

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

Goal

UX Vision

Manage Driver Payments

columns selector

View Receipt Button

ACH Batch Mode

Create ACH Batch

After Confirm and Create Batch

After Payment File Created Successfully

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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 PLATFORM

Manage Driver Payments
Showing 16 of 22 receipts

Receipt Number	Receipt Type	Payment Direction	Medallion	TLC License	Driver Name	Plate	Receipt Date	Total Due	Payment Type	Batch/Check No	Actions
DTR-2024-085	DTB	Payment To Driver	2845	5234567	JOHN SMITH	T234DEF	10/21/2025	\$1295.30	Check	CHK-2024-182	View
DTR-2024-086	DTB	Payment To Driver	2845	5234567	JOHN SMITH	T234DEF	10/21/2025	\$1644.50	Check	5898	View
DTR-10003	DTB	Payment To Driver	2845	6239485	MARIA RODRIGUEZ	NYC5678	10/22/2025	\$1144.25	ACH	2510-002	View
DTR-2024-083	DTB	Payment To Driver	1A23	5123456	ROHIT HANNA	T123ABC	10/21/2025	\$1497.80	ACH	2510-001	View
DTR-2024-082	DTB	Payment To Driver	1A23	5123456	ROHIT HANNA	T123ABC	10/21/2025	\$1576.45	ACH	2510-001	View
DTR-2024-089	DTB	Payment To Driver	3C67	5345678	MARY JOHNSON	T345GHI	10/21/2025	\$1980.00	Check	5888	View
DTR-2024-088	DTB	Payment To Driver	3C67	5345678	MARY JOHNSON	T345GHI	10/21/2025	\$1922.90	Check	5855	View
SD-00001	SD	Payment From Driver	1A23	5128374	AHMED HASSAN	NYC1234	10/22/2025	\$500.00	ACH	-	View
SD-00002	SD	Payment From Driver	2845	6239485	MARIA RODRIGUEZ	NYC5678	10/22/2025	\$750.00	ACH	-	View
LP-00001	LP	Payment From Driver	3C67	7348596	RAJESH PATEL	NYC9812	10/22/2025	\$200.00	ACH	-	View

TOTALS: \$16210.95

Showing 1 to 10 of 16 entries

Page 1 of 2 >

columns selector

TAXI DISPATCH PLATFORM

Manage Driver Payments
Showing 16 of 22 receipts

Plate	Receipt Date	Total Due	Payment Type	Actions
T234DEF	10/21/2025	\$1295.30	Check	View
T234DEF	10/21/2025	\$1644.50	Check	View
NYC5678	10/22/2025	\$1144.25	ACH	View
T123ABC	10/21/2025	\$1497.80	ACH	View
T123ABC	10/21/2025	\$1576.45	ACH	View
T345GHI	10/21/2025	\$1980.00	Check	View
T345GHI	10/21/2025	\$1922.90	Check	View
NYC1234	10/22/2025	\$500.00	ACH	View
NYC5678	10/22/2025	\$750.00	ACH	View
NYC9812	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.

Driver Trip Receipt - DTR-2024-002

Location: 1A23
Driver / Leaseholder: ROHIT HANDA
TLC License: 5123456

Receipt Number: DTR-2024-002
Receipt Date: October-21-2025
Receipt Period: October-04-2025 to October-11-2025

Gross Earnings Snapshot for Receipt Period

Earnings Type	Amount
Credit Card Transactions	\$2680.00
Total	\$2680.00

Account Balance for Receipt Period

Credit Card Earnings	\$2680.00
Less	
Lease Amount	\$575.00
MTA, TIF, Congestion, CRIBT, & Airport Fee	\$235.75
EZ-Pass Tolls	\$52.00
Violation Tickets	\$115.00
TLC Tickets	\$0.00
Repairs	\$125.00
Driver Loans	\$0.00
Management Charges and Adjustments	\$0.00
Total Due:	\$6738.25

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

Manage Driver Payments

Showing 5 of 22 receipts

ACH Batch Mode Showing unpaid ACH receipts with Total Due > \$0

Receipt Number	Receipt Date	Payment Type	Driver Name	Plate	Receipt Date	Total Due	Payment Type	Batch/Check No	Actions
DTR-2024-003	10/21/2025	ACH	ROHIT HANDA	T123ABC	10/21/2025	\$1497.80	ACH	-	View
DTR-2024-002	10/21/2025	ACH	ROHIT HANDA	T123ABC	10/21/2025	\$1076.45	ACH	-	View
DTR-100003	10/22/2025	ACH	MARIA RODRIGUEZ	NYC5678	10/22/2025	\$1144.25	ACH	-	View
DTR-100004	10/22/2025	ACH	RAJESH PATEL	NYC9812	10/22/2025	\$1194.75	ACH	-	View
DTR-100005	10/22/2025	ACH	ROHIT HANDA	NYC1234	10/22/2025	\$1325.00	ACH	-	View

TOTALS: **\$6738.25**

Create ACH Batch

Manage Driver Payments

Showing 5 of 22 receipts

ACH Batch Mode Showing unpaid ACH receipts with Total Due > \$0

Receipt Number	Receipt Date	Payment Type	Driver Name	Plate	Receipt Date	Total Due	Payment Type	Batch/Check No	Actions
DTR-2024-003	10/21/2025	ACH	ROHIT HANDA	T123ABC	10/21/2025	\$1497.80	ACH	-	View
DTR-2024-002	10/21/2025	ACH	ROHIT HANDA	T123ABC	10/21/2025	\$1076.45	ACH	-	View
DTR-100003	10/22/2025	ACH	MARIA RODRIGUEZ	NYC5678	10/22/2025	\$1144.25	ACH	-	View
DTR-100004	10/22/2025	ACH	RAJESH PATEL	NYC9812	10/22/2025	\$1194.75	ACH	-	View
DTR-100005	10/22/2025	ACH	ROHIT HANDA	NYC1234	10/22/2025	\$1325.00	ACH	-	View

Create ACH Batch

You are about to create an ACH batch for the selected driver payments.

Number of Receipts: 5
Total Amount: \$6738.25
Batch Number: 2518-427

A NACHA file will be generated and disconnected. All selected receipts will be marked as paid with this batch number.

[Cancel](#) [Confirm & Create Batch](#) [Print](#)

TOTALS: **\$6738.25**

After Confirm and Create Batch

user will exit ACH Batch Mode

The screenshot shows the 'Manage Driver Payments' page with a sidebar containing navigation links like HOME, Manage Owner, Medication, Manage Vehicle Ow..., Manage Vehicles, Drivers, Payments, Manage Leases, New Lease, Maintenance, Reports, and Settings. The main content area has a heading 'Manage Driver Payments' with a sub-note '(Showing 0 of 22 receipts)'. It includes filters for Receipt Date (From: 09/01/2025, To: 10/18/2025, Last Full Week), Receipt Number (%), Receipt Type (%), Payment Direction (%), Medallion (%), TLC License (%), Driver Name (%), Plate (%), Receipt Date (%), Total Due (%), Payment Type (%), and Batch/Check No (%). An orange button labeled 'Exit ACH Batch Mode' is visible. At the bottom right, a message box displays 'ACH Batch Created Successfully' with the note 'Batch 220-0001 5 payments totaling \$6738.25. NACHA file downloaded.'

After Payment File Created Successfully

user will exit ACH Batch Mode

This screenshot is identical to the one above, showing the 'Manage Driver Payments' page with the same sidebar and filters. The orange 'Exit ACH Batch Mode' button is present. The message box at the bottom right also displays 'ACH Batch Created Successfully' with the note 'Batch 220-0001 5 payments totaling \$6738.25. NACHA file downloaded.'

Batch Reversal

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

Manage Driver Payments

Showing 16 of 22 receipts

ACH 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
DTR-2024-005	DTB	Payment To Driver	2845	5234567	JOHN SMITH	T2340EF	10/21/2025	\$1295.30	Check	CHK-2024-182	View
DTR-2024-006	DTB	Payment To Driver	2845	5234567	JOHN SMITH	T2340EF	10/21/2025	\$1644.50	Check	5898	View
DTR-2024-003	DTB	Payment To Driver	1A23	5123456	ROHIT HANNA	T123ABC	10/21/2025	\$1497.80	ACH	2518-001	View
DTR-2024-002	DTB	Payment To Driver	1A23	5123456	ROHIT HANNA	T123ABC	10/21/2025	\$1576.45	ACH	2518-001	View
DTR-10003	DTB	Payment To Driver	2845	6239485	MARIA RODRIGUEZ	NYC5678	10/21/2025	\$1644.25	ACH	2518-001	View
DTR-2024-009	DTB	Payment To Driver	3C67	5345678	MARY JOHNSON	T345GH	10/21/2025	\$1960.00	Check	5888	View
DTR-2024-008	DTB	Payment To Driver	3C67	5345678	MARY JOHNSON	T345GH	10/21/2025	\$1922.90	Check	5855	View
SD-000001	SD	Payment From Driver	1A23	5128374	AHMED HASSAN	NYC1234	10/22/2025	\$500.00	ACH	-	View
SD-000002	SD	Payment From Driver	2845	6239485	MARIA RODRIGUEZ	NYC5678	10/21/2025	\$750.00	ACH	-	View
LP-00001	LP	Payment From Driver	3C67	7348596	RAJESH PATEL	NYC9812	10/22/2025	\$200.00	ACH	-	View
TOTALS: \$16210.95											
Showing 1 to 10 of 22 entries											
Page 1 of 2 < >											

TAXI DISPATCH

TAXI DISPATCH PLATFORM

Manage Driver Payments

Showing 5 payments

ACH Batch Details - 2510-001

Batch Number: 2510-001 | Payment Count: 5 payments | Total Amount: \$8601.65

Receipt No.	Driver	Medallion	TLC License	Amount
DTR-2024-003	ROHIT HANNA	1A23	5123456	\$1497.80
DTR-2024-006	JOHN SMITH	2845	5234567	\$1644.50
DTR-2024-009	MARY JOHNSON	3C67	5345678	\$1960.00
DTR-2024-002	ROHIT HANNA	1A23	5123456	\$1576.45
DTR-2024-008	MARY JOHNSON	3C67	5345678	\$1922.90

Payments in 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.

[Close](#) [Reverse Batch](#)

Confirm

TAXI DISPATCH

TAXI DISPATCH PLATFORM

Manage Driver Payments

Showing 5 payments

ACH Batch Details - 2510-001

Batch Number: 2510-001 | Payment Count: 5 payments | Total Amount: \$8601.65

Receipt No.	Driver	Medallion	TLC License	Amount
DTR-2024-003	ROHIT HANNA	1A23	5123456	\$1497.80
DTR-2024-006	JOHN SMITH	2845	5234567	\$1644.50
DTR-2024-009	MARY JOHNSON	3C67	5345678	\$1960.00
DTR-2024-002	ROHIT HANNA	1A23	5123456	\$1576.45
DTR-2024-008	MARY JOHNSON	3C67	5345678	\$1922.90

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

[Cancel](#) [OK](#)

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.

[Close](#) [Reverse Batch](#)

Confirm

The screenshot shows a list of 16 driver payments. Key details from the table:

Receipt Number	Payment Type	Payment Direction	Driver Name	Plate	Receipt Date	Total Due	Payment Type	Actions
DTR-2024-005	DTRE	Payment To Driver	JOHN SMITH	T234DEF	10/21/2025	\$1295.30	Check	CHK-2024-182
DTR-2024-006	DTRE	Payment To Driver	JOHN SMITH	T234DEF	10/21/2025	\$1644.50	Check	5898
DTR-2024-003	DTRE	Payment To Driver	ROHIT HANDE	T123ABC	10/21/2025	\$1497.80	ACH	-
DTR-2024-002	DTRE	Payment To Driver	ROHIT HANDE	T123ABC	10/21/2025	\$1076.45	ACH	-
DTR-2024-009	DTRE	Payment To Driver	MARY JOHNSON	T345GHI	10/21/2025	\$1960.00	Check	5888
DTR-10003	DTRE	Payment To Driver	MARIA RODRIGUEZ	NYC5678	10/22/2025	\$1144.25	ACH	-
DTR-2024-008	DTRE	Payment To Driver	MARY JOHNSON	T345GHI	10/21/2025	\$1922.90	Check	5855
SD-00001	SD	Payment From Driver	AHMED HASSAN	NYC1234	10/22/2025	\$500.00	ACH	-
SD-00002	SD	Payment From Driver	MARIA RODRIGUEZ	NYC5678	10/22/2025	\$750.00	ACH	-
LP-00001	LP	Payment From Driver	RAJESH PATEL	NYC9812	10/22/2025	\$200.00	ACH	-

TOTALS: \$16210.65

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

Pay By Check

Export CSV

Possible Data Loss: Some features might be lost if you save this workbook in the comma-delimited (.csv) format. To preserve these features, save it in an Excel file format.																			Save							
A1	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	U	V	W	X	Y	Z	AA	AB
Receipt Number	TLC Carrier	Driver Name	Rate	Commission	Commission Date	Commission Amount	Net Total	Net Total	Commission	Commission Date	Commission Amount	Net Total	Net Total	Commission	Commission Date	Commission Amount	Net Total	Net Total	TLC Driver Name	TLC Driver Rate	TLC Driver Commission	TLC Driver Net Total	Payment Type	Check No		
DTR-2024-005	55234567	JOHN SMITH	T234DEF	10/18/2025	\$1644.50	\$1644.50	\$1295.30	\$1295.30	55234567	10/21/2025	\$1295.30	\$1295.30	\$1295.30	55234567	10/21/2025	\$1295.30	\$1295.30	\$1295.30	JOHN SMITH	T234DEF	\$1295.30	Check	CHK-2024-182			
DTR-2024-006	55234567	JOHN SMITH	T234DEF	10/18/2025	\$1644.50	\$1644.50	\$1644.50	\$1644.50	55234567	10/21/2025	\$1644.50	\$1644.50	\$1644.50	55234567	10/21/2025	\$1644.50	\$1644.50	\$1644.50	JOHN SMITH	T234DEF	\$1644.50	Check	5898			
DTR-2024-003	51234567	ROHIT HANDE	T123ABC	10/18/2025	\$1497.80	\$1497.80	\$1076.45	\$1076.45	51234567	10/21/2025	\$1076.45	\$1076.45	\$1076.45	51234567	10/21/2025	\$1076.45	\$1076.45	\$1076.45	ROHIT HANDE	T123ABC	\$1076.45	ACH	-			
DTR-2024-002	51234567	ROHIT HANDE	T123ABC	10/18/2025	\$1076.45	\$1076.45	\$1076.45	\$1076.45	51234567	10/21/2025	\$1076.45	\$1076.45	\$1076.45	51234567	10/21/2025	\$1076.45	\$1076.45	\$1076.45	ROHIT HANDE	T123ABC	\$1076.45	ACH	-			
DTR-2024-009	5345678	MARY JOHNSON	T345GHI	10/18/2025	\$1960.00	\$1960.00	\$1960.00	\$1960.00	5345678	10/21/2025	\$1960.00	\$1960.00	\$1960.00	5345678	10/21/2025	\$1960.00	\$1960.00	\$1960.00	MARY JOHNSON	T345GHI	\$1960.00	Check	5888			
DTR-10003	6239485	MARIA RODRIGUEZ	NYC5678	10/18/2025	\$1144.25	\$1144.25	\$1144.25	\$1144.25	6239485	10/22/2025	\$1144.25	\$1144.25	\$1144.25	6239485	10/22/2025	\$1144.25	\$1144.25	\$1144.25	MARIA RODRIGUEZ	NYC5678	\$1144.25	ACH	-			
DTR-2024-008	3C87	MARY JOHNSON	T345GHI	10/18/2025	\$1922.90	\$1922.90	\$1922.90	\$1922.90	3C87	10/21/2025	\$1922.90	\$1922.90	\$1922.90	3C87	10/21/2025	\$1922.90	\$1922.90	\$1922.90	MARY JOHNSON	T345GHI	\$1922.90	Check	5855			
SD-00001	5128374	AHMED HASSAN	NYC1234	10/18/2025	\$500.00	\$500.00	\$500.00	\$500.00	5128374	10/22/2025	\$500.00	\$500.00	\$500.00	5128374	10/22/2025	\$500.00	\$500.00	\$500.00	AHMED HASSAN	NYC1234	\$500.00	ACH	-			
SD-00002	6239485	MARIA RODRIGUEZ	NYC5678	10/18/2025	\$750.00	\$750.00	\$750.00	\$750.00	6239485	10/22/2025	\$750.00	\$750.00	\$750.00	6239485	10/22/2025	\$750.00	\$750.00	\$750.00	MARIA RODRIGUEZ	NYC5678	\$750.00	ACH	-			
LP-00001	7348956	RAJESH PATEL	NYC9812	10/18/2025	\$200.00	\$200.00	\$200.00	\$200.00	7348956	10/22/2025	\$200.00	\$200.00	\$200.00	7348956	10/22/2025	\$200.00	\$200.00	\$200.00	RAJESH PATEL	NYC9812	\$200.00	ACH	-			

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 YYMM-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

    # ABA routing number checksum
    weights = [3, 7, 1, 3, 7, 1, 3, 7, 1]
    checksum = sum(int(d) * w for d, w in zip(routing, weights))
    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 REDI 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.](#)