

California State Disbursement Unit

Electronic Funds Transfer

Employer Information Guide

(Revised January 11, 2012)

Executive Summary

Employer Electronic Funds Transfer (EFT) Information

The California State Disbursement Unit (CASDU) is now the single payment processing center for employers to send all of California wage withholding child support payments. To simplify the payment submission process, the CASDU provides all employers the option to submit payments electronically via an Electronic Funds Transfer (EFT) through the payments network known as the Automated Clearing House (ACH). Our EFT method is more cost effective, provides more security to its users and eliminates the risks associated with traditional check processing.

EFT is a “win-win” for employers and employees. It provides the assurance that payments will be made on behalf of your employees and received timely, allowing the CASDU to process and distribute payments to families quickly and efficiently. We offer two methods of electronic payment processing:

1. **ACH Debits**- Employers may use our website to submit EFT payment requests. This service is free to all employers and will allow you to input employee data once, and from that point forward, only make the necessary changes, deletions and additions. Employers can go directly to the web site and enroll for this service. Using the ACH debit service, the employer will designate the date that the CASDU will debit the employer’s bank account for the wage withholding amounts. Please visit our website at www.casdu.com , or call (866)901-3212 for additional information on this service.
2. **ACH Credits**- Employers work with their bank to determine the method of creating and submitting ACH credit transactions to the CASDU bank account. Your bank may charge for this service. If the employer chooses this method, the employer must follow the steps outlined below.

In order to participate in the EFT ACH Credit process you will need to:

- Complete the attached enrollment form
- Provide an EFT test file
- Submit a case reconciliation
- Receive an EFT authorization letter

Additional implementation information may be found in the “Steps to Implement” section on page 5 of this Information Guide.

If you have any questions, please contact our Electronic Help Desk by phone at (866)901-3212, or via email at casdu-electronichelpdesk@dcss.ca.gov. We will be glad to assist you through this process. You may also visit our website at www.casdu.com and get more information regarding EFT, the National Automated Clearing House Association (NACHA), and other payment options.

Employer Guide for Submitting Electronic Child Support Payments Using EFT (ACH Network)

EFT Transactions - Information for Employers

Introduction

The purpose of this Employer Guide is to provide California Employers with the current formats and implementation recommendations to remit child support payments electronically through the Automated Clearing House (ACH) Network to the California State Disbursement Unit (CASDU).

The EFT process is made possible by using the Automated Clearing House (ACH) network. The ACH is a computer network operated under rules formulated by the National Automated Clearing House Association (NACHA). The ACH provides the system that allows electronic transfer of funds (EFT) from one bank to another.

The Child Support Application Banking Convention provides employers with an electronic method for sending child support obligations withheld from employee's wages by means of ACH credit payments. These payments are originated by the employer's financial institution through the ACH Network which transfers the funds and payment information electronically. This provides a more efficient alternative to issuing checks with employee wage-withholding information. Together with the remittance detail this provides the foundation for remitting child support payments electronically.

If using the NACHA CCD+ format, the remittance detail for a single payment is conveyed in the 80-character Payment Related Information DED (Deduction) segment of the Addenda Record. Each payment must have a corresponding remittance information segment with detailed employee and payment information.

If using the NACHA CTX/820 format (Accredited Standards Committee X12 820 Payment Order/Remittance Advice Transaction Set), the employer is able to send up to 9,999 child support payment with remittance information in a single transaction to the CASDU.

What is EFT?

EFT is the process of sending (child support) payments electronically through the ACH Network, a government sanctioned organization that sets industry standards and coordinates these electronic transactions.

EFT refers to the sending of money electronically, along with unique individual and case data necessary to accurately identify the payment.

Benefits of Electronic Transmission of Child Support Payments by EFT

- Saves employers time and money by reducing the work related to producing paper checks and detailed documentation on employees with child support wage withholding.

- Increases accuracy because data is not keyed from a paper source document.
- Saves the State of California time and resources by processing child support payments electronically.
- EFT can eliminate the preparation and transmission of checks for employers and reduce the payment cycle time to less than two days, thus reducing employer costs.
- The EFT process improves reliability in eliminating lost checks and mail delays.
- Reduction in the risk of theft and fraud.

How does EFT Work?

1. Your company transmits child support payment and remittance information in an EFT file to your financial institution.
2. Your financial institution originates the ACH entries required to transfer child support wage withholding via the ACH Network to the financial institution of the California State Disbursement Unit (CASDU).
3. The CASDU receives and processes the electronic data file.

Steps to Implement

There are six basic steps to implementing EFT for child support wage withholding.

These steps include:

1. Your company must provide the necessary data to your financial institution to create the ACH file. There are software applications that accommodate the required data (your existing payroll system may already offer this function). Your financial institution may also be able to provide ACH software and support.
2. Notify your financial institution that you want to begin processing child support wage withholding and EFT transmissions to the CASDU. Verify that your financial institution has the capability to support your EFT transmissions to the CASDU. In most instances, your financial institution is already accustomed to receiving and sending EFT transmissions. Complete any necessary authorizations with your financial institution for you to transfer child support payments electronically to the CASDU.
3. Complete the Employer EFT Enrollment Form (attached) and return to the CASDU. You will then be contacted by a CASDU Electronic Help Desk (EHD) representative to arrange an EFT test file.
4. Provide an EFT test file to the CASDU. The CASDU EHD will contact you upon receipt of the enrollment form to guide you through this process. The CASDU can accept EFT files in either CCD+ or CTX/ 820 formats. Pre-note, zero dollar, and penny tests are not required. Once the test file has been processed, the EHD will notify you of any errors and detail the changes that must be made to the file. Upon completion of changes, a subsequent test file exchange must occur until the file meets specifications.
5. In addition to the EFT test file, you will need to complete a case reconciliation of your employee's information. This can be sent in an encrypted file and should include the employee's name, their SSN, and the case number that you currently have on file. (Note: For security purposes we require the password be sent separately).
6. EFT Authorization letter generated. CASDU does not release its banking information prior to successful verification that your test file format meets the Child Support Banking Convention guidelines. Upon successful transmission of an accurate test file, you will receive the CASDU EFT Authorization letter providing you with specific CASDU information via mail, fax or e-mail.

If your company is planning to use an outside payroll vendor to generate the EFT transactions, that vendor must contact our Electronic Help Desk (EHD) at (866)901-3212 in order to ensure that they can properly identify your company. Outside payroll vendors will require additional information related to the company identification information.

NACHA Record Formats for Employers Withholding Child Support Payments

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

- ✓ File Header Record (the 1 record)
- ✓ Company/Batch Header Record (the 5 record)
- ✓ Entry Detail Record, Corporate Entry Detail Record (the 6 record)
- ✓ Addenda Record (the 7 record; this is the record that contains the payment information for each employee)
- ✓ Company/Batch Control Record (the 8 record)
- ✓ File Control Record (the 9 record)

An ACH file is bounded by one **File Header Record** and one **File Control Record**, which serve to facilitate transmission, identification and balancing of the file.

The file may contain one or more unique batches, which are denoted by the **Company/Batch Header Record** and **Company/Batch Control Record**. The Company/Batch Header Record identifies the company and briefly describes the purpose of the entry. For example, the description "CHILD PAY" may be used to indicate the reason for the transaction. The Company/Batch Control Record contains the counts, hash totals and total dollar controls for the proceeding detail entries within the indicated batch. 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 **Entry Detail Record** constitutes the payment order and is used to execute the EFT and settlement. The Entry Detail Record also contains information sufficient to relate the entry to the company or employee, i.e., name, account number, identification number, and debit amount. A batch may house one or more Entry Detail Records.

The **Addenda Record** is used to supply additional payment information related to the Entry Detail Record about your employee, which is necessary to correctly apply the child support payment. The Addenda Record contains the remittance information you would normally provide with a check, along with other required information telling us which employee the payment is from, how much, and the payment due date.

There are currently two different types of ACH application that your company can use to initiate child support payments electronically.

They are:

1. Corporate Credit or Debit/Plus (**CCD+**), or
2. Corporate Trade Exchange (**CTX**)

These payment convections are included as part of the **Company/Batch Header Record**, and form the basis for remitting child support payments together with the remittance detail. The CCD+ application

may be accompanied by only one Addenda Record, which is restricted to a maximum 80-character DED (Deduction) segment within this payment related information field. The use of the CTX application, however, allows for the provision of 9,999 Addenda Records and can contain multiple DED loops.

Please check with your financial institution to see if it supports both types.

The “*User Guide for Electronic Child Support payments: Using the Child Support Application Banking Convention*”, version 7.1, prescribes the appropriate formats and standards for transmitting EFT Child support wage withholding. You can download this publication from NACHA’s website at <http://www.nacha.org/LegalandRegulatoryResources>. Attached, you will find materials adapted from this guide.

Identification of Non IV-D Payment by Employers

Gathering the Non-IVD payment information is a required component of employer EFT enrollment. A Non-IVD payment is any child support wage withholding that you currently administer for an employee in which payments are submitted directly to a custodial party or his/her representative. In other words, the payments are not currently paid to the CASDU or LCSA (Local Child Support Agency).

Employers are to assist in identifying these payments as “Non IV-D” by forwarding a copy of the FL-195 form (Income Withholding For Support) or DCSS 0116 form to the CASDU.

With this information, the State of California will register this case appropriately into the State Case Registry for child support cases. You will receive a unique Case ID Number. This case number is required to properly process your Non IV-D payments. Please do not send Non IV-D payments to the SDU until you have this case number.

The ACH file layouts of the record referred to above are attached. Please read them carefully, and feel free to call us if you have any questions.

Attachment A – CCD + and CTX Record Layout Information

Record Layout Information

Child Support Application Addenda Record

If an employer chooses to make their employee’s child support payments via EFT, the file must contain the Addenda Records that conform to the format and standards discussed below. Any EFT child support payment that is not in compliance with this document will be rejected and sent back to the Originating Financial Institution for return to the employer. The Child Support Addenda Record contains an 80 character Child Support “DED” Segment that is composed of the following data fields.

CCD+ DED Child Support Segment/Convention for Employers

DED Child Support Convention					
Element	Comments	Content	Attributes		
			1	2	3
	Segment Identifier	DED	M	ID	3/3
DED01	Application Identifier	CS	M	ID	2/2
DED02	Case Identifier	XXXXXXXX	M	A/N	1/20
DED03	Pay Date	YYMMDD	M	DT	6/6
DED04	Payment Amount	\$\$\$\$\$\$\$çç	M	N2	1/10
DED05	Non-Custodial Parent SSN	XXXXXXXX	M	Numeric	9/9
DED06	Medical Support Indicator	Y=Yes; N=No	M	A/N	1/1
DED07	Non-Custodial Parent Name	XXXXXXXXXX	O	Alpha	1/10
DED08	FIPS Code	XXXXXX	O	A/N	5/7
DED09	Employment Termination Indicator	Y=Yes	O	Alpha	1/1

(Reminder: due to the one addenda limitation of the CCD+ format, the DED segment is restricted to a maximum of 80 characters.)

Each data element (DED) occupies a specific position within the record segment, and is identified by a unique identifier. In constructing the record segment, each data element 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 (\).

Each of the ten Data Elements in the segment can either be Mandatory or Optional. The Data Elements that are Optional may be omitted. The omission of an Optional element is noted by the placement of an asterisk in the place of that element.

Also, if an Optional data element is the last data element in a segment, and that field is not being used, the preceding asterisk is replaced by the 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

Note the use of the asterisk (*) and backslash (\).

Element Definitions- DED Child Support Conventions

DED01 Application Identifier (Mandatory) - This is a fixed value that will always be used. This application indicates the type of deduction being withheld from the employee's pay. Always enter the fixed value of "CS" (Child Support) in this field.

DED02 Case identifier (Mandatory) – This is the IV-D or Non IV-D Case Number. The Case identifier always refers to the identification number of the case in the state receiving the EFT transaction (e.g., the child support SDU). Do not enter dashes in the case number.

DED03 Pay Date (Mandatory) – This element provides the employee's pay date; the date that the income was withheld from the employee's paycheck. This date must be equal or prior to the date that the EFT transaction reaches the CASDU. Please note that the date is expressed in this format: Year, Month, and Day (YYMMDD).

DED04 Payment Amount (Mandatory) – This is the amount that your company is withholding from an employee in compliance with an income withholding notice or order. This field cannot be zero unless the *Employment Termination Indicator* in DED09 is set to "Y".

DED05 Non-Custodial Parent SSN (Mandatory) – This is the non-custodial parent's Social Security Number and is a nine position field.

DED06 Medical Support Indicator (Mandatory) – The medical support indicator indicates whether the employer offers family medical insurance coverage. If medical insurance coverage is available, a "Y" is placed in this field; 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?" and not "Does the employee have family medical coverage?"*

DED07 Non-Custodial Parent Name (Required) – The non-custodial parent's name element indicates the first seven letters of the non-custodial parent's last name followed by the first three letters of his/her first name. The length of the field is from one to ten positions long. A comma must be used to separate the last name from the first name when the last name is less than seven characters.

DED08 FIPS code (Optional) – The Federal information Processing Standard (FIPS) code refers to the FIPS code of the SDU receiving the transaction. For California this number is 06000. It is 5 characters when indicating both the state and county codes. It is 7 characters when indicating state, county, and local codes.

DED09 Employment Termination Indicator (Optional) – The employment termination indicator is used to notify the child support enforcement agency, the Department of Child Support Services (DCSS) that an individual's employment has terminated. Enter "Y" in this field if the employee is no longer employed at your company; otherwise leave the field blank. The Payment Amount segment (DED04) may contain zero when this field is used. If an employer's payroll system is unable to generate the employment termination indicator, the employer is required to notify the child support enforcement agency (by phone, e-mail, or mail) when an employee with an obligation has left its employment.

ACH File Layout for EFT Payments

All Entries (CCD+ and CTX) File Header Record – Record Type 1

Field	Data Element Name	Field Inclusion Requirement*	Contents	Length	Position
1	Record Type Code	M	'1'	1	01-01
2	Priority Code	R	Numeric	2	02-03
3	Immediate Destination	M	bTTTTAAAAC	10	04-13
4	Immediate Origin	M	bTTTTAAAAC	10	14-23
5	File Creation Date	M	YYMMDD	6	24-29
6	File Creation Time	O	HHMM	4	30-33
7	Field ID Modifier	M	Upper Case A-Z Numeric 0-9	1	34-34
8	Record Size	M	'094'	3	35-37
9	Blocking Factor	M	'10'	2	38-39
10	Format Code	M	'1'	1	40-40
11	Immediate Destination Name	O	Alphameric	23	41-63
12	Immediate Origin Name	O	Alphameric	23	64-86
13	Reference Code	O	Alphameric	8	87-94

*=(M) Mandatory, (O) Optional or (R) Required

Field Descriptions- File Header Record

- '1' identifies this as the File Header Record (the 1 record). The File Header designates physical file characteristics and identifies the immediate origin (Sending Point or ACH Operator) and destination (Receiving Point or ACH Operator) of the entries contained within the file.
- Priority Code on all files will be '01' unless otherwise advised.
- Contains the Routing Number of the ACH Operator or Receiving point (Bank) to which the file is being sent. This 10 character field begins with a blank in the first position, followed by the four-digit Federal Reserve Routing Symbol, the four-digit ABA Institution Identifier, and the Check Digit (bTTTTAAAAC). This field may include your bank's routing number since you will be sending the file to them, but please confirm this with your bank to determine the correct information.
- Contains the Routing Number of the ACH Operator or Sending point that is sending the file. The 10 character field begins with a blank in the first position, followed by the four-digit Federal Reserve Routing Symbol, the four-digit ABA institution Identifier, and the Check Digit (bTTTTAAAAC). This field may include your Company's FEIN. This should be discussed with your Bank prior to sending so that they can identify the incoming file to your company.

5. The Date the file is created. For your protection, most banks edit this field for file duplication.
6. Time of day the file is created. Time is expressed using the 24-hour clock or military time format (HHMM).
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`.
8. Indicates the number of characters contained in each record. At this time, the value "094" will always be used.
9. Blocking factor will always be `10`.
10. Format code will always be `1`.
11. Contains the name of the ACH Operator or Receiving point for which that file is destined. This field should include your bank's name if you have entered you bank's routing number in Field 3.
12. Contains the name of the bank or ACH Operator that is sending the file. This field should include your company's name if you have entered your company FEIN number in Field 4.
13. This field is Optional. If not used, then fill with blanks or zeroes.

Company/Batch Header Record – Record Type 5

Field	Data Element Name	Field Inclusion Requirement*	Contents	Length	Position
1	Record Type Code	M	`5`	1	01-01
2	Service Code	M	Numeric	3	02-04
3	Company Name	M	Alphameric	16	05-20
4	Company Discretionary Data	O	Alphameric	20	21-40
5	Company Identification	M	Alphameric (EMPLOYER'S FEIN)	10	41-50
6	Standard Entry Class Code	M	Alphameric (CCD or CTX)	3	51-53
7	Company Entry Description	M	Alphameric (CHILD SUPP)	10	54-63
8	Company Descriptive Date	O	Alphameric	6	64-69
9	Effective Entry Date	R	YYMMDD	6	70-75
10	Settlement Date (Julian)	Inserted by ACH Operator	Numeric	3	76-78
11	Originator Status Code	M	Alphameric	1	79-79
12	Originating DFI Identification	M	TTTTAAA	8	80-87
13	Batch Number	M	Numeric	7	88-94

* = (M) Mandatory, (O) Optional or (R) Required

Field Descriptions – Company/Batch Header Record

1. `5` designates a Company/Batch Header Record (the 5 record). This record identifies the Originator and briefly describes the purpose for the batch of transactions. All Data in this record applies to all detail records within this batch.
2. The Service Class Code identifies the general classification of dollar entries to be exchanged. We expect a service class code of `200` since there should only be credits sent to the CASDU.
3. Contains the name of your Company.
4. This field allows the Company or their bank to include codes (one or more), of significance only to them. There is no standardized interpretation of the descriptive data contained within this field.
5. Your company's FEIN, preceded by the number `1` must be entered in this field. If you ever change this information, you must notify the CASDU in advance since we rely on this number to identify your company.
6. Use the appropriate code to designate the type of transaction; ***CCD-Corporate Credit or Debit.***

Note: California Child Support only accepts credits.

7. This field should describe the type of transaction (i.e., "CHILD SUPPORT" or "CHILD PAY").
8. A date meaningful to your employee or customer, such as payroll period ending date.
9. This is specified by the Company and identifies the date on which these payments intend to settle and post to the CASDU account. This date is 1 to 2 days from the date that the file is being processed. Please consult with your bank to determine the appropriate timeframe.
10. Leave blank. This field is inserted by your bank's ACH Operator (i.e., The Federal Reserve Bank).
11. Place the number `1` in this field. This code indicates that you have agreed to be bound by the rules and regulations of the National Automated Clearing House Association (NACHA).
12. The routing number used to identify your bank.
13. A sequential ascending number assigned by you for each batch. The range is `0000001` through `9999999`.

CCD+ RECORD LAYOUT INFORMATION

Entry Flow

When using the CCD+ Record Layout, employers should ensure that entries flow in the following order:

File Header Record

 Company/Batch Header Record

 Entry Detail Record

 Addenda Record (1 addenda with 80 byte payment related information field)

 Entry Detail Record

 Addenda Record (1 addenda with 80 byte payment related information field)

 Entry Detail Record

 Addenda Record (1 addenda with 80 byte payment related information field)

 Entry Detail Record

 Addenda Record (1 addenda with 80 byte payment related information field)

 Company/Batch Control Record

File Control Record

CCD Entry Detail Record – Record Type 6

Field	Data Element Name	Field Inclusion Requirement*	Contents	Length	Position
1	Record Type Code	M	'6'	1	01-01
2	Transaction Code	M	Numeric	2	02-03
3	Receiving DFI Identification	M	TTTTAAAA	8	04-11
4	Check Digit	M	Numeric	1	12-12
5	DFI Account Number	R	Alphameric	17	13-29
6	Amount	M	\$\$\$\$\$\$\$\$cc	10	30-39
7	Identification Number	O	Alphameric	15	40-54
8	Receiving Company Name	R	Alphameric	22	55-76
9	Discretionary Data	O	Alphameric	2	77-78
10	Addenda Record Indicator	M	Numeric	1	79-79
11	Trace Number	M	Alphameric	15	80-94

* = (M) Mandatory, (O) Optional or (R) Required

Field Descriptions – Entry Detail Record

1. '6' designates an Entry Detail Record (the 6 record). Entry Detail Records contain information needed to post transactions. (i.e., Individual name, account number, identification number, etc.).
2. Use '22'. This Transaction Code indicates a credit to the checking account.
3. This field indicates the routing number of the bank to which this transaction will be routed. The CASDU bank routing number information will be provided to you after successful completion of file testing and you are ready to begin sending payments via EFT.
4. The 'Check Digit' is the 9th (and last) digit of the bank routing number as indicated in Field 3. The Check Digit is used to ensure that the routing number is not altered during transmission. This Check Digit will be provided to you as part of the routing number upon successful completion of file testing.
5. The bank account number for the recipient as specified in the Receiving DFI Identification field (Field 3). Left justify the account number information and enter only numbers (0 through 9) and hyphens (-) if instructed. The CASDU account number will be provided when you are ready to begin sending payments via EFT.
6. The amount of the transaction in dollar and cents, with no punctuation.
7. This field may be used by your Company to insert a unique number for tracing purposes.
8. Please use the identification of 'CASDU' in this field.
9. This field allows the Company to include codes of significance to them. There is no standardized interpretation of the descriptive data contained within this field.

10. This will always be a `1` since all child support payments transmitted in a CCD format require 1 addenda record.
11. Trace number – numeric field Assigned by the Originating bank.

CCD Addenda Record – Record Type 7

Field	Data Element Name	Field Inclusion Requirement*	Contents	Length	Position
1	Record Type Code	M	`7`	1	01-01
2	Addenda Code Type	M	`05`	2	02-03
3	Payment Related Information	O	Alphameric	80	04-83
4	Addenda Sequence Number	M	Numeric	4	84-87
5	Entry Detail Sequence Number	O	Numeric	7	88-94

* = (M) Mandatory, (O) Optional or (R) Required

Field Descriptions – Addenda Record

1. `7` designates an Addenda Record for an Entry Detail Record (the 7 record). An Addenda Record **must** be included to provide the employee specific descriptive data that is needed. The Addenda Record will immediately follow the Entry Detail Record with which it is associated and that Entry Detail Record must have a `1` in the Addenda Record Indicator field (Field 10) as explained above.
2. Addenda type is `05` for CCD.
3. Payment Related Information, a detailed description (80-characters) with specific employee child support payment information used by CASDU to accurately post payments. 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 Indic
4. A sequential number consecutively assigned to each Primary Addenda Record following an Entry Detail Record. The first Addenda sequence number must always be a `1`.
5. Contains the last seven digits (or the ascending sequence number section) of the Entry Detail Record's trace number. This number is found in the Trace Number field (Field 11) of the related Entry Detail Record.

Sample CCD+File

5200COMPANY NAME	1445556677CCDCHILD SUP 020301020301	1091000011229669
6220730002227007002	0000018000BROK01 STATE OF IOWA	091000011229670
705DED*CS*111111*020301*0000018000*999999999*W*JONSEYKEV*19000\		00011229670
6220730002227007002	0000004476COMLO01 STATE OF IOWA	1091000011229671
705DED*CS*222222*020301*0000004476*999999999*W*JOHNSONJOH*19000\		00011229671
6220730002227007002	0000002538COML01 STATE OF IOWA	1091000011229672
705DED*CS*333333*020301*0000002538*999999999*W*NAMELASTFIR*19000\		00011229672
82000000480025014004465		091000010000000

CTX Record Layout Information

Entry Flow

When using the CTX Record Layout, employers should ensure that entries flow in the following order:

File Header Record

 Company/Batch Header Record

 Entry Detail Record

 Addenda Record (up to 9,999 addenda with 80 byte Payment related info Field)

 Addenda Record

 Addenda Record

 Addenda Record

 Addenda Record

 Entry Detail Record

 Addenda Record (up to 9,999 addenda with 80 byte Payment related info Field)

 Addenda Record

 Addenda Record

 Addenda Record

 Addenda Record

 Company/Batch Control Record

File Control Record

820 Payment Order/Remittance Advice vs. 4010

Segment Summary:

Table 1

Position	ID	Segment Name	Requirement	Max Use
010	ST	Transaction Set Header	M	1
020	BPR	Beginning Segment for Payment Order/Remittance Advice	M	1
030	NTE	Note/Special Instructions	O	>1
035	TRN	Trace	O	1
040	CUR	Currency	O	1
050	REF	Reference Identification	O	>1
060	DTM	Date/Time Reference	O	>1

Loop ID - N1

Position	ID	Segment Name	Requirement	Max Use
070	N1	Name	O	1
080	N2	Additional Name Information	O	>1
090	N3	Address Information	O	>1
100	N4	Geographic Location	O	1
110	REF	Reference Identification	O	>1
120	PER	Administrative Communications Contact	O	>1
130	RDM	Remittance Delivery Method	O	1
140	DTM	Date/Time Reference	O	1

Table 2

Position	ID	Segment Name	Requirement	Max Use
287	DED	Deductions	O	1

Table 3

Position	ID	Segment Name	Requirement	Max Use
010	SE	Transaction Set Trailer	M	1

ST – Transaction Set Header (indicates the start of a transaction set and assigns a control number).

Reference	ID	Element Name	Requirement	Type
01	143	Transaction Set Identifier Code	M	ID-820
02	329	Transaction Set Control Number	M	AN

BPR – Beginning Segment for Payment Order/Remittance Advice (indicates the beginning of a Payment Order/Remittance advice Transaction Set and total payment amount).

Reference	ID	Element Name	Requirement	Type
01	305	Transaction Handling Code	M	ID-D
02	782	Monetary Amount	M	R
03	478	Credit/Debit Flag Code	M	ID-C
04	591	Payment Method Code	M	ID-DXC
05	812	Payment Format Code	O	ID-CTX
06	506	(DFI) ID Number Qualifier	C	ID-RTN#
07	507	(DFI) Identification Number	C	AN
08	569	Account Number Qualifier	O	ID
09	508	Account Number	C	AN
10	509	Originating Company Identifier	O	AN-FEIN
11	510	Originating Company Supplemental Code	O	AN
12	506	(DFI) ID Number Qualifier	C	ID-01
13	507	(DFI) Identification Number	C	AN
14	569	Account Number Qualifier	O	ID
15	508	Account Number	C	AN
16	373	Date	O	DT
17	1048	Business Function Code	O	ID-PCS

TRN – TRACE (Uniquely identifies a transaction to an application).

Reference	ID	Element Name	Requirement	Type
01	481	Trace Type Code	M	ID
02	127	Reference Identification	M	AN-Unique ID
03	509	Originating Company Identifier	O	AN
04	127	Reference Identification	O	AN

DTM – Date/Time Reference (Specifies pertinent dates and times).

Reference	ID	Element Name	Requirement	Type
01	374	Date/Time Qualifier	M	ID
02	373	Date	C	DT
03	337	Time	C	TM
04	623	Time Code	O	ID
05	1250	Date Time Period Format Qualifier	C	ID
06	1251	Date Time Period	C	AN

DED – Deductions (Specifies payment related information for child support payment deductions).

Reference	ID	Element Name	Requirement	Type
01	1511	Type of Deduction	M	ID-CS
02	127	Reference Identification	M	AN
03	373	Date (CCYYMMDD)	M	DT
04	610	Amount	M	N2
05	127	Reference Identification	M	AN-SSN
06	1073	Yes/No Condition or Response Code	M	ID-Medical Support Available
07	93	Name	O	AN
08	127	Reference Identification	O	AN-FIPS Code
09	1073	Yes/No Condition or Response Code	O	ID

SE – Transaction Set Trailer (Indicates the end of the transaction set and provides the count of the transmitted segments, including the beginning (ST) and ending (SE) segments).

Reference	ID	Element Name	Requirement	Type
01	96	Number of Included Segments	M	N0
02	329	Transaction Set Control Number	M	AN

In the CTX format, the ISA data segment will always appear first, and indicate which version of the ANSI Standards have been used. For Child Support, at least one DED segment must exist.

Sample CTX File, ASC X12 820 Transaction Set

```

5200DESMOINES PLANT      3005269527CTXPAYMENT      0003130731091000018186622
6220700002227007002      00001134500020877 0014COLLECTION SERVI 1021000028186652
705ISA*00* *ZZ*DD90520 *01* 100026753 *000508*20300018186652
7052*U*00401*000000001*0*P>\IGS*RA*005269527*100026752*000508*2032*X*004010\ST8200028186652
705*0*00000000\BPR*D*1134.35*C*DXC*CTX*01*021309379*DA*0601228265*3005269527*000038186652
7051*070000222*DA*7007002*000512*PCS\DED*CS*111111*000508*2372*333333333*N*NAME,FIR0048186652
705*019000\DED*CS*11111*2000508*6600*333333333*N*LSTNAMEFIR*19000\DED*CS*111111*20000058186652
7050805*31250*31250*333333333*N*LSTNAMEFIR*19000\DED*CS*111111*2000508*31731*333333333*N*00068186652
705LNAME,FIR*19000\DED*CS*11111*2000508*5000*333333333*N*LSTNAMEFIR*19000\DED*CS*100078186652
70511111*000508*9650*333333333*N*LSTNAMEFIR*19000\DED*CS*111111*2000508*9132*33333300088186652
705333*N*LNAME,FIR*19000\DED*CS*111111*2000508*17700*333333333*N*LNAMEFIR*19000\00000098186652
70500SE*11*0001\GE*1*1*IEA*1*000000001\ 00108186652
82000000110000000000000000000000000000001587763005269527 091000010000000

```

Company/Batch Control Record – Record Type 8

Field	Data Element Name	Field Inclusion Requirement*	Contents	Length	Position
1	Record Type Code	M	'8'	1	01-01
2	Service Class Code	M	Numeric	3	02-04
3	Entry/Addenda Count	M	Numeric	6	05-10
4	Entry Hash	M	Numeric	10	11-20
5	Total Debit Entry Dollar Amount	M	\$\$\$\$\$\$\$c¢	12	21-32
6	Total Credit Entry Dollar Amount	M	\$\$\$\$\$\$\$c¢	12	33-44
7	Company Identification	R	Alphameric	10	45-54
8	Message Authentication Code	O	Alphameric	19	55-73
9	Reserved	N/A	Blank	6	74-79
10	Originating DFI Identification	M	TTTTAAAA	8	80-87
11	Batch Number	M	Numeric	7	88-94

* = (M) Mandatory, (O) Optional or (R) Required

Field Descriptions – Company/Batch Control Record

- '8' designates a Company/Batch Control Record (the 8 record). This record contains the counts, hash totals and dollar amounts of the preceding detail entries.
- This field identifies the general classification of dollar entries to be exchanged.

3. This count is a tally of each Entry Detail Record and each Addenda Record processed within the batch.
4. The Hash total provides a check against inadvertent alterations of data contents. (Note: Addenda Records are not hashed.)
5. This field contains the accumulated Entry Detail debit totals within a given batch.
6. This field contains the accumulated Entry Detail credit totals within a given batch.
7. This field is used to identify the Employer.
8. The purpose of this field is to validate the authenticity of ACH entries.
9. This field is reserved for future use.
10. The routing number is used to identify the Financial Institution originating the batch of entries.
11. This number is assigned in ascending sequence to each batch by the Financial Institution of Sending Point.

File Control Record – Record Type 9

Field	Data Element Name	Field Inclusion Requirement*	Contents	Length	Position
1	Record Type Code	M	'9'	1	01-01
2	Batch Count	M	Numeric	6	02-07
3	Block Count	M	Numeric	6	08-13
4	Entry/Addenda Count	M	Numeric	8	14-21
5	Entry Hash	M	Numeric	10	22-31
6	Total Debit Entry Dollar Amount In File	M	\$\$\$\$\$\$\$c¢	12	32-43
7	Total Credit Entry Dollar Amount In File	M	\$\$\$\$\$\$\$c¢	12	44-55
8	Reserved	N/A	Blank	39	56-94

* = (M) Mandatory, (O) Optional or (R) Required

Field Descriptions – Company/Batch Control Record

1. '9' designates a File Control Record (the 9 record). This record contains the sum of the corresponding field in the Company/Batch Control Records in the file.
2. The value of this field must be equal to the number of Company/Batch Control Records in the file.
3. Contains the number of physical blocks in the file, including both the File Header and File Control Records. (Note: A block is 940 characters).
4. This count is a tally of each Entry Detail Record and each Addenda Record processed within the file.
5. The hash total provides a check against inadvertent alterations of data contents. (Note: Addenda Records are not hashed).
6. This field contains the accumulated Company/Batch Control Record debit totals within a given file.
7. This field contains the accumulated Company/Batch Control Record credit totals within a given file.
8. This field is reserved for future use.

Attachment B –FIPS Codes (Federal Information Processing Standards)

The California State code is '06'. The associated County codes are shown below. The FIPS code field is optional and can be left blank.

FIPS Code	County	FIPS Code	County
001	Alameda	059	Orange
003	Alpine	061	Placer
005	Amador	063	Plumas
007	Butte	065	Riverside
009	Calaveras	067	Sacramento
011	Colusa	069	San Benito
013	Contra Costa	071	San Bernardino
015	Del Norte	073	San Diego
017	El Dorado	075	San Francisco
019	Fresno	077	San Joaquin
021	Glenn	079	San Luis Obispo
023	Humboldt	081	San Mateo
025	Imperial	083	Santa Barbara
027	Inyo	085	Santa Clara
029	Kern	087	Santa Cruz
031	Kings	089	Shasta
033	Lake	091	Sierra
035	Lassen	093	Siskiyou
037	Los Angeles	095	Solano
039	Madera	097	Sonoma
041	Marin	099	Stanislaus
043	Mariposa	101	Sutter
045	Mendocino	103	Tehama
047	Merced	105	Trinity
049	Modoc	107	Tulare
051	Mono	109	Tuolumne
053	Monterey	111	Ventura
055	Napa	113	Yolo
057	Nevada	115	Yuba

CALIFORNIA DEPARTMENT OF CHILD SUPPORT SERVICES

P.O. Box 419064, Rancho Cordova, CA 95741-9064



If you would like to begin sending electronic payments to the California Department of Child Support Services, State Disbursement Unit using ACH Credit, please complete the following information and fax or mail (located below) the form to us. Our EFT Unit will contact you as soon as we receive the form to arrange a test file exchange.

Company:	
Company FEIN:	File Format: [] CCD+ [] CTX
Company Technical Contact Person:	
Phone:	Fax:
Email:	
Company Payroll Contact Person:	
Phone:	Fax:
Email:	
Additional Contact:	
Phone:	Fax:
Email:	
Company Mailing Address (for future information from California SDU):	

I hereby acknowledge receipt of the California DCSS instructions on EFT of child support payments from employers. I understand the requirements for a successful EFT transfer and our company agrees to comply with the requirements.

Acknowledged:	Date:
Print Name:	Title:

Please fax form to CASDU EHD 888-587-5471, or mail to:
 Attention: EFT Unit
 California State Disbursement Unit
 PO Box 981326
 West Sacramento, CA 95798-1326