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State of Wisconsin  
Governor Scott Walker



TO: **W-2 Agencies  
Training Staff**

FROM: Margaret McMahon, Director  
Bureau of Working Families  
Division of Family and Economic Security  
Department of Children and Families

<b>BWF OPERATIONS MEMO</b>					
No:	16-07	<b>(Amended)</b>			
DATE:	06/10/2016 6/17/2016				
W-2	<input checked="" type="checkbox"/>	EA	<input type="checkbox"/>	CF	<input type="checkbox"/>
JAL	<input type="checkbox"/>	RAP	<input type="checkbox"/>	Other EP	<input type="checkbox"/> *

**SUBJECT: Modernizing CARES Work Programs Subsystem - Electronic Funds Transfer (EFT) Changes and Asset Policy and Systems Changes**

**CROSS REFERENCE:** Administrator's Memo [16-02](#)  
W- Manual, Sections [4.1.2](#), [10.4.1](#), [13.2.3.2.4](#)

**EFFECTIVE DATE:** Immediately

### **PURPOSE**

The purpose of this memo is to:

1. Provide an overview of the systems changes made to capture prepaid debit card and electronic fund transfer (EFT) information in CWW and the associated policy changes that the Bureau of Working Families (BWF) has made in an effort to modernize the CARES Work Programs (WP) subsystem; and
2. Remind W-2 agencies of the actions they must take in preparation for the June 25, 2016 systems changes.

### **BACKGROUND**

As outlined in Administrator's Memo [16-02](#), the Department of Children and Families (DCF's) goal is to modernize the CARES WP subsystem from a mainframe system to a web-based application. One project in this effort focuses on moving case-based CARES WP screen information and functions to CARES Worker Web (CWW). This is one memo in a series of memos describing the changes to CWW, any related policy changes, and reminding W-2 agencies of the actions that they must take in order to prepare for the changes.

This particular memo focuses on counting prepaid debit cards as an asset for W-2 eligibility, as well as updates to the CWW Asset Gatepost and Liquid Assets pages to support this change and improve the data collection of all liquid asset information. This memo also communicates the changes to hold payment functionality supported by EFT policy.

## **POLICY CHANGES**

- **Note:** The following policy changes are tracked in the attached document. Policy that was removed is struck through and policy that has been added is underlined.

### CURRENT POLICY:

W-2 participants may choose to have their W-2 payments electronically deposited on a prepaid debit card via EFT. W-2 policy does not require FEPs to document and verify prepaid debit card balances as an asset type.

### NEW POLICY:

Effective June 25, 2016, FEPs must document and verify prepaid debit card balances in CWW at initial eligibility and at each eligibility review. FEPs must use acceptable documentation to verify prepaid debit cards, as with all other financial institution account information. FEPs must also verify other eligibility criteria at each eligibility review, which must occur at least every six months. Additionally, payment holds will not work for EFT designated cases until the EFT selection is ended. (See attached sections 4.1.2, 10.4.1, and 13.2.3.2.4)

FEPs should encourage participants to have their W-2 payments electronically deposited to a savings account, checking account, or prepaid debit card via EFT. EFT helps ensure the safe and timely delivery of W-2 payments, avoids expensive check cashing fees, and helps promote work readiness as many employers only issue paychecks electronically. However, FEPs should discuss the possible fees that may be associated with using prepaid debit cards and other financial institution accounts.

## **CWW CHANGES**

Changes made to the CWW Asset Gatepost and Liquid Asset pages support the collection of prepaid debit card information and remove the duplicative information that was collected in both the CARES WP subsystem and CWW. The June 25 changes also move information from CARES screen WPHB (Hold Benefit) to the new CWW W-2 Hold Payments page.

### ASSET GATEPOST PAGE

The Asset Gatepost Page currently does not have a field to identify whether a W-2 participant has a prepaid debit card.

Effective June 25, 2016, the CWW Asset Gatepost page will include a Prepaid Debit Card field. Similar to other asset fields, FEPs need to select the appropriate response from the Prepaid Debit Card drop down menu depending on the information provided by the applicant. Identifying a prepaid debit card as an asset on the Asset Gatepost page will require the entry of financial institution and account information on the Liquid Assets page, as illustrated below.

**Asset Gatepost** Cancel  Reset

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**Effective Period**  
Last Updated: 06/03/2016

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**ACP Asset Information**  
Has the asset information from the latest ACP application PDF been processed?

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**Liquid Asset**

Does anyone in your household have any of the following Liquid assets?

* Cash:	<input type="text"/>	* Tax Shelter Account:	<input type="text"/>
* Savings Account:	<input type="text"/>	* Christmas Club:	<input type="text"/>
* Savings Certificate:	<input type="text"/>	* IRA Account:	<input type="text"/>
* Checking Account:	<input type="text"/>	* Keogh Plan:	<input type="text"/>
* Prepaid Debit Card:	<input type="text"/>	* Credit Union:	<input type="text"/>
* Trust Funds:	<input type="text"/>	* Tax Refund:	<input type="text"/>
* Stocks and Bonds:	<input type="text"/>	* Escrow Account for Home Sale:	<input type="text"/>
▫ EBD Medicaid Annuity:	<input type="text"/>	* Money Owed:	<input type="text"/>
* US Savings Bond:	<input type="text"/>	▫ Child Support DEFRA Disregard:	<input type="text"/>
* Money Market:	<input type="text"/>	▫ Excess Over Life of Grant:	<input type="text"/>
▫ Monthly Excess Over Grant:	<input type="text"/>	* Other:	<input type="text"/>
▫ Special Resource:	<input type="text"/>		

### LIQUID ASSET PAGE

Currently, the financial institution and account information collected in the CARES WP subsystem on CARES screen WPET related to EFT and the information collected on the CWW Liquid Asset page are independent of each other and duplicative. In addition, the EFT information is not required to be reviewed, and updated if necessary, during eligibility reviews.

Effective June 25, 2016, FEPs will enter EFT information in the newly created W-2 EFT Information section of the Liquid Assets page. When a W-2 participant requests to receive his or her W-2 payment via EFT, the FEP must enter W-2 EFT information on this page, including routing information and the specific account number to which the participant's W-2 payments will be electronically deposited, i.e., checking, savings, or prepaid debit card. The FEP will no longer enter this information in the CARES WP subsystem. The FEP must review, and update if necessary, this information at every W-2 eligibility review. If a W-2 participant no longer chooses to receive his or her W-2 payment via EFT, the FEP must end the EFT designation on this page.

The Financial Institution and Address Information section of the Liquid Assets page has been changed to expand the account number field to 17 characters and require the account numbers and financial institution names for those assets selected on the Asset Gatepost page, including checking and savings accounts, and prepaid debit cards.

In addition to eliminating the need for manual maintenance and upkeep of duplicative financial institution information, these changes will improve program integrity by requiring all prepaid debit card assets be included in W-2 financial eligibility determinations. Changes to the Liquid Asset Gatepost page are illustrated below.

**Independence Account Information**

Independence Account?  Registration Date: MM / DD / YYYY

Pre-independence Account Balance Amount: \$  .

**Financial Institution Name And Address Information**

Account Number: 123456789  
 Name: ABC BANK  
 Address:   
 City:  State:   
 ZIP:  -

**W-2 EFT Information**

Use for W-2 EFT?  Routing Number: 987654321  
 Confirm Account Number:  Confirm Routing Number:

**Jointly Owned Assets**

W-2 HOLD PAYMENTS PAGE

Currently, if a participant requests that the agency hold his or her W-2 payment at the agency, the FEP must enter the required hold payment on the CARES screen WPHB (Hold Benefit).

Effective June 25, 2016, FEPs will enter hold payment information in the newly created CWW W-2 Hold Payments page.

An EFT payment cannot be “held.” If a participant has selected to receive his or her W-2 payment through EFT, and, at some point after, requests to have the W-2 payment “held,” the FEP must end the EFT on the CWW Liquid Assets page so that CARES will issue the participant’s W-2 payment by check. The FEP can then put a hold on the check on the W-2 Hold Payments page.

W-2 policy updates support these EFT and Hold Payment functionality changes. (See attached section 10.4.1)

On June 25, 2016, any current W-2 case with both EFT and Hold Benefits selected will have the Hold Benefits selection ended and the EFT will resume.

**W-2 Hold Payments** Cancel  Reset

W-2 Hold Payments

\* Does the participant want his/her payments held at the agency?  Last Updated:

Add Case Comment Cancel  Previous Next

**DATA CONVERSION**

Effective June 25, 2016, CARES screen WPET will be query-only. Effective this date, CARES will convert asset information for EFT cases if the account number and type on WPET matches the account number and type listed on the CWW Liquid Assets page.

For those cases that CARES cannot convert because the account number or type on WPET does not match the account number or type on the Liquid Assets page, CARES will continue to electronically transfer W-2 payments into W-2 participants' accounts until after the December 1, 2016 W-2 payment is issued. After the December payment, CARES will discontinue EFT payments for any cases in which the EFT information on the Liquid Asset page is incorrect or incomplete. Those participants will get a notice that their EFT is ending and that the January 1, 2017 payment and all subsequent payments will be mailed via check to their last known address.

In order to avoid any unintended disruption in processing EFT payments, W-2 agencies must review existing EFT designated cases and enter accurate account numbers and types.

### **AGENCY ACTION**

As discussed at the W-2 Contractors' meetings, W-2 agencies must review cases with current EFT selections in preparation for the CARES functionality changes effective June 25, 2016, and the related policy changes identified in this memo. Reviewing these cases and updating them according to the instructions below will help avoid any unintended disruption in processing EFT payments after June 25.

In order to assist agencies with identifying, reviewing, and taking action on EFT cases (if necessary), BWF has created a bi-weekly **WebI** report that identifies cases with an open EFT designation and related asset information. **The location of this report is:**

**DCF\WISDOM\Employment Programs\Wisconsin Works\Caseload Reports\EFT Reports**

In order to avoid any disruption in the processing of EFT payments, agencies must take the following action for each CWW EFT Status designation on the report:

1. **Matching account number and type** – No action is necessary.
2. **Matching account type, but no matching account number** – Enter the matching account number on the Liquid Assets page.
3. **No matching account** (includes matching account numbers, but no matching account type) – Enter the appropriate account type on the Liquid Assets page.
4. **Prepaid Debit Card** – Update the asset information on the CWW Asset Gatepost and Liquid Asset pages.
  - **Note:** W-2 agencies cannot take this action until the CWW changes go into effect on June 25, 2016.
5. **Held Payment and EFT selected** – No action needed. CARES will auto end payment holds on June 25, 2016 for EFT designated cases.

SAMPLE REPORT:

Contract Agency	FEP	Case number	CWW EFT Status
America Works of WI	XAW000	1234567xxx	Matching account number and type
America Works of WI	XAW000	1234567xxx	Matching account type, but no matching account number
America Works of WI	XAW000	1234567xxx	No matching account
America Works of WI	XAW000	1234567xxx	Prepaid Debit Card
America Works of WI	XAW000	1234567xxx	Held Payment and EFT selected

**TRAINING**

The Partner Training Session is currently scheduling in-person classroom trainings during the weeks of June 13-17 and June 20-24, 2016. At that time, training materials and desk aids related to the CWW changes detailed above will be available. For more information, please contact your Agency Training Liaison.

**ATTACHMENTS**

W-2 Manual, Section [4.1.2](#)  
W-2 Manual, Section [10.4.1](#)  
W-2 Manual, Section [13.2.3.2.4](#)

**CONTACTS**

For W-2 Policy Questions in the Balance of State: Bureau of Regional Operations, W-2 Regional Coordinators

For W-2 Policy Questions in Milwaukee: Milwaukee Operations Section Regional Administrators

For W-2 CARES Processing Questions: W-2 Help Desk

DCF/DFES/BWF/JC