Child Support Recovery
Credit Reporting

Overview

Legal reference: 441 IAC 98.116(252B), 252B.9(J), 42 U.S.C. §666 (a)(7),
                       15 U.S.C. §1681s-1, 45 CFR 302.70(7)

"Credit reporting" is an enforcement tool which reports a case's IV-D delinquency amount to credit agencies (credit agencies are also called consumer reporting agencies, credit reporting agencies, or credit bureaus). This information shows on the payor's credit history. The credit history is reviewed by banks and other lending institutions when considering the payor for loans and credit. Some employers also review credit histories when making hiring decisions.

441 IAC 98.116(252B) states, "The child support recovery unit shall make information available to consumer reporting agencies regarding the amount of delinquent support owed by a responsible person only in cases where the delinquent support exceeds $1,000."

15 U.S.C. §1681(a)(f) defines consumer reporting agencies (CRA) as: "Any person which, for monetary fees, dues, or on a cooperative nonprofit basis, regularly engages in whole or in part in the practice of assembling or evaluating consumer credit information or other information on consumers for the purpose of furnishing consumer reports to third parties, and which uses any means or facility of interstate commerce for the purpose of preparing or furnishing consumer reports."

NOTE: The credit reporting process is largely automated. Workers become involved when either the payor requests a credit reporting conference (also referred to as the review process) or a case is identified as one which should not be reported.

The process begins when ICAR runs an initial search looking for cases that meet the credit reporting selection criteria. When an eligible case is identified, ICAR automatically places the case's credit reporting agency balance (CRA balance, also referred to as the "qualifying past-due amount for credit reporting" on the notice issued to the payor) and the payor's information in a batch file. The batch file generates a notice to inform the payor the case's support arrearages may be reported to the credit agencies.

The payor has the opportunity to request a conference of the case's eligibility for credit reporting before information is sent to the credit agencies. If the conference leads to a decision that the case should not be reported, the appropriate case adjustments should be made so the case does not report to the credit reporting agencies.

If the payor does not request a conference or the conference leads to a decision to continue the credit reporting process, ICAR sends the case's CRA balance to the credit agencies on the fourth Friday of the following month.

NOTE: Only the payor's CRA balance (also referred to as the "qualifying past-due amount for credit reporting" on the notice issued to the payor) is reported to the credit agencies and appears on the notice sent to the payor. If the payor has a 17 or 47 account type balance, this balance is not included in the amount reported to the credit agencies. This is especially important when the payor asks how much of the balance must be paid to avoid being reported to the credit agencies. Payments received could go to the 17 or 47 account balance before paying the CRA balance arrearages. The case balance (not the CRA balance or qualified past-due amount for credit reporting) must be paid in full to guarantee the payor is not reported to the credit agencies.

Once the case is certified, the payor's CRA balance is updated with the credit agencies every month.

When the payor pays all of the CRA balance reported to the credit agencies, ICAR sends a zero balance to the credit reporting agencies. The zero balance remains on the payor's credit history for up to 7 years after the delinquency is paid in full unless the payor becomes delinquent again. Under federal consumer protection laws, the credit agency may keep a history of past debts for up to seven years after the debt was first accrued.

If the payor is removed from credit reporting for other reasons after reported, a deletion code of "DA" is sent to the credit agency to completely remove the case from the payor's credit report. This means there is no longer a record showing a delinquency for child support on the payor's credit report, for this time period. For criteria that qualify for account status "DA" see [Cases with an account status of DA](#).

Initial Search (Notifications)

On the second Friday of each month, ICAR searches for cases that:

♦ match the credit reporting criteria, and
♦ have not been noticed, and
♦ have not been certified.

When a case is identified, ICAR automatically places the payor's CRA balance in a file. From this file, ICAR generates form 470-2223, *Notice of Proposed Release to Credit Reporting Agencies*, to inform the payor the support arrearages may be reported to the CRAs. ICAR also updates the Credit Reporting Referral (CRREPORT) screen and adds an entry in the CURRENT NOTICE DATE field.

The criteria for the initial search are:

♦ The BALANCE screen displays an IV-D delinquency (excluding account types 17 and 47),

♦ The case has a valid worker ID,

♦ The STATUS (A/I/C/D/H) field on the CASE screen is "A" (active),

♦ The GOOD CAUSE field on the PAYEE screen is "N" or blank,

♦ There is a current or previously verified address on ICAR for the payor,

♦ There is a social security number (SSN) for the payor,

♦ The BANKRUPTCY (Y/N) & CHAPTR field on the PAYOR screen is "N" or blank,

♦ The DECEASED field on the PAYOR screen is blank or "N,"

♦ The DO NOT CERTIFY field on the CRREPORT screen is blank,

♦ The payor's CRA balance on the case is equal to or more than $1,001,

♦ The CORRECTION FLAG field is not an "E,"

♦ The INIT STATE field on the INTERSTA screen is not IA.

Credit Reporting Referral Screen (CRREPORT)

The CRREPORT screen displays information about the credit reporting process for the case. To access the CRREPORT screen, type CRREPORT in any NEXT SCREEN field and press ENTER.

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Initial Search (Notifications)
Credit Reporting Referral Screen (CRREPORT)

ICAR displays the following screen:

```
D479HR70                 CHILD SUPPORT COLLECTION SYSTEM           DATE: 05/31/19
                           CREDIT REPORTING REFERRAL               TIME: 08:32:34
                                                                   PAGE: 000
 CASE NUMBER:
 PAYOR'S NAME:                                            SSN:
 CURRENT NOTICE DATE:                         DO NOT CERTIFY (Y)........:
 REVIEW REQUEST DATE:              (A/D):     COMPLIANCE CODE:
 REVIEW SET.........:              @    :      M
 REVIEW HELD (Y/N/R)........:

  LAST FILE                    ACCOUNT     CERTIFY       INITIAL
  SUB DATE     LAST FILE BAL   STATUS      DATE          CRA BAL     NOTICED ON




 UPDATE=F3, INQ=F5, PAGE DOWN=F7, PAGE UP=F8, REFRESH=F9
  NEXT SCREEN:             NOTES:
 PLEASE ENTER CASE NUMBER AND PRESS F5
```

Fields, descriptions, and values on the CRREPORT screen are:

♦ **CASE NUMBER**: Enter the ICAR case number (up to seven digits) and press F5 to display the case record.

♦ **PAYOR'S NAME**: This display-only field shows the payor's name, in the format first name, middle initial, last name, and suffix.

♦ **SSN**: This display-only field shows the payor's SSN.

♦ **CURRENT NOTICE DATE**: This display-only field shows a date in mm/dd/ccyy format. This is the date form 470-2223, *Notice of Proposed Release to Credit Reporting Agencies*, is sent to the payor. NOTE: The date is the date ICAR generates the form plus seven days for additional mailing time.

♦ **DO NOT CERTIFY (Y)**: The valid entries for this field are "Y" and blank. When an active CRREPORT screen exists, a blank in this field means the payor is still reported. Central office staff can enter a "Y" in this field if the payor's case is not eligible for credit reporting and should not be certified to the CRAs. This entry should only be used in very limited circumstances. Email the CSRU Policy, Credit Reporting team if you have a case that needs reviewed for a "Y" entry.

♦ **REVIEW REQUEST DATE (A/D)**: The valid entries for this field are "A," "D," and blank. The default for this field is blank. When the payor requests a conference, enter a date in mm/dd/ccyy format and either "A" or "D" to approve or deny the request. See Overview of Request for Conference.

♦ **COMPLIANCE CODE**: The valid entries for this field are "XB," "XC," "XH," and "XR." Central office uses this code to report required Fair Credit Reporting Act (FCRA) information to the CRAs.

    XB   Account disputed by consumer under FCRA (before the investigation is completed).

    XC   FCRA direct dispute investigation completed BUT consumer disagrees with the results.

    XH   Completed dispute.

    XR   Removes the most recent compliance code (once a code is sent this is the only way to remove the code from the credit file; a blank does not remove prior coding).

♦ **REVIEW SET**: The valid entries for this field are a date in mm/dd/ccyy format and a time in hh:mm format. You must also enter "A" or "P" to designate morning or afternoon. If the conference request is accepted, enter the date and time of the conference in this field.

♦ **REVIEW HELD (Y/N/R)**: The valid entries for this field are "Y," "N," or "R." After the conference date, enter a "Y" to record a conference was held. Enter an "N" to record a conference was not held. Enter an "R" to record a conference is rescheduled and change the date and time accordingly.

♦ **LAST FILE SUB DATE**: This display-only field show the date in mm/dd/ccyy format. This is the last date the case was sent to the CRA.

    NOTE: Information can remain on the credit report for up to seven years, review the CASESTAT screen to confirm if the case still appears on the payor's credit report.

♦ **LAST FILE BAL**: This display-only field contains an amount in dollars and cents format. This is the last dollar amount sent to the CRAs.

♦ **ACCOUNT STATUS**: This display-only field contains up to a three-character code to describe the status of the information last sent to the CRAs. The codes are:

    11   Case had a zero balance and at least one child had not reached the age of emancipation for this referral.

    62   Case had a zero balance and all the children had reached the age of emancipation for this referral.

    93   This case is currently being reported as a delinquent account.

93X   This payor is delinquent but is now deceased.

DA   This tradeline entry has been deleted completely from the payor's
       credit report.

05   The case has been transferred to another state and they are
       responsible for reporting that portion of the balance.

♦   **CERTIFY DATE**: This display-only field contains a date in mm/dd/ccyy format.
    This is the date the payor's CRA balance was first reported to the CRAs.

♦   **INITIAL CRA BAL**: This display-only field contains an amount in dollars and cents
    format. This is the amount listed on form 470-2223, *Notice of Proposed
    Release to Credit Reporting Agencies*, as the qualifying past-due amount for
    credit reporting.

♦   **NOTICED ON**: This display-only field shows the date in mm/dd/ccyy format. The
    date displays when the *Notice of Proposed Release to Credit Reporting
    Agencies* generates. An additional seven days is added to allow for mailing
    time. For example, if the form generates on 6/14/2019, then the field displays
    6/21/2019. This date also appears on the *Notice of Proposed Release to Credit
    Reporting Agencies*. The payor's 15-day time period to request a conference
    starts on this date.

Function keys on the CRREPORT screen are:

UPDATE=F3   Press F3 to update the CRREPORT screen after making an entry.

INQ=F5   Press F5 to access the CRREPORT screen for a case after
                   entering the case number.

PAGE DOWN=F7   Press F7 to page down through the CRREPORT screens.

PAGE UP=F8   Press F8 to page up through the CRREPORT screens.

REFRESH=F9   Press F9 to clear the CRREPORT screen so you can access
                   another case.

Balance Calculation

The credit reporting process is case specific. If the payor has multiple cases, each case is reviewed individually and is reported if case criteria is met.

ICAR calculates two amounts for each case and uses the lower amount to determine if the case meets the criteria of owing a past-due amount of $1,001 or more for reporting to the CRAs. These two amounts are:

1. The court ordered amount for an 83-month period.

    The 83 month period begins at the end of the month before the selection program run date and counts backwards for a total of 83 months. ICAR does not count the 17 and 47 account-type coupons.

    The calculation includes the full RE or MR obligation if the DATE DUE on the VCOUPON screen falls within the 83 month window. If there is an "I" after the balance in the LAST FILE BAL field on the CRREPORT screen the case uses an intergovernmental method to determine the CRA balance. For more information on how to calculate interstate cases see [Intergovernmental Cases]().

    > The program run date is July 13, 2019. The starting month for the 83-month time period is June 2019. Counting back 83 months, the date ICAR will use is August 2012.
    >
    > The case has a CS obligation with a start date of February 1, 2001. The obligation amount is $200 per month. The 83-month time period is August 2012 through June 2019. Use the VCOUPON screen to determine the amount.
    >
    > 83 months X $200 = $16,600

2. The adjusted IV-D balance due.

    ICAR takes the current case balance then subtracts any CS, MS, or CA newer than the 83-month time frame (current month) and adds back any payments posted to the case newer than the 83-month time frame to arrive at an adjusted balance due.

    > The case balance from the start of the case through July 13, 2019, is $14,770.76. Using this balance amount ICAR subtracts the current month coupons and adds back in payments posted to the case in July 2019. The CS due is $200 and there is a payment of $110 on PAYHIST.
    >
    > $14,770.76 – $200 + $110 = $14,680.76

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Balance Calculation
Intergovernmental Cases

ICAR then compares these two balances and selects the lesser amount. If the lesser amount is equal to or greater than $1,001 and the case meets all other selection criteria, the case qualifies for credit reporting.

> The case has a CS obligation with a start date of 2/1/2001. The obligation amount is $200 per month. The 83-month time period is August 2012 through June 2019.
>
> 83 months X $200 = $16,600
>
> The case balance from the start of the case through July 13, 2019, is $14,770.76. Using this balance amount ICAR subtracts the current month coupons and adds back in payments posted to the case in July 2019. The CS due is $200 and there is a payment of $110 on PAYHIST.
>
> $14,770.76 − $200 + $110 = $14,680.76
>
> ICAR calculated the following amounts for comparison:
>
> $16,600 due during the previous 83-month time period.
>
> $14,680.76 for the adjusted IV-D balance due.
>
> The lesser amount is $14,680.76. This is the CRA balance.

NOTE: ICAR removes 17 and 47 account type coupons and payments from both calculations.

For cases with an account status of 93, the current CRA balance for the payor's case is sent to the credit agencies every month on the fourth Friday. Once a case is certified (account status of 11, 62, 93, and 05), the balance is reported to the payor's credit history as a delinquency and remains on the credit report for up to seven years after the first date of delinquency. The CRA balance must be equal to or greater than $1,001 to initially report/certify and less than $1.00 to decertify and report a zero balance (account status 11 or 62).

Intergovernmental Cases

ICAR uses the intergovernmental calculation when there is at least one coupon generated in the 83-month period with a FIPS that matches an active Iowa responding interstate screen FIPS code. If there is an "I" after the balance in the LAST FILE BAL field on the CRREPORT screen the case is using the intergovernmental method to determine the CRA balance.

When calculating either the 83-month amount due or the adjusted IV-D balance for the intergovernmental calculation, ICAR:

♦ Checks for an active INTERSTA screen with Iowa as the responding state agency.

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♦ Excludes intergovernmental coupons if the FIPS code on any active INTERSTA screen does not match the FIPS code on the obligations.

♦ Excludes RE and MR coupons with the account types 14, 15, 16, 19, 44, 45, 46, and 49.

> The case has an active INTERSTA screen for the state of Colorado (08000). There is an obligation with a FIPS code of 08000 and an amount due of $150. The obligation started 6/15/2010. There is a closed INTERSTA screen for the state of Kansas (20000).
>
> The credit reporting selection program runs 7/12/2019. The 83-month window is August 2012 through June 2019. Since the FIPS code (08000) on the INTERSTA screen and the OBLIG screen match, ICAR counts each of the coupons due during this period.
>
> 83 x $150 = $12,450
>
> The case also has an RE payable to the 14 account type for $5,650 with a start date of 9/15/2016. That RE is not counted into the 83-month total amount.
>
> ICAR uses the balance due on the case as of 7/13/2019 of $7,320.
>
> ICAR uses this balance then subtracts the support due for July ($150) and adds any payments posted in July ($80) to arrive at the fully adjusted IV-D balance for the case.
>
> $7,320 − $150 + $80 = $7,250.
>
> ICAR calculated the following amounts for comparison:
>
> $12,450 for the previous 83-month period
>
> $7,250 for the adjusted IV-D balance
>
> The lesser amount is $7,250. This is the CRA balance.

ICAR again selects the CRA balance by comparing the two calculations and selects the lesser of the two amounts.

NOTE: The FIPS code is matched to the first two digits for states and territories, and to five digits for tribal and international FIPS codes.

Notice to the Payor

Legal reference: 441 IAC 98.116(2)

ICAR generates credit reporting notices monthly to payors whose case CRA balance is equal to or more than $1,001 and who meet the other credit reporting criteria. See Initial Search (Notifications). The notice informs the payor:

♦   They are eligible to be reported to the credit agencies.

♦   The amount of the qualifying past-due amount for credit reporting (also known as the CRA balance) at the time of the notice.

♦   Their rights and time frame to request a conference. See Request for Conference.

When ICAR finds a case that meets the initial search criteria, it generates form 470-2223, *Notice of Proposed Release to Credit Reporting Agencies*, in the Hoover Building. The notices are mailed out automatically by regular mail to the last known address for the payor. ICAR records the generation of the notice on the CRREPORT screen.

♦   The CURRENT NOTICE DATE field displays a date in mm/dd/ccyy format. The date is the generation date of form 470-2223, *Notice of Proposed Release to Credit Reporting Agencies,* plus seven days to allow for mailing time. The payor's 15-day time period to request a conference starts on this date.

♦   The NOTICED ON DATE field displays the date in mm/dd/ccyy format that form 470-2223, *Notice of Proposed Release to Credit Reporting Agencies*, generated plus seven days for mailing purposes.

♦   The INITIAL CRA BAL field displays the CRA balance at the time the notice generates. This same amount appears on the notice as the qualifying past-due amount for credit reporting. This is the lesser of the two balances calculated by the credit reporting program.

ICAR issues narrative CRA49 to document the generation and mailing of form 470-2223, *Notice of Release to Credit Reporting Agencies*. NOTE: Form 470-2223 is also referred to as "the credit reporting notice."

Request for Conference

Legal reference: 42 U.S.C. 666(a)(7), 441 IAC 98.116(3)

This section of the manual describes the conference procedures for the credit reporting process.

Overview of Request for Conference

The purpose of sending the payor a notice before reporting each qualified case to the CRAs is to allow for a request for conference. The payor has the right to request a conference of issues related to credit reporting within 15 days of the date on the credit reporting notice (This date appears in the CURRENT NOTICE DATE field on the CRREPORT screen). If this request is received after the 15-day limit, the payor has no right to a conference and the qualifying case is sent to the CRAs.

If the payor provides proof of a mistake of fact affecting the balance after the time period for a conference has passed, accept the information.

A mistake of fact for credit reporting conference means:

♦ A mistake in the identity of the payor.

♦ A mistake in the case balance to be reported. If the case balance is below $1,001, it is appropriate to stop the process. If the case balance is equal to or more than $1,001, the balance must be corrected, but the case is reported to the credit agencies.

♦ A mistake in finding. Any case meeting a bypass criterion becomes ineligible for reporting purposes.

You do not have to grant or conduct a conference to remove the case from the credit reporting process.

NOTE: If at any time you discover there is a mistake of fact and the case is not eligible for the credit reporting process, correct the necessary screens in ICAR and email the CSRU Policy, Credit Reporting team.

Conference Request Denied

If the payor requests a conference after the 15-day time period for requesting a conference has passed, deny the request for a conference.

To deny a request for conference, enter the current date and a "D" in the REVIEW REQUEST DATE (A/D) field, on the CRREPORT screen. ICAR does not allow an entry of "D" in this field unless the current date is at least 16 days after the date in the CURRENT NOTICE DATE field.

When you successfully enter a "D" in the REVIEW REQUEST DATE (A/D) field, ICAR issues a narrative (CRA12) documenting the conference request and the request is denied because the 15-day time period past.

ICAR generates form 470-3235, *Denial of Credit Reporting Conference*, for you to complete and print. This form will print to your local printer.

The denial form tells the payor:

♦ the request for a conference has been denied.
♦ a dispute can be filed through the credit reporting agency.

NOTE: If at any time the payor submits valid information, which excludes the case from credit reporting, update the information in ICAR and send an email to the CSRU Policy, Credit Reporting team.

Conference Request Accepted

When a payor requests a credit reporting conference within the 15-day limit grant the conference. Record the request for conference on the CRREPORT screen by entering the date the request was made in the mm/dd/ccyy format and an "A" in the REVIEW REQUEST DATE (A/D) field. ICAR issues narrative CRA11 documenting the review request.

When an "A" is entered in the REVIEW REQUEST DATE (A/D) field the credit reporting process is put on hold during the conference. If the REVIEW HELD field is blank or has a "R" in the field for more than 30 days after the REVIEW REQUEST DATE, ICAR issues a calendar flag (CRA10). The flag directs you to complete the review process.

When you accept a payor's request for a conference, schedule a conference time. The conference may be held, over the telephone or virtually.

Record the scheduled date and time for the conference on the CRREPORT screen. Enter the scheduled date (in mm/dd/yyyy format) and time (in hh:mm with am or pm) in the REVIEW SET field. ICAR issues narrative CRA13 documenting the date and time of the scheduled review.

ICAR displays form 470-2850, *Scheduled Review of Proposed Release to Credit Reporting Conference*, for you to complete and print.

This form tells the payor when the conference will be held and the method of the conference (i.e., virtually or over the telephone). Form 470-2850 generates to your local printer.

Generate a certified payment record for the payor's case. To generate a certified payment record, enter PAYPRINT in the NEXT SCREEN field on any ICAR screen and press ENTER. Select the PAYOR and ALL fields and press F9. Send both form 470-2850 and the certified payment record to the payor by regular mail

Conference Issues

Issues discussed in a credit reporting conference are limited to mistakes of fact. Remove the payor from the credit reporting process if:

♦ There is a mistake of identity, or
♦ There is a mistake in the balance to be reported, or
♦ The payor does not otherwise meet the credit reporting criteria.

No other issues are discussed at the credit reporting conference.

Credit Reporting Process Continues

During the credit reporting conference, the payor may fail to prove a mistake of fact. If the payor does not prove a mistake of fact, record the conference was held by entering a "Y" in the REVIEW HELD field on the CRREPORT screen. Once this occurs the case is sent to the CRAs on the fourth Friday of the month (if it has been 30 days since the payor was noticed and the case still meets the credit reporting criteria).

Additionally, ICAR issues narrative CRA15 documenting the review was held.

Payor Fails to Attend the Conference

If the payor fails to attend the conference and does not make contact to reschedule the conference, enter a "N" in the REVIEW HELD field on the CRREPORT screen.

ICAR issues narrative CRA16 to document the review was not held.

Payor Asks to Reschedule the Conference

The payor may ask to have the conference rescheduled rather than attending the conference. The payor has the right to have the conference rescheduled once, although you have the discretion to reschedule the conference more than once if it is reasonable to do so.

If the payor asks to have the conference rescheduled, enter a "R" in the REVIEW HELD field on the CRREPORT screen and record the rescheduled date and time in the REVIEW SET field.

ICAR:

♦ Issues narrative CRA14 to document the review is rescheduled.
♦ Displays form 470-2850, *Credit Reporting Conference*, for you to complete and print.

This form tells the payor when the rescheduled conference is to be held, and by what method (i.e., virtually or over the telephone).

Form 470-2850 generates to your local printer. Generate a certified payment record for the payor's case by entering PAYPRINT in the NEXT SCREEN field on any ICAR screen and press ENTER. Select the PAYOR and ALL fields and press F9. Send both form 470-2850 and the certified payment record to the payor by regular mail.

Second Search (Certification/Update)

ICAR makes a second search on the fourth Friday of the next month. This search is for:

♦ Cases already in the credit reporting program which must be updated.
♦ Cases from the previous month's initial search that need to be sent to the credit agencies for the first time.

Cases that match the second search criteria are compiled and a file with cases CRA balances are sent to the credit agencies. There may be lag between the time the file is sent to the CRAs and the time the information appears on a payor's credit history. A monthly update sent from ICAR may not appear on a payor's credit history until several weeks later.

Certification to Credit Agencies

"Certification" refers to the first time a payor's CRA balance is sent to the CRAs. This first report date is automatically recorded on the CRREPORT screen in the CERTIFY DATE field. ICAR also issues narrative CRA50 to document the certification of the payor's case to the credit agencies.

Once a payor's CRA balance is certified to the CRAs, if the account status is 93 it continues to be updated monthly until the case no longer has a CRA balance or otherwise becomes ineligible for credit reporting (once reported, the balance continues to report even when it is below $1,001).

Removing the Case from Credit Reporting

Removing the case from credit reporting causes the process to end for that case, either temporarily or permanently. There are two different ways to remove the case from credit reporting. The removal method depends on the reason for the removal, and whether the removal is meant to be permanent.

The two ways to remove a case from credit reporting are:

♦ Use of the DO NOT CERTIFY field
♦ Automatic removal

NOTE: When the payor pays all of the CRA balance on a case, ICAR sends a zero balance to the CRAs. Under federal consumer protection laws, the CRAs may keep a history of past debts for up to seven years after the debt was first accrued; therefore, the case may still appear on the credit report with a zero balance.

A "1" will appear in the CREDIT AGENCY REF field on the CASESTAT screen if the case appears on the payor's credit report.

Use of the DO NOT CERTIFY Field

One way to remove a case from credit reporting is through the DO NOT CERTIFY field on the CRREPORT screen. The DO NOT CERTIFY field is used only in vary narrow circumstances, when the condition that makes the case ineligible for credit reporting is permanent.

> There are accounting problems that can only be corrected through special handling.

Only central office staff can enter a "Y" in the DO NOT CERTIFY field. If you have a rare case that needs a "Y" entry, please send the case number and a detailed email to the CSRU Policy, Credit Reporting team. ICAR issues narrative CRA19 whenever a "Y" is entered in the DO NOT CERTIFY field. If the "Y" is removed from the DO NOT CERTIFY field, ICAR issues narrative CRA51 documenting the case is eligible for future reporting to the CRAs.

The "Y" entry can be made:

1. Before notification. ICAR issues narratives CRA19 and CRA55 to document the bypass.

2. After notification. ICAR issues narratives CRA19 and CRA55 and the case is not sent to the CRAs.

3. After certification. ICAR issues narrative CRA19 and CRA46 noting the entry and removal of the case from the CRAs. ICAR records the "Y" and deletes the balance from the CRA's delinquent records on the following 4th Friday. If, in the future, the "Y" is removed from the DO NOT CERTIFY field, the payor's case may become eligible for credit reporting.

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Removing the Case from Credit Reporting
Automatic Removal

Automatic Removal

There are times when ICAR automatically removes cases from credit reporting.

Noticed (Case Is Not Yet Certified)

After the payor is sent a notice but before ICAR certifies the case's CRA balance to the CRAs, ICAR runs the balance through the credit reporting criteria a second time. If the case no longer matches the credit reporting criteria, ICAR deletes the CURRENT NOTICE DATE, NOTICED ON, and INITIAL CRA BALANCE from the CRREPORT screen and issues narrative CRA56 to explain the deletion.

After Certification

When a payor pays a certified case balance to zero, ICAR sends a zero balance for the case to the CRAs in the monthly update. ICAR also changes the ACCOUNT STATUS field to 11 or 62. ICAR issues narrative CRA57 to record the zero balance.

NOTE: The information can remain on the payor's credit history for up to seven years after the balance is paid.

Cases with an account status of DA

When ICAR runs the program to certify and update cases to the CRAs, it automatically deletes each certified case for payor's that meet the criteria below:

♦ Bankruptcy
♦ Sub-system error
♦ Good cause granted
♦ Closed cases
♦ Active initiating interstate cases
♦ Cases missing both SSN and DOB

ICAR issues narratives to document the removal of each case's CRA balance from the credit report. ICAR will update the account status to DA for the time period that no longer appears on the payor's credit history.

Payor Deceased

When ICAR runs the program to certify and update cases to the CRAs, it automatically sends the CRAs information when the payor is deceased. If the DECEASED field on the PAYOR screen is "Y", on the 4th Friday of the month, the case will notify the CRA the payor is deceased. ICAR issues narrative CRA61 to document the payor is deceased and the information has been reported to the CRAs.

CRA Automated Forms

The automated universal data (AUD) and automated consumer dispute verification (ACDV) forms are provided to CSRU by the CRAs, through a website called E-Oscar. The purpose of these forms is to allow CSRU to correct information on a case that is already reported to the CRAs. Depending on the situation central office determines which form to complete and sends either the AUD or the ACDV via E-Oscar.

The AUD form is sent to the CRAs from central office when a case has been reported in error and the case requires special handling because of accounting problems.

The ACDV form is sent to the CRAs from central office when the payor files a direct dispute with the credit agencies. Central office receives the dispute via E-Oscar. Central office staff must respond to the dispute within the allotted time period (typically around 30 days).

NOTE: The AUD and ACDV may get information from CSRU to the CRAs faster than the monthly cycle, but there is no guarantee as to how quickly the CRAs process the information once they receive it. We have no control over credit agency procedures and practices. A payor who wants the information changed right away should be made aware of this condition.

NOTE: If a lending institution has an authorization form from the payor for balance information, you may release information about the payor's balances to the lending institution. For more information about releasing confidential information to a third party, see 9-A.

Credit Reporting Sources

Sometimes the payor requests the removal of child support information from their credit history. If our records show CSRU has never reported a case for the payor, the information may have come from a source other than CSRU.

When a payor asks to have information removed, and it does not appear the information came from ICAR, obtain the following information from the payor:

♦ Which credit agency has the information listed?
♦ What does the entry on the credit history say, specifically?
♦ What are the dates for the information?

Send this information to central office for further research. Let the payor know the problem is being researched and advise them to file a dispute directly with the CRAs. Also make the payor aware child support information may come from these sources:

♦ Clerk of court record obtained directly by the CRAs which may or may not have been updated while payments were being sent to the Collection Services Center.

♦ Other state child support agencies reporting obligations.

Once the problem has been researched at central office, the results are sent back to you. If the problem is with ICAR, central office sends an AUD to the CRAs to update the payor's CRA balance.

Narratives

Process: **CRA**   Number: **1**   **Obsolete**

Text: Case suspended for the purpose of referral to consumer reporting agencies. Other cases suspended: _____

Screen:	Field:	Entry:	Flag:	Status:
CRREPORT	SUSPEND DATE	Date in mm/dd/ccyy format	3, 4	

Process: **CRA**   Number: **2**   **Obsolete**

Text: Case removed from suspension for the purpose of referral to consumer reporting agencies. Other cases removed from suspension: _____

Screen:	Field:	Entry:	Flag:	Status:
CRREPORT	SUSPEND DATE	Blanks		

Process: **CRA**   Number: **3**   **Obsolete**

Text: Notification of Intent to Refer to Consumer Reporting Agency (Form #470-2223) sent to noncustodial parent. Other cases referred: _____

Screen:	Field:	Entry:	Flag:	Status:
CRREPORT	PRENOTIFY DATE	Date in mm/dd/ccyy format	2	

Process: **CRA**   Number: **4**   **Obsolete**

Text: Case is no longer valid. Case has been deleted from file provided to consumer reporting agencies through automated process. Other cases deleted: _____

Screen:	Field:	Entry:	Flag:	Status:

Process: **CRA**   Number: **5**   **Obsolete**

Text: Case referred to consumer reporting agency through automated process. Other cases referred: _____

Screen:	Field:	Entry:	Flag:	Status:
CRREPORT	CERTIFY DATE			

Process: **CRA**   Number: **6**   **Obsolete**

Text: IV-D balance is zero or associated with out of state court order. Case has been deleted from file provided to consumer reporting agencies through automated process. Other cases deleted: _____

Screen:	Field:	Entry:	Flag:	Status:

Process: **CRA**   Number: **7**   **Obsolete**

Text: Case deleted for the purpose of referral to consumer credit reporting agencies. Other cases removed: _____

Screen:	Field:	Entry:	Flag:	Status:
CRREPORT	PRENOTIFY DATE	Removal of entry		

Process: **CRA**   Number: **8**   **Obsolete**

Text: Payor has filed for bankruptcy. Referral to credit reporting agency through automated process will not be done.

Screen:	Field:	Entry:	Flag:	Status:

Process: **CRA**   Number: **9**   **Obsolete**

Text: Payor has filed for bankruptcy. Payor name has been removed from file provided to consumer reporting agencies through automated process.

Screen:	Field:	Entry:	Flag:	Status:

Process: **CRA**   Number: **10**   **Obsolete**

Text: Case will not be certified to consumer reporting agencies. Other cases not certified: _____

Screen:	Field:	Entry:	Flag:	Status:

Process: **CRA**   Number: **11**

Text: Obligor has requested credit reporting referral review. Request received _____.

Screen:	Field:	Entry:	Flag:	Status:
CRREPORT	REVIEW REQUEST DATE	Date in mm/dd/ccyy format		

Process: **CRA**   Number: **12**

Text: Request for credit reporting review received _____. Request for credit reporting review denied as the 15 day period for requesting a review has lapsed.

Screen:	Field:	Entry:	Flag:	Status:
CRREPORT	(A/D)	D		

Process: **CRA**   Number: **13**

Text: CRA review scheduled for _____ at _____.

Screen:	Field:	Entry:	Flag:	Status:
CRREPORT	REVIEW SET	Date and time		

Process: **CRA**   Number: **14**

Text: CRA review rescheduled for _____ at _____.

Screen:	Field:	Entry:	Flag:	Status:
CRREPORT	REVIEW HELD	R		
	REVIEW SET	Date and time		

Process: **CRA**   Number: **15**

Text: CRA review held on _____ at _____.

Screen:	Field:	Entry:	Flag:	Status:
CRREPORT	REVIEW HELD	Y		

Process: **CRA**   Number: **16**

Text: CRA review not held as scheduled.

Screen:	Field:	Entry:	Flag:	Status:
CRREPORT	REVIEW HELD	N		

Process: **CRA**   Number: **17**   **Obsolete**

Text: Do not certify has been removed from CRREPORT. Case can be reported to consumer reporting agencies. Other cases reportable: _____

Screen:	Field:	Entry:	Flag:	Status:

Process: **CRA**   Number: **18**   **Obsolete**

Text: Case removed from credit reporting; payor deceased.

Screen:	Field:	Entry:	Flag:	Status:

Process: **CRA**   Number: **19**

Text: A "Y" has been added to the DO NOT CERTIFY field on this case. If the case has already been certified on the next 4th Friday, the case will be deleted from the payor's credit report. Reason/E-Oscar: _____

Screen:	Field:	Entry:	Flag:	Status:
CRREPORT	DO NOT CERTIFY	Y		

Process: **CRA**   Number: **20**

Text: This case has been deleted from the credit reporting process due to no DOB and no SSN for the payor.

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **21**   **Not in use**

Text:

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **22**   **Obsolete**

Text: Status created concerning obligor's referral to consumer reporting agencies and sent to the initiating state: _____

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **23**   **Obsolete**

Text: Case deleted for the purpose of referral to consumer credit reporting agencies. A status has been sent to _____. Other cases removed: _____

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **24**   **Obsolete**

Text: Case will not be certified to consumer reporting agencies. A status has been sent to _____. Other cases not certified: _____

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **25**   **Obsolete**

Text: IV-D balance is 0. Case has been deleted from file provided to consumer reporting agencies through automated process. A status has been sent to _____. Other cases deleted: _____

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **26**   **Obsolete**

Text: Payor has filed for bankruptcy. Referral to credit reporting agency through automated process will not be done. A status has been sent to _____.

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **27**   **Obsolete**

Text: Case removed from credit reporting, payor deceased. A status has been sent to _____.

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **28**   **Obsolete**

Text:

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **29**   **Obsolete**

Text: Case was removed from credit reporting due to good cause code _____. Payor's name has been removed from file provided to consumer reporting agency through automated process.

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **30**   **Obsolete**

Text: Case not certified for credit reporting because _____. Payor's name will not be referred to consumer reporting agency.

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **31**   **Obsolete**

Text: ICAR case closed. Payor's name has been removed from file provided to consumer reporting agency.

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **32**   **Obsolete**

Text: Payor filed for bankruptcy before October 17, 2005. Referral to consumer reporting agency through automated process will not be done.

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **33**   **Obsolete**

Text: Payor filed for bankruptcy before October 17, 2005. Payor's name has been removed from the file provided to consumer reporting agencies through automated process.

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **34**   **Obsolete**

Text: Case is in error status. This case bypassed for credit reporting enforcement.

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **35**   **Obsolete**

Text: Case is in error status. This case will be removed from credit reporting enforcement until error status is corrected.

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **36**

Text: Case was deleted from credit reporting due to good cause code. Case has been deleted from file provided to consumer reporting agency through automated process.

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **37**   **Obsolete**

Text: Payor has filed for bankruptcy. Referral to credit reporting agency through automated process will not be done.

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **38**   **Obsolete**

Text: ICAR case closed. Case has been removed from file provided to consumer reporting agency.

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **39**   **Obsolete**

Text: Payor has filed for bankruptcy. Payor name has been removed from the file provided to consumer reporting agencies through automated process.

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **40**   **Obsolete**

Text: A "Y" was placed in the DO NOT CERTIFY field on CRREPORT for the following reason(s): _____

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **41**   **Obsolete**

Text: The "Y" was removed from the DO NOT CERTIFY field on the CRREPORT screen for the following reason(s): _____

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **42**   **Obsolete**

Text: The following case(s) will no longer be reporting for credit reporting because Iowa is the initiating state in an interstate action: _____

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **43**   **Obsolete**

Text: Due to file format issues the information has been deleted completely from the payor's credit report by Equifax. At this time the credit reporting program has been shut off until formatting issues are corrected. If reporting begins in the future, the payor will receive a new notice and the process will begin again.

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **44**   **Obsolete**

Text: Due to file format issues with credit reporting this case will no longer be submitted for credit reporting at this time. If reporting begins in the future, the payor will receive a new notice and the process will begin again.

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **45**   **Obsolete**

Text: At this time the "Y" has been removed from the DO NOT CERTIFY field. Programming for credit reporting is not being used at this time.

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **46**

Text: This case is deleted from the payor's credit history and should no longer appear on the credit report, due to the "Y" entry in the DO NOT CERTIFY field. The account status "DA" has been sent to the CRA.

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **47**   **Never used**
Text:

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **48**   **Never used**
Text:

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **49**

Text: Notice of Proposed Release to Credit Reporting Agencies, form 470-2223, sent to the payor.

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **50**

Text: Case has been certified and referred to the consumer reporting agencies through an automated process. The case will now appear on the payor's credit report.

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **51**

Text: Do not certify has been removed from CRREPORT screen. The case can be reported to the consumer reporting agencies in the future, if it meets the necessary criteria for credit reporting.

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **52**

Text: Case in sub-system error status. Case has been removed from the credit reporting process and deleted from the payor's credit history.

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **53**   **Never used**
Text:

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **54**   **Never used**
Text:

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **55**

Text: This case will not be certified to consumer reporting agencies, as a "Y" entry exists in the DO NOT CERTIFY field on the CRREPORT screen.

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **56**

Text: Case was noticed; however, the case no longer meets the criteria for credit reporting therefore the case will not be reported to the credit reporting agencies at this time.

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **57**

Text: CRA balance, for credit reporting purposes only, is zero. The zero balance has been reported to the credit agencies; however, the account case remain on the payor's credit report as a past collection with a zero balance, case brought current for CRA purposes only.

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **58**

Text: ICAR case closed. Case has been deleted from the payor's credit report at this time.

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **59**

Text: This case has been reported as a transferred case to the credit reporting agencies as Iowa was the responding state and the interstate action has now ended. If the case meets other criteria in the future, the payor will receive a new notice.

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **60**

Text: Payor has filed bankruptcy. The case has been deleted from the payor's credit report.

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **61**

Text: The payor is deceased, this information has been sent to the credit agencies. The information may remain on the credit report for the payor. CSRU is no longer reporting the case to the credit reporting agencies. For the last reported balance see the CRREPORT screen.

Screen: Field: Entry: Flag: Status:

Process: **CRA**   Number: **62**

Text: This case has been deleted from the payor's credit report. Iowa is the initiating state in an active interstate action. The other state will be in charge of reporting the past due amount.

Screen: Field: Entry: Flag: Status:

Calendar Flags

Process: **CRA**   Number: **1**   **Test only**
Text:
Screen: Field: Entry: Narrative: Status:

Process: **CRA**   Number: **2**   **Obsolete**
Text: Proposed notice of release to consumer reporting agencies sent to obligor.
Screen: Field: Entry: Narrative: Status:

Process: **CRA**   Number: **3**   **Obsolete**
Text: 15 day period for request of CRA review has lapsed check case for obligor's response to CRA notice.
Screen: Field: Entry: Narrative: Status:

Process: **CRA**   Number: **4**   **Obsolete**
Text: Case is still suspended from credit reporting. Please review.
Screen: Field: Entry: Narrative: Status:

Process: **CRA**   Number: **5**   **Obsolete**
Text:
Screen: Field: Entry: Narrative: Status:

Process: **CRA**   Number: **6**   **Obsolete**

Text: Case is in error status. This case will be bypassed for credit reporting until error status is corrected.

Screen: Field: Entry: Narrative: Status:

Process: **CRA**   Number: **7**   **Obsolete**

Text: Case is in error status. This case was removed from credit reporting enforcement until error status is corrected.

Screen: Field: Entry: Narrative: Status:

Process: **CRA**   Number: **8**   **Obsolete**

Text: Payor's cases are bypassed for credit reporting due to "Y" in DO NOT CERTIFY field. To start credit reporting, review payor's case(s) and date(s) "Y" entered. Remove "Y" if appropriate:

Screen: Field: Entry: Narrative: Status:

Process: **CRA**   Number: **9**

Text: This is a blank calendar flag to delete old CRA 9 flags that are on the system when they are no longer needed. This is linked to narr CRA 17.

Screen: Field: Entry: Narrative: Status:

Process: **CRA**   Number: **10**

Text: The payor has requested a review of the credit reporting process. It has been 30 days since the request. Please complete the REVIEW HELD field.

Screen: Field: Entry: Narrative: Status:
CRREPORT   REVIEW SET   Date and time