NEBRASKA FILE FORMAT FOR EMPLOYERS

Electronic Funds Transfer (EFT) / Electronic Data Interchange (EDI) Transactions

1. Your company transmits the payment and remittance information to your financial institution. The data is typically transferred via modem to your financial institution (ACH credit).

2. Your financial institution creates the ACH entries required to transfer child support withholdings via the ACH network to the financial institution that the Nebraska Child Support Payment Center uses to collect the funds.

3. The Nebraska Child Support Payment Center (NCSPC) will electronically collect your information and funds for processing.

Implementation of EFT/EDI

To implement EFT/EDI, 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. **The Task Force on Electronic Child Support Payments: A Guide for Employers and Their Financial Institutions** prescribes the appropriate formats and standards for transmitting EFT/EDI child support withholdings.

You can order this publication from the National Automated Clearinghouse Association (**NACHA**) by calling **703-742-9190** or via the web at http://ecsp.nacha.org

Attached, you will find materials adapted from this guide. There are software applications that accommodate the required data (your existing payroll system may already offer this function). You can also contact you financial institution regarding available ACH software.

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

NACHA Record Format for Employers Withholding Child Support Payment

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

- File Header Recorder
- Company/Batch Header Record
- Entry Detail Record
- Addenda Record – this is the record that contains the payment information
- Company/Batch Control Header
- File Control Record

The ACH 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 payroll frequency, etc.

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 the NCSPC's 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 Record** that your company can use: **"CCD+"** or **"CTX, 820"**

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

Attachment A – CCD+ record layout information

Attachment B – CTX 820 layout information

Attachment C – Addenda record information

For specific information on the CTX 820 Transaction Set, please refer to:

http://ecsp.nacha.org/Child_Support_User_Guide_2.0.PDF (page 18f)

Attachment A
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

Entry Detail Record Layout

Field	Data Element Name	Field Inclusion Requirement	Contents	Length	Position	Description
1	Record Type	M	6	1	01-01	Constant "6"
2	Transaction Code	M	Numeric	2	02-03	22 (Checking) 32 (Savings)
3	Receiving DFI Identification	M	TTTTAAAA	8	04-11	88888888(Example only)
4	Check Digit	M	Numeric	1	12-12	1 (Example only)
5	DFI Account Number	R	Alphanumeric	17	13-29	9999999999999 (Example only)
6	Total Amount	M	$$$$$$$$cc	10	30-39	999999v99/credits only
7	Identification Number	O	Alphanumeric	15	40-54	
8	Receiving Company Name	R	Alphanumeric	22	55-76	NE_CHILD_SUPPORT
9	Discretionary Data	O	Alphanumeric	2	77-78	
10	Addenda Record Indicator	M	Numeric	1	79-79	1(must be one addenda record for each entry detail record)
11	Trace Number	M	Numeric	15	80-94	Assigned by the originating bank

M = Mandatory for ACH; **R** = required for this application;
O = Optional for ACH, but may be required by the state child support agency

Attachment B
CTX820 Record Layout Information

Entry Flow
When using the CTX820 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 information)
              Addenda Record
              Addenda Record
              Addenda Record
          Entry Detail Record
              Addenda Record
              Addenda Record
              Addenda Record
              Addenda Record
       Company/Batch Control Record
File Control Record

Entry Detail Record Layout (CTX820)

Field	Data Element Name	Field Inclusion Requirement	Contents	Length	Position	Description
1	Record Type	M	6	1	01-01	Constant "6"
2	Transaction Code	M	Numeric	2	02-03	22 (Checking) 32 (Savings)
3	Receiving DFI Identification	M	TTTTAAAA	8	04-11	88888888 (Example only)
4	Check Digit	M	Numeric	1	12-12	1 (Example only)
5	DFI Account Number	R	Alphanumeric	17	13-29	9999999999999 (Example only)
6	Total Amount	M	$$$$$$$$cc	10	30-39	999999v99/credits only
7	Identification Number	O	Alphanumeric	15	40-54	
8	Number of Addenda Records	M	Numeric	4	55-58	Number of addenda records included in payment
9	Receiving Company Name	R	Alphanumeric	16	59-74	NE_CHILD_SUPPORT
10	Reserved	N/A	Blank	2	75-76	Leave Blank
11	Discretionary Data	O	Alphanumeric	2	77-78	
12	Addenda Record Indicator	M	Numeric	1	79-79	1(must be one addenda record for each entry detail record)
13	Trace Number	M	Numeric	15	80-94	Assigned by the originating bank

M = Mandatory for ACH; **R** = required for this application;
O = Optional for ACH, but may be required by the state child support agency.

Field	Data Element Name	Field Inclusion indicator	Contents	Length	Position	Description
1	Record Type Code	M	7	1	01-01	7
2	Addenda Type code	M	05	2	02-03	05
3	Payment Related Information	O	Alphanumeric	80	04-83	See CCD+ DED Child Support Segment/Convention for Employers Section Below
4	Addenda Sequence Number	M	Numeric	4	84-87	0001 for CCD+
5	Entry Detail Sequence Number	M	Numeric	7	88-94	Matches item number part of "trace" number

M = Mandatory for ACH; **R** = required for this application;
O = Optional for ACH, but may be required by the state child support agency.

The remittance information for each payment is within this field, which is presented in the banking convention as described within the "CCD+ DED Child Support Segment/Convention for Employers" section of this attachment.

The payment information is a **REQUIRED** field for each support withholding.

Each element (DEDOX) 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 for the ACH Network is a backlash (\).

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 "*" and the "\").

Example:

> 705DED*CS*CA2XXXXXXXXXX*080919*24419*022222200*N*SMITH,JENN*31000\

Definition of Elements

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

DED02 Application Identifier – Case Number (13 character number usually begins with CA2). If the case number does not begin with CA2, do not include hyphens or slashes. This is a **mandatory** field.

DED03 Payment Date - This is the date that your company will deduct the support funds from the employee's pay. This date must be equal to or prior to the date that the EFT transaction reaches the NCSPC. Please note that the date is expressed in this format; Year, Month, and Day (YYMMDD). 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 (leading zeros are optional). This is a **mandatory** field.
> Example: $135.00 would appear as *13500* or *0000013500*.

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DED05 Parent Paying -SSN-This is the line position. This field is the employee's Social Security Number. This is a **mandatory** field.

DED06 Medical Support Indicator - A "Y" in this field indicates that the employee has family medical coverage available through your company. Please note the questions are "Does your company **offer** family medical coverage?" and not "Does the employee **have** family medical coverage?" If there is no medical coverage available through your company, place an "N" in this field. This is a **mandatory** field.

DED07 Name of Parent Paying - 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 **required** field.

      Example: Jennifer Smith would appear as   *SMITH,JENN*

             Henry Jackson would appear as   *JACKSON,HE*

             Susan Hilgenbrandt would appear as *HILGENBRAN*

DED08 FIPS Code - Always enter the fixed value of "31000" in this field for the Nebraska child support payments. This is a **required** field.

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 field when an employee is laid off or on temporary leave. This is an **optional** field.

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THIS INFORMATION IS BEING PROVIDED FOR YOUR ACH REMITTANCE TO THE NEBRASKA CHILD SUPPORT PAYMENT CENTER

THIS INFORMATION IS FOR CREDIT REMITTANCE

Please remit in CCD, CCD+ or CTX 820 formats.

ENTRY DETAIL RECORD INFORMATION

Bank

First National Omaha
1620 Dodge Street
Omaha, NE 68197

Bank Route Transit   **104000016**

Bank Account Number   **22662057**

Bank Account Type   **Checking**

Account Title   **NE Child Support**

Identification Number   **Your FTIN**

NEBRASKA FIPS #   **31000**
NEBRASKA FTIN   **47-0491233**

Questions should be directed to Myna Bartels, NCSPC 402-471-1344
Email: nst.employer@nebraska.gov

All electronic payments to the Nebraska Child Support Payment Center MUST be made by ACH.

NO WIRES WILL BE ACCEPTED.