

VT OFFICE OF CHILD SUPPORT
& 55 HIGH STREET
WATERBURY, VERMONT 05671-1035

Dear Employer:

Thank you for your interest in the Electronic Funds Transfer (EFT) of child support garnishment monies. These need to be sent to VT OCS as an ACH file in either a **CCD+** **-OR- CTX format** that conforms to the Federal Office of Child Support Enforcement ACH Guideline Format. Both of these formats contain an Addenda Record, which contains the employee's specific information (child support case ID, name, ssn, amount of garnishment, etc) that is needed to process each payment and apply them directly to each employee's case(s).

If you have the capability of transferring the money in this manner, please feel free to contact VT OCS using the contact information provided below if you should have any questions. We will first verify that you in fact have the correct 10-digit VT child support case ID, and then will supply our banking information.

**** Special Note ****

If an employee has more than one child support case, multiple EFT's will need to be sent for that employee - one for each of the employee's child support cases.

Sincerely,

Cash Receipts Unit
VT Office of Child Support
Phone: (802) 241-5555
Fax: (802) 241-5555

CCD+ Format Specs

ENTRY DETAIL RECORD

| Field Name | Mand/ Opt | Type | Contents |
|------------------------------|--------------|------|--|
| Record Type Code | M | A1 | '6' |
| TransactionCode | M | N2 | 22-Chking dep |
| Receiving DFI Identification | M | N8 | |
| Check Digit | M | A1 | 6 |
| Account Nbr | M | A17 | |
| Amount | M | N10 | same as payment amount on the addenda record |
| Individual ID Number | O | A15 | CASE-ID from the billing coupon |
| Individual Name | M | A22 | Employee Name |
| Optional Data | O | A2 | blank |
| Addenda Record Indicator | M | N1 | 1 |
| Trace Number | M | A15 | |

ADDENDA RECORD

There is a separator or delimiter between each field. The delimiter character is an asterisk (*).

| Field Name | Mand/ Opt | Type | Contents |
|---------------------------|-----------|------|---|
| Record Type Code | M | A1 | '7' |
| Addenda Type Code | M | A2 | '05' |
| Segment Identifier | M | A3 | DED |
| Segment Delimiter | M | A1 | '**' |
| Application Identifier | M | A2 | 'CS' |
| Segment Delimiter | M | A1 | '**' |
| Case Identifier | M | A20 | CASE-ID from the Employers Billing Coupon |
| Segment Delimiter | M | A1 | '**' |
| Pay Date | M | N6 | YYMMDD |
| Segment Delimiter | M | A1 | '**' |
| Payment Amount | M | N8.2 | Amt of money transferred |
| Segment Delimiter | M | A1 | '**' |
| Absent Parent SSN | M | A9 | SSN of Employee |
| Segment Delimiter | M | A1 | '**' |
| Medical Support Indicator | M | A1 | 'W' |
| Segment Delimiter | M | A1 | '**' |
| Absent Parent Name | O | A10 | Employee Name: Last,First |
| Segment Delimiter | M | A1 | '**' |
| FIPS Code | O | A7 | blank |
| Segment Delimiter | M | A1 | '**' |
| Employment Termination | O | A1 | |

| | | | |
|------------------------------|---|----|---|
| Indicator | | | |
| Segment Terminator | M | A1 | '7 |
| Filler | M | Ax | Blanks to fill the record to the 83rd byte |
| Addenda Sequence Number | M | N4 | Sequential number of this addenda record |
| Entry Detail Sequence Number | M | N7 | Bytes 9-15 of Trace Number of Detail Record above |

CTX Format Specs

Garnishment CTX
Policy Subject:
Electronic Child Support Payments
Policy ID: CTX

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I. General Purpose and Scope

The purpose of this guide is to provide State Disbursement Units (SDU's), and employers with the general guidelines for processing garnishment payments in CTX format.

II. NACHA Record Formats

The rules and guidelines governing the formats, specifications and exchange of ACH entries are published by NACHA, the Electronic Payments Association. With respect to the data that are

contained in the addenda records of ACH formats, the NACHA Operating Rules stipulate the type of data that may be exchanged as well as which standards and formats are permitted, but the structure of the data therein contained is managed outside the NACHA rules. For example, the NACHA Operating Rules permit the exchange of certain EDI messages or transaction sets (e.g., 820 Payment Order/Remittance Advice) within the Addenda Records of the CTX format, but those standards are developed and maintained by other standards development organizations, such as ASC X12 and UN/EDIFACT.

The following record formats are used to convey entries through the ACH Network:

- File Header Record (the 1 record)
- Company/Batch Header Record (the 5 record)
- Entry Detail Record (the 6 record)
- Addenda Record (the 7 record)
- 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. A file may be comprised of one or more batches, which are denoted by the Company/Batch Header Record and Company/Batch Control Record.

These records contain information specific to all of the Entry Detail Records contained within that batch. A batch may house one or more Entry Detail Records that share certain aspects as explained in the NACHA Operating Rules. The Entry Detail Record is the record that constitutes the payment order and is used within the banking system to execute EFT and settlement. An Addenda Record is used to supply additional payment related information related to the payment issued in the Entry Detail Record. Each Addenda Record includes an 80 position Payment Related Information Field within which this remittance detail is transmitted.

The CTX payment format is used within the ACH Network to conduct the transfer of funds between business or government entities. To exchange data along with payments using EDI technology, Addenda Records are used. The CTX format allows for the provision of 9,999 Addenda Records, which must carry a full X12 transaction set or UN/EDIFACT message (the transaction set or message must be formatted correctly – including the envelop information and in the case of the ASC X12 820).

The NACHA record formats for CTX entries flow in the following order:

Please remember that the CTX must contain a fully formatted ASC 820 transaction set – which includes all envelopes, the Table 1, and Table 2 which can contain multiple DED loops. The syntactically correct ASC 820 is then broken into 80 byte segments embedded in the CTX 07 addenda records.

File Header Record (the 1 record)

Company/Batch Header Record (the 5 record)

Entry Detail Record (the 6 record)

Addenda Record (up to 9,999 addenda with 80 byte Payment Related Information Field)

Addenda Record

Addenda Record

Addenda Record

Addenda Record

Entry Detail Record (the next 6 record)

Addenda Record (up to 9,999 addenda with 80 byte Payment Related Information Field)

Addenda Record

Addenda Record

Addenda Record

Addenda Record

Addenda Record

Company/Batch Control Record(the 8 record)

File Control Record (the 9 record)

III. Child Support Application Banking Convention Within the 80 position Payment Related Information Field of the CTX Addenda Record, remittance information corresponding to the child support payment made by an employer to an SDU is presented in the following banking convention. This convention is referred to as the 'DED' Deduction data segment under ASC X12 syntax and is composed of ten fields:

- Segment Identifier
- Application Identifier
- Case Identifier
- Pay Date
- Payment Amount
- Non-Custodial Parent Social Security Number
- Medical Support Indicator
- Non-Custodial Parent Name
- FIPS Code
- Employment Termination Indicator

Each field is referred to as a data element, which is the smallest named item in a record. It can represent a qualifier, a value, or text. A data element has three primary attributes -length, field requirement, and type. Each data element is identified by an element identifier used for reference (e.g., DED01, DED02, etc.), and each element has a specific position within the record (segment). In constructing the segment, each data element is preceded by the separator character. In the ACH, the data element separator is an asterisk (**). Each segment must end with a terminator, which in the ACH is a backslash ('\').

The following is an example of the DED segment as used in the Payment Related Information field of the CTX 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 (\).

Data elements in a segment are either mandatory or optional. Data elements in a segment that are not mandatory as defined by the standard may be omitted. The omission of an optional element is noted by the placement of an asterisk in the place of that element. For example, if non-custodial parent name were to be omitted from the segment, it would look like this:

DED*application identifier*case identifier*pay date*payment amount*non-custodial parent
ssn*medical support indicator**FIPS code*employment termination indicator\

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. For example, if the employment termination indicator is omitted from the segment, it would look like this:

DED*application identifier*case identifier*pay date*payment amount*non-custodial parent
ssn*medical support indicator*non-custodial parent name*FIPS code\

The following grid delineates the format for the DED 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 | XXXXXXXXXX | M | AN | 1/20 | |
| DED03 | Pay Date | YYMMDD | M | DT | 6/6 | |
| DED04 | Payment Amount | \$\$\$\$\$\$ | CC | M | N2 | 1/10 |
| DED05 | Non-Custodial Parent Social Security Number | XXXXXXXXXX | M | AN | 9/9 | |
| DED06 | Medical Support Indicator | 'Y' – Yes, 'N' -No | M | AN | 1/1 | |
| DED07 | Non-Custodial Parent Name | XXXXXXXXXX | O | AN | 1/10 | |
| DED08 | FIPS Code | XXXXXXX | O | AN | 5/7 | |
| DED09 | Employment Termination Indicator | 'Y' – Yes | O | AN | 1/1 | |

SAMPLE DED CONVENTION

DED*CS*ZC146*951024*13547*975348431*N*SMITH,HAR*19000*Y\

The column headings used on the grid are as follows:

- the Element defines the data element name;
- the Comments and Content define the data element, and
- the Attributes are defined as follows:

1. Field Requirement -The first column of the attributes is the field requirement for that data element. An 'M' denotes a mandatory element, whereas an 'O' denotes an optional field.
2. Data Type -The second column of the attributes specifies the field data type. 'AN' denotes a string type data element. Contents of string data elements are a sequence of letters, digits, spaces and/or special characters (with the exception of the asterisk). The contents

shall be left justified. Trailing spaces should be suppressed unless they are necessary to satisfy a minimum length requirement.

'DT' denotes a date type data element. Format for the date is YYMMDD. YY is the last two digits of the year (00-99), MM is the numeric value of the month (1-12), and DD is the numeric value of the day (1-31). (This format does not support a 4-digit year.) The date field in the banking convention for the CTX is a 6/6 date field – the CTX does not support a 4 digit year.

'ID' denotes an identifier data element from a pre-defined list of values.

'N2' denotes a numeric type data element with 2 decimal places to the right of a fixed, implied decimal point. The decimal point is not transmitted. It is intended that this number will always be positive for the child support application banking convention. Thus the amount, \$550.00 would appear as *55000*.

3. Length -The third column of the attributes signifies the minimum/maximum use of an element. This specifies the minimum and maximum length of a particular field. For example, 1/6 indicates that this data element must be at least one character, but not more than six.

ELEMENT DEFINITIONS

DED01 Application Identifier: Supported Code Value -'CS' -Child Support

The application identifier indicates the type of deduction being withheld from an employee's pay. If you are an employer withholding child support from an employee's paycheck, use CS as the application identifier.

DED02 Case Identifier:

The case identifier element is the IV-D case number or court order number. The case identifier always refers to the identification number of the case in the state receiving the EFT/EDI transaction (e.g., the child support SDU). This is true whether the transaction is from an employer or another state. It is the responsibility of the SDU to provide the employer with the correct Case Identifier, typically during the case clean-up/reconciliation process before an employer sends the first electronic payments.

DED03 Pay Date:

The pay date element provides the obligor's (non-custodial parent's) pay date; the date the income was withheld from the employee's paycheck.

DED04 Payment Amount:

The payment amount element indicates the non-custodial parent's child support withheld for this pay period, which is being paid to the SDU.

DED05 Non-Custodial Parent Social Security Number:

The non-custodial parent's Social Security number element provides the SDU with the non-custodial parent's Social Security number.

DED06 Medical Support Indicator: Supported Code Values -'Y', 'N'

The medical support indicator indicates whether the employer offers family medical insurance coverage. If medical insurance coverage is available, a 'Y' is placed in the field; if there is no coverage available, an 'N' is placed in the field.

DED07 Non-Custodial Parent Name:

The non-custodial parent's name element indicates the first seven letters of the obligor's last name followed by the first three letters of his/her first name. A comma must be used to separate the last name from the first name of the non-custodial parent when the last name is less than seven characters. This field is not case-sensitive, i.e., mixed case letters are acceptable.

DED08 FIPS Code:

The Federal Information Process Standard (FIPS) code refers to the FIPS Code of the SDU receiving the transaction. It is 5 characters when indicating both the state and county codes. It is 7 characters when indicating state, county, and local codes. Currently only three states, FL, MI, and NY require the FIPS code for incoming payments.

DED09 Employment Termination Indicator: Supported Code Value -'Y'

The employment termination indicator is used to notify the child support enforcement agency that an individual's employment has terminated. A 'Y' is placed in this field if the employee has terminated; otherwise the field is not used. The payment amount field 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.

Sample CTX File, ASC X12 820 Transaction Set

```
5220LAIDLAW -9910 1101650000CTX8700 0706050706060001101650000000003
6221234567891234567890 00001721121016500093485010018STATENAME
1101650009348501
705ISA*00*0000000000*00*0000000000*ZZ*LAIDLAW *ZZ*CHILD SUPPORT
*070605*04000019348501 7057*U*00400*000390102*0*P*>\GS*RA*LAIDLAW*CHILD
SUPPORT*070605*0407*1*X*004010\ST*00029348501 705820*1\
BPR*C*1721.12*C*ACH*CTX*01*021000021*ZZ*1016500***01*071000505*DA*5800300039348
501
70591384**\DED*CS*111111111*20070601*499*333333333*N*LSTNAMEFIR*222222*\DED*C
S*11100049348501
70511111111*20070601*15295*333333333*N*LSTNAMEFIR*222222*\DED*CS*111111111*20
0706000059348501
7051*5862*333333333*N*LSTNAMEF*222222*\DED*CS*111111111*20070601*12000*333333
333*Y00069348501
705*LSTNAMEFIR*3333333*\DED*CS*11111111111*20070601*23000*333333333*Y*LSTNAM
EFIR*2200079348501
```


indicate the segment in which it is used and its sequential position within that segment. The code is composed of the segment identifier followed by two digits indicating the position of the data element in that segment. For example, the reference designator N101 indicates the first element in the N1 segment. The counting of positions starts with 01 for the first data element and is incremented by one to the end of the segment.

Condition Designator

Data segment unit or component data element conditions are of three types: mandatory, optional, and relational, and define the circumstances under which a simple data element, composite data structure, or component data element may be required to be present or absent in a particular segment or composite data structure.

M – Mandatory

The data element must be present in the segment (presence means a data element must not be empty).

O – Optional

The presence of the data element is at the option of the sender.

X – Relational

Relational conditions may exist among two or more data elements within the same data segment based on the presence or absence of one of those data elements (presence means a data element must not be empty). For relational conditions, see the "SYNTAX NOTES" section of the segment diagram in the X12 Standards manual.

Data Element Types

The data element types are described as follows:

Nn – Numeric

A numeric data element is represented by one or more digits with an optional leading sign representing a value in the normal base 10. The value of a numeric data element includes an implied decimal point. It is used when the position of the decimal point within the data is permanently fixed and is not to be transmitted with the data. The data element dictionary defines the number of implied decimal positions. The representation for this data element type is Nn where N indicates that it is numeric and n indicates the number of decimal positions to the right of the implied decimal point. If n is 0, it need not appear in the specifications; N is equivalent to N0. For negative values, the leading minus sign (-) is used. Absence of a sign indicates a positive value. The plus sign (+) should not be transmitted. Leading zeros should be suppressed unless necessary to satisfy a minimum length requirement. The length of a numeric type data element does not include the optional sign.

R – Decimal Number

A decimal data element contains an explicit decimal point and is used for numeric values that have a varying number of decimal positions. The representation for this data element type is R. The decimal point always appears in the character stream if the decimal point is at any place

other than the right end. If the value is an integer (decimal point at the right end), the decimal point should be omitted. For negative values, the leading minus sign (-) is used. Absence of a sign indicates a positive value. The plus sign (+) should not be transmitted. Leading zeros should be suppressed unless necessary to satisfy a minimum length requirement. Trailing zeros following the decimal point should be suppressed unless necessary to indicate precision. The use of triad separators (for example, the commas in 1,000,000) is expressly prohibited. The length of a decimal type data element does not include the optional leading sign or decimal point.

ID – Identifier

An identifier data element always contains a value from a predefined list of values that is maintained by the X12 Committee or some other body recognized by the X12 Committee. Trailing spaces should be suppressed unless necessary to satisfy minimum length. The representation for this data element type is ID.

AN – String

A string data element is a sequence of any characters from the basic or extended character sets. The significant characters shall be left justified and shall be space filled. Leading spaces, when they occur, are presumed to be significant characters. Trailing spaces should be suppressed unless they are necessary to satisfy minimum length. The representation for this data element type is AN.

DT – Date

A date data element is used to express the standard date in either YYMMDD or CCYYMMDD format in which CC is the first two digits of the calendar year, YY is the last two digits of the calendar year, MM is the month (01 to 12), and DD is the day in the month (01 to 31). The representation for this data element type is DT.

TM – Time

A time data element is used to express the ISO standard time in HHMMSSd.d format in which HH is the hour for a 24 hour clock (00 to 23), MM is the minutes (00 to 59), SS is the seconds (00 to 59), and d.d is decimal seconds. The representation for this data element type is TM.

Data Element Length

Each data element is assigned a minimum and maximum length. The length of the data element value is the number of character positions used except as noted for numeric and decimal elements.

V. CHILD SUPPORT MAPPING

Employer sending information to the Child Support State Disbursement Unit (SDU)

In a typical child support scenario, a local or state child support office sends an income-withholding order/notice to an employer, ordering the employer to deduct a certain amount of child support from the employee/non-custodial parent's paycheck every pay period. The employer must then submit the information and the funds to the appropriate SDU entity. Using a CTX containing an ASC X12 820 transaction set and employer may remit for multiple employees in the same transaction set.

EDI TRANSMISSION DATA EXPLANATION

ISA ISA is the Interchange Control Header used to start and identify an interchange of functional groups and interchange-related control segments.

GS GS is the Functional Group Header and is used to indicate the beginning of a functional group and to provide control information.

ST*820*0001 ST is the Segment ID 820 is the Transaction Set Identifier 820.

0001 is the control number.

EDI TRANSMISSION DATA EXPLANATION

BPR*C*559.47*C*ACH*CTX*01*01432

1009*DA*123412345*345389001*01*

987654321*DA*121004861234*20021

229*PCS

NOTE: BPR02 – Monetary Amount – Data Element Type – R, the decimal point must be provided, unless the dollar amount is a whole dollar that includes no cents. (e.g., 559.47)

BPR is the Segment ID (The first)C indicates the payment and remittance advice are together. 559.47 is the monetary amount (\$559.47). This is the total of all DED loops included in the transaction set.

(The second) C indicates this is a credit.

ACH indicates the payment method is the Automated Clearing House.

CTX is the Payment Format Code indicating a Corporate Trade Exchange Payment.

01 is an ID qualifier indicating the ID used in the next field will be an ABA transit routing number.

014321009 is the ID number of the originating financial institution. DA is an ID qualifier indicating the type of bank account used is a Demand Deposit.

123412345 is the originator's bank account number.

345389001 is the originating company identifier.

01 is an ID qualifier indicating the ID used in the next field will be an ABA transit routing number.

987654321 is the ID number of the receiving financial institution. DA is an ID qualifier indicating the type of bank account used is a Demand Deposit.

121004861234 is the receiving bank account number.

20021229 is the effective entry date.

PCS indicates the business reason for this payments is a Payment of Child Support.

TRN*1*1234570 TRN is the Segment ID 1 indicates the trace type code is current transaction trace number.

1234570 is the control number used to tie funds to the remittance.

DTM*097*20021227 DTM is the Segment ID

097 indicates the date that follows is the transaction creation date.

20021227 is the date (December 27, 2002)

EDI TRANSMISSION DATA EXPLANATION

DED*CS*ZC146*20021230*13447*789

456123*N*SMITH,JOHN*17000*Y

NOTE: In the DED loop, DED04 is Data Element Type – N2, no decimal point may be included, and the last two positions will be handled as the cents positions. (e.g., 13447 = \$134.47)

DED is the Segment ID CS indicates this is a Child Support payment

ZC146 is the case identifier element.

This can be the IV-D case number or court order number. The case identifier always refers to the identification number of the case in the state RECEIVING the EFT/EDI transaction. This is true whether the transaction is from an employer or another state. The child support receiving agency (SDU) determines which number is used.

20021230 provides the obligor's (noncustodial parent's) pay date or the date of income-withholding.

13447 is the non-custodial parent's withholding amount for this pay period being paid to the SDU.

789456123 is the Social Security number of the non-custodial parent.

N indicates that there is no family medical coverage available through his/her employer. If medical coverage is available through his/her employer, a "Y" is used.

SMITH,JOHN indicates the first seven letter of the non-custodial parent's last name followed by at least the first three letters of his/her first name. A comma must be used to separate the last name from the first name of the non-custodial parent when the last name is less than seven characters.

17000 this is the Federal Information Process Standard (FIPS) code of the child support entity receiving the transaction. It is five characters when indicating both the state and county codes. It is seven characters when indicating state, county, and local codes

Y this is the Employment Termination Indicator and is only used if an employee has been terminated.

SE SE is the Transaction Set Trailer. This is the Control Segment used to indicate the end of the transaction set and to provide the count of the transmitted segments.

EDI TRANSMISSION DATA EXPLANATION

GE GE is the Functional Group Trailer to indicate the end of a functional group and to provide control information.

IEA IEA is the Control segment used to define the end of an interchange of one or more functional groups of interchange-related control segments or a combination of functional groups and interchange control segments.

820 Payment Order/Remittance Advice vs. 4010

Functional Group = RA

Purpose:

This Draft Standard for Trial Use contains the format and establishes the data contents of the Payment Order/Remittance Advice Transaction Set (820) for use within the context of an Electronic Data Interchange (EDI) environment. The transaction set can be used to make a payment, send a remittance advice, or make a payment and send a remittance advice.

This transaction set can be an order to a financial institution to make a payment to a payee. It can also be a remittance advice identifying the detail needed to perform cash application to the payee's accounts receivable system. The remittance advice can go directly from payer to payee, through a financial institution, or through a third party agent.

Segment Summary:

Table 1

| Pos | Id | Segment Name | Req | Max | Repeat | Notes |
|-----|-----|---|-----|-----|--------|-------|
| | | Use | | | | |
| 010 | ST | Transaction Set Header | M | 1 | | |
| 020 | BPR | Beginning Segment for Payment Order/Remittance Advice | M | 1 | | |
| 030 | NTE | Note/Special Instruction | O | >1 | | |
| 035 | TRN | Trace | O | 1 | C | |
| 040 | CUR | Currency | O | 1 | C | |
| 050 | REF | Reference Identification | O | >1 | | |
| 060 | DTM | Date/Time Reference | O | >1 | | |

LOOPID-N1 >1
070 N1 Name O 1 C
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

Pos Id Segment Name Req Max Use Repeat Notes

LOOP ID -DED >1
287 DED Deductions O 1 N

Table 3

Pos Id Segment Name Req Max Use Repeat Notes

010 SE Transaction Set Trailer M 1

Notes:

2/287 The DED loop is for child support payments.

Comments:

1/035 The TRN segment is used to uniquely identify a payment order/remittance advice.

Pos: 010 Max: 1

Heading -Mandatory

ST Transaction Set Header

Loop: N/A Elems: 2

Purpose:

To indicate the start of a transaction set and to assign a control number

Element Summary:

Ref Id Element Name Req Type Min/Max Usage
01 143 Transaction Set Identifier Code M ID 3/3 Used
02 329 Transaction Set Control Number M AN 4/9 Used

Semantics:

The transaction set identifier (ST01) used by the translation routines of the interchange partners to select the appropriate transaction set definition (e.g., 810 selects the Invoice Transaction Set).

Pos: 020 Max: 1
Heading

BPR Beginning Segment for Payment

Mandatory
Loop: N/A Elems:

Order/Remittance Advice

21

Purpose:

To indicate the beginning of a Payment Order/Remittance Advice Transaction Set and total payment amount, or to enable related transfer of funds and/or information from payer to payee to occur

Element Summary:

| Ref Id | Element Name | Req | Type | Min/Max | Usage |
|--------|---|-----|------|---------|-------|
| 01 | 305 Transaction Handling Code | M | ID | 1/2 | Used |
| 02 | 782 Monetary Amount | M | R | 1/18 | Used |
| 03 | 478 Credit/Debit Flag Code | M | ID | 1/1 | Used |
| 04 | 591 Payment Method Code | M | ID | 3/3 | Used |
| 05 | 812 Payment Format Code | O | ID | 1/10 | Used |
| 06 | 506 (DFI) ID Number Qualifier | C | ID | 2/2 | Used |
| 07 | 507 (DFI) Identification Number | C | AN | 3/12 | Used |
| 08 | 569 Account Number Qualifier | O | ID | 1/3 | Used |
| 09 | 508 Account Number | C | AN | 1/35 | Used |
| 10 | 509 Originating Company Identifier | O | AN | 10/10 | Used |
| 11 | 510 Originating Company Supplemental Code | O | AN | 9/9 | Used |
| 12 | 506 (DFI) ID Number Qualifier | C | ID | 2/2 | Used |
| 13 | 507 (DFI) Identification Number | C | AN | 3/12 | Used |
| 14 | 569 Account Number Qualifier | O | ID | 1/3 | Used |
| 15 | 508 Account Number | C | AN | 1/35 | Used |
| 16 | 373 Date | O | DT | 8/8 | Used |
| 17 | 1048 Business Function Code | O | ID | 1/3 | Used |
| 18 | 506 (DFI) ID Number Qualifier | C | ID | 2/2 | Used |
| 19 | 507 (DFI) Identification Number | C | AN | 3/12 | Used |
| 20 | 569 Account Number Qualifier | O | ID | 1/3 | Used |
| 21 | 508 Account Number | C | AN | 1/35 | Used |

Syntax:

06 P0607 --If either 06 or 07 are present, then the others are required.
08 C0809 --If 08 is present, then 09 is required
12 P1213 --If either 12 or 13 are present, then the others are required.
14 C1415 --If 14 is present, then 15 is required
18 P1819 --If either 18 or 19 are present, then the others are required.
20 C2021 --If 20 is present, then 21 is required

Semantics:

BPR02 specifies the payment amount.

When using this transaction set to initiate a payment, all or some of BPR06 through BPR16 may be required, depending on the conventions of the specific financial channel being used.

BPR06 and BPR07 relate to the originating depository financial institution (ODFI).

BPR08 is a code identifying the type of bank account or other financial asset.

BPR09 is the account of the company originating the payment. This account may be debited or credited depending on the type of payment order.

BPR12 and BPR13 relate to the receiving depository financial institution (RDFI).

BPR14 is a code identifying the type of bank account or other financial asset.

BPR15 is the account number of the receiving company to be debited or credited with the payment order.

BPR16 is the date the originating company intends for the transaction to be settled (i.e., Payment Effective Date).

BPR17 is a code identifying the business reason for this payment.

BPR18, BPR19, BPR20 and BPR21, if used, identify a third bank identification number and account to be used for return items only.

BPR20 is a code identifying the type of bank account or other financial asset.

Pos: 035 Max: 1
Heading -Optional

TRN Trace

Loop: N/A Elems: 4

Purpose:

To uniquely identify a transaction to an application

Element Summary:

| Ref Id | Element Name | Req | Type | Min/Max | Usage |
|--------|------------------------------------|-----|------|---------|-------|
| 01 | 481 Trace Type Code | M | ID | 1/2 | Used |
| 02 | 127 Reference Identification | M | AN | 1/30 | Used |
| 03 | 509 Originating Company Identifier | O | AN | 10/10 | Used |
| 04 | 127 Reference Identification | O | AN | 1/30 | Used |

Semantics:

TRN02 provides unique identification for the transaction.
TRN03 identifies an organization.
TRN04 identifies a further subdivision within the organization.

Pos: 060 Max: >1
Heading -Optional

DTM Date/Time Reference

Loop: N/A Elems: 6

Purpose:

To specify pertinent dates and times

Element Summary:

| Ref Id | Element Name |
|--------|--|
| 01 | 374 Date/Time Qualifier |
| 02 | 373 Date |
| 03 | 337 Time |
| 04 | 623 Time Code |
| 05 | 1250 Date Time Period Format Qualifier |
| 06 | 1251 Date Time Period |

Syntax:

| Req | Type | Min/Max | Usage |
|-----|------|---------|-------|
| M | ID | 3/3 | Used |
| C | DT | 8/8 | Used |
| C | TM | 4/8 | Used |
| O | ID | 2/2 | Used |
| C | ID | 2/3 | Used |
| C | AN | 1/35 | Used |

02 R020305 --At least one of 02, 03 or 05 is required.
04 C0403 --If 04 is present, then 03 is required
05 P0506 --If either 05 or 06 are present, then the others are required.

Pos: 287 Max: 1
Detail -Optional

DED Deductions

Loop: DED Elems: 9

Purpose: To specify payment related information for child support payment deductions
Loop: Repeat: >1
Usage: Optional

Set Note: 1 The DED loop is for child support payments
Semantic:

1 DED01 is the type of deduction.
2 DED02 is the code indicating the case identifier.
3 DED03 is the pay date.
4 DED04 is the payment amount.
5 DED05 is the social security number of the absent parent.
6 DED06 indicates if the obligor has family medical insurance coverage available through their employer. A "Y" indicates medical coverage is available. An "N" indicates there is no coverage. A "W" indicates that the disposition of medical insurance is not applicable to the deduction.

7 DED07 is the name of the absent parent. The absent parent's name contains the first seven letters of the obligor's last name followed by the first three letters of the obligor's first name. A comma must be used to separate the last name from the first name of the absent parent when the last name is less than seven characters.

8 DED08 contains the Federal Information Process Standard (FIPS) Code. The FIPS code is 5 characters when indicating both the state and county codes. It is seven characters when indicating state, county and local codes.

9 DED09 identifies to the child support enforcement agency that an individual's employment has terminated. A "Y" is used if the employee has been terminated otherwise the field is not used. DED04 may contain zero if this field is used.

Element Summary:

| Ref Id | Element Name | Req | Type | Min/Max | Usage |
|--------|------------------------|-----|------|---------|-------|
| 01 | 1511 Type of Deduction | M | ID | 2/2 | Used |

Code specifying type of deduction being withheld from an employee's pay

| | | | | | |
|----|------------------------------|---|----|------|------|
| 02 | 127 Reference Identification | M | AN | 1/20 | Used |
|----|------------------------------|---|----|------|------|

Reference information as defined for a particular Transaction Set or as specified by the Reference Qualifier

| | | | | | |
|----|----------|---|----|-----|------|
| 03 | 373 Date | M | DT | 8/8 | Used |
|----|----------|---|----|-----|------|

Date expressed as CCYYMMDD

| | | | | | |
|----|------------|---|----|------|------|
| 04 | 610 Amount | M | N2 | 1/10 | Used |
|----|------------|---|----|------|------|

Monetary amount

| | | | | | |
|----|------------------------------|---|----|-----|------|
| 05 | 127 Reference Identification | M | AN | 9/9 | Used |
|----|------------------------------|---|----|-----|------|

Reference information as defined for a particular Transaction Set or as specified by the Reference Qualifier

| | | | | | |
|----|--|---|----|-----|------|
| 06 | 1073 Yes/No Condition or Response Code | M | ID | 1/1 | Used |
|----|--|---|----|-----|------|

Code indicating a Yes or No condition or response

07 93 Name O AN 1/10 Used Free-form name

08 127 Reference Identification O AN 5/7 Used

Reference information as defined for a particular Transaction Set or as specified by the Reference Qualifier

09 1073 Yes/No Condition or Response Code O ID 1/1 Used

Code indicating a Yes or No condition or response

Pos: 010 Max: 1

Summary -Mandatory

SE Transaction Set Trailer

Loop: N/A Elems: 2

Purpose:

To indicate the end of the transaction set and provide the count of the transmitted segments (including the beginning (ST) and ending (SE) segments)

Element Summary:

| Ref Id | Element Name | Req | Type | Min/Max | Usage |
|--------|--------------|-----|------|---------|-------|
|--------|--------------|-----|------|---------|-------|

| | | | | | |
|----|----|-----------------------------|---|---------|------|
| 01 | 96 | Number of Included Segments | M | N0 1/10 | Used |
|----|----|-----------------------------|---|---------|------|

| | | | | | |
|----|-----|--------------------------------|---|--------|------|
| 02 | 329 | Transaction Set Control Number | M | AN 4/9 | Used |
|----|-----|--------------------------------|---|--------|------|

Comments:

SE is the last segment of each transaction set.

GLOSSARY

Accredited Standards Committee (ASC) of the American National Standards Institute.

American Standard Code for Information Interchange (ASCII) – Defines the character set codes used for information exchange between equipment.

Accredited Standards Committee X 12 (ASC X12) -An American National Standards Institute committee that develops and maintains EDI standards. It is comprised of industry members for the purpose of creating Electronic Data Interchange standards for submission to the American National Standards Institute for subsequent approval and dissemination.

Address – A sequence of characters designating the origin or destination of data being transmitted.

American National Standards Institute (ANSI) – The parent organization of the Electronic Data Interchange's ANSI ASC X12 standard. It is also the recognized coordinator and clearing house for national standards information in the United States and sometimes Canada. ANSI serves as the North American representative to the International Standards Organization.

American National Standards Institute (ANSI) Standard – A document published by ANSI that has been approved through the consensus process of public announcement and review. Each standard must be developed by an ANSI committee and must be revisited by that committee within five years for update.

Asynchronous – A communications protocol in which messages are sent one character at a time. Each character is framed by start and stop bits. An optional parity bit may also be included.

Attributes – A name assigned to the three data elements of the ASC X 12 attributes: element usage, element type, and Minimum/Maximum length.

Authentication – A mechanism which allows the receiver of an electronic transmission to verify the sender and the integrity of the content of the transmission through the use of an electronic “key” or algorithm, which is shared by the trading partners. This is sometimes referred to as an electronic signature.

Automated Clearing House (ACH) – A central clearing facility, operated by the Federal Reserve or a private sector organization on behalf of depository financial institutions (DFI) in which participating DFI's transmit or receive ACH entries.

Beginning Segment – The first segment of data in a transaction set. The beginning segment typically contains a segment identifier, the transaction set, and other data elements. A segment is similar to a record in a standard database application.

Bisynchronous – An IBM communications protocol that sends messages as blocks of characters. The receiving computer checks each block of characters sent for completeness and accuracy.

Cash Concentration and Disbursement/Plus (CCD) and CCD+ – A credit or debit entry initiated by an organization to consolidate funds of that organization from its branches, franchises or agents, or from other organizations, or to fund the accounts of its branches, franchises or agents, or of another organization. A CCD+ carries one addenda record with 80 characters of additional payment related information.

Communications Session -The uninterrupted flow of data from one computer system to another, including commands. In a communication session, there are interchange groups that contain EDI control information about the originator and trading partner(s) and the functional groups in the transmission.

Compliance Checking – Process for ensuring that transmissions comply with ANSI ASC X12 or other EDI syntax rules.

Conditional Data – A data element that contains information that is Element dependent on the value or presence of other data elements in the transaction set. Conditional data elements are mandatory under certain conditions, either by nature of the specific transaction being transmitted or by agreement between EDI trading partners.

Control Segment – A control segment has the same structure as a data segment but is used for transferring control information for grouping data segments. Control Segments are Loop Control segments (LS/LE), Transaction Set Control Segments (ST/SE), and Functional Group Control Segments (GS/GE), defined in X12.6, and interchange Control Segments (ISA/IEA, TA1) defined in X12.5.

Corporate Trade Exchange (CTX) – A credit or debit entry initiated by an organization to effect a transfer of funds to or from the account of that organization or another organization and accompanied by remittance information formatted in accordance with ANSI ASC X12.5 and X12.6 syntax. The CTX is a NACHA format for use in the ACH payment system. Remittance information carried in the CTX must be formatted in a syntactically correct ANSI ASC X12 transaction set containing a BPR or BPS data segment.

Data Conversion – The process of converting the value in a data element to an equivalent value.

Data Element – A collection of all data elements available in an EDI system. The data element defines the data type, the minimum and maximum length of the data, a reference number, and, and if appropriate, a list of acceptable values.

Data Element Delimiter – A character used to separate data elements within a segment.

Data Element Length -This is the range, minimum to maximum, or the number of character positions available to represent the value of a data element. A data element may be of variable length with range from minimum to maximum, or it may be of fixed length in which the minimum is equal to the maximum. (X12.3)

Data Element Number – A unique reference number assigned to each data element in the data element dictionary for each EDI standard.

Data Element Requirement Designator – A code defining the need for a data element value to appear in the segment if the segment is transmitted. The codes are mandatory (M), optional (O), or relational (X).

Data Element Type -A data element may be one of six types: numeric, decimal, identifier, string, date, or time.

Data Encryption Standard – The use of a binary number with a key of more than 72 quadrillion combinations to scramble the transmission of a message.

Data Interchange Standards Association (DISA) – ANSI ASC X12 Committee secretariat.

Data Mapping – A method by which information held in one format is restructured to a different format. In EDI, mapping is performed between the structure of data in an application system and the structure defined by the EDI standard.

Delimiter – The delimiters consist of two levels of separators and a terminator. The delimiters are an integral part of the transferred data stream. Delimiters are specified in the interchange header and may not be used in a data element value elsewhere in the interchange. From highest to lowest level, the separators, and terminator are segment terminator, data element separator, and sub-element separator.

Direct Transmission – The exchange of data from the computer of the sending party directly to the computer of the receiving party. A third party value added service is not used in a direct transmission.

EDI Translation – The conversion of application data to and from the X12 standard format.

EDI Translator – Computer software used to perform the conversion of application data to and from the X12 standard format.

Electronic Envelope – Electronic information which groups a set of transmitted documents being sent from one sender to one receiver.

Electronic Funds Transfer (EFT) – The electronic transfer of money between accounts at different banks.

Ending Segment – The segment that indicates the end of a transaction set.

Envelopes – The required header and trailer segments that surround EDI data.

FedWire – The US Federal Reserve's large-dollar real-time gross settlement payment system.

Flat File – A data file that contains alphanumeric and/or numeric data but not control characters. It is neither indexed nor stored in hierarchical form.

Functional – An EDI transaction set that indicates the results of syntax analysis of the receipt of EDI messages. A functional acknowledgement applies to a functional group and can include details about EDI syntax and compliance checking errors.

Functional Acknowledgement – A transaction set (997) transmitted by the receiver of an EDI transmission to the sender, indicating receipt and syntactical acceptability of data transmitted according to the ASC X12 standards. The functional acknowledgement allows the receiving party to report back to the sending party problems encountered by the syntax analyzer as the data is interpreted. It is not intended to serve as an acknowledgement of data content.

Functional Group – A collection of one or more transactions of the same type.

Functional Group Header (GS) – A control segment used to begin an group of one or more functionally related transaction sets.

Functional Group Trailer (GE) – A control segment used to indicate the end of a functional group.

Header Segment – A segment that begins every envelop and identifies the data contained in that envelope. Each header contains a control number that must match the control number in the corresponding trailer.

Interchange Control Header (ISA) – A control segment used to begin an EDI transmission. The ISA is a fixed length control segment of which the fourth character identifies the data element separator.

Interchange Control Trailer (IEA) – A control segment used to define the end of an interchange of one or more functional groups.

Interchange Control Structure – The interchange header and trailer segments envelope one or more functional groups or interchange related control segments are performing the following functions:

1)defines the data element separators and the data segment terminators, 2)identifies the sender and receiver, 3)provides control information for the interchange, and 4)allows for authorization and security information (X12.5).

Interchange Envelopes – An envelope that contains the interchange header and trailer segments, control number and number of functional groups in the interchange. There is one interchange envelope for each trading partner in an EDI transmission.

Loop – A group of two or more semantically related, adjacent segments that reoccur in the same sequence and at the same location for either a specified maximum number of times or an unlimited number of times.

Loop repeat – Defines the maximum number of times a given loop can occur.

Mandatory Data Element – An element containing information that must be present in the transaction as mandated by the standard.

Mandatory Segment – A segment containing information that must be present in the transaction as mandated by the standards.

MAP – The organization of information that defines the relationship between application data fields and EDI standard data elements and segments.

Maximum Use – The maximum number of times a data segment can be used in Specifications succession.

National Automated Clearing House Association (NACHA) – The national trade association for electronic payments associations, which establishes the rules, industry standards, and procedures governing the exchange of commercial ACH payments by depository financial institutions.

Optional Data Element – A data element used in ANSI ASC X12 that contains information not required by the standard but that can be included in the transaction at the discretion of the sender or receiver.

Optional Data Segment – A data segment used in ANSI ASC X12 that contains information not required by the standard but that can be included in the transaction at the discretion of the sender and receiver.

Partner Identifier -The name or code of the trading partner to which a transaction set is to be sent or from whom it was received.

Proprietary Standard – An industry or company-specific data format that has been developed by a company for exchanging data with its trading partners. These proprietary formats usually do not comply with ANSI ASC X12 – based standards.

Protocol – A specification of the conventions between two or more communicating devices on the hardware configuration, timings, data format, error detection, and other parameters that may affect communication between those devices.

Qualifier – A data element value expressed as a code to give specific meaning to another data element or segment.

Reference Designator – A unique alphanumeric indicator that specifies the position of a data element within a data segment in the ANSI ASC X12 standard.

Release Number -A number that identifies the publication of the EDI standard used for the generation or interpretation of data.

Repeating Segment – A single segment that reoccurs for either a specified maximum number of times or an unlimited number of times at a single location in the transaction or message.

Security – System screening which denies access to unauthorized users and protects data from unauthorized uses.

Segment Directory (X12.22) -Provides the purposes and formats of the segments used in the construction of transaction sets. The directory lists each segment by name, identifier, the contained data elements in the specified order, and the requirement designator for each data element.

Segment Identifier – A unique identifier for a segment composed of a combination of two or three uppercase letters and digits. The segment identifier occupies the first character positions of the segment. The segment identifier is not a data element.

Segment Terminator – A unique character appearing at the end of a segment to indicate the termination of the segment.

Synchronous – A communications protocol in which messages are sent as blocks of contiguous characters. Each block begins with a synchronization character and a start-of-message sequence and ends with an end of message sequence.

Syntax – A grammar or rules which define the structure of the EDI standards (i.e. the use of loops, qualifiers, etc.) Syntax rules are published in ANSI X12.6.

Trading Partner Parties or entities who exchange EDI transactions.

Trailer Segment – A segment that ends every envelope and provides counts of the segments, transaction sets, or functional groups transmitted. Each trailer contains a control number that must match the control number in the corresponding header.

Transaction Set – The EDI equivalent of a business form. An example is a purchase order. This term is typically used to describe ANSI ASC X12 EDI formats.

Transaction Set ID -An identifier that uniquely identifies the transaction set. This identifier is the first data element of the transaction set header segment.

Translation – The act of accepting a document in other than an X12 standard format and translating it to the X12 format.

Value-Added Network (VAN) – A company that provides communications services, electronic mailboxing and other communications services for EDI transmission.

Version Number – A number that identifies the publication of the EDI standard used for the generation or interpretation of data. For example, in the ANSI ASC X12 standard format, the version number can be found in the functional group header segment (GS) and in the interchange control header segment (ISA).

X12 -The EDI standards as established by the Accredited Standards Committee of the American National Standards Institute. The full nomenclature is often referred to as ANSI ASC X12.

X12.5 –Interchange Control Structure. This standard provides the interchange envelope of a header and trailer for the electronic interchange through a data transmission, and it provides a structure to acknowledge the receipt and processing of this envelope. Separate segments and data elements not in X12.22 or X12.3.

X12.6 – Application Control Structure. This standard describes the control segments used to envelop loops of data segments, to envelop transaction sets, and to envelop groups of related transaction sets.