

ADP SmartCompliance®

Wage Garnishments



Reduce the work, time and risk of handling wage garnishments

Handling employee wage garnishments means everything from understanding various state withholding laws, filing required court documents, accurately entering withholding orders into the payroll system and managing new hire and termination reports.

You have to follow myriad requirements under federal, state and local regulations and the specific instructions in the withholding orders and related notices. You also have to make correct and timely withholdings, notifications and payments, and often communicate with dozens to hundreds of third parties including attorneys, student loan guarantee agencies, child support and tax agencies and bankruptcy trustees. Noncompliance with technical and other requirements can lead to lawsuits and judgments, that can be for as much as the entire amount of your employee's debt plus attorney's fees and costs. Then there is the challenge of communicating on a topic that can be sensitive and stressful for your employees.

Lose the burden with a wage garnishment solution you can trust

ADP SmartCompliance® helps reduce the burden of managing wage garnishments with a streamlined, comprehensive process from order receipt to disbursement. It can simplify your efforts and lower the risk of costly judgments. ADP's tenured specialists proactively monitor wage garnishment legislation, while state-of-the-art technology provides options for employees to self-serve and gives visibility to garnishing agencies.

Since ADP SmartCompliance works with most major payroll and ERP systems, you can take advantage of ADP's trusted wage garnishments expertise regardless of the systems you have in place today.

During the COVID-19 pandemic, state agencies made **MORE THAN 30** emergency changes that affected wage garnishment processing.¹

¹2021, ADP internal data

ADP SmartCompliance® for wage garnishments lets you:

Worry less about compliance

- Trust ADP's agency-relations staff, government liaisons and compliance professionals to monitor and implement legislative changes affecting wage garnishment processing.
- Automate and expedite order receipt processing and administration with integrated APIs and state e-IWO (electronic income withholding order) interfaces.
- Provide agencies unparalleled visibility of their payments, orders and more in a dedicated portal.
- Get help when you need it with on-demand assistance, assigned service teams and escalated support.

Make things easier

- Simplify processing by eliminating the need to open, copy and send wage garnishment orders with integrated agency integration.
- Centralize wage garnishments in a single, online system that can automatically pull orders electronically, eliminating location-based paper mail.
- Reduce errors and data anomalies with a rules engine that validates information in orders.
- Integrate seamlessly into most major payroll or ERP systems.

Offer the best employee experience – even in difficult situations

- Keep employees informed with notifications via email or physical mail.
- Provide employees access to 24/7 assistance and other online resources to help address questions and inquiries regarding their garnishments
 - Online help center
 - Employee self-service through myADP
 - Chatbots, IVR and live agent assistance










In 2020, ADP processed more than **\$88 BILLION** in wage garnishments, including 3 million withholding orders, 5.9 million notifications and 31 million disbursements.²

² 2021, ADP internal data

About ADP SmartCompliance®

ADP SmartCompliance integrates with your HCM system to give you a comprehensive solution that's configurable to your company's current and future needs. You'll have the tools to manage and understand the full breadth of your company's HCM compliance activities. You can leverage experts who are veterans of various regulatory agencies. And you'll have professionals with domain expertise in various compliance areas working directly on your behalf.

ADP SmartCompliance® helps with these processes:

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|  Employment tax |  Tax credits |  Wage garnishments |
|  Employment verification |  Unemployment claims |  Wage payments |
|  Health compliance | | |

WorkMarket® helps companies manage their 1099 workforce.



An ADP representative can recommend the right solutions for you.

For more information visit ADP.com/SmartCompliance or call 855-620-8664.

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