

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, EST Log Out

ACH Configuration

ACH Setting
Tax Setting

ACH Settings

| | | |
|---|---|--|
| Days in Advance to Send Recurring and Future Dated ACH: <input type="text" value="None"/> | Payment Approval <input type="text" value="None"/> | Recipient Approval <input type="text" value="None"/> |
| Allow Same Day ACH Initiation: <input checked="" type="checkbox"/> | Template Approval <input type="text" value="None"/> | |
| Allow Child Support Payments: <input checked="" type="checkbox"/> 1 | | |

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.

ACH Child Support Payments

Back Office - Product Configuration - Edit ACH

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< company name

Edit ACH

Manage Fees & Approvals

Daily Limit:

Allow Same Day Initiation: YES

Allow Federal Tax Payments: YES

Allow State Tax Payments: YES

Allow Child Support Payments: YES **2**

Template Approval: Payment Approval:

Recipient Approval:

ACH Companies

Expand All

ACH Company ▾

Mathew 4 Allow Unbalanced ACH Transaction: YES [Manage Accounts](#) ACTIVE

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

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

| 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 |

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

Back Office - Company Billing Options

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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 |

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- 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.

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ACH Child Support Payments

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 |

- 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, EST Log Out

ACH Payment Report

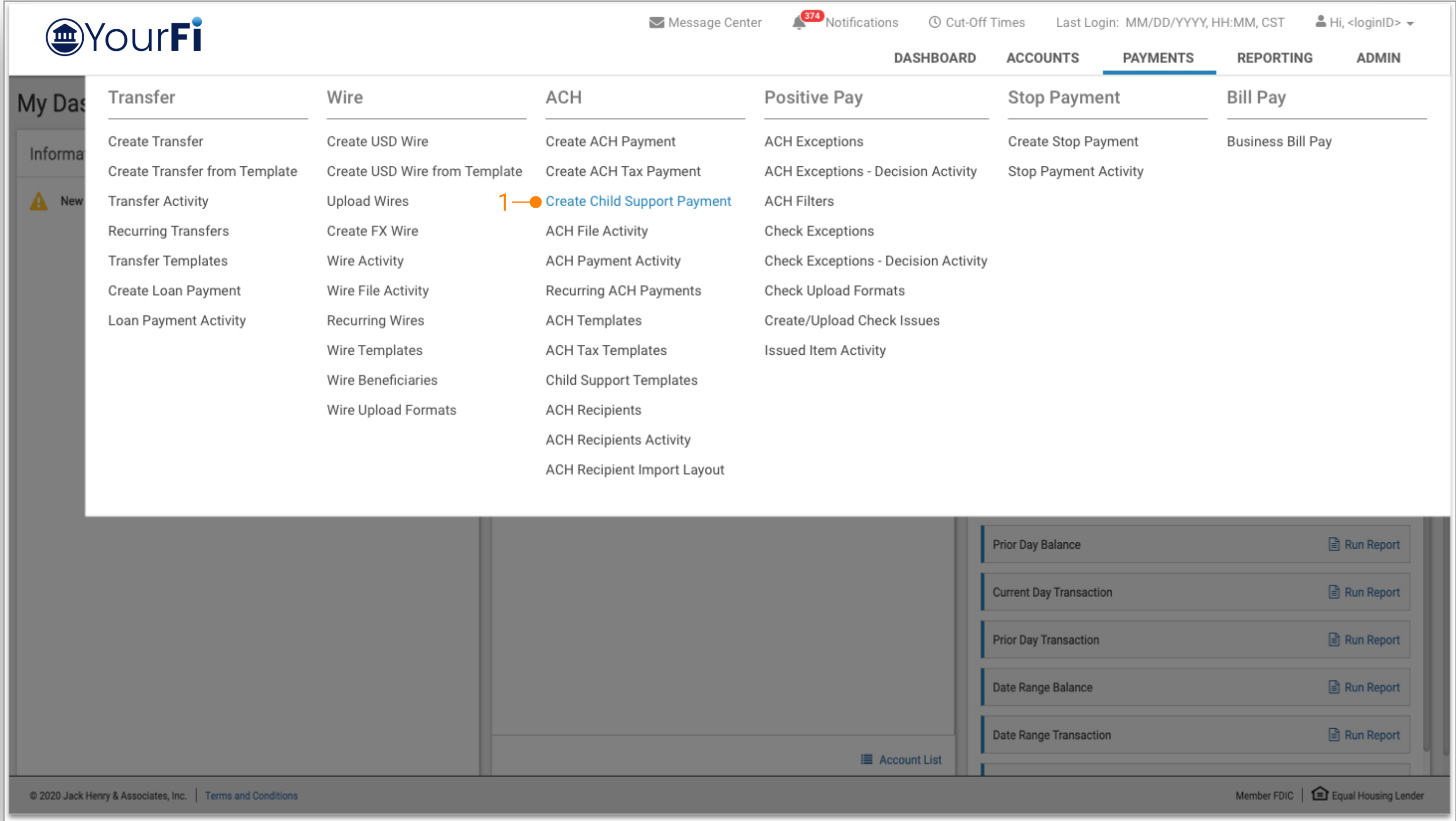
Report Filter

| Company Name | Created By | Created Date | 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 |

- 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.

ACH Child Support Payments

Create Child Support Payments - Navigation



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

ACH Child Support Payments

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 ACH

Payment Header Information

* Indicates Required field

Payment Name * Child Support

ACH Company Name * RT Child Support

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

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.

ACH Child Support Payments

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 | <input type="checkbox"/> | | |

Type to filter Prenote Only Hold Only Errors

| Recipient Name * | ID Number * | Account Number * | Account Type * | Routing Number * | Amount * | Prenote | Hold | |
|------------------|-------------|------------------|----------------|----------------------|----------|--------------------------|--------------------------|------------|
| State of Kansas | 1111 | 123456 | Checking | 101107080 R2020 Bank | \$105.22 | <input type="checkbox"/> | <input type="checkbox"/> | + [icon] 3 |

Viewing 1 of 1

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.

ACH Child Support Payments

Manage Recipients

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

Manage Recipients * Indicates Required field

Child Support 4

| | | | |
|--------------------|--------------------------|----------------|------------|
| ACH Company Name | RT Child Support | Debit | \$0.00 |
| ACH Company ID | 123456789 | Credit | \$794.09 |
| SEC Code | CCD | Frequency | One Time |
| Entry Description | CSP | Effective Date | 03/15/2021 |
| Discretionary Data | CHILD SUPPORT | | |
| Restrict Payment | <input type="checkbox"/> | | |

Type to filter Prenote Only Hold Only Errors

| Recipient Name * | ID Number * | Account Number * | Account Type * | Routing Number * | Amount * | Prenote | Hold | |
|------------------|-------------|------------------|----------------|----------------------|----------|--------------------------|--------------------------|--------------------------|
| State of Kansas | 1111 | 123456 | Checking | 101107080 R2020 Banl | \$105.22 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| State of Kansas | 1111 | 123456 | Checking | 101107080 R2020 Banl | \$25.00 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| State of Kansas | 1111 | 123456 | Checking | 101107080 R2020 Banl | \$205.66 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| State of Kansas | 1111 | 123456 | Checking | 101107080 R2020 Banl | \$458.21 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Viewing 1 to 4 of 4

6 Review Back Cancel

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

Review Payment * Indicates Required field

Child Support 4 Recipients

| | | | |
|--------------------|--------------------------|------------------|------------|
| ACH Company Name | RT Child Support | Debit | \$0.00 |
| ACH Company ID | 123456789 | Credit | \$794.09 |
| SEC Code | CCD | Frequency | One Time |
| Entry Description | CSP | Effective Date | 03/15/2021 |
| Discretionary Data | CHILD SUPPORT | Offset Account * | 430262 |
| Restrict Payment | <input type="checkbox"/> | | |

Type to filter 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.

ACH Child Support Payments

ACH Payment Activity

Search ACH Payment Activity

ACH Type:

- All Selected
- Child Support
- Reversal
- Tax Payment

ACH Company Name:

Batch Name:

Transaction ID:

SEC Code:

Debit Amount:

Credit Amount:

Initiated Date:

Effective Date:

ACH Payment Activity

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 | 06/22/2020 | 40.00 | 40.00 | Scheduled | Cancel |
| <input type="checkbox"/> A000000095604-C | Batch 2 | | Company A 1 test | CCD | 06/22/2020 | 06/22/2020 | 40.00 | 40.00 | Scheduled | Cancel |
| <input type="checkbox"/> A000000095604-C | Batch 3 | | Company A 1 test | CCD | 06/22/2020 | 06/22/2020 | 40.00 | 40.00 | Scheduled | Cancel |
| <input type="checkbox"/> A000000095604-C | Batch 4 | | Company A 1 test | CCD | 06/22/2020 | 06/22/2020 | 40.00 | 40.00 | Scheduled | Cancel |
| <input type="checkbox"/> A000000095604-C | Batch 5 | | Company A 1 test | CCD | 06/22/2020 | 06/22/2020 | 40.00 | 40.00 | Scheduled | Cancel |
| <input type="checkbox"/> A000000095604-C | Batch 6 | | Company A 1 test | CCD | 06/22/2020 | 06/22/2020 | 40.00 | 40.00 | Scheduled | Cancel |
| <input type="checkbox"/> A000000095604-C | Batch 7 | | Company A 1 test | CCD | 06/22/2020 | 06/22/2020 | 40.00 | 40.00 | Scheduled | Cancel |
| <input type="checkbox"/> A000000095604-C | Batch 8 | | Company A 1 test | CCD | 06/22/2020 | 06/22/2020 | 40.00 | 40.00 | Scheduled | Cancel |
| <input type="checkbox"/> A000000095604-C | Batch 9 | | Company A 1 test | CCD | 06/22/2020 | 06/22/2020 | 40.00 | 40.00 | Scheduled | Cancel |
| <input type="checkbox"/> A000000095604-C | Batch 10 | | Company A 1 test | CCD | 06/22/2020 | 06/22/2020 | 40.00 | 40.00 | Scheduled | Cancel |
| <input type="checkbox"/> A000000095604-C | Batch 11 | | Company A 1 test | CCD | 06/22/2020 | 06/22/2020 | 40.00 | 40.00 | Scheduled | Cancel |
| <input type="checkbox"/> A000000095604-C | Batch 12 | | Company A 1 test | CCD | 06/22/2020 | 06/22/2020 | 40.00 | 40.00 | Scheduled | Cancel |
| <input type="checkbox"/> A000000095604-C | Batch 13 | | Company A 1 test | CCD | 06/22/2020 | 06/22/2020 | 40.00 | 40.00 | Scheduled | Cancel |
| <input type="checkbox"/> A000000095604-C | Batch 14 | | Company A 1 test | CCD | 06/22/2020 | 06/22/2020 | 40.00 | 40.00 | Scheduled | Cancel |
| <input type="checkbox"/> A000000095604-C | Batch 15 | | Company A 1 test | CCD | 06/22/2020 | 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 Child Support Payments

ACH Payment Activity

ACH Detail: A000000122812-C

Child Support Payment 1 Recipient

| | | | | |
|--------------------|--------------------------|----------------|------------|---|
| Status | Scheduled | Debit | \$0.00 | Audit |
| Transaction ID | A000000122812-C | Credit | \$100.25 | 3/10/2021 10:39:47 AM : rt super user 2 : Created |
| ACH Company Name | RT Child Support | Frequency | One Time | |
| ACH Company ID | 123456789 | Effective Date | 03/15/2021 | |
| SEC Code | CCD | Offset Account | 430262 | |
| Entry Description | CSP | | | |
| Discretionary Data | CHILD SUPPORT | | | |
| Restrict Payment | <input type="checkbox"/> | | | |

Type to filter Prenote Only Hold Only

| Recipient Name | ID Number | Account Number | Account Type | Routing Number | Amount | Prenote | Hold |
|-----------------|-----------|----------------|--------------|----------------|----------|--------------------------|--------------------------|
| State of Kansas | 1234 | 5555 | Checking | 011103093 | \$100.25 | <input type="checkbox"/> | <input type="checkbox"/> |

| | | | | | |
|---------------------------------|-----------|-----------------|--------|------------------------|------------|
| Non-Custodial Parent SSN | *****6789 | Case Identifier | Y2FG1 | Pay Date | 03/15/2021 |
| Non-Custodial Parent First Name | Jack | FIPS Code | 111JHA | Employment Termination | No |
| Non-Custodial Parent Last Name | Henry | | | Medical Support | No |

Viewing 1 of 1

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.