

OVERVIEW

How the Financial Institution Data Match (FIDM) Program started.

The Federal Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA) initiated major changes in welfare policy. The act was the catalyst for creating many new child support enforcement tools. Since welfare payments are now time-limited, child support is now more important than ever in helping families achieve and maintain self-sufficiency. The financial community at large is mandated to work with each state to create an automated system that matches non-custodial parents delinquent in child support payments to the accounts maintained at the financial institutions. This automated system, generally known as Bank Match Registry or the Financial Institution Data Match (FIDM) must be operational for states to maintain Federal certification and related funding levels.

What is the State of Georgia (GA) FIDM Program?

The State of Georgia introduced House Bill 284 in the 1997 legislative session which provided for the creation of an automated application system to meet the requirements of the federal Financial Data Match Program mandate. This bill was passed in mid 1997 and was incorporated in to the Official Code of Georgia Annotated (OCGA) as section 19-11-30. The Department of Administrative Services (DOAS) was chartered to develop the system on behalf of their internal customer agency the Department of Human Resources Office of Child Support Enforcement. In the fall of 1997 work on a preliminary system analysis and data model were started.

A steering committee was assembled and met for the first time in November 1997. The steering committee is made up of representatives of financial institutions (Banks, Credit Unions and Insurance Companies), financial industry associations (Georgia Credit Union Affiliates, Georgia Bankers Association, Community Bankers Association of Georgia), financial industry service providers, DHR/OCSE, DOAS, and other related state entities.

Discussion took place and DOAS was chartered to conduct a pilot project to perform prototype financial data matches with volunteer financial

institutions representing a cross section of the financial community. Specifically a credit union, large bank and medium-size bank were targeted. It was expected that these prototype matches would bring forth issues and help to ensure that the final production system met the needs of the entire financial community.

Multiple prototype matches were conducted through Spring and Summer 1998 and the pilot project was expanded to include a survey of the financial community to further determine requirements and preferences. The pilot project match results and survey feedback were presented to the steering committee in June 1998.

A system development effort was undertaken while the pilot process was being conducted. The pilot results and steering committee feedback were taken in to account during the design process. The system design utilized Federal program guidelines that were issued to help ensure cross-state standardization and uniform functionality.

The system development led to the creation of the current GA FIDM Program. This program and the automated system are designed to meet all Federal and State legal requirements as well as those of the participating financial community. The first phase of the system is currently being implemented statewide.

While the Department of Administrative Services is charged with the responsibility of developing and maintaining a computer-based registry of account data obtained from financial institutions, it should be clearly noted that the process of child support establishment and enforcement including any decision to levy matched accounts is under the authority and direction of the Department of Human Resources Office of Child Support Enforcement.