



FEDERAL RESERVE BANK  
OF DALLAS

HELEN E. HOLCOMB  
FIRST VICE PRESIDENT AND  
CHIEF OPERATING OFFICER

DALLAS, TEXAS  
75265-5906

October 8, 1998

**Notice 98-95**

**TO:** The Chief Operating Officer of each  
financial institution and others concerned  
in the Eleventh Federal Reserve District

**SUBJECT**

**Quick\$tart Brochure**

**DETAILS**

As we approach Nationwide Direct Deposit Week, it is important for all financial institutions to understand the recent updates to the Automated Enrollment (ENR) process. In connection with this, the Social Security Administration has published a brochure entitled *Quick\$tart*. The brochure provides useful information in assisting your customers to enroll in direct deposit of their social security and other federal payments.

**ENCLOSURE**

A copy of the *Quick\$tart* brochure published by the Social Security Administration (SSA Pub. No. 31-242) is enclosed.

**MORE INFORMATION**

For more information about ENR, please contact your local SWACHA Association or the appropriate federal agency listed on page 9 of the enclosed brochure.

Sincerely,

*Helen E. Holcomb*

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For additional copies, bankers and others are encouraged to use one of the following toll-free numbers in contacting the Federal Reserve Bank of Dallas: Dallas Office (800) 333-4460; El Paso Branch *Intrastate* (800) 592-1631, *Interstate* (800) 351-1012; Houston Branch *Intrastate* (800) 392-4162, *Interstate* (800) 221-0363; San Antonio Branch *Intrastate* (800) 292-5810.

**QuickStart™**

The Social Security  
Administration  
Introduces a New  
Public Service Initiative

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August 1998

Now there is an easier way  
to help your customers enroll  
in direct deposit of their Social Security  
and other federal payments!

The logo for "Quick Start" is displayed in a stylized, italicized, orange-to-gold gradient font. The word "Quick" is followed by a dollar sign (\$) and the word "Start". A horizontal arrow with a gradient from blue to orange points to the right, positioned below the text. A small "TM" trademark symbol is located at the end of the word "Start".

*Quick \$ Start*<sup>TM</sup>

It's the new ACH standard  
entry class code,  
ENR - Automated Enrollment!

## What the ENR, Automated Enrollment Process Offers You!

- direct access to the Social Security Administration, Office of Veterans Affairs, Office of Personnel Management (Federal Civil Service Benefits), Railroad Retirement Board and, in the future, other Federal Government Agencies
- control over when your customers' direct deposit enrollments become effective
- improved results from your retail marketing efforts
- control over the accuracy of direct deposit account information
- immediate action on your customers' requests for direct deposit of their Federal payments
- reduced costs associated with the enrollment process
- a new retail product line, the *QuickStart*<sup>™</sup> service, to offer customers
- a more efficient means of handling both large and small quantities of enrollments

## What the ENR, Automated Enrollment, Offers Your Customers/Members!

- convenience
- prompt action on their request for direct deposit
- minimum action on their part
- access to Federal Agencies through a safe, reliable means
- an alternate way to contact Federal Agencies

## What the ENR, Automated Enrollment Process Offers Federal Agencies

- reduced costs to taxpayers
- a safe, reliable means of receiving accurate direct deposit account information
- unlike the paper enrollment process, a means of immediately notifying financial institutions of problems in applying direct deposit account information
- a process that can handle large numbers of enrollments to support the Government's goal of issuing most payments electronically
- a process that recognizes that consumers are often influenced by their financial institutions' marketing efforts

## Questions and Answers

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### What Is ENR?

An ENR is a new standard entry class code that enables depository financial institutions (DFI) to use the ACH network to transmit direct deposit enrollment information to certain Federal agencies on behalf of customers who are receiving benefits, pensions or annuities from these agencies.

### Is The ENR Process Different Than The QuickStart™ Process?

No. The ENR automated enrollment process and the *QuickStart™* process are the same thing. The *QuickStart™* name and logo were developed by the Federal Government as a means of promoting the automated enrollment process. All ACH participants are free to use the *QuickStart™* name and logo in promoting the automated enrollment process.

### Can Any Financial Institution Initiate An ENR Transaction Or Is Its Use Limited To Only Originating Depository Financial Institutions (ODFIs)?

Any DFI may originate an ENR.

### Is Special Software Needed To Initiate ENR Transactions?

Most financial institutions use FEDLINE to connect to the ACH. It is not necessary for FEDLINE users to acquire special software to initiate ENR automated enrollment transactions. The Federal Reserve has automatically provided special screens to all FEDLINE users. Financial institutions that use a central processing unit (i.e., mainframe computer) to connect to the ACH will have to either undertake their own programming or purchase software to accommodate the automated enrollment process.

### Why Was The Automated Enrollment Process Created?

Consumers often look to their DFI for guidance and assistance when they are interested in signing up for direct deposit or learning more about this service. While marketing and other promotional activities make the public aware of direct deposit, nothing is accomplished until the consumer acts upon this information by initiating an enrollment. Problems occur, however, when the enrollment process is not consumer-friendly. Customers having difficulties often delay signing up for direct deposit or forego using it altogether.

In recent years, the *NACHA Operating Rules* were modified to make written authorizations optional for credits. A number of high-volume originators, such as SSA, have trained their employees to gather needed account information from documents in consumers' possession (e.g., the MICR line on personal checks). While this has helped the process, it has not been entirely effective nor has it adequately addressed the continuing role of DFIs in the enrollment process.

While some consumers can often provide their account number accurately, virtually all have difficulty in determining their financial institution's routing number unassisted. Accordingly, they may fail to act upon direct deposit solicitations or, if motivated, the person will contact his DFI for assistance.

DFIs assisting customers wanting to enroll in direct deposit are usually faced with limited choices. Most bear the cost of assisting their customers in completing and mailing paper enrollment forms. Sometimes these DFIs and their customers have to wait weeks/months before the request is processed by the Federal Agency. Sometimes there are problems associated with the agency accurately transcribing the data from the paper enrollment form.

Many DFIs try to take advantage of alternatives, such as toll-free 800 numbers, offered by SSA and a limited number of other large originators. Their effectiveness is limited, however, because of the large number of calls that are received at these numbers, particularly at the beginning of the month. DFIs and customers who encounter constant busy signals grow frustrated and usually choose not to pursue the direct deposit enrollment.

### **Why Is The Process Limited To Federal Agencies?**

Originally, the ENR standard entry class code was designed to accommodate a wide range of uses. In considering the proposal, however, the NACHA membership agreed that it should be limited initially to transmitting direct deposit enrollments to participating Federal Government Agencies. This decision was based on the fact that Federal Government Agencies were likely to generate sufficient volumes of ENRs to support the new process and because all of the issues related to private-sector use of the process had not yet been resolved. At some future date, it may be expanded to include private-sector originators of direct deposit payments. Eventually, ENRs may even be used to transmit direct payment authorizations.

### **Which Federal Agencies Have Agreed to Accept ENR Transactions?**

At this time, SSA, the Office of Veterans Affairs, the Office of Personnel Management (Federal Civil Service Benefits) and the Railroad Retirement Board (RRB) are the only Federal Government Agencies that accept ENR enrollment transactions. Other Federal Agencies plan to use the process, however. DFIs will be notified as other Federal Agencies indicate they are ready to accept ENRs.

### **Why Should Financial Institutions Use the ENR Process?**

Since the process began, SSA has received more than 1 million automated enrollment entries from financial institutions. Based on its experience, SSA has concluded:

- The ACH is a safe, convenient and cost-effective means of communicating direct deposit enrollment information;
- Participating DFIs like the process because they control both the accuracy of consumer account information and the timing of the transmission;
- SSA receives and acts upon direct deposit enrollment requests much faster than when paper authorizations are used. When the ACH is used, SSA applied enrollment information to beneficiaries' accounts within 1 business day of DFI transmissions;
- Participating DFIs and their customers are able to avoid the high incidence of busy signals that otherwise may have been encountered with SSA's toll free 800 number service. This is particularly true at the beginning of the month when local marketing efforts convinced customers to sign up for direct deposit; and
- DFIs are able to provide customers with enhanced levels of enrollment services.

### **Is Social Security Going to Eliminate Use of Its Toll Free 800 "Dial Direct Deposit Service"?**

No! SSA will continue to accommodate beneficiaries and DFIs who want to use this service for direct deposit enrollments. It should be understood, however, that SSA's toll free 800 number has very nearly reached its maximum capacity. Five years ago, SSA received approximately 40 million telephone contacts a year. This year, the number of attempted telephone calls is expected to exceed 120 million. While SSA is doing all it can to increase the capacity of its toll free 800 number service, consumers and their DFIs may continue to encounter busy signals and delays when attempting to enroll in direct deposit by telephone.

## What Advantages Does the ENR Automated Enrollment Process Offer DFIs?

Foremost, the ENR process *improves service to customers who want to receive their recurring Federal payments by direct deposit.*

The process also offers other potential advantages:

- It complements DFI marketing efforts and ensures requests for direct deposit are acted upon promptly;
- Increased direct deposit participation saves money! A Federal Reserve Bank study indicates it costs, on average, \$0.74 to handle a check deposit over the counter. An ACH deposit costs \$0.05.
- It eliminates costs associated with mailing enrollment forms. For example, SSA continues to receive approximately 2 million direct deposit enrollment forms from DFIs by mail each year. Postage costs associated with mailing these forms are estimated to be more than \$0.5 million a year.
- It enhances the effectiveness of DFI retail marketing. Marketing is only half the battle when convincing a consumer to take advantage of direct deposit. DFIs must make it easy for customers to act upon their decision to enroll. The automated enrollment process updates Federal Agency files within 1 business day of DFIs transmitting account information on behalf of customers who ask for direct deposit.
- Using the ACH to forward direct deposit enrollment information is expected to reduce account information errors that are often associated with the paper enrollment process.
- The automated enrollment process can accommodate both large and small numbers of transactions with equal efficiency.
- Unlike paper forms or use of the toll free number, the ENR process readily accommodates multiple consumer enrollments with a single transmission.

- The automated enrollment process (which is also known as the *QuickStart<sup>SM</sup>* service) may be offered by DFIs as a new, retail product line.
- DFIs offering the automated enrollment (*QuickStart<sup>SM</sup>* service) will be well positioned when the process is expanded to include other Federal Agencies and private originators of direct deposit.
- DFIs offering the automated enrollment (*QuickStart<sup>SM</sup>* service) can offer customers a convenient means of signing up for direct deposit now that all Federal Agencies are trying to convert all their payments to electronic funds transfer.

## Can DFIs Transmit Multiple Direct Deposit Enrollments With One ENR Transmission?

Yes! Under the *NACHA Operating Rules*, DFIs must include at least one addenda record with each ENR transmission. DFIs may also include multiple addenda records (up to 9,999) with ENR entries. There are **two conditions** that exist when multiple addenda records are included, however. They are:

1. All direct deposit enrollments included with the ENR transaction must pertain to the same Federal Government agency/benefit program (e.g., Social Security, SSI or RRB). In other words, DFIs should not mix Social Security direct deposit enrollments with those pertaining to VA, RRB, or other Federal programs within the same ENR batch entry.
2. Third-party processors that transmit ENR entries on behalf of DFIs must make such transmissions in separate batches. Addenda records pertaining to one DFI's direct deposit enrollments should not be included under the same ENR entry as addenda records pertaining to another DFI's direct deposit enrollments.



**Can Third-Party Processors Originate ENR Entries On Behalf of DFIs?**

Yes. Any ACH participant may originate ENR entries on behalf of DFIs that want to take advantage of the automated enrollment process. Again, third-party processors must make such transmissions initiated on behalf of DFIs in discreet batches.

ACH participants that are contemplating offering this service on behalf of DFIs should understand that any entries that are refused or returned will be directed to them.

**How Quickly Will The Federal Agencies Act Upon ENR Entries?**

Generally, ENR entries sent to Federal agencies before the middle of the month will ensure the next payment is received by direct deposit. (See chart below.)

**Aren't Automated Enrollment (ENR) and Notifications of Change (NOC) The Same?**

No. An ENR should be used when the customer is executing a new authorization. This may represent a first time sign up for direct deposit, a change in financial institutions or a change in direct deposit arrangements (e.g., switching direct deposit from a savings to a checking account) within the same financial institution. An NOC represents a correction in account information within the existing consumer authorization (i.e., a technical correction of account information).

**Will FEDLINE Change To Support The ENR Process?**

Yes. In fact, the specific features are designed to make the ENR data entry process "user friendly." In fact, FEDLINE includes internal edits to help DFIs minimize errors.

**The Customer's Social Security Number (SSN) is Required In The Addenda Record With The ENR Entry. Is This The Same Number Appearing On The Customer's Social Security or A/RB Check?**

There is an SSN appearing on most Federal checks. It may or may not be the customer's own SSN. Sometimes individuals are entitled to receive benefits on the accounts of other individuals. In these instances, the other person's SSN will appear on the benefit check.

DFIs should include the customer's own SSN when creating the direct deposit enrollment. If, however, the SSN claim number appearing on the check is inadvertently used, Federal agencies will be able to accommodate the enrollment through cross-referencing. As the ENR process is expanded to include other Originators, however, DFIs will probably be restricted to the customer's own SSN.

Type of Benefit Payment	Transmitted by:
Social Security	The 17 <sup>th</sup> of the month
Supplemental Security Income (SSI)	The 15 <sup>th</sup> of the month
Veterans compensation and pension	The 10 <sup>th</sup> of the month
Civil Service retirement annuity and survivor annuity	The 15 <sup>th</sup> of the month
Railroad Retirement annuity	The 15 <sup>th</sup> of the month
Railroad unemployment/sickness	Anytime

### Most Financial Institution Branches Do Not Have Direct Access To The ACH Through FEDLINE Or Other Devices. How Can These Institutions Take Advantage Of The ENR Process?

DFIs that have a central ACH access point will have to develop a means of capturing direct deposit enrollment information at the branch level and then forwarding it to their central ACH access facility. DFIs may use proprietary PC-based local area networks for this purpose or a paper-based process. DFIs considering a paper-based process may want to refer to the model form included on page 10 in this kit.

DFIs need not retain paper forms beyond the point the Federal agencies have successfully applied the direct deposit enrollment information to the consumer's records.

### The Final Data Element Required In Field 3 Of The Addenda Record Is A "Representative Payee Indicator" Code. What Is This?

About 10 percent of Social Security and SSI recipients are deemed incapable of handling their own payments. They may be too young (in the case of benefits paid to children) or have mental/physical limitations that preclude them from looking after their own affairs. In these cases, Federal agencies appoint family members, other individuals or institutions (e.g., nursing homes, State hospitals, etc.) to serve as representative payees. Representative payees are legally entitled to accept payments on behalf of beneficiaries.

Ninety percent of the time, DFIs will originate most ENR entries on behalf of customers who do not require a representative payee. In these instances, a code of zero ("0") will appear as the last data element in Field 3 of the Addenda Record.

When direct deposit is requested by a representative payee, DFIs must include a code of one ("1") as the last data element in Field 3 of the Addenda Record.

SSA and RRB will match this element with a similar indicator included in the agencies' master files. SSA and RRB will not accept ENR entries initiated by beneficiaries for whom a representative payee has been designated.

DFIs initiating direct deposit enrollments on behalf of representative payees should remember to follow Federal Government requirements with regard the account titles established on behalf of these individuals. Consumer accounts (either transaction or savings accounts) must reflect the fiduciary interest of the representative payee on behalf of the entitled beneficiary. For example, the account title of a nephew receiving benefits on behalf of a disabled aunt may be "John Doe on behalf of Mary Smith" or "John Doe for Mary Smith." The same rule applies for institutional representative payees. For example, a nursing home may establish an account as "Happy Valley Nursing Home for Roger Smith."

### Whose Name And Social Security Number Should Be Entered With The ENR Entry When A Representative Payee Is Involved?

DFIs should always include the name of the entitled beneficiary in the ENR entry rather than the name of the representative payee. For example, when the check reads "Mary Smith for John Doe," the name included in the ENR entry should be "John Doe."

The entitled beneficiary's own SSN should also be used in the ENR entry. This is true even when the beneficiary is a minor child. When the beneficiary's SSN is not known, however, most Federal agencies will accept the SSN that appears on the beneficiary's check.

**Our Financial Institution Has Several Branches. None Of These Branches Has A FEDLINE Terminal Or Other Means Of Connecting To The ACH. How Do We Accommodate The Automated Enrollment Process?**

Financial institutions should devise their own means of collecting customer enrollment information at their ACH processing site. Some financial institutions use internal E-mail or other administrative systems to forward enrollment information to their central ACH site. Other financial institutions collect information on paper enrollment forms and either forward them via mail or facsimile to their central site.

**Will The DFI Receive An Acknowledgement That The ENR Was Received By The Federal Agency?**

SSA will generate a prenotification entry in response to all successful ENR entries received for Social Security or SSI direct deposit enrollments. At present, the remaining Federal agencies do not generate prenotes.

**How Long Does It Take For The Prenote Or Reject To Be Received By The DFI?**

A DFI should expect to receive a prenote or reject on an ENR enrollment sent to SSA within 3 business days. A reject generated by other Federal agencies may require an additional day or two.

**Codes To Be Used By Federal Government Agencies When Returning Unprocessable ENR Entries**

- R40 Non-Participant in ENR Program**  
DFI and/or Originator not participant in the ENR automated enrollment program.
- R41 Invalid Transaction Code**  
Either the Transaction Code included in Field 3 of the Addenda Record does not conform to the ACH Record Format Specifications contained in Appendix Two of the *NACHA ACH Operating Rules* or it is not appropriate with regard to an automated enrollment entry.

**Example:**

Transaction Code "28," Prenotification of Demand Debit Authorization, for an ENR sent to SSA pertaining to a direct deposit enrollment will be returned as unprocessable.

- R42 Routing Number/Check Digit Error**  
The Routing Number and the Check Digit included in Field 3 of the Addenda Record is either not a valid number or it does not conform to the Modulus 10 formula.
- R43 Invalid DFI Account Number**  
The Receiver's account number included in Field 3 of the Addenda Record does not match a corresponding ID number in the Originator's records.
- R44 Invalid Individual ID Number**  
The Individual ID Number provided in Field 3 of the Addenda Record does not match a corresponding ID number in the Originator's records.
- R45 Invalid Individual Name**  
The name of the Receiver provided in Field 3 of the Addenda Record either does not exactly match a corresponding name in the Originator's records or fails to include at least one alphameric character.
- R46 Invalid Representative Payee Indicator**  
The Representative Payee Indicator Code included in Field 3 of the Addenda Record has been omitted or it is not consistent with the Originator's records.

**Examples:**

The Representative Payee Indicator Code is "zero," and SSA's records indicate that payment should be sent to a representative payee on behalf of an entitled beneficiary; or

The Representative Payee Indicator Code is “one,” and SSA’s records indicate that there is no representative payee and the beneficiary may receive payments directly.

**R47 Duplicate Enrollment**

The entry is a duplicate of an automated enrollment entry previously initiated by a participant on the same day in the ENR automated enrollment program.

**I’m Still Confused About The ENR Process And Have Additional Questions?**

Questions regarding the ENR, Automated Enrollment process should be directed to **your local ACH Association** or you may contact the appropriate Federal agency at:

The Customer Assistance Staff at one of the following Financial Management Service Regional Financial Centers is also available to answer questions:

- Austin, TX (512) 342-7300
- Birmingham, AL (205) 912-6400
- Chicago, IL (312) 353-5622
- Kansas City, MO (816) 414-2100
- Philadelphia, PA (215) 516-8015
- San Francisco, CA (415) 744-7967

Federal Agency	Telephone No.
Social Security Administration (for SSA and SSI payments)	(410) 965-2659 (410) 965-2863 (410) 965-0174 (410) 965-2847
Office of Personnel Management	(202) 606-0517
Railroad Retirement Board	(312) 751-4704
Department of Veterans Affairs	(918) 687-2532

## Data Collection Form Financial Institutions May Use With the ENR Process

DFIs wanting to take advantage of the ENR process may be faced with the challenge of determining how best to capture the necessary customer account information and forward it to a central ACH processing site within their organization.

In these instances, DFIs must devise a way to communicate the relevant customer account information. Some DFIs may use E-Mail or a comparable means of electronic communications. Others may decide it is more convenient to use a paper form for this purpose.

This section contains a generic form that DFIs may want to use when collecting customer account information for the automated enrollment process. DFIs may want to adapt the form to accommodate local situations.

Illustrations are provided on how to capture customer account information needed for an ENR transaction from Federal agency checks.

### *QuickStart* Enrollment Form

[Do Not Mail This Form]

OMB No. 0960-0564

Name of Payee (Beneficiary)

Social Security No.

Address

City

State  ZIP

Telephone No. (    )

Type of Benefits (Check One):

- Social Security
- Supplemental Security Income
- Railroad Retirement Annuity
- Railroad Retirement Unemployment/Sickness
- Veterans Administration Compensation & Pension
- Veterans Administration Education
- Veterans Administration Life Insurance
- Office of Personnel & Management Retirement/Annuity
- Office of Personnel & Management Survivor/Annuity

Representative Payee    Yes     No

Person Completing This Form:

Branch

Telephone No. (    )

Account Type (Check One):

Checking     Savings     Account No.

## Examples of Representative Payee for a Social Security Beneficiary

United States Treasury 15-51 000

Month Day Year  
09 03 96

PHILADELPHIA, PA

Check No. 0000 4157192

Pay to the order of  
123-45-6789-A  
MARY DOE FOR JOHN DOE  
123 MAPLE DRIVE  
WOODSTOCK VA 23456

SOC SEC FOR SEP

DOLLARS CTS  
\$371 84

VOID AFTER ONE YEAR

NOT NEGOTIABLE

## Single Payee Social Security Beneficiary

United States Treasury 15-51 000

Month Day Year  
09 03 96

PHILADELPHIA, PA

Check No. 0000 4157192

Pay to the order of  
123-45-6789-A  
MARY DOE  
123 MAPLE DRIVE  
WOODSTOCK VA 23456

SOC SEC FOR SEP

DOLLARS CTS  
\$371 84

VOID AFTER ONE YEAR

NOT NEGOTIABLE

## SSI Beneficiary

United States Treasury 15-51 000

Month Day Year  
09 03 96

BIRMINGHAM, AL

Check No. 0000 4157192

Pay to the order of  
123-45-6789-A  
MARY DOE  
123 MAPLE DRIVE  
WOODSTOCK VA 23456

SUPP SEC FOR SEP

DOLLARS CTS  
\$371 84

VOID AFTER ONE YEAR

NOT NEGOTIABLE

## RRB Beneficiary

United States Treasury 15-51 000

Month Day Year  
09 03 96

CHICAGO, IL

Check No. 0000 4157192

Pay to the order of  
A 123-45-6789  
MARY DOE  
123 MAPLE DRIVE  
WOODSTOCK VA 23456

RR COM BEN

DOLLARS CTS  
\$444 44

VOID AFTER ONE YEAR

NOT NEGOTIABLE

① Name of Payee [Beneficiary]

② Social Security No.

### NOTE

Federal agencies prefer receiving the payee's (beneficiary's) own Social Security number (SSN). The SSN appearing on the Federal check, however, may or may not belong to the payee. DFIs should ask for the beneficiary's own SSN. If unavailable, the SSN appearing on the check is acceptable.

③ Address

④ Type of Benefits

⑤ Representative Payee

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# FEDLINE Helpsheet

## AUTOMATED ENROLLMENT (ENR)

### Overview

The Automated Clearing House (ACH) application provides you with the ability to transmit consumer direct deposit enrollment information to the Federal government for a variety of benefit applications (e.g., Social Security, Veterans Administration, and Railroad Retirement). This electronic entry will take the place of the Standard Form 1199A (Direct Deposit Authorization Form) and the Social Security Administration's toll-free phone service.

### Creating An Automated Enrollment

1. Select **AH AUTOMATED CLEARING HOUSE** from the Fedline main menu.
2. Select **03 CREATE AN ACTIVE BATCH**.
3. Select **AHENRSTD ENTER AN AUTOMATED ENROLLMENT BATCH**.

#### Company Batch Header Screen

ACH BATCH INFORMATION: Last Detail: _____ BATCH #: _____ STATUS: _____
COLLECTED IN FILE: _____
SERVICE CLASS CODE: ① <u>220 CREDITS ONLY</u>
DI NAME: ② _____
DI ROUTING NUMBER: ③ _____
STANDARD ENTRY CLASS CODE: ④ <u>ENR Automated Enrollment</u>
ENTRY DESCRIPTION: ⑤ <u>AUTOENROLL</u>
ORIGINATING DI ID: ⑥ _____
_____
CLOSE BATCH? N (Y/N)
_____
LOCAL NOTES: _____

1. Service Class Code: (Fedline will automatically fill in this field with **220 Credits Only**).
2. DI Name: (Fedline will automatically fill in this field with your institution's name).
3. DI Routing Number: (Fedline will automatically fill in this field with your institution's routing number).
4. Standard Entry Class Code: (Fedline will automatically fill in this field with **ENR**).
5. Entry Description: (Fedline will automatically fill in this field with **AUTOENROLL**).
6. Originating DI ID: (Fedline will automatically fill in this field with your routing transit number).
7. Press **<ENTER>** and **<F4>** entry detail.





## Entry Detail Screen (cont.)

2. Type of Benefit: press <F6> to select the benefit choice which corresponds with the agency ID selected above:  
SOCIAL SECURITY (Retirement, Survivors, and Disability)  
SUPP SECURITY (Social Security Supplemental Income)  
RAILROAD RET BD (Railroad Retirement/Annuity)  
RAILROAD UISI (Railroad Retirement Unemployment/Sickness)  
VA COMP/PENSION (Veterans Administration Compensation & Pension)  
VA LIFE INSUR (VA Life Insurance)  
VA EDUCATN MGIB (VA Education)  
VENDOR (Vendor)  
CIVIL SERV CSA (Office of Personnel & Management Retirement/Annuity)  
CIVIL SERV CSF (OPM Survivor/Annuity)

ENR Special Addenda: In this record you will provide detailed information about each customer you are enrolling for Direct Deposit for the benefit type indicated. You will be prompted to enter the following information (all fields are mandatory):

3. Transaction Code: press <F6> for choices (22 Demand Credit and 32 Savings Credit). You will supply the appropriate transaction code according to what type of account the beneficiary (your customer) wants the benefit payment directed.
4. Rec. DI: type in the routing number of the institution where the benefit payment should be directed (generally will be the routing transit number of your institution, but can be the routing number of another financial institution).
5. Acct. #: type in the account number to which the benefit payment will be posted.
6. SSN: type in the Social Security number of the beneficiary signing up for Direct Deposit.
7. Last Name: type in the last name of the beneficiary (the customer).
8. First Name: type in the first name of the beneficiary (the customer).

## Entry Detail Screen (cont.)

9. Payee Indicator: press <F6> to select from the multiple choice window (select 0 or 1). The 0 indicates that there is no representative payee (e.g., nursing home or other entity that receives the payment on behalf of the beneficiary) and a 1 indicates that there is a representative payee.

When you have completed the Entry Detail screen, press <ENTER> and then press <F4> to retrieve a new entry detail screen or press the <ALT> and <F1> keys simultaneously to return to the Company Batch Header screen and tab to the "CLOSE BATCH?" field, press Y and <ENTER>.

### Select and Queue ACH Batches

Once all ACH batches are complete, you can collect and queue them for transmission to the Fed.

1. Select 21 SELECT AND QUEUE BATCHES from the ACH menu and fill out the appropriate fields.
2. Transmit your file to the host and verify your acknowledgement.

**NOTE:** You may want to set up a separate recurring batch for benefit enrollments for Social Security benefits (routing number 655050042) and a batch for other benefit payments (routing number 111736991). This will save you time in creating the batch header record. You will then supply the beneficiary information in the detail record of the appropriate batch each time you receive new enrollment requests. For more information on how to create a recurring batch, please refer to your FEDLINE Supplemental Guide, "Create A Recurring Batch" section.

# Marketing the Automated Enrollment [ *QuickStart* ] Process

DFIs may want to promote the automated enrollment as a retail product that is available to customers who receive Social Security or Railroad Retirement Benefits and may use the *QuickStart* logo for this purpose. DFIs are also encouraged to order related promotional materials that are available from SSA.



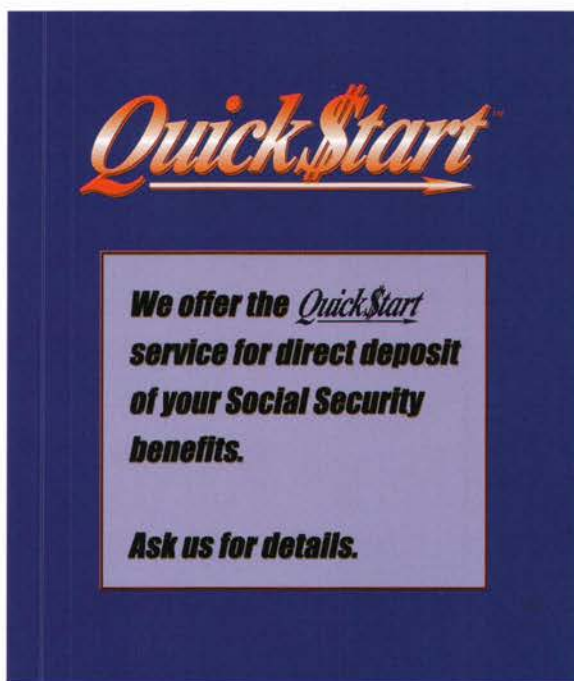
Tent Cards 3" x 6"

Quantity Requested:



Button 1 1/2"

Quantity Requested:



Poster 8 1/2" x 11"

Quantity Requested:

Please send my FREE Social Security Direct Deposit Materials to:

Name \_\_\_\_\_

Institution \_\_\_\_\_

Address \_\_\_\_\_

(P.O. Boxes) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_

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