



Document Title

ACH File Guide, Template for Outreach

Table of Contents

• Introduction to EFT and how it works	pg. 1
• 3 Easy Steps to Implement EFT	pg. 2
• NACHA Record Formatting	pg. 3
• 1 Record: The File Header	pg. 4
• 5 Record: Company/Batch Header Record	pg. 5
• 6 Record: Entry Detail Record	pg. 7
• 7 Record: Addenda Record	pg. 8
• 8 Record: Company/Batch Trailer Record	pg. 9
• 9 Record: The File Trailer Record	pg. 10
• Addenda Record, Definition of Elements	pg. 11
• Kansas County Codes	pg. 13

Introduction to EFT and how EFT works

This document has been designed to assist companies who would like to create EFT files to submit to the Kansas Payment Center (KPC). The purpose of the EFT file is to remit child support payments electronically through the Automated Clearing House (ACH) which is the financial network overseen by NACHA. NACHA is who manages the development, administration, and governance of the ACH Network.

EFT works in three steps:

- Your company transmits the payment and remittance information to your financial institution (ACH credit).
- Your financial institution creates the ACH entries required to transfer child support withholdings via the ACH network to CoreFirst bank and Trust, the financial institution that the Kansas Payment Center uses for child support depository services.
- The Kansas Payment Center will electronically collect your information and funds for processing and post the payment to your employee's child support case.

3 Easy Steps to Implement EFT

There are three steps to implementing EFT for child support withholdings:

- Verify the Case Information
- Create the ACH file
- Test the Process

With the above three steps complete, you are now ready to begin submitting payments.

1. Verify the Case Information

Verify the person/case information you have with the information needed by the KPC. This step is critically important because a discrepancy between the information sent by your company and what is necessary to process the payment at the KPC can cause

delays or errors. Delays or errors negatively affect the families who receive child support and may also require additional time consuming phone calls by KPC staff to your office in an effort to resolve the issue.

Prepare a spreadsheet with each Employee's Name (as it appears on the wage withholding order), Social Security Number, County ID, and 12 digit Case number for which you withhold child support. Send this information to the KPC. The KPC will compare the information with required information in the Kansas Child Support Computer System and work with you to resolve any discrepancies.

Please call the following number if you need help from the KPC, verifying case information:

KPC Employer Information Line: 877-729-6367

2. Create the ACH file

To implement EFT, your payroll system or other computer system must be able to create the data structure to build the ACH file you will transfer to your financial institution. If you are interested in additional materials that are not provided in this document, please refer to <http://www.nacha.org>.

Contact your financial institution to determine its capabilities and requirements. In most instances, your financial institution is already accustomed to receiving and sending EFT transmissions. Complete an agreement with your financial institution that authorizes it to transfer EFT child support withholdings to the Kansas Payment Center.

3. Test the Process

Testing Transmission:

After you prepare the child support payment information and it conforms to the require ACH File Format, you must conduct a test transmission of child support withholding information with your financial institution. Based on the results of this test, some additional changes may be necessary to your computer system or bank's computer system. You should continue to test the process until both you and the bank are satisfied that the information is being transferred completely and accurately.

Conducting a Prenotification (Prenote):

After confirming the accurate transmission of child support withholding information between you and your financial institution, contact the KPC (877-729-6367) to arrange a “prenote” prior to your first actual transmission. A “prenote” simulates a future live transmission and is used to ensure the banking information included with the transmission is correct. The prenote contains zeros in the amount field to make certain that no funds are transferred during this test. Your financial institution will be notified if there is a problem with the prenote.

With the three steps above complete, you are now ready to start submitting payments.

NACHA Record Formatting

The following record types are necessary to send EFT transactions over the Automated Clearing House (ACH) Network:

- File Header Record
- Company/Batch Header Record
- Entry Detail Record
- Addenda Record
- Company/Batch Control Record
- File Control 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, and payroll frequency.

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 CoreFirst Bank and Trust (the KPC depository financial institution). The **Addenda Record** is used to supply information about your employee and how to apply the Child Support payment.

There are two types of **Entry Detail Records** that your company can use: “**CCD+**” or “**CTX.**” The key difference between CCD+ and CTX formats is that CCD+ has only one Addenda Record per Entry Detail Record and CTX may have up to 9,999 Addenda Records per Entry Detail Record. Please check with your financial institution to see if it supports both types.

Position 34-34: An 'A' is used for the file ID modifier example. This is a single digit (A-Z or 0-9) used to distinguish between multiple files sent per day.
101123456789011111111111203261358A 094 101COREFIRST YOUR COMPANY NAME 1234ABCD
Position 35-37: '094' is the record size in the example; the record size will always be 094.
101123456789011111111111203261358A 10 1COREFIRST YOUR COMPANY NAME 1234ABCD
Position 38-39: '10' is the blocking factor used in the example, 10 will always be the blocking factor.
101123456789011111111111203261358A094 10 1COREFIRST YOUR COMPANY NAME 1234ABCD
Position 40-40: '1' is the format code used in the example; the format code will always be 1.
101123456789011111111111203261358A09410 1 COREFIRST YOUR COMPANY NAME 1234ABCD
Position 41-63: 'COREFIRST' is used in the example; please use COREFIRST as the name of the receiving bank for payments sent to Kansas.
101123456789011111111111203261358A094101COREFIRST YOUR COMPANY NAME 1234ABCD
Position 64-86: 'YOUR COMPANY NAME' is used in the example. Here you will enter the name of your company, up to 23 characters long.
101123456789011111111111203261358A094101COREFIRST YOUR COMPANY NAME 1234ABCD
Position 87-94: '1234ABCD' is the example used for the optional alphanumeric reference code.

5 Record: Company Batch/Header Record

5 Record Details	
5220 YOURCOMPANYNAME DESCRIPTIVE DATA 1234567890CCDCHILDSUPP 120101120128 1123456780000001	
Position 01-01: '5' designates a Company/Batch Header.	
5220 YOURCOMPANYNAME DESCRIPTIVE DATA 1234567890CCDCHILDSUPP 120101120128 1123456780000001	
Position 02-04: '220' is used in the example for the service class code, 220 is the class code for credits only which is all that the KPC will allow.	
5220 YOURCOMPANYNAME DESCRIPTIVE DATA 1234567890CCDCHILDSUPP 120101120128 1123456780000001	
Position 05-20: 'YOURCOMPANYNAME' is used in the example; here you will place the name of your company.	
5220YOURCOMPANYNAME DESCRIPTIVE DATA 1234567890CCDCHILDSUPP 120101120128 1123456780000001	

<p><u>Position 21-40:</u> ‘Descriptive Data’ is used in the example in this position which can contain descriptive data for internal uses only.</p>
<p>5220YOURCOMPANYNAME DESCRIPTIVE DATA 1234567890CCDCHILDSUPP 120101120128 1123456780000001</p>
<p><u>Position 41:50:</u> ‘1234567890’ is an example the company’s FEIN preceded by the number ‘1’ will be entered in this field.</p>
<p>5220YOURCOMPANYNAME DESCRIPTIVE DATA 1234567890CCDCHILDSUPP 120101120128 1123456780000001</p>
<p><u>Position 51-53:</u> ‘CCD’ is used in the example. In this position you will designate the type of transaction; the 3 characters you will enter will either be CCD (Cash Concentration or Disbursement) or CTX (Corporate Trade Exchange)</p>
<p>5220YOURCOMPANYNAME DESCRIPTIVE DATA 1234567890CCDCHILDSUPP 120101120128 1123456780000001</p>
<p><u>Position 54-63:</u> ‘CHILDSUPP’ is an example of the entry description for the transaction; this will apply to all detail records within the batch.</p>
<p>5220YOURCOMPANYNAME DESCRIPTIVE DATA 1234567890CCDCHILDSUPP 120102120128 1123456780000001</p>
<p><u>Position 64-69:</u> ‘120102’ is an example of a Company Descriptive Date. This is a date meaningful to the employee, such as a payroll ending date.</p>
<p>5220YOURCOMPANYNAME DESCRIPTIVE DATA 1234567890CCDCHILDSUPP 120101120128 1123456780000001</p>
<p><u>Position 70-75:</u> ‘120128’ is the effective date, meaning the date that the payments should post to the KPC account. The Federal Reserve will use this date to determine the settlement date. This is the date that the money will be transferred from your account to our account and the date that the KPC will post the money.</p>
<p>5220YOURCOMPANYNAME DESCRIPTIVE DATA 1234567890CCDCHILDSUPP 120101120128 1123456780000001</p>
<p><u>Position 76-78:</u> You will notice in the example above that this field is left blank, as this position is reserved for the Federal Reserve to insert a settlement date.</p>
<p>5220YOURCOMPANYNAME DESCRIPTIVE DATA 1234567890CCDCHILDSUPP 120101120128 11234567800000001</p>
<p><u>Position 79-79:</u> ‘1’ indicates that you have accepted the rules and regulations of the Automated Clearing House.</p>
<p>5220YOURCOMPANYNAME DESCRIPTIVE DATA 1234567890CCDCHILDSUPP 120101120128 11234567800000001</p>
<p><u>Position 80-87:</u> ‘12345678’ is the example for the R/T identification number for your bank.</p>
<p>5220YOURCOMPANYNAME DESCRIPTIVE DATA 1234567890CCDCHILDSUPP 120101120128 1123456780000001</p>
<p><u>Position 88-94:</u> ‘0000001’ is the example of the batch number, a sequential ascending number that is assigned to each batch.</p>

6 Record Details		
622123456789123456789	00000099990000000005555KANSASPAYCENTER	9Z1123456789000001
<u>Position 01-01:</u> 6 designates an entry detail record.		
622123456789123456789	00000099990000000005555KANSASPAYCENTER	9Z1123456789000001
<u>Position 02-03:</u> You will use a 22 for this position, which 22 designates a credit to our checking account.		
622 12345678 9123456789	00000099990000000005555KANSASPAYCENTER	9Z1123456789000001
<u>Position 04-11:</u> 12345678 is used as an example CoreFirst R/T number, indicating the bank to which this transaction will be routed.		
62212345678 9 123456789	00000099990000000005555KANSASPAYCENTER	9Z1123456789000001
<u>Position 12-12:</u> 9 is used in this position to provide an example of the 9th digit in the bank R/T # mentioned above.		
622123456789 123456789	00000099990000000005555KANSASPAYCENTER	9Z1123456789000001
<u>Position 13-29:</u> 123456789 is the example used in this position, which holds the bank account number for the recipient at the RDFI specified in position 04-11. Only 0-9 digits and dashes are valid, blanks are not valid characters within the account number except as fillers.		
622123456789123456789	0000009999 0000000005555KANSASPAYCENTER	9Z1123456789000001
<u>Position 30-39:</u> 9999 is a transaction for \$99.99 in the example; this position holds the amount of the transaction in dollars and cents. High order zeros will be used.		
622123456789123456789	0000009999 0000000005555 KANSASPAYCENTER	9Z1123456789000001
<u>Position 40-54:</u> 5555 is the example of an identification number used to uniquely identify the individual within your system.		
622123456789123456789	00000099990000000005555 KANSASPAYCENTER	9Z1123456789000001
<u>Position 55-76:</u> KANSASPAYCENTER is what you will want to use, as we are the receiving company.		
622123456789123456789	00000099990000000005555KANSASPAYCENTER	9Z 1123456789000001
<u>Position 77-78:</u> 9Z is used as an example for this position, which is an optional data field for your company's internal use if desired.		
622123456789123456789	00000099990000000005555KANSASPAYCENTER	9Z 1 123456789000001
<u>Position 79-79:</u> This position will always hold a '1' for child support payments, because every detail record MUST have at least one addenda record.		

622123456789123456789 000000999900000000055555KANSASPAYCENTER 9Z1 12345678000001
Position 80-94: 12345678000001 is an example of the trace number, which is an ascending consecutive number used to uniquely identify each transaction. This will assist for research purposes if necessary.

7 Record: Addenda Record

7 Record Details	
705 DED*CS* AL99D000002*120101*0000003636*55555555*N*USER, ONE*2000003*Y\ 00010000001	
Position 01-01: '7' designates an Addenda Record for an Entry Detail Record.	
705 DED*CS* AL99D000002*120101*0000003636*55555555*N*USER, ONE*2000003*Y\ 00010000001	
Position 02-03: '05' is the addenda type for CTX and CCD.	
705 DED*CS*AL99D000002*120101*0000003636*55555555*N*USER, ONE*2000003*Y\ 00010000001	
Position 04-83: This position is for the CCD+DED Child Support Segment/Convention for Employers. This will be employee specific child support information, required to post funds to the child support system. <i>See below for more information.</i>	
Additional CCD+DED Child Support Segment/Convention Information	
DED*CS*AL99D000002*120101*0000003636*55555555*N*USER, ONE*2000003*Y\ DED*app identifier*case identifier* pay date*payment amount*NCP SSN*medical support indicator*NCP Name*FIPS code*employment termination indicator\ <i>Please note the use of '*'s to separate the fields in this line record and the use of "\"s to indicate the end of a record.</i>	
705 DED*CS*AL99D000002*120101*0000003636*55555555*N*USER, ONE*2000003*Y\ 0001 0000001	
Position 84-87: 0001 is used in the example of the sequential number consecutively assigned to each primary addenda record following an entry detail record.	
705 DED*CS*AL99D000002*120101*0000003636*55555555*N*USER, ONE*2000003*Y\ 0001 0000001	
Position 88-94: '0000001' in this example represents the last 7 digits of the Entry Detail Record's trace number, which can also be found at position 80-94 of your 6 record.	
Please see page 11 for additional "DED" Addenda Record Definitions.	

DED09 Employment Termination Indicator – Enter “Y” in this field 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 your company. Please do not enter “Y” in this when an employee is laid off or on temporary leave. The only time that the Payment Amount can be zero is when this field is set to “Y”. “Y” is the only value that has any meaning in this field. This is a required field if the employee is no longer employed at your company.

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*CS*AL99D000002*120101*0000003636*555555555*N*USER, ONE*2000003*Y\

DED*app identifier*case identifier* pay date*payment amount*NCP SSN*medical support indicator*NCP Name*FIPS code*employment termination indicator\
--

Kansas County Codes

<u>County Name</u>	<u>KPC County ID</u>	<u>County Name</u>	<u>KPC County ID</u>	<u>County Name</u>	<u>KPC County ID</u>
ALLEN	AL	HODGEMAN	HG	RUSH	RH
ANDERSON	AN	JACKSON	JA	RUSSELL	RS
ATCHISON	AT	JEFFERSON	JF	SALINE	SA
BARBER	BA	JEWELL	JW	SCOTT	SC
BARTON	BT	JOHNSON	JO	SEDGWICK	SG
BOURBON	BB	KEARNEY	KE	SEWARD	SW
BROWN	BR	KINGMAN	KM	SHAWNEE	SN
BUTLER	BU	KIOWA	KW	SHERIDAN	SD
CHASE	CS	LABETTE	LB	SHERMAN	SH
CHAUTAUQUA	CQ	LANE	LE	SMITH	SM
CHEROKEE	CK	LEAVENWORTH	LV	STAFFORD	SF
CHEYENNE	CN	LINCOLN	LC	STANTON	ST
CLARK	CA	LINN	LN	STEVENS	SV
CLAY	CY	LOGAN	LG	SUMNER	SU
CLOUD	CD	LYON	LY	THOMAS	TH
COFFEY	CF	MARION	MN	TREGO	TR
COMANCHE	CM	MARSHALL	MS	WABAUNSEE	WB
COWLEY	CL	MCPHERSON	MP	WALLACE	WA
CRAWFORD	CR	MEADE	ME	WASHINGTON	WS
DECATUR	DC	MIAMI	MI	WICHITA	WH
DICKINSON	DK	MITCHELL	MC	WILSON	WL
DONIPHAN	DP	MONTGOMERY	MG	WOODSON	WO
DOUGLAS	DG	MORRIS	MR	WYANDOTTE	WY
EDWARDS	ED	MORTON	MT		
ELK	EK	NEMAHA	NM		
ELLIS	EL	NEOSHO	NO		
ELLSWORTH	EW	NESS	NS		
FINNEY	FI	NORTON	NT		
FORD	FO	OSAGE	OS		
FRANKLIN	FR	OSBORNE	OB		
GEARY	GE	OTTAWA	OT		
GOVE	GO	PAWNEE	PN		
GRAHAM	GH	PHILLIPS	PL		
GRANT	GT	POTTAWATOMIE	PT		
GRAY	GY	PRATT	PR		
GREELEY	GL	RAWLINS	RA		
GREENWOOD	GW	RENO	RN		
HAMILTON	HM	REPUBLIC	RP		
HARPER	HP	RICE	RC		
HARVEY	HV	RILEY	RL		
HASKELL	HS	ROOKS	RO		