



## Direct Deposit through BMCW

The Bureau of Milwaukee Child Welfare (BMCW) encourages foster parents and Kinship Care providers to have their provider payments electronically transferred directly to their accounts through **Direct Deposit**. It is easy, safe, and cost free. Direct deposit can be made to any type of bank, including credit unions, building societies, or savings and loan organizations.

**Q: How do I enroll for Direct Deposit?**

**A:** Ask for the *Electronic Deposit Authorization for Provider Payment* (form CFS-2185) from your foster parent licensing specialist if you are a licensed foster parent, or the office of Perez-Peña, Ltd. if you receive Kinship Care payments. Attach a voided check or checkbook deposit slip to the form if you are having it deposited into your checking account. For deposits to a savings account, you must visit your bank and have them fill in the proper routing number and confirm the number by signing/stamping page 2 of the form. Return the form in the envelope provided or give it to the licensing specialist. You can also download the form online at <http://dwd.wisconsin.gov/dcf/forms/viewsort/default.asp?ID=NEW> (Search for CFS-2185.)

**Q: Why is it necessary to attach a voided check or deposit slip to the authorization form?**

**A:** We want to ensure that we have the proper account number and bank routing information. We check the information provided on the form against the numbers on the check. We then run a “pre-notification transaction,” which is a test-run with the bank to ensure the account number is valid and that the transfer will go through without delays.

**Q: How will I know the amount that has been deposited into my account?**

**A:** You will receive a check stub showing the amount deposited for each child in your care. The deposit amount will also appear on the monthly statement from your bank.

**Q: Can I have part of my check deposited in my savings account and part in my checking account?**

**A:** Only one account number can be designated on the authorization form. Most banks will automatically transfer funds between your accounts at no charge. Please contact your bank to arrange a transfer if you want part of the payment to go into another account.

**Q: If I have my provider payment electronically deposited in a credit union, will that affect my current credit union deduction?**



**A:** Any current credit union deductions that you may have will not be affected.

**Q:** **What if I want to change banks?**

**A:** **A new electronic deposit authorization form must be completed when you change banks.** Since we have to do another pre-notification transfer, it may take up to two pay periods before the transfer is complete. You will receive paper checks during the transition; your money will *not* continue to go to your old bank account.

**NOTE:** To avoid missing a payment, notify your licensing specialist if you are a foster parent or phone Perez-Peña, Ltd. if you are a Kinship Care provider immediately when changing your account to a different bank. Your check may be delayed if you fail to do so.

**Q:** **What if I want to change the account where the deposit is being made, but not my bank?**

**A:** **A new electronic deposit authorization form must be completed when you change accounts within the same bank.** You do not have to let anyone know in advance because the deposit will continue to go to the old account until the transfer is complete. You will not miss a payment or receive a paper check during the transition time.

**Q:** **What happens if I have an installment agreement set up to repay an overpayment to BMCW?**

**A:** The amount agreed upon for repayment will be deducted from your payment before the direct deposit is made until the overpayment is paid in full.

**Q:** **How will bank charges affect my provider payment?**

**A:** The direct deposit is treated the same as any other deposit (including provider payment checks) that would be deposited into your account. Any charges to your account by your bank, such as overdraft charges, bill payer fees, credit card fees, etc., will be deducted as they would from any other deposit. There is, however, no fee for using the direct deposit service.

**Q:** **Who do I contact for the forms, information, or to make changes?**

**A:** Licensed **foster parents**, ask your **licensing worker** for more information. Kinship Care providers, call Perez-Peña, Ltd. at (414) 273-1262.

