

ANSI X9.129

Legal Order Standard

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(X9 LEGAL ORDER EXCHANGE COMMITTEE CHAIR)

Background

High volume

Multiple formats

Multiple delivery methods

Manual

- Opening
- Extracting
- Triage
- Processing

Purpose

Standardize

- Intake
- Response
- Modifications
- Releases
- Payout orders

Replicate

- Regardless of agency
- Regardless of financial institution

Who to Thank

AGENCY INPUT

The X9.129 Legal Order Exchange standard was created by many large financial institutions along with input from California Franchise Tax Board and the Federal Office of Child Support Enforcement

X9 MEMBER PARTICIPANTS

Bank of America

Capital One

CitiGroup

Data Support Systems

Huntington Bank

JPMorgan Chase

Navy Federal Credit Union

US Bank

Wells Fargo

Agency Benefits

Automation

- Faster service / response time
- Validation of service
- Manual creation
- Timely receipt and acknowledgment reduces duplicates

Cost Avoidance

- Paper and postage
- Staff expense
- Single format used by all FIs
- Reduced follow up

Risk Avoidance

- Lost / intercepted mail
- Order misinterpretation

Accuracy

- Improved order accuracy

Remittance

- ACH
- Check

Financial Institution Benefits

Automation

- Receipt / service of legal orders
- Straight through processing
- Responses / answers
- Modifications
- Payouts
- Releases

Cost Avoidance

- Paper and postage
- Staff expense
- Physical retention
- Losses associated with look back period
- Reduce duplicate orders

Risk Avoidance

- Lost / intercepted mail
- Order misinterpretation

Other

- Improved order accuracy
- Improved agency experience
- Improved customer experience
- ACH remittance

Proof of Concept X9.129 V.1

JPMorgan Chase

Federal Office of Child Support Enforcement (OCSE)

- KY Child Support
- DC Child Support
- AK Child Support
- CA Child Support
- WA Child Support
- PA Child Support
- TN Child Support

California Franchise Tax Board

- Personal Income Tax
- Business Entity Tax

Illinois Department of Revenue

US Bank

California Franchise Tax Board

- Personal Income Tax
- Business Entity Tax

X9.129 V.2

Incorporate Lessons Learned from V1 Proof of Concept

- Address requirement
- Account Ownership Response
- Safe Deposit Box Location Address and Account Number
- Image Record

X9.129 V2 is currently in draft pending completion of the new image record. V2 is expected to be approved and published by ANSI by 1/1/2020

Things to Consider

Statutory provisions for legal service

Centralize

- ROI greatly diminished when paper orders remain in process after electronification

Data Match

- Cannot take the place of a data match or data cleansing for sender

ACH Remittance

Get the standard

- www.ansi.org
- ANSI X9.129-2017
- (Version 01) Legal Orders Exchange
- \$100.00

Appendix

X-9 Agreement / Pending Implementation

- Louisiana Department of Revenue

V.2 Engagements

- CAFTB Court Ordered Debt
- CAFTB Motor Vehicle Registration
- Kentucky Department of Revenue
- New York State Department of Taxation and Finance
- Wisconsin Department of Revenue
- New Hampshire Department of Revenue
- California Department of Tax & Fee Administration
- Los Angeles Department of Revenue

Appendix

ACH Implementations

- CAFTB Personal Income Tax
- CAFTB Business Entity Tax
- Washington State Child Support
- New Jersey Dept. of Human Services
- The Law Firm of Michael J. Adams
- California Child Support
- New York State Child Support
- Los Angeles County Sheriff

ACH Signed Agreement / pending implementation

- Texas Office of the Attorney General
- Wisconsin Department of Revenue
- Los Angeles Department of Revenue
- Kentucky Department of Revenue
- Illinois Department of Revenue
- Arizona Department of Revenue
- New Hampshire Department of Revenue
- California Department of Tax & Fee Administration