



DCU BULLETIN

Division of Credit Unions

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FINANCIAL INSTITUTION DATA MATCH (FIDM) PROGRAM

What is the Financial Institution Data Match (FIDM) program?

The Personal Responsibility and Work Reconciliation Act of 1996 (PRWORA) required states to implement a quarterly data match of non-custodial parents, who owe past due child support, to accounts maintained at financial institutions. The FIDM program provides an additional collection tool for child support agencies so custodial parents and children get the child support they are owed. In Washington State, the office that conducts the FIDM data matches is the Department of Social and Health Services (DSHS), Division of Child Support (DCS).

What law governs the FIDM program in Washington State and what are the financial institution's responsibilities?

FIDM is governed by Revised Code of Washington (RCW) 74.20A.370. This law:

- (1) Requires financial institutions doing business in the state of Washington to report each calendar quarter to the department (DSHS), information for each individual who maintains an account at such institution and is identified by the department as owing a support debt.
- (2) The department and financial institutions enter into agreements to develop and operate a data match system.
- (3) The department may pay a reasonable fee to a financial institution for conducting the data match not to exceed actual costs incurred.
- (4) A financial institution is not liable for any disclosure of information to the department under this section.
- (5) The division of child support shall maintain all information gathered under this section confidential and shall only disclose this information as provided under RCW 26.23.120.

Financial institution is defined in Revised Code of Washington (RCW) 74.20A.020 (14)

- (a) A depository institution, as defined in section 3(c) of the federal deposit insurance act;
- (b) An institution-affiliated party, as defined in section 3(u) of the federal deposit insurance act;
- (c) Any federal or state credit union, as defined in section 101 of the federal credit union act, including an institution-affiliated party of such credit union, as defined in section 206(r) of the federal deposit insurance act; or

(d) Any benefit association, insurance company, safe deposit company, money-market mutual fund, or similar entity.

The United States Code (U.S.C.) at 42 U.S.C. 666(a)(17)(D) and RCW 74.20A.020(12) define account

The term “account” means a demand deposit account, checking or negotiable withdrawal order account, savings account, time deposit account, or money-market mutual fund account.

How does the FIDM program work?

Financial institutions that do business in multiple states can contract with the federal Office of Child Support Enforcement (OCSE) or with each individual state. Institutions that contract with OCSE submit their data directly to OCSE and OCSE sends the matches to the states. Institutions that do business only in Washington State generally contract with DCS, although they can contract with OCSE. In-state financial institutions submit data matches to DCS by FTP or SFTP. Each institution chooses one of three quarterly reporting cycles. Some institutions contract with a vendor to handle their FIDM reporting and others report from in-house. DCS receives data on a weekly basis from both in-state and OCSE reporters. FIDM contracts are for five years and are handled by the DCS Headquarters Contracts/Policy Unit. Contracts can be “with consideration” (compensation) or “without consideration”.

DCS exchanges information by one of two match methods.

- Match Method 1: This is the All Accounts method. The financial institution submits account data directly to DCS for DCS to perform the data match.
- Match Method 2: This is the Matched Accounts method. The financial institution receives data from DCS, completes the data match, and submits the data match results directly to DCS.

What happens when there is a match between a financial institution and a delinquent child support obligor?

When a financial institution member has a child support case with DCS and owes past-due support, DCS may send the financial institution a levy called an *Order to Withhold and Deliver – Property and Accounts* (OWD). The OWD tells the financial institution the amount of the member’s debt and how much to withhold and send to DCS. An *Answer* form is included for the financial institution’s response. DCS sends a copy of the OWD to the obligor at the obligor’s last known address.

How can I contact DCS if I have questions or need more information?

You can reach the FIDM program by e-mail. Send your questions to: dcsfidm@dshs.wa.gov. You can also call Gaye McQueen in Olympia at: 360-664-5068.