT CONFIGURATION:

- paymentType: "ACH" or "Check" (driver's preferred payment method)
- achRoutingNumber: Bank routing number (9 digits, required if ACH)
- achAccountNumber: Bank account number (required if ACH)
- bankName: Bank name for reference (optional)

DRIVER INFORMATION:

- id: Unique driver identifier

- firstName, lastName: Driver name
- tlcLicense: TLC license number

3. DRIVER PAYMENTS TABLE

3.1 TABLE COLUMNS

Receipt #	- Unique receipt number (RCPT-XXXXX)
Medallion	- Taxi medallion number (4-digit)
TLC License	- Driver's TLC license (7-digit)
Driver Name	- Full name of driver
Plate	- Vehicle license plate (NY state format)
Date From	- Week start date (Sunday AM) - MM/DD/YYYY
Date To	- Week end date (Saturday 11:59:59 PM) - MM/DD/YYYY
Gross Earnings	- Total credit card earnings (USD)
Lease	- Weekly lease amount (USD)
MTA Total	- Total MTA fees (USD)
EZ-Pass	- Electronic toll charges (USD)
Violations	- Traffic violation fines (USD)
TLC Tickets	- TLC regulatory fines (USD)
Repairs	- Vehicle repair costs (USD)
Driver Loans	- Loan repayments (USD)
Misc	- Miscellaneous charges (USD)
Subtotal	- Sum of all deductions (USD)
Net Earnings	- Gross - Subtotal (USD)
Total Due	- Final amount to driver (USD, bold, primary color)
Payment Type	- Driver's payment preference (ACH or Check)
Batch/Check No	- Payment identifier (YYMM-XXX or check number)

3.2 VISUAL DESIGN

- Fixed header row with column titles
- Alternating row colors for readability
- Right-aligned currency columns
- Monospace font for batch/check numbers
- Hover state on rows for interactivity

SPECIAL FORMATTING:

- Total Due: Bold, primary accent color to emphasize payment amount
- Batch/Check No: ACH batch numbers are clickable links (opens batch detail)
Check numbers are plain text. Unpaid records show "-"
- MTA Total: Expandable tooltip showing breakdown of all MTA fee components

3.3 ROW ACTIONS

Each row has an "Actions" column with:

- View Details button: Opens detailed view of the DTR record

4. COLUMN FILTERS

4.1 FILTER ROW

A dedicated filter row appears below the column headers, providing real-time search across all displayed columns.

FILTER INPUTS:

- Receipt #: Text input, partial match, case-insensitive

- Medallion: Text input, partial match, case-insensitive
- TLC License: Text input, partial match, case-insensitive
- Driver Name: Text input, partial match, case-insensitive
- Plate: Text input, partial match, case-insensitive
- Payment Type: Text input, partial match (ACH, Check)
- Batch/Check No: Text input, partial match, case-insensitive

FILTER BEHAVIOR:

- All filters are applied simultaneously (AND logic)
- Filters update results in real-time as user types
- Empty filter = no restriction on that column
- Pagination resets to page 1 when filters change

4.2 STATUS FILTER TABS

Three tab buttons above the table provide quick status filtering:

ALL PAYMENTS (default):

- Shows all DTR records regardless of payment status
- No filtering applied

PAID:

- Shows only records where achBatchNumber OR checkNumber is populated
- Indicates driver has been paid

UNPAID:

- Shows only records where both achBatchNumber AND checkNumber are empty/null
- Indicates driver has not yet been paid

VISUAL DESIGN:

- Active tab: Primary background color, white text
- Inactive tabs: Outline style, default text color
- Tab count badges show number of records in each category

5. VIEW TOGGLE

5.1 COLUMN VISIBILITY CONTROL

A dropdown button labeled "View" allows users to show/hide individual columns.

COLUMN GROUPS:

- Core Columns (always visible): Receipt #, Driver Name, Total Due
- Optional Columns: All other columns can be toggled on/off
- MTA Fee Details: Can show/hide detailed MTA fee breakdown columns

USER PREFERENCES:

- Selected columns are saved to browser localStorage
- Preferences persist across sessions
- Default view shows most commonly used columns

IMPLEMENTATION:

- Checkbox list in dropdown menu
- Instant update when toggled
- Smooth column fade in/out animation

6. ACH BATCH MODE

6.1 PURPOSE

ACH Batch Mode provides a specialized interface for processing multiple ACH payments as a single batch. This streamlines payment processing and ensures proper batch tracking.

6.2 ACTIVATION

ENTRY POINT:

- Button labeled "ACH Batch Mode" in toolbar (top-right area)
- Available in all views (All/Paid/Unpaid)

VISUAL CHANGES WHEN ACTIVE:

- Button changes to "Exit ACH Batch Mode" with primary background
- Checkbox column appears at left of table
- Filter automatically applies to show only ACH-eligible records
- Selected payment count displayed in toolbar

6.3 ACH BATCH FILTER LOGIC

When ACH Batch Mode is activated, the table automatically filters to show only records that meet ALL of these criteria:

1. Driver Payment Type = "ACH"
 - Checks the driver's paymentType field in their profile
 - Ensures only drivers who accept ACH payments are included
 - Prevents accidental inclusion of check-only drivers
2. Not Yet Paid
 - Both achBatchNumber AND checkNumber must be empty/null
 - Ensures each payment is only processed once
3. Positive Amount Due
 - totalDueToDriver > 0
 - Excludes zero or negative balances
 - Only processes actual money owed to drivers

EXAMPLE FILTER RESULT:

Driver A: Payment Type = ACH, No batch/check, Due = \$450.00 → INCLUDED

Driver B: Payment Type = Check, No batch/check, Due = \$380.00 → EXCLUDED (Check-only)

Driver C: Payment Type = ACH, Batch = 2510-001, Due = \$520.00 → EXCLUDED (Already paid)

Driver D: Payment Type = ACH, No batch/check, Due = \$0.00 → EXCLUDED (Nothing due)

6.4 PAYMENT SELECTION

CHECKBOX BEHAVIOR:

- Individual checkboxes for each payment record
- "Select All" checkbox in header row
- Visual feedback when selected (highlighted row)
- Count of selected payments shown in toolbar: "X selected"

SELECTION RULES:

- Can only select payments visible in current filtered view
- Changing pages preserves selections across pages
- Exiting ACH Batch Mode clears all selections

6.5 BATCH GENERATION

GENERATE ACH BATCH BUTTON:

- Appears in toolbar when one or more payments selected
- Disabled state when nothing selected
- Shows count: "Generate ACH Batch (X payments)"

BATCH NUMBER ASSIGNMENT:

Format: YYMM-XXX

- YY = Current year (2 digits)
- MM = Current month (2 digits)
- XXX = Sequential batch number (3 digits, zero-padded)
- System automatically increments batch sequence
- Example: 2510-001, 2510-002, 2510-003

GENERATION PROCESS:

1. User clicks "Generate ACH Batch" button
2. Confirmation dialog displays:
 - List of selected drivers and amounts
 - Total batch amount
 - Next available batch number (preview)
3. User confirms or cancels
4. On confirmation:
 - System assigns batch number to all selected payments
 - Updates achBatchNumber field in database
 - Clears selection
 - Refreshes table to remove newly-paid records from view
 - Shows success toast with batch number

VALIDATION:

- Prevents empty batch generation (at least 1 payment required)
- Validates all selected payments still eligible (race condition check)
- Ensures batch number uniqueness

6.6 BATCH SUMMARY

After batch generation, a success message displays:

"ACH Batch 2510-001 created successfully
12 payments processed - Total: \$5,240.00"

7. BATCH MANAGEMENT

7.1 BATCH DETAIL VIEW

ACCESS:

- Click any ACH batch number in the Batch/Check No column
- Opens modal dialog with batch details

DIALOG CONTENTS:

HEADER:

- Batch number (large, prominent)
- Batch creation date/time
- Total batch amount
- Number of payments in batch

PAYMENT LIST TABLE:

- Receipt #: Payment receipt number
- Driver Name: Full driver name
- TLC License: Driver's TLC license
- Medallion: Vehicle medallion
- Week Ending: DTR week end date
- Amount: Payment amount

FOOTER:

- Total row showing sum of all payments
- "Reverse Batch" button (destructive action, requires confirmation)
- "Close" button

7.2 BATCH REVERSAL

PURPOSE:

Allows correction of errors by unmarking all payments in a batch as unpaid, making them available for reprocessing.

USE CASES:

- ACH file was generated with errors
- Need to correct driver information before processing
- Bank rejected the batch
- Amounts need to be adjusted

REVERSAL PROCESS:

1. User opens batch detail dialog
2. Clicks "Reverse Batch" button
3. Confirmation dialog appears:

"Reverse ACH Batch 2510-001?"

This will mark all 12 payments in this batch as UNPAID.

Total amount affected: \$5,240.00

The payments will become available for reprocessing.

This action cannot be undone.

[Cancel] [Reverse Batch]"

4. User confirms reversal
5. System performs reversal:
 - Sets achBatchNumber to NULL for all payments in batch
 - Payments return to "Unpaid" status
 - Payments become eligible for ACH Batch Mode again
6. Success message displays
7. Table refreshes to show reversed payments as unpaid

IMPORTANT NOTES:

- Reversal does NOT delete the batch number from history
- Same batch number will not be reused
- Original batch data may be retained in audit logs
- Reversed payments can be included in a NEW batch with a NEW batch number

8. EXPORT AND PRINT

8.1 CSV EXPORT

BUTTON: "Export CSV" in toolbar

EXPORT SCOPE:

- Exports currently filtered/visible records only
- Respects active status tab (All/Paid/Unpaid)
- Respects column filters
- Exports ALL pages (not just current page)

CSV FORMAT:

HEADERS:

Receipt Number, Medallion, TLC License, Driver Name, Plate, Date From, Date To, Gross Earnings (USD), Lease Amount (USD), MTA Total (USD), MTA Surcharge (USD), TIF (USD), Congestion (USD), CRBT (USD), Airport (USD), EZ-Pass (USD), Violations (USD), TLC Tickets (USD), Repairs (USD), Driver Loans (USD), Misc Charges (USD), Subtotal (USD), Net Earnings (USD), Total Due (USD), Payment Type, Batch/Check No

DATA FORMATTING:

- All currency values prefixed with \$ and formatted to 2 decimal places
- Example: \$1,234.56
- Dates in M/D/YYYY format (e.g., 10/14/2024)
- Payment Type: ACH or Check
- Batch/Check No: Actual value or - if unpaid

FILE NAMING:

driver_payments_YYYYMMDD_HHMMSS.csv

Example: driver_payments_20241022_143022.csv

MTA FEE BREAKDOWN:

The CSV includes detailed MTA fee components:

- MTA Total (USD): Sum of all MTA components
- MTA Surcharge (USD): Base MTA surcharge
- TIF (USD): Taxi Improvement Fund
- Congestion (USD): Congestion surcharge
- CRBT (USD): Central Business District Toll
- Airport (USD): Airport access fee

8.2 PRINT VIEW

BUTTON: "Print" in toolbar

PRINT LAYOUT:

- Portrait orientation for summary view
- Landscape orientation for detailed view
- Professional header with company logo/name
- Page numbers and print date in footer
- Clean, printer-friendly styling (removes colors, simplifies borders)

PRINT SCOPE:

- Same as CSV export: respects filters and current view
- Includes summary totals at bottom
- Page breaks between logical sections

9. NACHA FILE GENERATION

9.1 OVERVIEW

The NACHA (National Automated Clearing House Association) file format is the standard format for ACH transactions in the United States. After generating an ACH batch in the Driver Payments system, a NACHA file must be created to submit to the bank for processing.

PURPOSE:

- Convert ACH batch data into bank-compatible NACHA format
- Include driver bank account information for electronic deposits
- Ensure compliance with ACH network standards
- Enable automated batch submission to banking systems

9.2 DATA REQUIREMENTS

To generate a NACHA file for an ACH batch, the system must collect:

FROM DRIVER RECORDS:

- achRoutingNumber: 9-digit ABA routing number
- achAccountNumber: Bank account number (up to 17 digits)
- bankName: Bank name (for reference/validation)
- Driver name (for recipient identification)

FROM PAYMENT RECORDS:

- totalDueToDriver: Payment amount (in dollars and cents)
- achBatchNumber: Batch identifier
- receiptNumber: Transaction reference
- weekEndDate: Service date reference

FROM COMPANY CONFIGURATION:

- Company name (originator)
- Company ID (10-digit tax ID or assigned ID)
- Company routing number (originating bank)
- Company account number (debit account)
- Batch description
- Effective entry date

9.3 IMPLEMENTATION APPROACH

RECOMMENDED: Use Open-Source NACHA Library

Instead of manually formatting the complex NACHA file structure, use a proven open-source library:

OPTION 1: Python with 'ach' Library

- Repository: <https://github.com/glenselle/ach> [Connect your Github account](#)
- Installation: pip install ach

OPTION 2: Node.js with 'nacha' Library

- Repository: <https://github.com/glenselle/nacha>
- Installation: npm install nacha

SAMPLE PYTHON CODE:

```
from ach.builder import AchFile
from decimal import Decimal
```

```

import datetime

def generate_nacha_file(batch_number, payments, company_config):
    # Initialize ACH file
    ach_file = AchFile(
        file_id_modifier='A',
        immediate_destination=company_config['company_routing'],
        immediate_origin=company_config['company_tax_id'],
        immediate_destination_name=company_config['bank_name'],
        immediate_origin_name=company_config['company_name']
    )

    # Create batch
    batch = ach_file.add_batch(
        company_name=company_config['company_name'],
        company_identification=company_config['company_tax_id'],
        company_entry_description='PAYROLL',
        effective_entry_date=calculate_effective_date(),
        originating_dfi_identification=company_config['company_routing'][:8]
    )

    # Add each payment as an entry
    for payment in payments:
        batch.add_entry(
            transaction_code='22', # 22 = Checking Credit (deposit)
            receiving_dfi_identification=payment['routing_number'][:8],
            check_digit=payment['routing_number'][8],
            receiving_dfi_account_number=payment['account_number'],
            amount=int(Decimal(payment['amount']) * 100), # Convert to cents
            individual_id_number=payment['driver_id'],
            individual_name=payment['driver_name'],
            trace_number=generate_trace_number(payment)
        )

    # Generate file content
    return ach_file.render()

```

9.4 NACHA FILE STRUCTURE REFERENCE

A NACHA file consists of fixed-width records (94 characters each):

RECORD TYPES:

1. File Header Record (Type 1): File-level metadata
2. Batch Header Record (Type 5): Batch-level metadata
3. Entry Detail Records (Type 6): Individual payment transactions
4. Batch Control Record (Type 8): Batch totals and counts
5. File Control Record (Type 9): File totals and counts

9.5 VALIDATION AND SECURITY

PRE-GENERATION VALIDATION:

- Verify all drivers in batch have valid routing numbers (9 digits)
- Verify all drivers have valid account numbers
- Confirm batch total matches sum of individual payments
- Check for duplicate payments

ROUTING NUMBER VALIDATION:

```

def validate_routing_number(routing):
    """Validate ABA routing number using checksum algorithm"""
    if len(routing) != 9 or not routing.isdigit():
        return False

```

```

1 # ABA routing number checksum
2 weights = [3, 7, 1, 3, 7, 1, 3, 7, 1]
3 checksum = sum(int(d) * w for d, w in zip(routing, weights))
4 return checksum % 10 == 0

```

SECURITY CONSIDERATIONS:

- NACHA files contain sensitive banking information
- Store generated files in secure, encrypted location
- Limit access to authorized personnel only
- Use SFTP/secure transmission to bank
- Maintain audit log of all file generations
- Implement two-person approval for large batches

9.6 WORKFLOW INTEGRATION

COMPLETE ACH PROCESSING WORKFLOW:

STEP 1: Generate Batch (Driver Payments UI)

- Select payments in ACH Batch Mode
- Click "Generate ACH Batch"
- System assigns batch number (e.g., 2510-001)
- Marks payments as paid with batch number

STEP 2: Generate NACHA File (New functionality)

- Navigate to ACH Batch Management
- Select batch 2510-001
- Click "Generate NACHA File"
- System validates all driver bank information
- Creates NACHA file using library
- Downloads file: 2510-001.ach

STEP 3: Submit to Bank

- Upload NACHA file to bank portal or SFTP
- Bank processes file (1-2 business days)
- Funds transferred to driver accounts

STEP 4: Handle Errors (if any)

- Bank rejects file or individual payments
- Use "Reverse Batch" to unmark payments
- Correct driver information or amounts
- Generate new batch and NACHA file

9.7 FUTURE ENHANCEMENTS

RECOMMENDED FEATURES:

- Batch history tracking with NACHA file storage
- Automatic routing number validation on driver setup
- Bank rejection handling and reconciliation
- Automated SFTP upload to bank
- ACH return processing (NSF, account closed, etc.)
- Positive pay file generation for check payments

APPENDIX A: TRANSACTION CODES

Common NACHA transaction codes:

CODE 22: Checking, Credit (deposit) - USE THIS FOR DRIVER PAYMENTS

CODE 23: Checking, Debit (withdrawal)

CODE 27: Checking, Debit (withdrawal)

CODE 32: Savings, Credit (deposit)
CODE 33: Savings, Debit (withdrawal)
CODE 37: Savings, Debit (withdrawal)

APPENDIX B: STANDARD ENTRY CLASS CODES

PPD - Prearranged Payment and Deposit - USE THIS FOR DRIVER PAYROLL
CCD - Corporate Credit or Debit - Business-to-business
CTX - Corporate Trade Exchange - Complex remittance data
WEB - Internet-Initiated Entry - Online payments

Appendix A: NACHA File Format Specification

All records are **94 characters fixed-width**.

1. File Header Record (Type 1)

- Record Type Code: 1
- Priority Code: 01
- Immediate Destination: Bank routing (e.g., 021213944 for ConnectOne)
- Immediate Origin: Originator routing/ID
- File Creation Date/Time: YYMMDD / HHMM
- File ID Modifier: A-Z
- Record Size: 094
- Blocking Factor: 10
- Format Code: 1
- Destination Name: ConnectOne Bank
- Origin Name: Big Apple Taxi

2. Batch Header Record (Type 5)

- Record Type Code: 5
- Service Class Code: 220 (credits only)
- Company Name: Big Apple Taxi
- Company Identification: Bank-assigned or EIN **P963014763**
- Standard Entry Class: PPD (consumer drivers)
- Company Entry Description: DRVPAY
- Descriptive Date: optional (receipt period)
- Effective Entry Date: pay date (YYMMDD)
- Originating DFI: ODFI routing prefix
- Batch Number: 0000001 (incremental)

3. Entry Detail Record (Type 6)

(One per driver receipt)

- Record Type Code: 6
- Transaction Code: 22 (checking credit) or 32 (savings credit)
- RDFI Routing Number + Check Digit
- Receiver Account Number (up to 17 chars)
- Payment Amount (10 digits, in cents)

- Individual Identification Number: DRV<DriverID>-R<Receipt#>
- Individual Name: Driver's name (upper case)
- Addenda Record Indicator: 0 (none)
- Trace Number: ODFI routing + sequence

4. Batch Control Record (Type 8)

- Record Type Code: 8
- Service Class Code: 220
- Entry/Addenda Count: total count
- Entry Hash: sum of RDFI routing numbers (mod 10 digits)
- Total Debit Dollar Amount: 0
- Total Credit Dollar Amount: sum of credits (cents)
- Company Identification
- ODFI Identification
- Batch Number

5. File Control Record (Type 9)

- Record Type Code: 9
- Batch Count: # of batches in file
- Block Count: total records ÷ 10 (rounded up)
- Entry/Addenda Count: total entries
- Entry Hash
- Total Debit Dollar Amount: 0
- Total Credit Dollar Amount: total credits (cents)
- Reserved (fill with spaces)

LINK TO NACHA STANDARD

 [How do I create \(or read\) an ACH / NACHA File? Includes layouts and formats.](#)