

**Document Title** 

# ACH File Guide, Template for Outreach

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#### 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 <u>http://www.nacha.org</u>.

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.

This is an example of an ACH file, ready to be sent to CoreFirst containing	1       101123456789011111111111203261358&094101COREFIRST       YOUR COMPANY NAME         2       5220YOURCOMPANYNAME DESCRIPTIVE DATA       1234567890CCDCHILDSUPP 120101120128       1123456780000001↓         3       622123456789123456789       000000999990000000055555KANSASPAYCENTER       9Z1123456780000001↓         4       705DED*CS*AL99D000001*120101*0000009999*555555555555*N*USER, ONE*2000003*Y       000100000001↓
payments for	5 622123456789123456789・・・・・・0000008912000000044444KANSASPAYCENTER・・・・・A11123456780000024
the KPC.	6 705DED*CS*AL99D000002*120101*0000008912*515515515*N*USER, TWO*2000003*N\00010000002
The example contains a	7 822000000400246913560000000000000000000000189111234567890·····OPTIONAL·FIELD·····123456780000001 8 90000010000010000004002469135600000000000000000000018911·····
single batch	
and within that	9 999999999999999999999999999999999999
batch are two transactions.	10 <u>999999999999999999999999999999999999</u>

The example file is used below to illustrate field by field what is to be assigned to each position, in each line of the example file.

## 1 Record: The File Header

1 Record Details								
10112345678901111111111203261358A094101COREFIRST	YOUR COMPANY NAME	1234ABCD						
Position 01-01: '1' designates a file header record	1.							
10112345678901111111111203261358A094101COREFIRST	YOUR COMPANY NAME	1234ABCD						
Position 02-03: '01' is the Priority code on all files unless otherwise advised.								
101 <b>1234567890</b> 1111111111203261358A094101COREFIRST	YOUR COMPANY NAME	1234ABCD						
Position 04-13: '1234567890' is the example rout	ing number used, this	position will hold the						
routing number of the bank which the file is being sent to.								
1011234567890 <mark>1111111111</mark> 1203261358A094101COREFIRST	YOUR COMPANY NAME	1234ABCD						
Position 14-23: '1111111111' is the example file identifier used, this unique ID number will be								
agreed upon by you and your bank.								
1011234567890111111111111201021358A094101COREFIRST	YOUR COMPANY NAME	1234ABCD						
Position 24-29: '120102' is the example used for	the file creation date.	(YYMMDD)						
1011234567890111111111120326 <mark>1358</mark> A094101COREFIRST	YOUR COMPANY NAME	1234ABCD						
Position 30-33: '1358' is the example used for the	e file creation time, no	ote the time is expressed						
using 24 hour military clock.								
10112345678901111111111203261358A094101COREFIRST	YOUR COMPANY NAME	1234ABCD						

<u>Position 34-34</u>: 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.

10112345678901111111111203261358A094101COREFIRSTYOUR COMPANY NAME1234ABCDPosition 35-37:'094' is the record size in the example; the record size will always be 094.

10112345678901111111111203261358A094101COREFIRST YOU

YOUR COMPANY NAME 1234ABCD

<u>Position 38-39</u>: '10' is the blocking factor used in the example, 10 will always be the blocking factor.

10112345678901111111111203261358A094101COREFIRSTYOUR COMPANY NAME1234ABCDPosition 40-40:'1' is the format code used in the example; the format code will always be 1.

10112345678901111111111203261358A094101COREFIRSTYOUR COMPANY NAME1234ABCDPosition 41-63:'COREFIRST' is used in the example; please use COREFIRST as the name of the<br/>receiving bank for payments sent to Kansas.

10112345678901111111111203261358A094101COREFIRSTYOUR COMPANY NAME1234ABCDPosition 64-86:<br/>of your company, up to 23 characters long.Here you will enter the name

10112345678901111111111203261358A094101COREFIRSTYOUR COMPANY NAME1234ABCDPosition 87-94: '1234ABCD' is the example used for the optional alphanumeric reference code.

## 5 Record: Company Batch/Header Record

**5** Record Details

**5**220YOURCOMPANYNAME DESCRIPTIVE DATA 1234567890CCDCHILDSUPP 120101120128 1123456780000001 <u>Position 01-01:</u> '5' designates a Company/Batch Header.

5220YOURCOMPANYNAME DESCRIPTIVE DATA 1234567890CCDCHILDSUPP 120101120128 1123456780000001

<u>Position 02-04:</u> '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

<u>Position 05-20:</u> 'YOURCOMPANYNAME' is used in the example; here you will place the name of your company.

5220YOURCOMPANYNAME **DESCRIPTIVE DATA** 1234567890CCDCHILDSUPP 120101120128 1123456780000001

<u>Position 21-40</u>: 'Descriptive Data' is used in the example in this position which can contain descriptive data for internal uses only.

5220YOURCOMPANYNAME DESCRIPTIVE DATA **1234567890**CCDCHILDSUPP 120101120128 1123456780000001 <u>Position 41:50:</u> '1234567890' is an example the company's FEIN preceded by the number '1' will be entered in this field.

5220YOURCOMPANYNAME DESCRIPTIVE DATA 1234567890CCDCHILDSUPP 120101120128 1123456780000001

<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)

5220YOURCOMPANYNAME DESCRIPTIVE DATA 1234567890CCDCHILDSUPP 120101120128 1123456780000001 <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.

5220YOURCOMPANYNAME DESCRIPTIVE DATA 1234567890CCDCHILDSUPP **120102**120128 1123456780000001

<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.

5220YOURCOMPANYNAME DESCRIPTIVE DATA 1234567890CCDCHILDSUPP 120101120128 1123456780000001

<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.

5220YOURCOMPANYNAME DESCRIPTIVE DATA 1234567890CCDCHILDSUPP 120101120128 1123456780000001 <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.

5220YOURCOMPANYNAME DESCRIPTIVE DATA 1234567890CCDCHILDSUPP 120101120128 1123456780000001 <u>Position 79-79:</u> '1' indicates that you have accepted the rules and regulations of the Automated Clearing House.

5220YOURCOMPANYNAME DESCRIPTIVE DATA 1234567890CCDCHILDSUPP 120101120128 1123456780000001 <u>Position 80-87:</u> '12345678' is the example for the R/T identification number for your bank.

5220YOURCOMPANYNAME DESCRIPTIVE DATA 1234567890CCDCHILDSUPP 120101120128 1123456780000001 Position 88-94: '0000001' is the example of the batch number, a sequential ascending number that is assigned to each batch.

## 6 Record: Entry Detail Record

#### 6 Record Details

 622123456789123456789
 00000099990000000055555KANSASPAYCENTER
 9Z1123456789000001

 Position 01-01:
 6 designates an entry detail record.
 9Z1123456789000001

622123456789123456789 000000999900000000055555KANSASPAYCENTER 9Z1123456789000001

<u>Position 02-03</u>: You will use a 22 for this position, which 22 designates a credit to our checking account.

622123456789123456789 000000999900000000055555KANSASPAYCENTER 9Z1123456789000001 Position 04-11: 12345678 is used as an example CoreFirst R/T number, indicating the bank to which this transaction will be routed.

622123456789123456789000000999900000000055555KANSASPAYCENTER9Z1123456789000001Position 12-12:9 is used in this position to provide an example of the 9th digit in the bank R/T# mentioned above.

622123456789123456789 000000999900000000055555KANSASPAYCENTER 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 0000009999900000000055555KANSASPAYCENTER 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 000000999900000000055555KANSASPAYCENTER 9Z1123456789000001

<u>Position 40-54</u>: 55555 is the example of an identification number used to uniquely identify the individual within your system.

622123456789123456789 00000099990000000055555KANSASPAYCENTER 9Z1123456789000001
Position 55-76: KANSASPAYCENTER is what you will want to use, as we are the receiving company.

622123456789123456789 0000099990000000055555KANSASPAYCENTER 9Z1123456789000001 <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 000000999900000000055555KANSASPAYCENTER 9Z1123456789000001

<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 9Z1123456780000001

Position 80-94: 123456780000001 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

**705DED\*CS\*** AL99D000002\*120101\*000003636\*55555555\*N\*USER, ONE\*2000003\*Y\
 00010000001

 Position 01-01:
 '7' designates an Addenda Record for an Entry Detail Record.
 00010000001

**705**DED\*CS\* AL99D000002\*120101\*000003636\*5555555\*N\*USER, ONE\*2000003\*Y\
 00010000001

 Position 02-03:
 '05' is the addenda type for CTX and CCD.

705DED\*CS\*AL99D000002\*120101\*000003636\*55555555\*N\*USER, ONE\*2000003\*Y\ 00010000001

<u>Position 04-83</u>: 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. *See below for more information.* 

Additional CCD+DED Child Support Segment/Convention Information

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\

*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.* 

705DED\*CS\*AL99D000002\*120101\*0000003636\*55555555\*N\*USER, ONE\*2000003\*Y\ 00010000001

<u>Position 84-87:</u> 0001 is used in the example of the sequential number consecutively assigned to each primary addenda record following an entry detail record.

705DED\*CS\*AL99D000002\*120101\*0000003636\*555555555\*N\*USER, ONE\*2000003\*Y\ 00010000001

<u>Position 88-94:</u> '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.

## 8 Record: Company/Batch Trailer Record

8 Record Details

82200000040024691356000000000000000000189111234567890 OPTIONAL FIELD 123456780000001

<u>Position 05-10:</u> '4' is used in the example to provide a count of the number of Entry Detail Records plus each Entry Detail Addenda Record in this batch.

8220000040024691356000000000000000000189111234567890 OPTIONAL FIELD 123456780000001 <u>Position 45-54:</u> '1234567890' is the Company Identification number, which will be the same number used in the 5 record at position 41-50.

82200000040024691356000000000000000000189111234567890 OPTIONAL FIELD **12345678**0000001

<u>Position 80-87</u>: 12345678 is the R/T number for your bank, the same number used in the 5 record at position 80-87.

82200000400246913560000000000000000000189111234567890 OPTIONAL FIELD 12345678000001 <u>Position 88-94:</u> '0000001' is used as the batch number in the file, this sequential number is going to be the same number used in the 5 record at position 88-94.

## 9 Record: The File Trailer Record

**9 Record Details** 

**9**000001000001000000400246913560000000000000000018911

<u>Position 01-01:</u> '9' designates a file trailer record, which must summarize all detail records in this file.

9000001000001000000400246913560000000000000000018911

Position 02-07: '000001' is the total batch count of this file, as this file only contains a single batch.

9000001000001000000400246913560000000000000000018911

<u>Position 08-13:</u> '1' is the number of blocks of data in this file, including the file header and file control records. A "block" is equal to 940 characters. In this file there are 10 lines of data, each line contains 94 characters. So 94 *(characters per line)* multiplied times 10 *(lines in the file)* equals 940 characters. 940 characters equal a single block, making this example 1 block in this example file.

9000001000001000000400246913560000000000000000018911

<u>Position 14-21:</u> '4' is used in the example; this number represents the count of Entry Detail records plus Entry Detail Addenda Records (all 6 records + all 7 records) in the file.

90000010000010000004002469135600000000000000000018911

<u>Position 22-31</u>: '0024691356' is the example used in our file. This number is the sum of all individual bank/transit numbers in all of the detail entry records in this file. To simplify, take all 6 records and sum together the values at position 04-11. In the event that this number exceeds 10 digits, it is right justified so you would either remove the digits from the left if too long or add zeros to the left if too short.

900000100000100000040024691356000000000000000000018911

<u>Position 32-43</u>: This field is for debit, you will always populate this field with zeros since the KPC does not accept debits.

900000100000100000040024691356000000000000000000018911

Position 44-55: '18911' is the file total amount of all credit transactions within this file.

<u>Position 56-94</u>: Blanks are mandatory in this field. If the last block after the Record Type '9' is incomplete, then fill the last block with 9's.

## Definition of Elements, Addenda Record (7 record):

**DED01 Application Identifier** - Always enter the fixed value of "CS" in this field. This is a mandatory field.

**DED02 Case Identifier** - This is the Employee's Kansas Case Identifier. This is a 12 digit mandatory field and is terminated with an "\*" when you are finished entering the number.

**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 KPC (*Kansas Payment Center*). Please note that the date is expressed in this format: Year, Month, and Day. This is a mandatory 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. The decimal point is implied to be the last two positions of the number shown. Do not include a decimal point in this field. This field cannot be zero unless the employment Termination Indicator in DED09 is set to "y". This is a mandatory field.

**DED05 Non-Custodial Parent SSN** – This is a nine position field, which is mandatory field reserved for the NCP's SSN number.

**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 an "N" in this field. Please note the question is "Does your company offer family medical coverage?"

**DED07 Non-Custodial Parent Name** – This is the employee's name. The format is last name, first name. The length of the field is from one to ten positions long. Do not enter more than ten positions even if you do not have enough room for the full name. Include a comma between the last name and the first name when the last name is less than seven characters. In most cases you will not be able to fit the full name in this field. This is a mandatory field.

**DED08 FIPS Code** – Enter the fixed value of "2000003" in this field for Kansas Child Support Payments.

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**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

	KPC		KPC		KPC
	County		County		County
County Name	ID	County Name	ID	County Name	ID
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	СК	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	СМ	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	НМ	REPUBLIC	RP		
HARPER	HP	RICE	RC		
HARVEY	HV	RILEY	RL		
HASKELL	HS	ROOKS	RO		