

# Pay by EFT!

## You May Be Legally Required To Transfer Child Support Funds Electronically

The Massachusetts Department of Revenue's Child Support Enforcement Division (DOR) has developed a process by which employers can submit child support payments electronically.

Any employer required to withhold and remit child support payments pursuant to M.G.L. c. 119A, § 12(f) for five or more employees must make all child support payments through DOR's Electronic Funds Transfer (EFT) program. (830 CMR 119A.5.1.)

Once an employer is registered as a mandatory participant in the EFT program, the employer may not withdraw from the program even if the number of employees for whom the employer is required to withhold and remit child support payments decreases to less than five.

### What Are The Benefits Of Using EFT?

- Easy to use
- Eliminates checks, processing errors, & lost checks
- Eliminates mailing time & postal costs
- All payments are sent to one location
- Reduces phone inquiries

### How Does EFT Work?

1. Your company transmits the payment and remittance information to your financial institution. Typically, the data is transferred via modem to your financial institution (ACH credit).
2. Your financial institution creates the ACH entries required to transfer child support withholdings via the ACH network to the financial institution that DOR's child support payment processing center uses to collect the funds.
3. DOR's payment processing center will collect your information and funds for processing electronically.

### How Do I Register To File By EFT?

To register for mandatory or voluntary participation in DOR's EFT program, employers must obtain an EFT manual and submit the registration along with required identifying information for each employee as set forth in the Massachusetts Child Support EFT Manual. For more information contact:

**Massachusetts CSE SDU**  
**Attn: EFT Outreach Coordinator**  
**P.O. Box 55140**  
**Boston, MA 02205-5140**  
Phone: 781.917.0050

### Important Reminder Regarding New Hires:

Reporting information on new hires (including independent contractors) is required by 830 CMR 62E.2.1. Our website, [www.mass.gov/dor](http://www.mass.gov/dor), provides detailed information as to what must be reported, when reports must be submitted, and what details must be included.

To assist you in reporting new hires, a new hire reporting option is available on our secure **WebFile for Business website**. Online new hire reporting is easy and eliminates mailing and postal costs, phone inquiries, and processing errors. All of our registered employers are regularly using this safe and secure new hire reporting option.

To learn more, visit our website at [www.mass.gov/dor](http://www.mass.gov/dor)

