

Social Security Number Suppression in ACH Payments Change in Format of Data in the Individual Identification Field

The Department of the Treasury, Financial Management Service, recognizes the importance of the privacy of SSN information and is in the process of developing a phased-in strategy for suppressing SSN's in outbound ACH Social Security payments.

Phase I April 1, 2008, dated Supplemental Security Income (SSI) ACH payments (approximately 51.8 million annually) disbursed by the U.S. Treasury, Financial Management Service (FMS)

Current Format:

FMS currently provides the SSN on the NACHA 6-record (Payment Detail Record) in positions 40 – 48 of the 15 position Individual Identification Number field with payment type specific information in positions 49 – 54.

Future Format Beginning April 1, 2008 (SSI ACH Payments Only):

FMS will provide 'blanks' in positions 40 – 44, with the last 4 digits of the SSN in positions 45 – 48, and the existing payment type specific information in positions 49 – 54.

Example of Individual Identification Number for SSI Monthly ACH:

Current: 123456789 SSI (3 spaces between SSN and SSI)

Future: bbbbb6789 SSI (5 blank spaces, last 4 digits of SSN, and 3 spaces between SSN and SSI)

The suppression of the SSN on ACH payments impacts how FMS will match Return Items and Notifications of Change to the original payment record for processing. **It is critical that Financial Institutions accurately populate data key matching fields from the original entry (e.g., Original Effective Entry Date, Original Entry RTN, Original Entry Trace Number, Amount, and DFI Account Number) to ensure timely processing.**

This change **does not apply** to Death Notification Entries (DNEs) originated by the Social Security Administration nor does it apply to the origination of Automated Enrollment (ENR) entries.

Phase II Treasury-disbursed Social Security Title II Payments (3rd of the month and cycle payments) – implementation date to be announced at a later date.