

Quick Reference Guide

ACH Child Support Payments

JHA Treasury Management™

Last Updated: August 25, 2021

ACH Child Support Payments

Overview: An employer is notified to withhold wages of a particular employee by an income withholding order or notice, generated either from a court or state or local child support enforcement agency. The order/notice instructs the employer to withhold wages from an employee and serves as the employer’s legal basis for doing so. The order/notice includes contact information where the employer can obtain the necessary State Disbursement Unit’s (SDU) bank information for sending payments electronically. The employer should contact the SDU that issued the order to determine which payment formats it is capable of receiving. All automated statewide child support enforcement systems are required to be capable of accepting child support payments in the CCD+ format. In order to transfer the funds and data, the employer transmits the payment instructions and remittance information to its financial institution. The financial institution then originates the ACH entries to transfer the payments and remittance information through the ACH Network to the financial institution of the SDU to which the payments must be sent. Once received, the SDU’s financial institution posts the funds to the SDU account and provides the remittance information associated with those payments in the format agreed to with that entity. The SDU in turn updates its records, credits the non- custodial parent’s account, and disburses an electronic payment (direct deposit or debit card) or issues a check to the custodial parent.

Benefits for the Banks?

- Allowing the bank’s customer to initiate Child Support Payments as a Direct Payer.
- Enhanced Back Office Report providing visibility into Child Support Payments by selecting one, multiple, or all companies.
- Ability to charge via Enhanced Account Analysis through a new billing counter that increments for each Child Support Payment.

Benefits for Customers?

- From the Create Child Support Payments link, a user can manually enter a payment.
- Within the ACH Payment Activity search filter, Child Support Payment can be searched using a variety of filters.
- When viewing the payment detail, a user can take the following actions:
 - Edit Payments – Entitled users can edit the payment details based on their partial or full edit entitlement.
 - Initiate Child Support Payments – Users can create another payment using the same payment details. Payment details can also be modified during payment review.
- Initiate Child Support Payments – Users can create another payment using the same payment details. Payment details can also be modified during payment review.
- Users can download Child Support Payments in a CSV, NACHA, or PDF format.
- Users can print Child Support Payments.
- Fraud risk point controls including authentication for create, edit, delete, and approve Child Support Payments.
- Child Support Payments can be subject to 0 to 3 levels of approvals.
- Prenotes can be accommodated.

Back Office - Product Configuration - ACH Configuration

JHA Treasury Management™Company ▼User ▼Configuration ▼Reports

Hi,Last Login: 05/25/2020, 03:25 PM, ESTLog Out

ACH Configuration

ACH Setting

Tax Setting

ACH Settings

Days in Advance to Send Recurring and Future Dated ACH:None ▼

Allow Same Day ACH Initiation:YES

Allow Child Support Payments:YES1

Payment ApprovalNone ▼

Recipient ApprovalNone ▼

Template ApprovalNone ▼

SEC Codes For ACH Payment Initiation:

CCD-Cash Concentration or Disbursement, PPD-Prearranged Payments and Deposits, CTX-Corporate Trade Exchanges

Mangage SEC Codes

ACH Company Match Criteria:

Note: This option will determine the fields that are required for matching an ACH company in a batch or file to a company in the master list in the core system. This setting MUST be in sync with the same setting on page one of the ACH General Parameters in the

Company Name

Company Name and Company ID

Company Name, Company ID and SEC Code

Company Name, Company ID, SEC Code and Entry Description

1. ACH Configuration

Allow Child Support Payments is enabled within the ACH Product Configuration.

Once YES is selected, Create ChildSupport Payment displays in Channel for companies with Allow Child Support Payments enabled. Enabled is not required at the Product level for visibility of the feature at a Company Product Level.

Tip: The Company Configuration can be modified while the Product Configuration (Allow Child Support Payments) setting is set to No and the changes will be applied when the Product Configuration setting is set to Yes. In addition, when the Product Configuration is set to No, customers will not have access to this functionality nor will they see any of the navigation options.

Back Office - Product Configuration - Edit ACH

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< company name

Edit ACH

Manage Fees & Approvals

Daily Limit:9,999,999,999.00

Allow Same Day Initiation: YES

Allow Federal Tax Payments: YES

Allow State Tax Payments: YES

Allow Child Support Payments: YES2

Template Approval: NonePayment Approval: None

Recipient Approval: None

SaveCancel

ACH Companies

Expand AllAdd ACH Company

ACH Company

⊕

Company ID: 9488121212

Discretionary Data: Electric Bills

Entry Description: Bills

Company ID: \$20,000,000.00

Not On-us Transaction types: Allowed Debits and Credits

On-us Transaction Required: 0

SEC Code: PPD

Batch Balance Requirement: Balanced

On-us Amount Required Batch: 0

Allow Unbalanced ACH Transaction: NO

Manage AccountsACTIVE

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Allow Unbalanced ACH Transaction: YES

ACTIVE

2. Company Configuration
- To enable for a company, navigate to ACH Product Setting and select YES for Allow Child Support Payments.

Back Office - Product Configuration - Billing Options

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Product Feature Configuration

ACH

Wire

Transfer

Positive Pay

Stop Payment

ACH - Billing Options

Description	Account Analysis Counter
Per Item (Credit)	210
Per Item (Debit)	210
Per Item (Credit) - Same Day	112
Per Item (Debit) - Same Day	201
Batches Initiated	10
NACHA File Uploaded	410
Child Support Payments	400

Save

Cancel

3. Billing Product Configuration
- Establish company default Account Analysis Counter for Child Support Payments under the ACH Billing Options.

3

Back Office - Company Billing Options

JHA Treasury Management™

Company ▾

User ▾

Configuration ▾

Reports

Hi,

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< Product Feature Configuration

Billing¹

ACH

Wire

Transfer

Positive Pay

Stop Payment

ACH - Billing Options - Default FI counter(s)

Description	Account Analysis Counter	Account to Change [®]	
Per Item (Credit)	<input type="text" value="210"/>	<input type="text"/>	Accounts
Per Item (Debit)	<input type="text" value="210"/>	<input type="text"/>	Accounts
Per Item (Credit) - Same Day	<input type="text" value="112"/>	<input type="text"/>	Accounts
Per Item (Debit) - Same Day	<input type="text" value="201"/>	<input type="text"/>	Accounts
Batches Initiated	<input type="text" value="10"/>	<input type="text"/>	Accounts
NACHA File Uploaded	<input type="text" value="410"/>	<input type="text"/>	Accounts
Child Support Payments	<input type="text" value="400"/>	<input type="text"/>	Accounts

Save

Cancel

4. Company Billing Options
- Navigate to Company Billing Options to modify Account Analysis Counter for Child Support Payments and to establish the Account to Charge.

4

Back Office - Reporting

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Customer Activity Report

Filter

Date/Time	User Name	Login ID	User Type	Activity Type	Activity
12/11/2020 5:00 PM	Admin 1	AdminVerified	Admin Superuser	ACH	Created Child Support Payment A000000070939-C
12/11/2020 5:00 PM	Admin 1	AdminVerified	Admin Superuser	ACH	Created ACH Payment A000000070939
12/11/2020 5:00 PM	Admin 1	AdminVerified	Admin Superuser	ACH	Created Child Support Payment A000000070939-C
12/11/2020 5:00 PM	Admin 1	AdminVerified	Admin Superuser	ACH	Created Child Support Payment A000000070939-C

1. Customer Activity Report
- Report will display user activity related to Child Support Payments.

JHA Treasury Management™Company ▼User ▼Configuration ▼Reports

Hi,Last Login: 05/25/2020, 03:25 PM, ESTLog Out

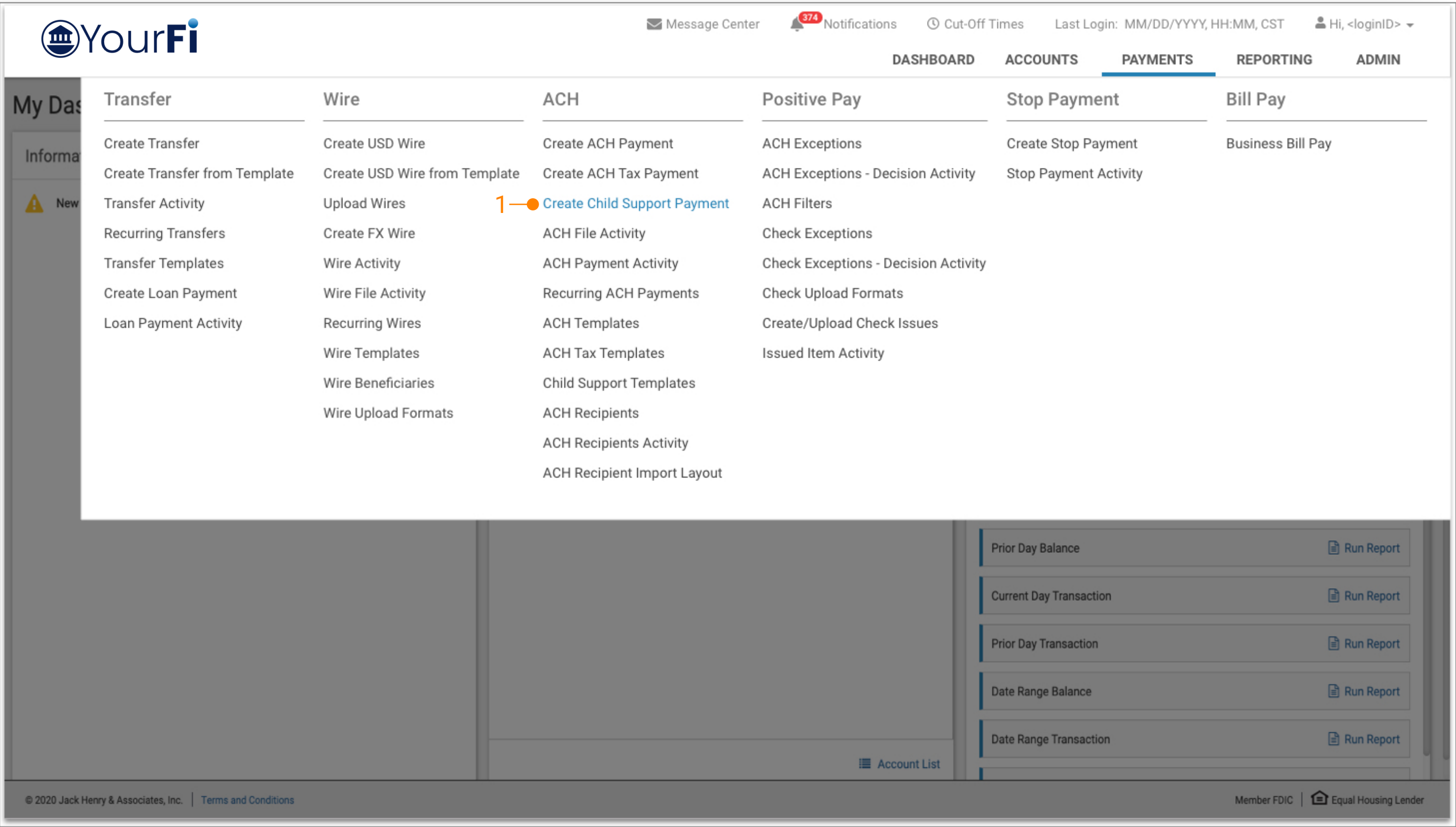
ACH Payment Report

Report Filter

Company Name	Created By	Created Date	Approved/ Rejected By	Approved/ Rejected By	Status	Initiated Date	Effective Date	Frequency	Transaction ID	ACH Company	Batch Name	SEC Code	Debit Amount	Credit Amount	Offset Account	Offset Amount
ABC Test Company	Scheduler	10/20/2021 @ 5:01AM			Initiated	10/20/2021	10/21/2021	One Time	A000000070939-C	RT Test Balanced	State of Missouri Child Support	CCD	\$0.00	\$25.00	10805	\$0.00
ABC Test Company	Scheduler	10/20/2021 @ 5:01AM			Initiated	10/20/2021	10/21/2021	One Time	A000000070939	RT Offset Test	Addenda Test	PPD	\$0.00	\$5.00	43026 2	\$5.00
ABC Test Company	Scheduler	10/20/2021 @ 5:01AM			Initiated	10/20/2021	10/21/2021	One Time	A000000070939	RT Offset Test	Test 2	PPD	\$0.00	\$5.00	43026 2	\$5.00
ABC Test Company	Scheduler	10/20/2021 @ 5:01AM			Initiated	10/20/2021	10/21/2021	One Time	A000000070939	RT Offset Test	Addenda Test	PPD	\$0.00	\$5.00	43026 2	\$5.00

2. ACH Payment Report
- Access to view ACH Payments related to Child Support Payments. Child Support Payments can be identified by the -C at the end of the Transaction ID.

Create Child Support Payments - Navigation



- 1. Create Child Support Payment
To create a payment, select Create Child Support Payment from the Payments Menu.

Create Child Support Payment

YourFi

Message Center

Notifications

Cut-Off Times

Last Login: 03/10/2021, 10:36 AM, CST

Hi, rtsupad2

DASHBOARD

ACCOUNTS

PAYMENTS

REPORTING

ADMIN

Create Child Support Payment

1. Create Payment

2. Manage Recipients

3. Review

4. Confirmation

Manual

Payment Header Information

Payment Name *

Child Support

ACH Company Name *

RT Child Support

Q

ACH Company ID

123456789

SEC Code

CCD

Entry Description *

CSP

Discretionary Data

CHILD SUPPORT

Restrict Payment

Frequency

One Time

Effective Date *

Specific Date

03/15/2021

Add Recipients

Cancel

2. Create Manual Payment

Select Manual to manually create Child Support Payments.

3. Payment Header

Enter the following fields

• Payment Name

• Entry Description

• Discretionary Data

• Effective Date

4. ACH Company Name

Search displays only ACH Companies setup with an offset of credits only.

5. Frequency

Only One Time payments are allowed.

6. Add Recipients

When all required fields are completed, select Add Recipients.

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Manage Recipients

Message Center

Notifications

Cut-Off Times

Last Login: 03/10/2021, 10:36 AM, CST

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DASHBOARD

ACCOUNTS

PAYMENTS

REPORTING

ADMIN

YourFi

Create Child Support Payment

1. Create Payment

2. Manage Recipients

3. Review

4. Confirmation

Manage Recipients

Child Support

ACH Company Name

RT Child Support

Debit

\$0.00

ACH Company ID

123456789

Credit

\$105.22

SEC Code

CCD

Frequency

One Time

Entry Description

CSP

Effective Date

03/15/2021

Discretionary Data

CHILD SUPPORT

Restrict Payment

☐

Type to filter

☐ Prenote Only

☐ Hold Only

☐ Errors

Recipient Name *

ID Number *

Account Number *

Account Type *

Routing Number *

Amount *

Prenote

Hold

Close All

State of Kansas

1111

123456


Checking

101107080 R2020 Bank

\$105.22

☐

☐

+  3

Non-Custodial Parent SSN *

Case Identifier *

Pay Date *

***-**-6789

YH345

Specific Date 03/23/2021

Non-Custodial Parent First Name

FIPS Code

Employment Termination

Jack

12JHA

☐

Non-Custodial Parent Last Name

Medical Support

Henry

☐

Viewing 1 of 1

Review

Back

Cancel

1. Add Recipient
- Enter recipient fields, this is generally the State's information that is receiving the payment.
- Recipient Name

• ID Number (optional)

• Account Number and Account Type

• Routing Number with bank lookup

• Amount

• Prenote or Hold Recipient (optional)

• Select the Add icon to add an additional recipient
2. Non-Custodial Parent/Case Information
- Non-Custodial Parent SSN

• Non-Custodial Parent First and Last Name

• Case Identifier and FIPS Code

• Pay Date — This is the date for the State to apply the payment on behalf of the Non-Custodial Parent

• Employment Termination — Select to identify if the Non-Custodial Parent is no longer employed

• Medical Support — Select to identify if the payment is for medical support
3. Copy Icon
- Selecting the icon copies the current Recipient Name, ID Number, Account Number, Account Type and Routing Number into a new Recipient.

Tip: For more information or additional instructions, please contact your State's Child Support EFT Representative.

Manage Recipients

6 —●

4. **Expand or Minimize**
Select arrow to minimize/expand Payment Header Information.
5. **Open All or Close All**
Select Open All/Close All to display Non-Custodial Parent/Case Information.
6. **Review**
Select Review, then Confirm to initiate payment and receive a confirmation.

Review Payment

YourFi

Message Center

Notifications

Cut-Off Times

Last Login: 03/10/2021, 10:36 AM, CST

Hi, rtsupad2

DASHBOARD

ACCOUNTS

PAYMENTS

REPORTING

ADMIN

Create Child Support Payment

1. Create Payment

2. Manage Recipients

3. Review

4. Confirmation

Review Payment

* Indicates Required field

Child Support 4 Recipients

ACH Company Name

RT Child Support

ACH Company ID

123456789

SEC Code

CCD

Entry Description

CSP

Discretionary Data

CHILD SUPPORT

Restrict Payment

☐

Debit

\$0.00

Credit

\$794.09

Frequency

One Time

Effective Date

03/15/2021

Offset Account *

430262

Q

Type to filter

Q

☐ Prenote Only

☐ Hold Only

☐ Errors

Recipient Name	ID Number	Account Number	Account Type	Routing Number	Amount	Prenote	Hold	Open All
State of Kansas	1111	123456	Checking	101107080	\$105.22	No	No	▼
State of Kansas	1111	123456	Checking	101107080	\$25.00	No	No	▼
State of Kansas	1111	123456	Checking	101107080	\$205.66	No	No	▼
State of Kansas	1111	123456	Checking	101107080	\$458.21	No	No	▼

Viewing 1 to 4 of 4

Confirm

Back

Cancel

1. Offset Account

Select from list of available offset accounts.

2. Confirm

Select Confirm to initiate payment and receive confirmation.

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ACH Payment Activity

Message Center

374 Notifications

Cut-Off Times

Last Login: MM/DD/YYYY, HH:MM, CST

Hi, <loginID>

DASHBOARD

ACCOUNTS

PAYMENTS

REPORTING

ADMIN

Search ACH Payment Activity

ACH Payment Activity

ACH File Activity

Recurring ACH Payments

Create New Payment

Download

Print

ACH Type:

All Selected

Child Support

Reversal

Tax Payment

ACH Company Name:

All Selected

Batch Name:

Transaction ID:

SEC Code:

All

Debit Amount:

Specific Amount

Credit Amount

Specific Amount

Initiated Date

Specific Date

mm/dd/yyyy

Effective Date

Specific Date

Type to filter

Transaction ID	Batch Name	File Name	ACH Company Name	SEC Code	Initiated Date	Effective Date	Credit Amount	Debit Amount	Status	Actions
<input type="checkbox"/> A000000095604-C	Batch 1		Company A 1 test	CCD		06/22/2020	40.00	40.00	Scheduled	Cancel
<input type="checkbox"/> A000000095604-C	Batch 2		Company A 1 test	CCD		06/22/2020	40.00	40.00	Scheduled	Cancel
<input type="checkbox"/> A000000095604-C	Batch 3		Company A 1 test	CCD		06/22/2020	40.00	40.00	Scheduled	Cancel
<input type="checkbox"/> A000000095604-C	Batch 4		Company A 1 test	CCD		06/22/2020	40.00	40.00	Scheduled	Cancel
<input type="checkbox"/> A000000095604-C	Batch 5		Company A 1 test	CCD		06/22/2020	40.00	40.00	Scheduled	Cancel
<input type="checkbox"/> A000000095604-C	Batch 6		Company A 1 test	CCD		06/22/2020	40.00	40.00	Scheduled	Cancel
<input type="checkbox"/> A000000095604-C	Batch 7		Company A 1 test	CCD		06/22/2020	40.00	40.00	Scheduled	Cancel
<input type="checkbox"/> A000000095604-C	Batch 8		Company A 1 test	CCD		06/22/2020	40.00	40.00	Scheduled	Cancel
<input type="checkbox"/> A000000095604-C	Batch 9		Company A 1 test	CCD		06/22/2020	40.00	40.00	Scheduled	Cancel
<input type="checkbox"/> A000000095604-C	Batch 10		Company A 1 test	CCD		06/22/2020	40.00	40.00	Scheduled	Cancel
<input type="checkbox"/> A000000095604-C	Batch 11		Company A 1 test	CCD		06/22/2020	40.00	40.00	Scheduled	Cancel
<input type="checkbox"/> A000000095604-C	Batch 12		Company A 1 test	CCD		06/22/2020	40.00	40.00	Scheduled	Cancel
<input type="checkbox"/> A000000095604-C	Batch 13		Company A 1 test	CCD		06/22/2020	40.00	40.00	Scheduled	Cancel
<input type="checkbox"/> A000000095604-C	Batch 14		Company A 1 test	CCD		06/22/2020	40.00	40.00	Scheduled	Cancel
<input type="checkbox"/> A000000095604-C	Batch 15		Company A 1 test	CCD		06/22/2020	40.00	40.00	Scheduled	Cancel

1. Search ACH Payment Activity - ACH Type
Select Child Support from ACH Type Dropdown to display only Child Support Payments.

2. Transaction ID
Child Support Payments display a -C at the end of the transaction ID. Select to display payment details.

ACH Payment Activity

2—●

1. **Download Payment Details**
Options include CVS, NACHA and PDF.
2. **Initiate Payment**
Select to create a new Child Support Payment, fields are prefilled with the current payment information.