


Handout 5: Financial Institution Data Match

When financial asset information becomes available and a case qualifies for the Financial Institution Data Match, (FIDM) remedy, the **FIDM** activity chain begins. NJKiDS updates information on the **Update Member Assets** page. When a full match is identified, the system will simultaneously send a task to the Office of Child Support Services (OCSS), Administrative Enforcement Unit (AEU). The AEU staff will approve levies if the conditions for levy exist, and a Notice of Levy to Financial Institution (CS612) will be generated. Any actions taken on the levy will be documented on the **Enforcement Processes** page. A FIDM action can also be manually initiated by an authorized user. AEU staff can manually update the Update Member Assets page.

When financial asset information is available and NJKiDS identifies the case as eligible for the FIDM remedy, NJKiDS initiates the FIDM remedy on the **Enforcement Processes** page. The entire remedy is handled by the AEU staff.

NJKiDS does not send the Notice of Levy to Obligor (CS613) to the non-custodial parent (NCP) until an account has been levied. If the NCP wants to contest the action, he or she must follow the instructions provided on the notice.

NJKiDS prepares and transmits a weekly electronic file of eligible NCPs and cases to the state's FIDM vendor for matching against in-state financial institutions. The vendor communicates with financial institutions to identify eligible NCP assets that are subject to levy through the FIDM process. NJKiDS also sends weekly arrears balance updates to the state's FIDM vendor. The arrears for all of an NCP's eligible cases are totaled and reported to the FIDM vendor in the eligibility file as a single record.

<p>NJKiDS</p> 	<p>Pages associated with FIDM:</p> <ul style="list-style-type: none"> • Enforcement Processes page • Member Assets pages <ul style="list-style-type: none"> ○ Update Member Assets ○ Add Financial Asset ○ Add Insurance Settlement Asset ○ Add Real Property Asset ○ Add Registered Vehicle Asset ○ Add Settlement Asset
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Case Criteria

- Open IV-D case
- No regular payments in the past 35 calendar days
- Responding interstate case
- If case is **Initiating Interstate**, referral type must be **Request Registration of a Foreign Support Order for Enforcement; Request Registration of Foreign Support Order for Modification; or Request Registration of Foreign Support Order for Modification and Enforcement**
- On charging cases, arrears are equal to or greater than the sum of the support obligation for three months.
- For arrears-only cases, arrears are greater than or equal to \$200.
- Confirmed good NCP primary Social Security Number (SSN)
- NJKiDS system date is the same as or later than the initial court order issue date plus 45 calendar days; that is, 45 calendar days have passed since the initial court order issue date reflected in NJKiDS
- No active Enforcement Exemptions (**Note:** If a case is exempt from enforcement, the system will not allow the remedies to be initiated.)
- No active FIDM Exemptions
- No active Chapter 13 bankruptcy (**Note:** if Chapter 13 bankruptcy is active, the **Filing Date** field on **Member Demographics** page is blank.)

- **Means Tested Income** field on **Member Demographics** page is not checked
- Case is not pending closure

For purposes of determining case eligibility for the FIDM remedy, the following receipt sources are **not** considered regular payments:

- Special Collections
- SOIL (State Tax Refund)
- SOIL (Homestead Rebate)
- SOIL (Saver Rebate)
- Judgment
- Purge/Release Amount
- Workers' Compensation/Insurance (CSLN)
- Levy/FIDM
- NJKiDS-generated payments from undistributed collections
- Lottery
- CP Recoupment
- NSF Recoupment

The following debt types are considered in calculating arrears:

- CS—Child Support
- CI—Interest on Child Support
- MS—Medical Support
- MI—Interest on Medical Support
- SS—Spousal Support
- SI—Interest on Spousal Support
- CM—Cash Medical
- HI—Interest on Cash Medical

Bank account files are received and processed daily. Address files are received and processed weekly. If the address received from the financial institution (FI) differs from

the address currently in NJKiDS, it is loaded as “not verified.” The address source is recorded as “FIDM,” and a Postal Verification letter is generated by the system. NJKiDS sends notices to both the address in NJKiDS and the address provided by the FI, unless the address provided by the FI has been end-dated within the past year. If the address in NJKiDS is “confirmed good,” the notice will go only to that address.

The information contained in the files from the vendor populates the appropriate fields on the **Update Member Assets** page. NJKiDS captures, at minimum, the following information:

- Financial institution’s name
- Address of the NCP
- Account balance
- Account type
- Joint account holder’s name
- Joint account address

Updating Member Assets

The **Add Financial Asset** page receives information from the FIDM interface that may impact case eligibility. All child support staff are required to contact the assigned AEU caseworker using **Action Note to File** regarding any updates to this screen function. The note should contain the financial institution’s name, address, account number, and phone number. The updated list of contacts for DFD AEU staff is maintained in the child support professionals section of www.njchildsupport.org.

The **Add Real Property Asset** and **Add Registered Vehicle Asset** page can be manually updated by child support staff. This information may assist in the determination of an NCP’s ability to pay his or her child support obligation. All known information should be entered.

If a FIDM payment is received, and if 45 days have passed since the date of the Notice of Levy to the Obligor and no contest has been filed, the system distributes the payment.

If a contest has been filed, or if fewer than 45 days have passed since the date of the notice, the payment is held pending resolution of the contest or until the 45 day waiting period has elapsed. All contests are handled by the AEU. If there are questions regarding FIDM contests, contact an AEU staff member using either the Assignment Methods (ASMT) screen or User Maintenance (USEM) screen. If the NCP disagrees with the results of the administrative review completed by the AEU, he or she is instructed to file an appeal with the Appellate Court.

NOTE



PCSE staff creates an **Action Note to File** with information and events, related to the FIDM remedy, but not captured through the activity chain. Examples of relevant information: temporary exemptions (a lost job); or a custodial parent (CP) tells a staff member about an account belonging to the NCP or that the NCP recently received an inheritance. Exemptions require a judge's signed orders and must specifically indicate the amount of time the court-ordered exemption is in place.