OCSS O&M and Continuous Improvements

Multistate Financial Institution Data Match

Specifications Handbook

Version 3.0

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Administration for Children and Families

Office of Child Support Services

330 C Street SW, 5th Floor

Washington, DC 20201

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# Background

The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA) makes it more important than ever for children and their custodial parents to receive the child support they are entitled to, as the Act places time limits on the receipt of welfare assistance. To assist in this effort, the child support Services requirements of PRWORA mandate that each state employ quarterly matching of delinquent noncustodial parents to the accounts maintained at financial institutions. This handbook establishes the Specifications to conduct this matching.

# Introduction

All data match filers should use these Specifications for all reports filed. For a general explanation of the institutions and financial assets subject to data match reporting, refer to the federal Office of Child Support Services (OCSS) Action Transmittal 98-07 and 98-29 and the Data Match law of the states in which you do business.

# Participation

Check with your state for available reporting options. Many states offer two reporting methods. In those states, each financial institution subject to the data match laws must inform the state which of the two reporting methods it will use to report data match information. You will find a description of each method in this handbook.

# Method 1 – All Accounts Method

Institutions may elect to present to the state a file identifying all open accounts by April 30 of each year and quarterly thereafter. Certain states may require you to file only one All Account file in the first quarter of the year, followed by quarterly updates of accounts opened and closed. Please check with your state for this information.

Institutions electing Method 1 may also elect to treat their required Form 1099 filing as part of their obligation under the Data Match program, making changes in their 1099 filing to meet data match requirements. These institutions are then required to send a supplemental report containing account information not included in the 1099 file.

# Method 2 – Matched Accounts Method

Institutions may elect to match a file presented by the state, not more than quarterly, against all accounts maintained at that institution. The file will be sent to the person designated by the institution. It is to be returned with the Match File or No Match report after processing. Institutions electing this option must report information required on all accounts at the institution maintained on the state’s Inquiry File. You must deliver these reports within 30-45 days of receiving the Inquiry File.

# Reporting Agents

Many financial institutions contract with reporting agents (also known as service agents, service providers, or transmitters) for Internal Revenue Service Form 1099 reporting. As these Specifications are similar to the Form 1099 format, these reporting agents may be used to report data match information. An institution electing Method 2 that designates a reporting agent to receive, process, and report data match information on its behalf must inform the state of this designation. This is to guarantee the confidentiality of the information on the state Inquiry File.

Anytime an institution wants the state to send the Inquiry File to a recipient whose Tax Identification Number (TIN) is different from the institution, the state must be informed.

# Exchanging Data Match Information

These specifications apply specifically to the files and reports named below:

* **Account Files –** Files submitted to the state listing all accounts of the financial institution under the option offered by Method 1 – All Accounts Method. This includes the supplemental file from institutions that elected to include their annual Form 1099 filing as part of their data match reporting. (For more information, see Appendix B.3, “[Combined 1099/Data Match Filing](#_bookmark18).”)
* **Account Update Files –** Files sent to the state reporting new, changed, or recently closed accounts, which supplement or update information previously filed under Method 1 – All Accounts Method.
* **Inquiry File –** Files sent from the state to financial institutions electing to report under Method 2 – Matched Accounts Method. This file contains a list of persons that the institution will match against its records.
* **Match Files –** The files sent to the state of accounts matched under Method 2 – Matched Accounts Method, where the state supplied the institution with an Inquiry File.

All files sent to the state under the Data Match program contain only three types of records, which are defined in this handbook:

* Financial Institution Record
* Account Owner Record
* “T” Total Record

We wrote these specifications to allow institutions to copy and change existing Form 1099 programs rather than create an entirely new layout. To minimize programming, certain Form 1099 fields are permitted in these Specifications and are designated as “Optional.”

# Common Data Match Errors

The state encourages filers to verify the content of their data match files to ensure the accuracy of the data. This may eliminate the need for states to return files for correction. This is especially important to those who have reports prepared by a reporting agent.

Filing institutions will receive the rejected files back with an explanation for the rejection. The institution should make the appropriate corrections and resend the file as soon as possible.

The following were frequently encountered problems experienced by the Massachusetts Department of Revenue in the first year of its Financial Institution Data Match operation:

* **Form 1099 Reports submitted in place of Method 1 Data Match Reports**

Although the magnetic media specifications for 1099 and data match reporting are similar, a 1099 report cannot be filed in place of a data match report because there are important differences. An institution may elect to combine 1099 and data match filing, but only after electing to do so on the BMRS-I, Data Match Election Form. Even so, the 1099 file must be modified as instructed in this handbook.

* **Non-interest bearing accounts omitted or excluded**

Although such accounts may be exempt from IRS 1099 reporting, these accounts are not excludable under the laws governing data match reporting.

* **Transmittal Report not included with Data Match file**

This slows the processing of your file.

* **Transmitter TINXID omitted on Transmittal**
* **“A” Record: The institution or money market fund TIN/FID omitted, positions 7-15**

Only numerals should appear in these positions. Hyphens and spaces between digits are also common errors.

* **Levy service mailing address incorrect or omitted, positions 131-210**

The levy service address may be different from that entered on the IRS 1099 report or the general street address.

* **“B” Record: Account Balance omitted, positions 351-357**

# Where to Send Data Match Forms and Files

Consult your state data match reporting site for this address. Method 2 institutions reporting matched accounts to different states should use Appendix D, “Data Match FIPS Code Directory,” to determine where to file their report.

# Where to Get Help

If you have any questions regarding these specifications, contact the MSFIDM Help Desk at   
800-258-2736 or [fidm@ssa.gov.](mailto:fidm@ssa.gov)

“A” Record: Financial Institution Information

The “A” Record, which Chart A‑1 shows, is used by all filers, regardless of the reporting method chosen. Separate “B” Record layouts for each reporting method follow. Type A is alphabetic, type N is numeric, and type A/N is alphanumeric.

| Chart A‑1: “A” Record – Financial Institution Information | | | | |
| --- | --- | --- | --- | --- |
| Field Name | Location | Length | A/N | Comments |
| Record Type | 1 | 1 | A | Constant “A.” |
| Filler | 2-3 | 2 | A/N | Space filled. |
| File Seq. Number | 4-6 | 3 | N | Enter the sequence number 001. This field is not relevant to Data Match and may be left blank. (Optional) |
| Institution TIN | 7-15 | 9 | N | This must be the valid nine-digit Taxpayer Identification Number (TIN) assigned to your financial institution. Do not enter spaces, hyphens, or alphabetic characters. |
| Institution Name Control | 16-19 | 4 | A/N | You can obtain the Payer Name Control only from the mail label on the 1099 package mailed to most payers each December. If a 1099 package was not received or the Payer Name Control is unknown, leave this field blank. (Optional) |
| Year and Month | 20-25 | 6 | N | Enter the year and month the file generated in CCYYMM format. For example, enter April 2021 as **202104**. |
| Filler | 26-31 | 6 | A/N | Space filled. |
| Test/Corr Indicator | 32 | 1 | A | Enter a valid test/corr indicator.  Enter a **T** if this is a test file; otherwise, leave blank. (Optional) |
| Service Bureau Indicator | 33 | 1 | N | Enter a **1** if you used a person or organization to prepare or submit data match information. A parent company submitting data for a subsidiary is not considered a service agent. (Optional) |
| Filler | 34-41 | 8 | A/N | Space filled. |
| Mag Tape Indicator | 42-43 | 2 | A | Enter the letters **LS** if you are filing a magnetic tape or cartridge; otherwise, leave blank. (Optional) |
| Filler | 44-48 | 5 | A/N | Space filled. |
| Foreign Corporation Indicator | 49 | 1 | N | Enter **1** if the financial institution is a foreign corporation. If not, leave blank. A foreign corporation is any corporation organized or created other than in or under the laws of the Unites States, any of its states or territories, or the District of Columbia. (Optional) |
| Institution Name | 50-89 | 40 | A/N | Institution name for levy service. Enter the name of the institution whose TIN appears in positions 7-15 of this “A” Record. Enter the name the state will use for proper levy processing. This is especially important for mutual funds. |
| Second Institution Name (or Transfer Agent) | 90-129 | 40 | A/N | If the Transfer Agent Indicator in position 130 contains **0**, meaning there is no transfer agent, you can use this field to continue the institution name above.  If the indicator in position 130 contains a **1**, this field may contain the name of the transfer agent. Transfer agents are not relevant to data match, but this information will be accepted from institutions that change their Form 1099 programming for data match reporting.  Fill unused positions with spaces. (Optional) |
| Transfer Agent Indicator | 130 | 1 | N | Enter **1** if the entity in 90-129 is the Transfer Agent. A transfer agent is used by institutions to pay certain taxes. Transfer agents are not relevant to data match, but this information will be accepted from institutions that change their Form 1099 programming for data match reporting.  Fill unused positions with spaces. (Optional) |
| Institution Street Address | 131-170 | 40 |  | Address a levy should be mailed to. This address may differ from that entered in these positions for IRS 1099 reporting, particularly for larger institutions. Verify and enter the address authorized to receive a state levy served on your institution. |
| Institution City | 171-199 | 29 | A | City a levy should be mailed to. |
| Institution State | 200-201 | 2 | A | State a levy should be mailed to. |
| Institution Zip Code | 202-210 | 9 | N | ZIP code a levy should be mailed to. |
| Reporting Agent/Transmitter TIN | 211-219 | 9 | N | This must be the valid nine-digit TIN assigned to the reporting agent or transmitter filing the report. This is for both Method 1 and Method 2 reporting agents or transmitters. For Method 2 filers, this TIN belongs to the agent designated to receive the Data Match Inquiry file on an institution's behalf.  This TIN must be the one entered on the Quarterly Inquiry/Response File Transmission Form. Do not enter hyphens or alphabetic characters. If the Institution TIN in positions 7-15 and the Reporting Agent/Transmitter TIN are the same, enter spaces. |
| Reporting Agent/ Transmitter Name | 220-290 | 71 | A/N | This is not required if the Institution Name in positions 50-89 and Reporting Agent/Transmitter Name are the same. |
| Transmitter Street Address | 291-330 | 40 | N/A | The transmitter’s street address. |
| Transmitter City | 331-359 | 29 | A | The transmitter’s city. |
| Transmitter State | 360-361 | 2 | A | The transmitter’s state. |
| Transmitter Zip Code | 362-370 | 9 | N | The transmitter’s ZIP code. |
| Data Match File Indicator | 371 | 1 | A | M − The file submitted is a match file (M); the institution has elected Method 2, has matched its accounts to a State Inquiry file, and is remitting a list of those accounts owned by persons on that Inquiry File.  A − The institution elected Method 1 and is submitting the file quarterly for the state to use in its internal data matching system.  U − In states where permitted, the institution that elected Method 1 may have the option to submit a quarterly file to update the first quarter account file, identifying those accounts opened and closed in the prior quarter. |
| Filler | 372-420 | 49 | A/N | Space filled. |

Method 1 filers should continue to the next section, Appendix B, “Method 1 – All Accounts Method.” Method 2 filers should skip to Appendix C, “Method 2 – Matched Accounts Method.”

Method 1 – All Accounts Method

Method 1 – “B” Record

This record layout, which Chart B‑1 shows, is for filers electing Method 1, the All Accounts Method of reporting Data Match information.

Type A is alphabetic, type N is numeric, and type A/N is alphanumeric.

| Chart B‑1: Method 1 – All Accounts Method “B” Record | | | | |
| --- | --- | --- | --- | --- |
| Field Name | Location | Length | A/N | Comments |
| Record Type | 1 | 1 | A | Constant “B.” |
| Year and Month | 2-7 | 6 | N | Enter the year and month the file generated in CCYYMM format from “A” Record position 20–25. For example, enter April 2021 as **202104**. |
| Payee Last Name Control | 8-11 | 4 | A | Enter the first four characters of the last name on the matched account. |
| Filler | 12-14 | 3 | A/N | Space filled. |
| Payee SSN | 15-23 | 9 | N | Enter the Social Security Number (SSN) of the primary owner of the account. |
| Payee’s Account Number | 24-43 | 20 |  | Report the account number associated with the payee’s matched account. |
| Filler | 44-60 | 17 | A/N | Space filled. |
| Account Full Legal Title | 61-160 | 100 | A/N | Report the full account title of the account reported. Some institutions may find this helpful to report trust accounts or other titles (for example, “Law Office of…”). (Optional) |
| Payee Foreign Country Indicator | 161 | 1 | N | If the address of the payee is in a foreign country, enter **1** in this field; otherwise, leave blank. |
| 1st Payee Name | 162-201 | 40 | A | Enter the name of the primary owner of the account (preferably last name first) whose SSN is in positions 15-23 of the “B” Record. |
| 2nd Payee Name | 202-241 | 40 | A | If there are multiple payees, (for example, joint owners, partners, or spouses), use this field for those names not associated with the SSN in positions 15-23 of the “B” Record. If none, enter spaces. |
| 1st Payee Street Address | 242-281 | 40 | A/N | The street address for the person whose SSN is in positions 15–23. If this does not exist, enter the street address for the second account owner. |
| 1st Payee City | 282-310 | 29 | A | The city for the person whose SSN is in positions 15–23. If this does not exist, enter the city for the second account owner. |
| 1st Payee State | 311-312 | 2 | A | The two-letter state abbreviation for the person whose SSN is in positions 15––23. If this does not exist, enter the two-letter state abbreviation for the second account owner. |
| 1st Payee Zip Code | 313-321 | 9 | N | The ZIP code for the person whose SSN is in positions 15–23. If this does not exist, enter the ZIP code for the second account owner. |
| Filler | 322-350 | 29 | A/N | Space filled. |
| Account Balance | 351-357 | 7 | A/N | Zeros required if position 361 is **0**.  The account balance is necessary to prevent financial institutions from receiving large numbers of state levies for accounts with insufficient funds. Show the account balance or value in whole dollars only, with the sign trailing (positive or negative). For brokerage firms reporting margin accounts, the balance or value is the account holder’s equity position, or the value of the account less any borrowed amount. For closed accounts, or where the information is unavailable, fill with zeros. For accounts with balances greater than 9,999,999, enter 9,999,999. |
| Filler | 358 | 1 | A/N | Space filled. |
| Trust Fund Indicator | 359 | 1 | N | The Trust Fund Indicator is necessary for effective state levy service. For closed accounts, you can enter a **0**, but not a space.  Possible values:  0 − Not a trust account; closed account  1 − UTMA/UGMA account  2 − IOLTA account  3 − Mortgage escrow account  4 − Security deposits (including Real Estate)  5 − Other trust or escrow  6 − Information not available |
| Account Status Indicator | 360 | 1 | N | Possible values:  Enter **0** if the account is open.  Enter **1** if the account is closed.  Enter **2** if the account is inactive. An inactive account is an account that has not had activity for a specified period of time determined by the financial institution. |
| Account Balance Indicator | 361 | 1 | N | Possible values based on value entered in positions 351-357:  Enter **0** if there is no account balance.  Enter **1** if there is an average balance.  Enter **2** if there is a current balance (as of the day the report is created). |
| Account Update File Indicator | 362 | 1 | N | For account update files only (if not sending Account Update files, leave blank):  Enter **0** if this account has been closed.  Enter **1** if this is a new account opened since the last report the financial institution filed.  Enter **2** if there is revised account information from the last report the financial institution filed (for example, changes in address or ownership). |
| Date of Birth | 363-370 | 8 | N | Report the account owner’s date of birth in CCYYMMDD format. If not available, enter blanks. For example, enter August 1, 1990, as **19900801**. |
| Filler | 371-380 | 10 | A/N | Space filled. |
| Account Type | 381-382 | 2 | N | Enter two digits for the code that identifies the type of account:  00 – Not Applicable  01 – Savings Account  04 – Checking/Demand Deposit Account  05 – Term Deposit Certificate  06 – Collateral Account  11 – Money Market Account  12 – IRA/KEOGH  14 – ERISA Plan Account  16 – Cash Balances  17 – Compound Account  18 – Other  **Note:** If an IRA or ERISA plan contains any of the other types, identify the account only as an IRA or ERISA plan. A compound account is an investment account where portions of the balance are in differing funds, for example, stock, money market, or bonds. |
| Filler | 383-410 | 28 | A/N | Space filled. |
| 2nd Payee SSN | 411-419 | 9 | N | Enter the SSN of the second owner of the account. If none, enter spaces. |
| Filler | 420 | 1 | A/N | Space filled. |

Method 1 – “T” Record

| Chart B‑2: Method 1 – Total Records “T” Record | | | | |
| --- | --- | --- | --- | --- |
| Field Name | Location | Length | A/N | Comments |
| Record Type | 1 | 1 | A | Constant “T.” |
| Total Number of Accounts Reported | 2-10 | 9 | N | Numeric; sign trailing. |
| Number of Closed Accounts Reported | 11-19 | 9 | N | Numeric; sign trailing; account update files only. |
| Constant zero | 20-28 | 9 | N | Numeric; sign trailing. |
| Number of Trust Accounts Reported (All Types) | 29-37 | 9 | N | Numeric; sign trailing. |
| Number of New Accounts Reported | 38-46 | 9 | N | Account update files; only numeric; sign trailing. |
| Filler | 47-55 | 9 | A/N | Space filled. |
| Number of Address/Owner Changes Reported | 56-64 | 9 | N | Account update files; only numeric; sign trailing. |
| Filler | 65-73 | 9 | A/N | Space filled. |
| Constant zero | 74-82 | 9 | N | Numeric; sign trailing. |
| Total Dollar Amount Reported | 83-91 | 9 | N | Numeric; sign trailing. |
| Total Number of IRAs Reported | 92-100 | 9 | N | Numeric; sign trailing. |
| Filler | 101-420 | 320 | A/N | Space filled. |

Combined 1099/Data Match Filing

Where permitted, institutions making the election to report under Method 1 and include data match account information with their annual Form 1099 filing must change their 1099 “A” and “B” Records. Because Form 1099 specifications can vary from state to state, the format below may not be suitable for your institution. Contact your state for further information on this filing option.

“A” Record

The character “A” (Account File) must be entered in position 371. Otherwise, positions 1-750 should be filled as required in IRS Publication 1220 for Form 1099.

“B” Record

Positions 6-662 should be filled as required in IRS Publication 1220. However, the following additional fields must be added to the “B” Record in the positions 663-684, where the IRS permits states to add “Special Data Entries.” With the exception of the Account Status Indicator defined in Chart B‑3, these fields and their description are found in the complete Method 1 “B” Record layout, but their location will be different.

| Chart B‑3: Method 1 – Combined 1099/Data Match “B” Record | | | | |
| --- | --- | --- | --- | --- |
| Field Name | Location | Length | A/N | Comments |
| Record Type | 1 | 1 | A | Constant “B.” |
| Year | 2-5 | 4 | N | Enter the year in CCYY format. |
| Account Status Indicator | 663 | 1 | N | Possible values:  Enter **0** if the account is open.  Enter **1** if the account is closed.  Enter **2** if the account is inactive. An inactive account is an account that has not had activity for a specified period of time determined by the financial institution. |
| Account Balance | 664-671 | 8 | N | Whole dollars only; numeric; sign trailing. |
| Trust Fund Indicator | 672 | 1 | N | The Trust Fund Indicator is necessary for effective state levy service. For closed accounts, you may enter a zero but not a space.  Possible values:  0 − Not a trust account; closed account  1 − UTMA/UGMA account  2 − IOLTA account  3 − Mortgage escrow account  4 − Security deposits (including Real Estate)  5 − Other trust or escrow  6 − Information not available |
| Account Type | 673-674 | 2 | N | Enter two digits for the code that identifies the type of account:  00 – Not Applicable  01 – Savings Account  04 – Checking/Demand Deposit Account  05 – Term Deposit Certificate  06 – Collateral Account  11 – Money Market Account  12 – IRA/KEOGH  14 – ERISA Plan Account  16 – Cash Balances  17 – Compound Account  18 – Other  **Note:** If an IRA or ERISA plan contains any of the other types, identify the account only as an IRA or ERISA plan. A compound account is an investment account where portions of the balance are in differing funds, for example, stock, money market, or bonds. |
| Account Balance Indicator | 684 | 1 | N | Possible values based on value entered in positions 351-357:  Enter **0** if there is no account balance.  Enter **1** if there is an average balance.  Enter **2** if there is a current balance (as of the day the report is created). |
| 2nd Payee SSN | 675-683 | 9 | N | Enter the SSN of the second owner of the account. If none, enter spaces. |
| Filler | 685-722 | 38 | A/N | Space filled. |
| Account Status Indicator | 750 | 1 | N | Enter **0** if the account is still open. Enter **1** if the account has been closed. |

“T” RECORD

There are no modifications to be made to the Form 1099 “T” Record.

After filing combined information by the February 28 due date, a data match supplemental report will be due on April 30. This includes all accounts not included on the 1099 file (such as non-interest bearing accounts), and all accounts opened and closed since January 1. An institution may file a complete All Accounts file in place of this supplemental report.

Method 2 – Matched Accounts Method

Inquiry File: Specifications for Files to be Given to Financial Institutions for Data Matching

Financial institutions (or their Reporting Agents) electing to perform the matching under Method 2, the Matched Accounts Method, will receive an Inquiry File from the state containing a list of persons to be matched.

The files the state sends to institutions for matching purposes must match against all open accounts the institution maintains and all account owners, including secondary owners. Institutions must match this file against accounts not typically considered for 1099 reporting, including non-interest bearing accounts and accounts earning less than $10.00 in interest or dividends.

Inquiry Files contain only three kinds of records:

* “D” – A record identifying the year and month the state created the file
* “I” –The basic inquiry record, identifying the person to be matched
* “T” –The total record showing the number of inquiry records on this file

All records are 99 characters in length; the records are in groups of 100 records. These records are described in detail below.

| Chart C‑1: Method 2 – Inquiry Files “D” Record | | | | |
| --- | --- | --- | --- | --- |
| Field Name | Location | Length | A/N | Comments |
| Record Type Constant “D” | 1 | 1 | A | Constant “D.” |
| Year and Month File Generated | 2-7 | 6 | N | Enter the year and month the file was generated in CCYYMM format. |
| Data Match File Indicator | 8 | 1 | A | Constant “M.” |
| Filler | 9-99 | 91 | A/N | Space filled. |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Chart C‑2: Method 2 – Inquiry Files “I” Record | | | | |
| Field Name | Location | Length | A/N | Comments |
| Record Type | 1 | 1 | A | Constant “I.” |
| Inquiry Social Security Number | 2-10 | 9 | N | This is the Social Security Number (SSN) of the person to be matched. A match is to be reported by the financial institution whenever an account with the SSN indicated on the Inquiry File is found. A single SSN can appear more than once on the Inquiry File. These multiple entries are differentiated by entries in the Case Pass-Back Information in positions 57-71. If a match is found, matches should be reported for each account with each SSN and Case Pass-Back Information. |
| State Pass-Back Information | 11-20 | 10 | A/N | This field is a 10-digit alphanumeric entry (which can be blank) that is significant to the state in its administration of the Data Match system. This information must be passed back to the state if a match is found. (If this field is blank, a blank is passed back.) |
| Inquiry Last Name | 21-40 | 20 | A/N | This alphanumeric field will be left justified and filled with blanks. If the name to be recorded in this field exceeds 20 characters, it is continued in positions 41-56. Matches identified by a corresponding SSN should be reported by the financial institution, even if the name does not match the inquiry record. |
| Inquiry First Name | 41-56 | 16 | A/N | Left justified and filled with spaces. |
| Case Pass-Back Information | 57-71 | 15 | A/N | This 18-digit alphanumeric field (which may be blank) has significance to the state for its child support case administration. This field must be passed back to the state if a match is found. (If the ID Suffix is a blank, a blank is passed back.) |
| FIPS Code Pass-Back Information | 72-76 | 5 | A/N | This field is a five-digit alphanumeric field that contains the FIPS code of the state inquiring about the SSN. This information must be passed back to the state if a match is found. Financial institutions use this code to determine which state will receive the account information for the match. |
| Additional State Pass-Back Information | 77-99 | 23 |  | Optional field used by the state to pass information to the financial institution. |

| Chart C-3: Method 2 – Inquiry Files “T” Record | | | | |
| --- | --- | --- | --- | --- |
| Field Name | Location | Length | A/N | Comments |
| Record Type | 1 | 1 | A | Constant “T.” |
| Number of Inquiry Records on This File | 2-11 | 10 | N | Numeric; sign trailing. |
| Filler | 12-99 | 88 | N/A | Space filled. |

The Inquiry File contains highly confidential data. Therefore, all Method 2 filers are to destroy the files, regardless of delivery medium, after conducting the data match, but no longer than sixty days after receipt. Deletion is not acceptable. You must overwrite the file and save with nulls before erasing the file.

Match File: Specifications for Files to be Given to State by Financial Institutions

Method 2 – “A” Record

The character “M” (Match File) must be entered in position 371. Otherwise, the Matched Accounts “A” Record is nearly identical to the “A” Record previously described in this Specifications document. For filing instructions, see Chart A‑1.

Method 2 – “B” Record

When an Inquiry SSN is matched to an account, the financial institution reports account information on the following “B” Record. Be sure to read the note regarding Primary and Secondary SSN reporting at the end of the record description.

| Chart C-4: Method 2 – Match Files “B” Record | | | | |
| --- | --- | --- | --- | --- |
| Field Name | Location | Length | A/N | Comments |
| Record Type | 1 | 1 | A | Constant “B.” |
| Year and Month | 2-7 | 6 | N | Enter the year and month the file generated in CCYYMM format passed back from Inquiry File data, “A” Record position 20-25. For example, enter April 2013 as **201304**. |
| Payee Last Name Control | 8-11 | 4 | A | First four characters of the last name. |
| Filler | 12-14 | 3 | A/N | Space filled. |
| Matched SSN | 15-23 | 9 | N | Enter the SSN matched from the Inquiry File. |
| Payee’s Account Number | 24-43 | 20 |  | Report the account number associated with the payee’s matched account. |
| Filler | 44-60 | 17 | A/N | Space filled. |
| Account Full Legal Title | 61-160 | 100 | A/N | Report the full account title of the account matched. Some institutions may find this helpful to report trust accounts or other titles (for example, “Law Office of…”). (Optional) |
| Matched Name Foreign Country Indicator | 161 | 1 | N | If the address of the payee is in a foreign country, enter **1** in this field; otherwise, leave blank. |
| Matched Name | 162-201 | 40 | A | Enter the name on the account from the financial institution account records. Be sure to enter both the first and last names. |
| 2nd Payee Name | 202-241 | 40 | A | Method 2 filers having matched an account to the name entered in positions 162-201 will enter the name of any other owner of the account. If none exists, leave blank. If the secondary owner is entered in position 162-201, enter the primary owner name. |
| Matched Name Street Address | 242-281 | 40 | A/N | Enter the street address for the Matched Name whose SSN is in positions 15-23. If this does not exist, enter the street address for the second account owner. |
| Matched Name City | 282-310 | 29 | A | Enter the city for the Matched Name whose SSN is in positions 15-23. If this does not exist, enter the city for the second account owner. |
| Matched Name State | 311-312 | 2 | A | Enter the two-letter state abbreviation for the Matched Name whose SSN is in positions 15-23. If this does not exist, enter the two-letter state abbreviation for the second account owner. |
| Matched Name Zip Code | 313-321 | 9 | N | Enter the ZIP code for the Matched Name whose SSN is in positions 15-23. If this does not exist, enter the ZIP code for the second account owner. |
| FIPS Code Pass-Back Information | 322-326 | 5 | A/N | FIPS Code Pass-Back Info from the “I” Record in positions 72-76.  For federal data matching, insert the two-letter abbreviation of the state where the account is located. The FIPS Code Pass-Back Information field supplied by the state on the Inquiry File for matching purposes must be returned with the account information. If the state file includes multiple records matching the account, submit the account information once for each time the individual appears on the state Inquiry File. |
| Additional State Pass-Back Information | 327-349 | 23 |  | Pass-Back from “I” Record in positions 77-99.  For federal data matching, this field may be left blank. The Additional State Pass-Back Information field supplied by the state on the Inquiry File for matching purposes must be returned with the account information. If the state file includes multiple records matching the account, submit the account information once for each time the individual appears on the state file. |
| Blank | 350 | 1 | A/N | Space filled. |
| Account Balance | 351-357 | 7 | N | If position 361 is **0**, zeros are required.  The Account Balance is necessary to prevent financial institutions from receiving large numbers of state levies for accounts with insufficient funds. Show the account balance or value in whole dollars only, with the sign trailing (positive or negative). Do not include decimals. For brokerage firms reporting margin accounts, the balance or value is the account holder’s equity position or the value of the account less any borrowed amount. For closed accounts or where the information is unavailable, fill with zeros. For accounts with balances greater than 9,999,999, enter 9,999,999. |
| Match Flag | 358 | 1 | N | The FI will compare the SSN and first four characters of the last name.  All SSN matches identified by a corresponding SSN should be reported by the institution. An additional comparison of the matched last name to the last name on the Inquiry File may prevent the financial institution from receiving incorrect levies.  Enter **0** if the institution is unable to match the last name.  Enter **1** if the first four letters of the matched last name and the Inquiry File last name are the same.  Enter **2** if the first four letters of the matched last name and the Inquiry File last name are not the same. |
| Trust Fund Indicator | 359 | 1 | N | Enter a single digit (0-6) to indicate whether the account registration is a trust or escrow account. Enter **0** if the account is not registered as a trust or escrow. For closed accounts, a **0** may be entered, but not a blank.  Possible values:  0 − Not a trust account  1 − UTMA/UGMA account  2 − IOLTA account  3 − Mortgage escrow account  4 − Security deposits (including Real Estate)  5 − Other trust/escrow  6 − Information not available |
| Account Status Indicator | 360 | 1 | N | Enter **0** if account is open.  Enter **1** if account is closed.  Enter **2** if account is inactive. An inactive account is an account that has not had activity for a specified period of time determined by the financial institution. |
| Account Balance Indicator | | 361 | 1 | N | Possible values based on value entered in positions 351-357:  Enter **0** if there is no account balance.  Enter **1** if there is an average balance.  Enter **2** if there is a current balance (as of the day the report is created). |
| Filler | | 362 | 1 | A/N | Space filled. |
| Date of Birth | | 363-370 | 8 | N | Report the matched account owner’s date of birth, if known, in CCYYMMDD format; otherwise, enter zeros. For example, enter August 1, 1990, as **19900801**. |
| State Pass-Back Information | | 371-380 | 10 |  | The State Pass-Back field supplied on the Inquiry File must be returned with the account information. If the state file includes multiple records matching the account, submit the account information once for each time the individual appears on the state file. |
| Account Type | | 381-382 | 2 | N | Enter two digits for the code that identifies the type of account:  00 – Not applicable:  01 – Savings account  04 – Checking/demand deposit account  05 – Term deposit certificate  06 – Collateral Account  11 – Money market account  12 – IRA/KEOGH  14 – ERISA Plan Account  16, Cash Balances  17 – Compound Account  18 – Other  **Note:** If an IRA or ERISA plan contains any of the other types, identify the account only as an IRA or ERISA plan. A compound account is an investment account where portions of the balance are in differing funds: stock, money market, or bonds. |
| Case Pass-Back | | 383-397 | 15 | A/N | Case Pass-Back Information from “I” Record in positions 57-071.  The Case Pass-Back field supplied by the state on the Inquiry File must be returned with the account information. If the state file includes multiple records matching the account, submit the account information once for each time the individual SSN appears on the state file. |
| Filler | | 398-400 | 3 | A/N | Space filled. |
| Payee Indicator | | 401 | 1 | N | Enter **0** if the matched account owner is the sole owner of the account.  Enter **1** if a match is generated against a secondary owner's SSN.  Enter **2** if the matched account is to the primary owner, and there are secondary owners to the same account. |
| Primary SSN | | 402-410 | 9 | N | If the SSN matched to an account is a secondary owner, and **1** is entered in position 401, enter the account's primary owner’s SSN. |
| 2nd Payee SSN | | 411-419 | 9 | N | Enter the SSN of the second owner of the account. |
| Filler | | 420 | 1 | A/N | Space filled. |

Method 2 Filers Regarding Primary and Secondary SSN Matching

Generally, if there are multiple owners of an account, the Primary Owner is the SSN designated for tax reporting. A Secondary Owner is any others. The following are instructions to clarify the Primary and Secondary owners reporting. All other fields not specified below are to be completed as instructed in the “B” Record layout above:

* If an SSN matched from the State Inquiry File is found to be the Primary Owner of an account, follow these instructions:
  + The Matched SSN is entered in the Matched SSN field in positions 15-23.
  + The Matched Name is entered in the Matched Name field in positions 162-201.
  + The Secondary Owner’s name will be entered in the 2nd Payee Name field in positions 202-241.
  + If the account owner is the sole owner of the account, enter **0** in the Payee Indicator field in position 401; enter **2** in position 401 if more than one owner exists.
  + The Secondary Owner’s SSN will be entered in the 2nd Payee SSN in positions 411-419. All other fields are to be filled as instructed in the “B” Record layout.
* If an SSN from the State Inquiry File is found to be a Secondary Owner of an account, follow these instructions:
  + The Matched SSN is entered in the Matched SSN field in positions 15-23.
  + The Matched Name is entered in the Matched Name field in positions 162-201.
  + The Primary Owner’s name will be entered in the 2nd Payee Name field in positions 202-241.
  + A **1** is entered in the Payee Indicator field in position 401.
  + The Primary Owner’s SSN will be entered in the Primary SSN field in positions 402-410. All other fields are to be filled as instructed in the “B” Record layout.

Method 2 – “T” Record

| Chart C-5: Method 2 – Match Files “T” Record | | | | |
| --- | --- | --- | --- | --- |
| Field Name | Location | Length | A/N | Comments |
| Record Type | 1 | 1 | A | Constant “T.” |
| Total Number of Accounts Reported | 2-10 | 9 | N | Enter the total number of accounts matched to the SSNs on the Inquiry File. |
| Constant zero | 11-19 | 9 | N | Numeric; sign trailing |
| Number of Accounts with Match Flags | 20-28 | 9 | N | Numeric; sign trailing  Enter the total number of matches identified by SSN and the first four letters of the last name that are reported by the institution (where “B” Record position 358 is **1**). This comparison of the matched last name to the last name on the Inquiry File may prevent financial institutions from receiving incorrect levies. |
| Number of Trust Accounts Reported (All Types) | 29-37 | 9 | N | Numeric; sign trailing. |
| Constant zero | 38-46 | 9 | N | Numeric; sign trailing. |
| Blanks | 47-55 | 9 | A/N | Space filled. |
| Constant zero | 56-64 | 9 | N | Numeric; sign trailing. |
| Blanks | 65-73 | 9 | A/N | Space filled. |
| Total Number of Accounts Compared Against State File | 74-82 | 9 | N | Numeric; sign trailing. |
| Total Dollar Amount Reported | 83-91 | 9 | N | Numeric; sign trailing. |
| Total Number of IRAs Reported | 92-100 | 9 | N | Numeric; sign trailing. |
| Blanks | 101-420 | 320 | A/N | Space filled. |

Reporting No Matches Found

Those filing under Method 2 may have no matches to report after comparing their accounts against the state Inquiry File. Reporting agents and institutions that process Data Match Method 2 in-house may:

* Send an email with **No Matches** indicated and attach a list containing every institution name, TIN, and the total number of accounts compared against the Inquiry File for each
* Send an empty response file with only a header and trailer

Agents reporting both matches and no matches must include a complete “A” and “T” Record on the Match File for every institution it compares against the Inquiry File. Do not omit those institutions with no matches; enter zeros in the appropriate positions of the “T” Record. An institution that has been omitted may find itself in violation of data match filing requirements.

Data Match FIPS Code Directory

The state Inquiry File contains the name, SSN, and other information for matching purposes. Included in this information is the five-digit Federal Information Processing Standard (FIPS) Code. The first two digits of this code identifies the state that requested the match information.

To facilitate the return of the match information, Chart D‑1 provides the FIPS Codes and their corresponding state or territory.

| Chart D‑1: FIPS Code Directory | | | |
| --- | --- | --- | --- |
| FIPS Code | State/Territory | FIPS Code | State/Territory |
| 01 | Alabama | 30 | Montana |
| 02 | Alaska | 31 | Nebraska |
| 04 | Arizona | 32 | Nevada |
| 05 | Arkansas | 33 | New Hampshire |
| 06 | California | 34 | New Jersey |
| 08 | Colorado | 35 | New Mexico |
| 09 | Connecticut | 36 | New York |
| 10 | Delaware | 37 | North Carolina |
| 11 | District of Columbia | 38 | North Dakota |
| 12 | Florida | 39 | Ohio |
| 13 | Georgia | 40 | Oklahoma |
| 15 | Hawaii | 41 | Oregon |
| 16 | Idaho | 42 | Pennsylvania |
| 17 | Illinois | 44 | Rhode Island |
| 18 | Indiana | 45 | South Carolina |
| 19 | Iowa | 46 | South Dakota |
| 20 | Kansas | 47 | Tennessee |
| 21 | Kentucky | 48 | Texas |
| 22 | Louisiana | 49 | Utah |
| 23 | Maine | 50 | Vermont |
| 24 | Maryland | 51 | Virginia |
| 25 | Massachusetts | 53 | Washington |
| 26 | Michigan | 54 | West Virginia |
| 27 | Minnesota | 55 | Wisconsin |
| 28 | Mississippi | 56 | Wyoming |
| 29 | Missouri | 60 | American Samoa |
| 66 | Guam | 72 | Puerto Rico |
| 69 | Northern Mariana Islands | 74 | U.S. Minor Outlying Islands |
| 70 | Palau | 78 | Virgin Islands |