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 Maryland Unemployment Insurance Portal (BEACON).

Updated - April 20, 2026

Contents

1. General Information....3
   1.1 The Content of the Downloaded Payment Allocation File....3
   1.2 The Content of the Payment Allocation Upload File....3
2. Payment Allocation Downloadable File....4
   2.1 File Information for the Download Payment Application File....4
   2.2 Submitting the Downloaded Payment Application File....5
3. Manual Allocation of Payments for Upload....8
   3.1 Processing and Submission for the Manual Allocation of Payment Amounts....8
   3.2 Processing Instructions for Payment Method types....9
   3.2.1 ACH Credit....9
   3.2.2 ACH Debit....9
   3.2.3 Paper Check Payment....10

1. General Information

In BEACON, a third-party agent can submit payments for a single or multiple clients (employers). If an agent chooses to submit payment for multiple employers, they must indicate how they wish to distribute the single, bulk payment among their clients.

This is accomplished through a payment allocation file. There are two types of payment allocation files: a downloaded file (which pulls the amounts due for clients from BEACON); and a file the agent edits and uploads in BEACON.

1.1 Content of the Downloaded Payment Allocation File

The downloadable file 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 file, the agent may determine which clients should be included. The options are:

1. A file that contains only the clients that have a power of attorney on file with the State Agency (in this case, Maryland Division of Unemployment Insurance).

2. A file that contains only the 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 the 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 Content of the Payment Allocation Upload File

The uploaded file has the same content as the downloaded file (file layout below), with one additional element:

The agent needs 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 clients.

2. Payment Allocation Downloadable File

2.1 File Information for the Download Payment Application File

The downloaded payment allocation 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]

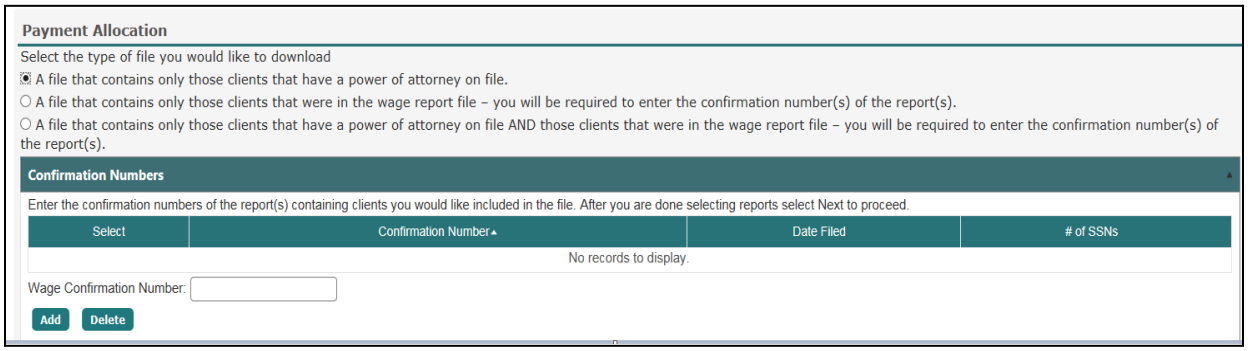
2.2 Submitting the Downloaded Payment Application File

To submit a payment using the updated Download Payment Allocation file, the agent would log in to BEACON and select “Payments” from the left navigation menu. On the next screen, select “Make Payments.”

- As mentioned earlier, if the agent has more than 100 clients, the downloaded file is the only option.

The next step is to determine the clients for which the agent is submitting a payment. The agent can select:

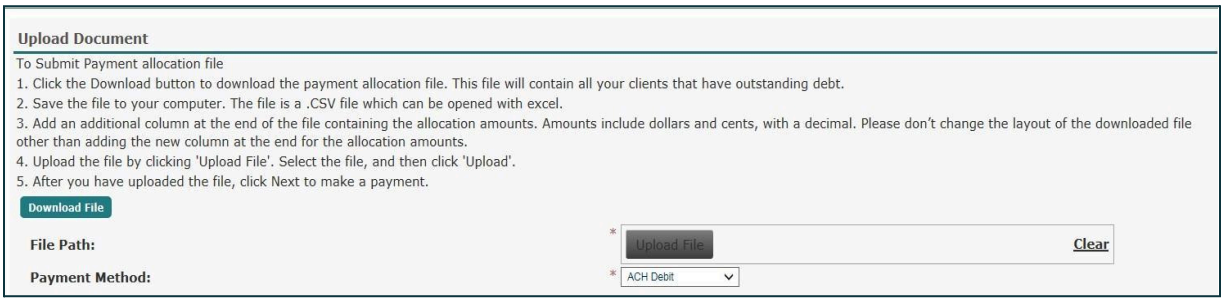
1. All clients that have a power of attorney on file with the Agency; or,
2. Clients that were included in your newest wage report (this selection requires you to enter the confirmation number(s) of the report(s) submitted).
3. A combination of clients that have a power of attorney and those that were included in the wage report (this option would also 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), select the next button.

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.

Comma separated files (.csv) can be opened in Excel for editing if desired. In the sample below, the first column is the client’s Maryland U.I. account number. 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
```

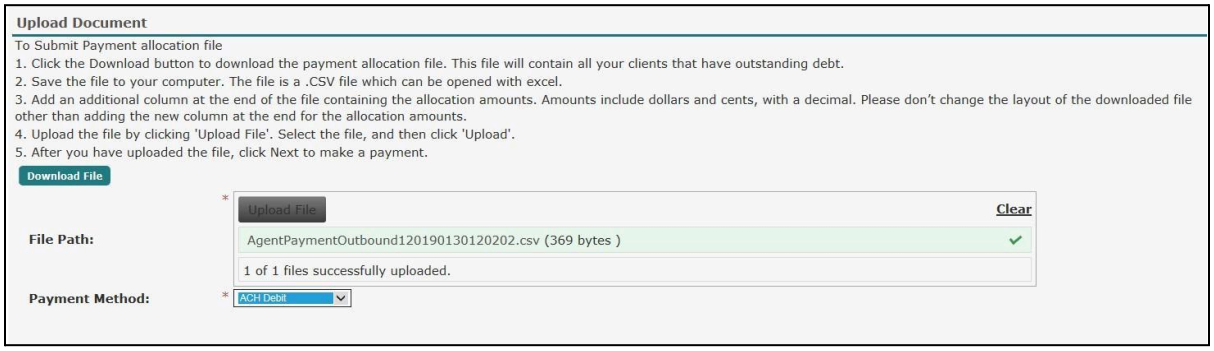
1	MD8J7M	19		
2	12345678	0	0	0
2	23456789	0	0	0
2	34567890	0	0	0
2	98765432	0	0	0
2	87654321	0	0	0
2	54545454	0	0	0
2	35753575	0	0	0
2	91291291	58127.65	18701	18701
2	84518451	0	0	0
2	77747474	0	0	0
2	99999777	0	0	0
2	3262301	0	0	0
2	74257401	0	0	0
2	77400796	4980.14	1537.43	1537.43
2	97945120	0	0	0
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

To specify the payment amounts, an additional column must be added to each detail record (shown above). 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 123.45).

Note: Do not change the layout of the pre-existing columns on the downloaded file.

When finished entering information in the file, navigate to the file submission screen in BEACON. Then, use the file selection button to select the updated allocation file. The selected file should display next to the “File Path” on the screen. Use the upload button to submit the allocation file.

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. After choosing the payment method (ACH debit, ACH credit, or paper check), select the Next button 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

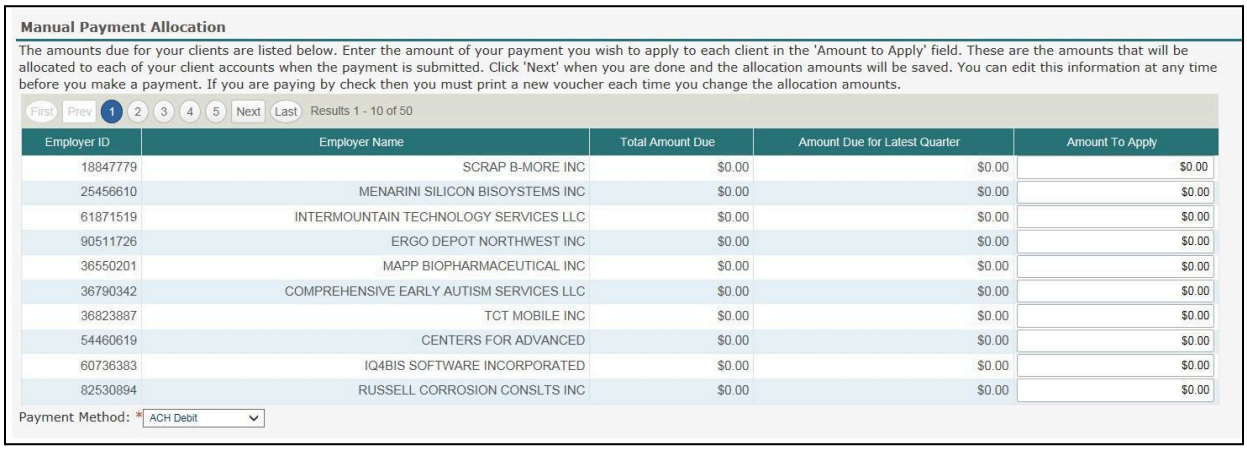
3.1 Processing and Submission for the Manual Allocation of Payment Amounts

If the agent has fewer than 100 clients, they may choose to manually allocate payment amounts for each client, rather than downloading the allocation file. This process occurs in BEACON and creates an upload file. This file will include the distribution detail for the total payment amount.

To manually allocate payments (for the included clients), enter the agent portal and select “Payments” from the left menu. On the next screen, select “Make Payments.”

On the resulting screen, you will see a grid containing your clients. For each client, the grid would include: their employer ID; name, overall balance due for the account; and any amount due from the most recently filed quarter.

The last column is editable. In this column, the agent would enter the amount to be applied to each client account. If the client has an overall account balance, this will pre-fill in the last column.



Manual Payment Allocation

The amounts due for your clients are listed below. Enter the amount of your payment you wish to apply to each client in the 'Amount to Apply' field. These are the amounts that will be allocated to each of your client accounts when the payment is submitted. Click 'Next' when you are done and the allocation amounts will be saved. You can edit this information at any time before you make a payment. If you are paying by check then you must print a new voucher each time you change the allocation amounts.

First Prev 1 2 3 4 5 Next Last Results 1 - 10 of 50

Employer ID	Employer Name	Total Amount Due	Amount Due for Latest Quarter	Amount To Apply
18847779	SCRAP B-MORE INC	$0.00	$0.00	$0.00
25456610	MENARINI SILICON BISOYSTEMS INC	$0.00	$0.00	$0.00
61871519	INTERMOUNTAIN TECHNOLOGY SERVICES LLC	$0.00	$0.00	$0.00
90511726	ERGO DEPOT NORTHWEST INC	$0.00	$0.00	$0.00
36550201	MAPP BIOPHARMACEUTICAL INC	$0.00	$0.00	$0.00
36790342	COMPREHENSIVE EARLY AUTISM SERVICES LLC	$0.00	$0.00	$0.00
36823887	TCT MOBILE INC	$0.00	$0.00	$0.00
54460619	CENTERS FOR ADVANCED	$0.00	$0.00	$0.00
60736383	IQ4BIS SOFTWARE INCORPORATED	$0.00	$0.00	$0.00
82530894	RUSSELL CORROSION CONSLTS INC	$0.00	$0.00	$0.00

Payment Method: * ACH Debit

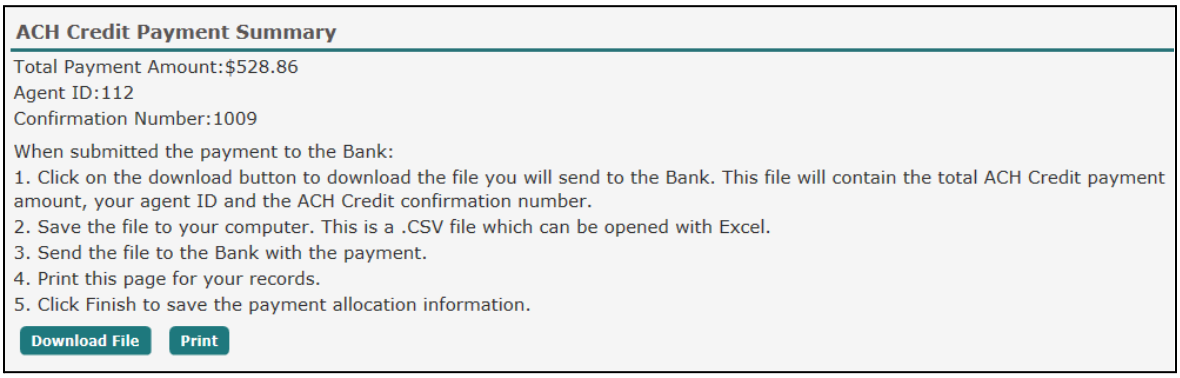
After all payment amounts have been entered, select a payment method. Select the Next button to continue.

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 ACH credit amount and the number of client accounts covered by the payment. Select the Next button to continue.

The next screen will provide the steps necessary to complete the ACH credit payment submission. The ACH credit payment must be submitted to the agent's bank (follow the instructions on the screen).



3.2.2 ACH Debit

If the ACH Debit 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). Enter the information required to submit the ACH debit payment (including routing number, bank account number, and specifying the type of account.

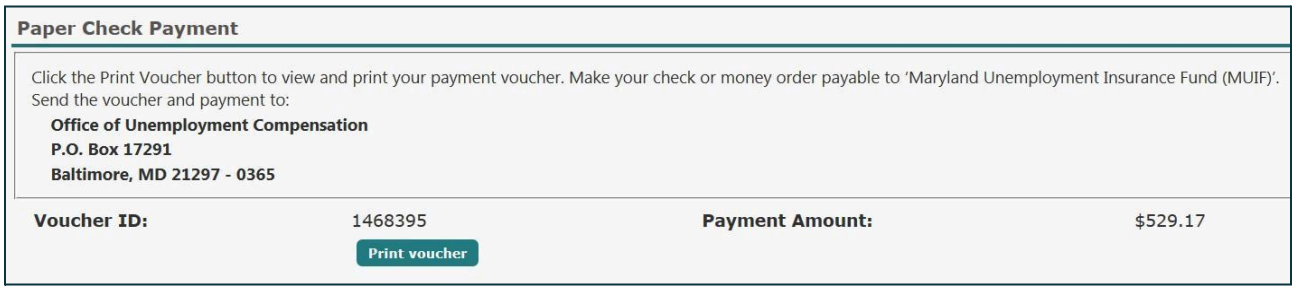
BEACON also allows employers/agents to warehouse a payment. The agent also needs to enter an effective date for their payment: current date; or any future date (up to one month in advance). Select the next button to continue.

The system should show a verification screen for the intended payment. Review this information and then select the next button. You will be notified on the next screen that your payment has been submitted. There will also be a detailed listing of those accounts among which the overall payment amount was to be distributed. Select the Finish button 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 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. Select the Finish button to complete the manual paper check payment process.



NOTE: Payment(s) submitted via ACH credit or debit will normally be updated to the employer accounts overnight (on the day the payment files are received from the bank). Checks will be updated overnight on the day the check is received.