ELECTRONIC FUNDS TRANSFER

FOR

WISCONSIN

CHILD SUPPORT

PAYMENTS

USING EFT TO REMIT SUPPORT PAYMENTS

Thank you for your interest in electronic funds transfer. EFT gives employers the opportunity to transfer Wisconsin support-related withholdings electronically, through the Automated Clearinghouse (ACH), a government facility that coordinates EFT/EDI transactions.

Advantages of EFT:

- ♦ Reduces paperwork and eliminates postage costs, lost mail, or mail delays
- ♦ Provides security and prevents theft or fraud
- ♦ Increases reliability; therefore fewer calls from employees
- ♦ Assures that support will be received and distributed accurately and efficiently

How the Process Works:

1. In order to transmit child support payments using EFT, your company must be able to generate a NACHA-approved file that can be transmitted to your financial institution. The data is typically done by uploading the file to your financial institution's website.

2. Your financial institution will then submit the files, including the addenda records, to the Automated Clearinghouse (ACH) Network. Most, but not all, financial institutions are capable of performing this activity, known as "originating" ACH transactions.

3. The ACH releases the file on the appointed date to US Bank, which forwards the file information, including the addenda records, to the WI Support Collections Trust Fund (WI SCTF).

4. The WI SCTF electronically collects your information and funds for processing, uploads to its payment processing module, and includes in the valid collections for that day.

Employer Errors: Correction and Responsibility:

- In the event you discover an error in the data file you have remitted to WI Support Collections Trust Fund, please contact us immediately.

- An employer may not remove any funds from the WI Support Collections Trust Fund account via an EFT transaction. If your company has sent excess funds, please contact the WI SCTF (877-209-5211) to resolve the overpayment.

- WI Support Collections Trust Fund can usually assist in correcting an overpayment if we are notified the same day. The employer is responsible for any loss due to employer error if the funds have been disbursed to the support recipient(s).

To Begin Using EFT:

1. Examine the attached material, which describes the necessary ACH formats and standards. ACH software is necessary to create the EFT file for transmission. There are various software applications that accommodate the required data. Your existing payroll system may already offer this function, if it can support addenda records.

2. The **recommended option** is to use a web payment site: www.expertpay.com. ExpertPay will create and send your file. The only cost is a one-time $2.50 setup fee. ExpertPay customer service: 800-403-0879.

   Your financial institution may also have ACH software available to you.

3. Contact your financial institution to determine if it can "originate" ACH transactions and to discuss its requirements. Indicate that you are interested in originating ACH credits in a Cash Concentration Disbursement ("CCD+") file format, which allows for multiple addenda records. (Note: Many electronic payment transactions take place using ACH Prearranged Payments and Deposits ("PPD") format. "PPD" is not an approved format for child support payments.)

4. Let them know that you are using the ACH banking convention for submitting child support payments. If they are not familiar with this convention, your financial institution can refer to the "NACHA" website: http://www.nacha.org/c/GvtRelatn.cfm/AID/628.
   Under "U.S. Department of Health and Human Services - Office of Child Support Enforcement", click on "Child Support User's Guide"

5. Complete an agreement with your financial institution that authorizes you to transfer Wisconsin support payments.

6. Contact the WI SCTF (414-615-2423) for employee data cleanup. We will ask you to fax or email a copy of the list you are currently using with your child support payments. We will then validate the information against the Wisconsin automated data system (KIDS) to ensure a match. The verification includes employee name, SSN, and Participant Identification Number (PIN).

7. Contact the WI SCTF (414-615-2423) to arrange a test of the process prior to your first actual transmission. We only require a zero-dollar pre-note transaction. We ask that you include at least one employee record to ensure that the addenda record formatting is correct.

If you have questions about EFT, please contact:

> **EFT Coordinator, WI SCTF**
> **(414) 615-2423**
>
> **EFT.Coordinator@Conduent.com**

RECORD FORMATS FOR EFT

The following record formats are necessary to send EFT transactions over the ACH Network:

- File Header Record (the "1" record)

- Company/Batch Header Record (the "5" record)

- Entry Detail Record (the "6" record) - constitutes the financial transaction

- Addenda Record (the "7" record) - is the record that contains the payment information

- Company/Batch Control Record (the "8" record)

- File Control Record (the "9" record)

The ACH file starts with a File Header Record and ends with a File Control Record. The file may contain one or more unique batches each starting with a Company Batch Header Record and ending with a Company Batch Control Record. Your company can send multiple batches in the same file. This gives you the opportunity to group your transactions by division, location, payroll frequency, etc.

The heart of the ACH file consists of the Entry Detail Record and the Addenda Record. The Entry Detail Record contains the information necessary to transfer the funds from your financial institution to the State of Wisconsin's financial institution. The Addenda Record, with its 80-position "Payment Related Information Field", is used to supply information about your employee(s) and how to apply the payment.

If your company plans to use an outside payroll service to generate EFT transactions, the payroll service must contact our EFT Coordinator at 414-615-2423 in order to insure that the WI SCTF can properly identify your company.

Following are detailed layouts for each of the records in "CCD+" format. There is additional information and examples for the Addenda Record on pages 7, 10-12.

Note: This document does not contain ASC X12 820 formatting information. If you wish to remit via the "CTX 820" format, please contact your financial institution regarding the specifications for the Payment Order/Remittance Advice Transaction Set (820) or view the information at the "NACHA - The Electronic Payments Association" website:

http://ecsp.nacha.org/docs/Child_Support_User_Guide_6.1.PDF (pages 17 ff)

FILE HEADER RECORD

Field #	1	2	3	4	5	6	7	8	9	10	11	12	13
Date Element Name	Record Type Code	Priority Code	Immediate Destination	Immediate Origin	File Creation Date	File Creation Time	File ID Modifier	Record Size	Blocking Factor	Format Code	Immediate Destination	Immediate Origin Name	Reference Code
Contents	1	01	bTTTTAAAAC	1 + tax ID #	YYMMDD	HHMM	A (1st file, etc)	094	10	1	bank name	company name	(spaces)
Example	**1**	**01**	0710000009	0073921998	030125	1322		**094**	**10**	**1**	Anybank	XYZ Co	
Length	1	2	10	10	6	4	1	3	2	1	23	23	8
Position	01	02-03	04-13	14-23	24-29	30-33	34	35-37	38-39	40	41-63	64-86	87-94

Notes:

Field 2: The priority code on all files will be **01**.
Field 3: The R/T number for your bank, preceded by a blank, where TTTT = routing transit number and AAA = ABA number and C = check digit.
Please check with your bank to determine the correct information.
Field 4: The company R/T number for your bank, preceded by a blank, or your company's IRS tax ID number, preceded by the number "1".
Field 7: A 1-digit (A-Z or 0-9) used to distinguish multiple files prepared on the same day. The first file of the day should have an upper case 'A' in this field. If a second file is submitted on the same day, the field should contain an upper case 'B', etc.
Field 8: The record size will always be **094**.
Field 9: The blocking factor will always be **10**.
Field 10: The format code will always be **1**.
Field 12: Contains the name of your company. Please be as descriptive as possible.
Field 13: This field is optional. If not used, then fill with blanks or zeroes.
Field 11: Contains name of your bank.
Field 12: Contains name of your company.

"5" Record
COMPANY BATCH HEADER RECORD

Field	1	2	3	4	5	6	7	8	9	10	11	12	13
Data Element Name	Record Type Code	Service Class Code	Company Name	Company Discretionary Data	Company ID (tax ID)	Standard Entry Class Code	Company Entry Description	Company Descriptive Data	Effective Entry Date	Settlement Date	Originator Status Code	Originating DFI Bank ID	Batch Number
Contents	5	220	alphanum	alphanum	alphanum	alphanum	alphanum	YYMMDD	YYMMDD	numeric	1	TTTTAAAA	numeric
Example	**5**	**220**	XYZ Co		"1" + tax ID	**CCD or CTX**	**Child Pay** **Child Sup**			(inserted by ACH Op)	1		
Length	1	3	16	20	10	3	10	6	6	3	1	8	7
Position	01	02-04	05-20	21-40	41-50	51-53	54-63	64-69	70-75	76-78	79	80-87	88-94

Notes:

Field 3: Contains the name of your company. This field will be shown by the receiving bank on its statement or advice to the WI Support Collections Trust Fund.

Field 4: May contain descriptive data, but may not be printed on statement or advice to WI SCTF.

Field 5: The company FEIN employer ID number, preceded by the number '1'. (Same as Company Batch Control number, field 7.)

Field 7: A description of the type of transaction: i.e. '**Child Pay**' or '**Child Sup**'. Left justified and blank filled.

Field 8: A date meaningful to your employee or customer: i.e. payroll period ending date.

Field 9: The date on which this transaction should post to the receiver's account. The date you want the funds taken out.

Field 10: Leave blank. The Federal Reserve will insert the settlement date.

Field 11: Always use '**1**'. This indicates that you have accepted the rules and regulations of the Automated Clearing House.

Field 12: The R/T identification number for your bank, where TTTT = routing transit number and AAAA = ABA number. This number is used in the first 8 positions of the Trace Number.

Field 13: A sequential ascending number assigned by you for each batch. The range is 0000001 through 9999999.

"6" Record
ENTRY DETAIL RECORD for CCD ENTRIES ONLY

Field	1	2	3	4	5	6	7	8	9	10	11
Date Element Name	"Entry Detail" Record Type	Transaction Code	Receiving FI's Route Number	Check Digit	DFI Account Number	Amount	Identification Number	Receiving Company Name	Discretionary Data	Addenda Record Indicator	Trace Number
Contents	6	numeric	TTTTAAAA	alphanum	alphanumeric	$$$$$$$$CC	alphanumeric	alphanumeric	alphanumeric	1	numeric
Example	**6**	**22**	**07500002**	**2**	**183038342**	12218		**Child Support**			
Length	1	2	8	1	17	10	15	22	2	1	15
Position	01	02-03	04-11	12	13-29	30-39	40-54	55-76	77-78	79	80-94

Notes:

Field 2: Use **22** = credit to checking account

Field 3: The Trust Fund's R/T number, where TTTT = routing transit number and AAAA = ABA number. Use **07500002**.

Field 4: The check digit is used to assure that the R/T number is not altered during transmission. Use **2**.

Field 5: The Trust Fund's bank account number. Use **183038342**. Left-justified with blanks for unused positions.

Field 6: The amount of the transaction in dollars and cents, with no commas or decimal points.

Field 7: The number by which you identify the individual: i.e. employee number, etc.

Field 8: The name of receiving company. Use **Child Support**.

Field 9: Optional data field

Field 10: This will always be **1** for child support payments.

Field 11: The trace number is an ascending number used to uniquely identify each transaction. The first 8 digits of the trace number consist of the bank R/T number as described in Field 12 of the Company Batch Header Record (record '5'). The last 7 digits consist of a sequential number ascending sequence with each subsequent transaction incremented by 1: 053000210000001, 05300210000002 . . .

ADDENDA RECORD

Field	1	2	3																4	5
				DED 01		DED 02		DED 03		DED 04		DED 05	DED 06		DED 07		DED 08	DED 09		
Field Element Name	Record Type	Addenda Type	Segment Identifier	Data Element Separator	Application Identifier	Data Element Separator	Case Identifier (KIDS PIN)	Data Element Separator	Pay Date	Data Element Separator	Payment Amt	Data Element Separator	Non-Custodial Parent SSN / Medical Support Indicator	Data Element Separator	Non-Custodial Parent Name	Data Element Separator	FIPS Code - Not Used in Wisconsin / Employment Term Indicator	Separator Terminator / blank	Addenda Sequence Number	Entry Detail Sequence Number
Contents	7	05	DED	*	CS	*	alphanumeric	*	YYMMDD	*	$$$$$$$$cc	*	numeric	*	alphanum	*			numeric	alphanum
Example	7	05	DED	*	CS	*	0001234567	*	020115	*	12075	*	Y or N	*	*		Y or blank	\	0001	
															10 digit max		asterisk must be used			
Length	1	2	3	1	2	1	10	1	6	1	10	1	9 / 1	1	10	1	5/7 / 1	1 / 1	4	7
Position	01	02-03	04-06		08-09		11-30		32-37		39-48		50-58 / 60		62-71		73-79 / 81	83	84-87	88-94

Notes:

Field 1: Always use the value of **7**.

Field 2: Always use the value of **05**.

Field 3: Always ue the value of **DED**.

DED01: Always use **CS**.

DED02: The 10 characters are the individual's KIDS PIN (left justified w/leading zeroes to equal 10).

DED04: Use no comma or decimal point.

DED05: Use no dashes.

DED06: Use 'Y' if you offer medical support. Use 'N' if you do not.

DED07: Use first 7 characters of the last name and the first three characters of the first name. A comma must be used to separate last name and first name if last name is < 7 characters.

DED08: Wisconsin does not use the FIPS.

DED09: Use a 'Y' if it is the last pay period for this individual. If not, leave this field blank.

More addenda information on pp. 10-12.

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<table>
<tr><th colspan="12" align="center">**"8" Record**
COMPANY BATCH CONTROL RECORD</th></tr>
<tr><th>Field</th><th>1</th><th>2</th><th>3</th><th>4</th><th>5</th><th>6</th><th>7</th><th>8</th><th>9</th><th>10</th><th>11</th></tr>
<tr><th>Date Element Name</th><th>Record Type Code</th><th>Service Class Code</th><th>Entry detail records + Addenda records Count</th><th>Entry Hash (Receiving FI's Records)</th><th>Total **Debit** Entry Dollar Amount</th><th>Total Credit Dollar Amount</th><th>Company ID (federal tax ID)</th><th>Message Authorization Code</th><th>Reserved</th><th>Originating DFI ID</th><th>Batch Number (ascending)</th></tr>
<tr><td>**Contents**</td><td>8</td><td>220</td><td>numeric</td><td>numeric</td><td>0</td><td>$$$$$$$$$$CC</td><td>alpha-numeric</td><td>alpha-numeric</td><td>blank</td><td>employer's FI R/T</td><td>numeric</td></tr>
<tr><td>**Example**</td><td>**8**</td><td>**220**</td><td></td><td></td><td>**0**</td><td>000000123456</td><td></td><td>optional</td><td></td><td></td><td></td></tr>
<tr><td>**Length**</td><td>1</td><td>3</td><td>6</td><td>10</td><td>12</td><td>12</td><td>10</td><td>19</td><td>6</td><td>8</td><td>7</td></tr>
<tr><td>**Position**</td><td>01</td><td>02-04</td><td>05-10</td><td>11-20</td><td>21-32</td><td>33-44</td><td>45-54</td><td>55-73</td><td>74-79</td><td>80-87</td><td>88-94</td></tr>
</table>

Notes:

Field 2: Use Service Class Code 220, which signifies all credits. This must be the same value ('220') that was used in the 5 record.

Field 3: The sum of Entry Detail Records ('6' records) plus Entry Detail Addenda Records ('7' records) in this batch.

Field 4: The sum of all the Receiving DFI identification numbers (field 3 of each '6' record) in this batch.

      Example, if you have 5 '6' records with 07500002 in field 3:   07500002 x 5 = entry hash 0037500010

Field 5: The total <u>debit</u> amount. **This must be zero. You cannot issue a debit to the The WI SCTF.**

Field 6: The total <u>credit</u> amount with no commas or decimal points.

Field 7: The same information as the Company ID (field 5) in the Company/Batch Header Record '5'.

Field 10: The first 8 positions of the R/T number for your bank, preceded by a blank, where TTT = routing transit number and AAAA = ABA number. This is the same umber used on the Company Batch Header.

Field 11: Contains the same number as the batch number field 13 of the Company/Batch Header Record '5' for this batch.

FILE CONTROL RECORD

Field	1	2	3	4	5	6	7	8
	Record Type Code	Batch Count	Block Count	Entry Addenda Count	Entry Hash	Total Debit	Total Credit	Reserved
Contents	9	numeric	numeric	numeric	numeric	$$$$$$$$$$CC	$$$$$$$$$$CC	(spaces)
Example	9			sum of entry/addenda count field		should be "0s"		
Length	1	6	6	8	10	12	12	39
Position	01	02-07	08-13	14-21	22-31	32-43	44-55	56-94

Notes:

Field 2: Number of batches in this file.

Field 3: Number of blocks of data in this file. Note: All ACH files must contain enough records to be divisible by 10.

Field 4: The number of Entry Detail Records plus the number of Entry Detail Addenda Records in this file. This must be equal to the sum of entry/addenda count field of all Company/Batch Control Record in this file.

Field 5: The sum of the contents of the individual R/T numbers in all the Detail Entry Records in this file. Must be equal to the sum of all the Entry Hash fields of all Company/Batch Control Records in this file. In the event that the sum exceeds 10 digits, the entry hash is the right justified 10 digits of the sum.

Field 6: Must be zeroes, as **no debit amounts will be accepted by the WI SCTF**.

Field 7: Total amount of credit transactions. Must be equal to the sum of the Total Credit Entry Dollar Amount field of all Company/Batch Control Records in this file.

Field 8: Blanks are mandatory in this field.

Note: If the last block after the Record Type '9' is incomplete, then pad the last block with 9's.

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The ADDENDA ('7') RECORD – _ADDITIONAL INFORMATION_

Addenda Records must conform to the Standard ACH Format. <u>Any EFT support payment that does not comply with this document will be rejected by the WI Support Collections Trust Fund and sent back to the originating financial institution for return to the employer.</u>

Element	Comments	Contents	Attributes		
			1	2	3
	Segment Identifier	DED	M	ID	3/3
DED01	Application Identifier	CS	M	ID	2/2
DED02	Case Identifier	XXXXXXXXX	M	AN	1/20
DED03	Pay Date	YYMMDD	M	DT	6/6
DED04	Payment Amount	$$$$$$$$CC	M	*N2	1/10
DED05	Non-Custodial Parent SSN	XXXXXXXXX	M	AN	9/9
DED06	Medical Support Indicator	Y or N	M	AN	1/1
DED07	Non-Custodial Parent Name	XXXXXXXXXX	M	AN	1/10
DED08	FIPS Code	*	O	AN	5/7
DED09	Employment Termination Identifier	Y or blank	O	AN	1/1

M = Mandatory

O = Optional

AN = String-type data element

ID = Field must have indicated value

DT = Field requires a date format (YYMMDD)

C = Alphanumeric field. Contents must start from left portion of the field and continue for entire length of field even if you have to leave blank spaces at the end.

N2 = Field is numeric and has two places (cc) to the right of the implied decimal point.

The Addenda Record is composed of the following ten data fields, also called "data elements": Each data element occupies a specific position within the record segment and is identified by a unique identifier. In constructing the record segment, each data element (except for the first) is preceded by the separator character. The ACH Network requires that an asterisk (*) be used as the data element separator. Each segment must end with a terminator, which in the ACH Network is a backslash (\ ).

The following is an example of the Deduction Data (DED) Segment as used in the Payment Related Information Segment of the Support Payment Addenda Record:
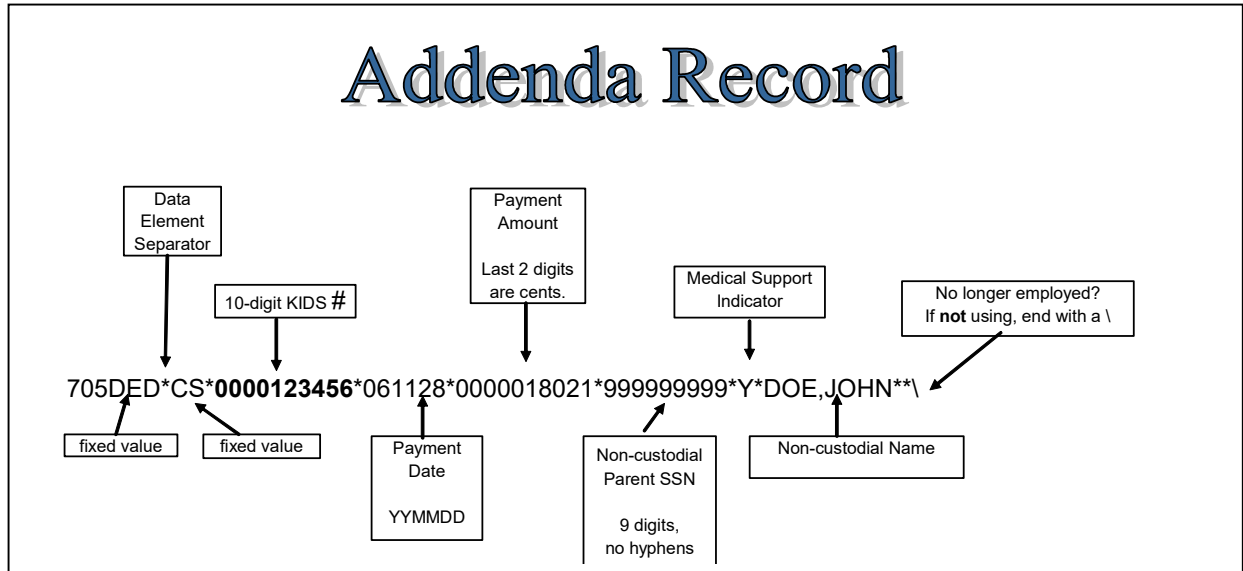
> DED*Application Identifier*Case Identifier*Pay Date*Payment Amount*Non-Custodial Parent SSN*Medical Support Indicator*Non-Custodial Parent name*FIPS Code*Employment Termination Indicator\

Optional data elements may be omitted. Use an asterisk to mark the omitted optional data element. For example, if "non-custodial parent name" is omitted from the segment, it would look like this:

> DED*Application Identifier*Case Identifier*Pay Date*Payment Amount*Non-Custodial Parent SSN*Medical Support Indicator**FIPS Code*Employment Term Indicator\

The following is a sample Addenda Record:

Segment Identifier - The fixed value of **DED** should always be used here.
This is a <u>mandatory</u> field.

DED01 Application Identifier - The fixed value of **CS** (an acronym for child support) should
always be used here. This is a <u>mandatory</u> field.

DED02 Case Identifier - The first ten positions (**0000159438**) is the KIDS Participant
Identification Number (PIN). The PIN must be ten positions left justified and zero-filled. This
is a <u>mandatory field</u>.

DED03 Pay Date - This is the date that your company will deduct the support funds from the
employee's pay. This date must be equal or prior to the date that the EFT transaction reaches
the WI SCTF. In the example above the date shown is September 1, 2004. Please
note that the date is expressed in this format: year, month, day. <u>Mandatory</u> field.

DED04 Payment Amount - This is the amount that your company is withholding from an
employee in compliance with an income withholding notice or order. In the example above
the Payment Amount shown is $180.21. The decimal point is implied to be the last two
positions of the number shown. This field cannot be zero unless the no longer employed
indicator in DED10 is set to "Y". This is a <u>mandatory</u> field.

DED05 Non-Custodial Parent SSN - This is a nine position numeric field. In the example
above the SSN is 393589212. <u>No</u> dashes are used. This is a <u>mandatory</u> field.

DED06 Medical Support Indicator - A "Y" in this field indicates that the employee has family
medical coverage available through your company. If there is no medical coverage available
through your company, place a "N" in this field. Please note the question is "does your
company **offer** family medical coverage" and not "does the employee **have** family medical
coverage". This is a <u>mandatory</u> field.

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DED07 Non-Custodial Parent Name - This is the employee's name. The format is Last Name,First Name. Use the first 7 letters of the last name followed by the first 3 letters of the first name. A comma must be used to separate the last and first name if the last name has less than 7 characters. In most cases you will not be able to fit the full name in this field.

DED08 FIPS Code -This field is <u>NOT used in Wisconsin</u>.
If you have already programmed for it, please use a "generic Wisconsin" FIPS of **55000**.

DED09 No Longer Employed - This field is set to "**Y**" if the employee is no longer employed at your company or if this is the last pay period that the employee will be employed at you company. Please do not use the No Longer Employed indicator when an employee is laid off or on temporary leave. "Y" is the only value that has any meaning to the WI SCTF.

Note: The Record Segment must end with a backslash (\).

FINANCIAL INSTITUTION DETAIL

US Bank

777 East Wisconsin Avenue, Milwaukee, WI 53202

Routing and Transit Number:
Receiving DFI Identification: **075000022**

WI SCTF Account Number:
DFI Account Number: **183038342**

If you have any questions or require more information, please contact:

Wisconsin Support Collections Trust Fund - Employer Outreach

EFT Coordinator
(414) 615-2423

EFT.Coordinator@Conduent.com