# E-Levy Processing in Indiana

## A New Era of Electronic Levies

### A Guide for Indiana Financial Institutions

Benefit the people of Indiana with courteous customer service and education by providing fair, efficient, and effective revenue and tax administration.

# Welcome!

The IDOR has contracted with United Collection Bureau, Inc. for service of tax collection levies. United Collection Bureau, Inc.’s electronic levy capabilities improve efficiency for both financial institutions (FIs) and the state.

**Today we’ll cover:**

- UCB's use of ANSI X9.129 e-levies
- Benefits to financial institutions
- Implementation steps
- *First Merchants Bank’s* experience
- Questions and answers

# About the Presenters

## United Collection Bureau, Inc.

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## First Merchants Bank

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## Accredited Standards Committee, X9

**Tom Melling**
Chair X9B4 Working Group
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# Indiana Department of Revenue Partnership with UCB

- Indiana Department Of Revenue has partnered with United Collection Bureau, Inc. (UCB) for tax collections since 2020.
- The Indiana Department of Revenue has contracted with United Collection Bureau, Inc., as a legal collection agent who is authorized to apply levies, wage garnishments, etc. (IC 6-8.1-8-4)
- Indiana Department Of Revenue Collection Agency Partnerships webpage

# UCB Digital Transformation Initiative

- UCB desired to eliminate paper-based levy processing.
- Indiana Department of Revenue benefits from the change with enhanced security, efficiency, and accuracy.
- **X9 E-Levy** enables seamless electronic levy transmission and response.
- This transformation removes manual work and enabled faster, more secure levy processing.

# What is ANSI X9.129?

A modern, secure and structured data exchange for legal orders

**Key Features:**

- Approved by the American National Standards Institute in 2020
- Handles original Levies and maintenance orders (e.g., full or partial releases)
- Handles responses by financial institutions
- Fixed-width data files

# Why FIs Benefit from Electronic Levies

## Efficiency and Cost Savings

- **Eliminate manual work** – cut intake and response time significantly
- **Lower operational costs** – eliminate paper scanning and filing
- **Simplify responses** – streamlines response processing

## Risk Reduction & Compliance

- **Eliminate human errors** – less manual work reduces mistakes
- **Audit-Ready** – electronic records provide clear, reliable compliance history

# Implementation Steps for FIs

1. **Set Up Secure Data Connection**
   - Establish an SFTP site for levy data exchange with UCB
2. **Prepare Your System**
   - Ensure your levy management system is X9 E-Levy compliant for receiving levies, processing maintenance orders, and delivering responses.
   - Configure and operationalize the SFTP data exchange workflow.
3. **Testing & Go-Live**
   - Participate in testing to ensure smooth implementation

# Profile: First Merchants Bank

**Benefits:**

**Faster Processing** – for high volumes

**Time Savings** – Reduce processing time by 15-20 minutes per levy!

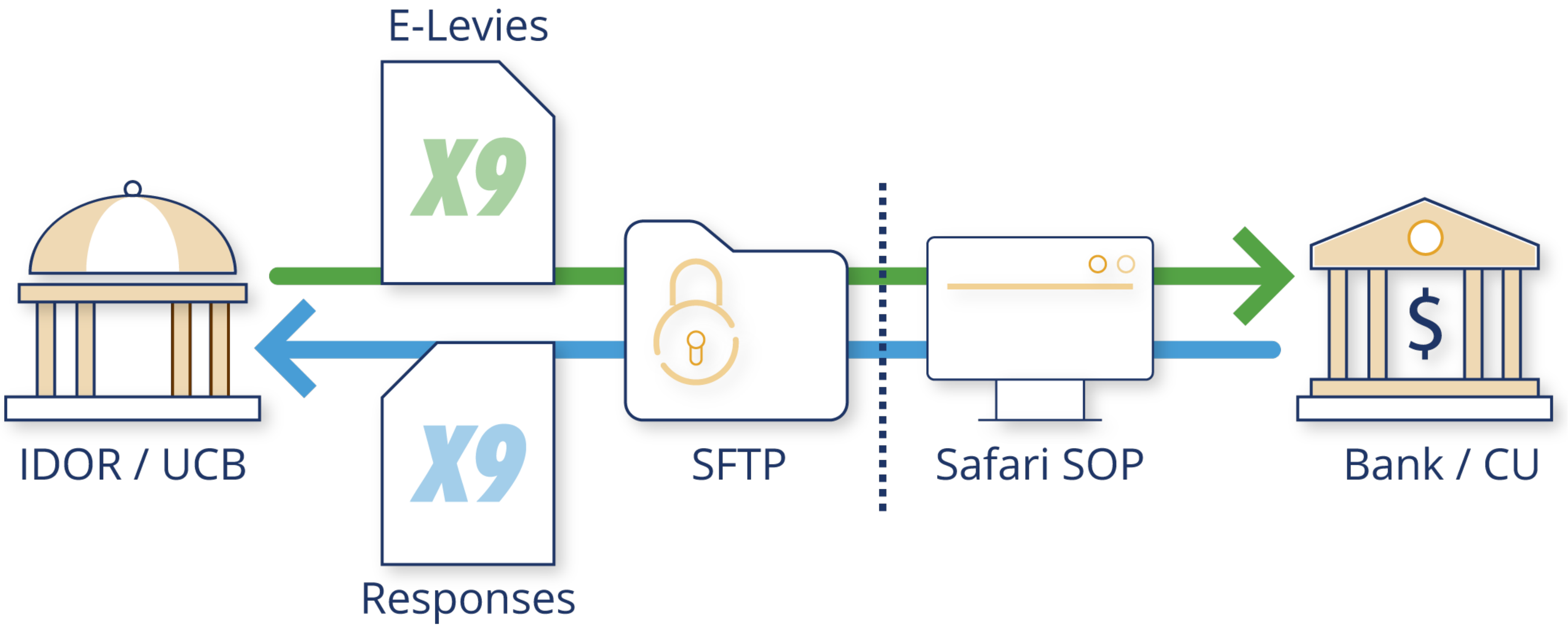
**Error Reduction** – Eliminated manual mis-entries

**Audit Readiness** – Digital records make compliance effortless

**Employee Satisfaction** – Focus on high-value tasks instead of paper handling

# Using a Vendor to Help Implement X9

- X9.129 experts – Tom Melling is Chair of X9B4 Work Group
- Leveraged by FMB to become X9.129 capable



**Electronic levies are the future.**

We are here to support your transition to electronic levies.

**X9.129 E-Levy Standard Questions:**

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