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**State of Wisconsin  
Governor Jim Doyle**

**TO:** Income Maintenance Supervisors  
Income Maintenance Lead Workers  
Income Maintenance Staff  
W-2 Agencies  
Workforce Development Boards  
Job Center Leads and Managers  
Training Staff  
Child Care Coordinators

**FROM:** Janice Peters, Director  
Bureau of Working Families  
Division of Family and Economic Security

DFES OPERATIONS MEMO					
<b>No:</b> 09-74					
<b>DATE:</b> DECEMBER 3, 2009					
<b>FS</b>	<input type="checkbox"/>	<b>MA</b>	<input type="checkbox"/>	<b>BC+</b>	<input type="checkbox"/>
<b>SC</b>	<input type="checkbox"/>	<b>CTS</b>	<input type="checkbox"/>	<b>CC</b>	<input checked="" type="checkbox"/>
<b>W-2</b>	<input checked="" type="checkbox"/>	<b>FSET</b>	<input type="checkbox"/>	<b>EA</b>	<input type="checkbox"/>
<b>CF</b>	<input type="checkbox"/>	<b>JAL</b>	<input type="checkbox"/>	<b>JC</b>	<input type="checkbox"/>
<b>RAP</b>	<input type="checkbox"/>	<b>WIA</b>	<input type="checkbox"/>	<b>Other</b>	<input type="checkbox"/> *
		<b>EP</b>			
<b>PRIORITY: HIGH</b>					

**SUBJECT: Change to Electronic Fund Transfer Form**

**CROSS REFERENCE:** None

**EFFECTIVE DATE:** Immediately

**PURPOSE**

This memo advises W-2 and Child Care agencies of changes that may affect requests for Electronic Fund Transfers (EFT) made on behalf of W-2 participants and Child Care providers.

**BACKGROUND**

The National Automated Clearing House Association (NACHA) has released new requirements for any Automated Clearing House (ACH) payment that is ultimately deposited to a financial institution outside of the United States (US). ACH payments are those made by direct deposit or EFT. Beginning September 18, 2009 no ACH payments made by the State of Wisconsin are to be made to financial institutions outside of the US. Payments to these institutions must be made by paper checks only. For more information about the NACHA, go to their website at <http://www.nacha.org>

**PROCEDURE**

When a W-2 participant or Child Care provider requests an EFT payment, agencies are required to have them complete the new version of form [DCF-F-DWSP-10791 Electronic Funds Transfer](#).

This form collects information about the W-2 participant's or Child Care provider's financial institution and account numbers. As part of the changes required by the NACHA, the participant must declare if the EFT request will or will not be deposited into a foreign financial institution. To address this requirement, two statements have been added to this form for the participant to read. They will need to mark the one that is correct.

If the W-2 participant or child care provider states that they wish to use a bank outside of the US, the agency must inform them that an EFT payment can not be set up for that bank. However, if they choose another bank that is within the US, an EFT payment can be set up.

All bank addresses listed in CARES (on screens IQBA and BIBA) have been reviewed and no foreign addresses have been found.

### **NOTICE SENT TO W-2 EFT PARTICIPANTS**

DCF is required to send notice to current EFT users asking them if their full W-2 payment is ultimately forwarded on to a foreign bank. If so, they are required to contact their W-2 worker to have their worker delete the EFT transaction and the payment must be made to the participant by a paper check. This notice is not being sent to Child Care providers.

Below is the text of the notice being sent to all current W-2 participants that use EFT.

Dear W-2 Participant,

Our records show that the W-2 payments you receive are sent directly to your bank account. This is referred to as Electronic Funds Transfer (EFT). Changes have been made regarding EFT payments.\* W-2 money that is deposited as an electronic payment can not be forwarded on to banks located outside of the United States.

If your full electronic payment is forwarded on to a bank outside of the United States, you may not use EFT deposit. Instead you will receive your W-2 payment in paper check. Contact your W-2 agency if this applies to you. They will let you know how this may affect your case.

\*For more information about these changes go to <http://www.nacha.org>

### **ATTACHMENT**

[DCF-F-DWSP-10791 Electronic Funds Transfer](#) form

### **CONTACTS**

For Policy Related Questions: BWF Regional Office Staff

For CARES Processing Questions: W-2/CC Help Desk, call (608) 261-6317, Option 3 or send an email to [w2careshd@wisconsin.gov](mailto:w2careshd@wisconsin.gov)

\*Program Categories – FS – FoodShare, MA – Medicaid, BC+ – BadgerCare Plus, SC – Senior Care, CTS – Caretaker Supplement, CC – Child Care, W-2 – Wisconsin Works, FSET – FoodShare Employment and Training, CF – Children First, EA – Emergency Assistance, JAL – Job Access Loan, JC - Job Center Programs, RAP – Refugee Assistance Program, WIA – Workforce Investment Act, \*Other EP – Other Employment Programs.

DCF/DFES/BWF/MBW