



How XXX untangles wage garnishments

Managing wage garnishments with ease, compliance and compassion

Processing **wage garnishments** is complex and burdensome. As an employer, it's up to you to unravel the latest rules and requirements when responding to withholding orders — while communicating with state agencies, filing documents with courts and garnishing wages correctly and on time. You also must handle requests that aren't directly related to payroll, such as medical support orders, adding up to a huge undertaking.

The impact of wage garnishment on **employees** extends beyond their paychecks and into every aspect of their lives. It can be a humiliating experience, as the courts and employers become involved in what are typically private struggles, emotionally impacting fellow employees who must process wage garnishments for their colleagues.

The stakes are high, because falling out of compliance with any of these requirements can potentially make you liable for employee debts and obligations, while also incurring attorney fees and other costs. Trust us to handle those uncomfortable conversations and help untangle your wage garnishment knots.

XXX will:

- Help alleviate the **pressure** of wage garnishments.
- Support the **people** impacted by wage garnishments.
- Simplify the **process** of wage garnishments.

With XXX, you'll get:

- A comprehensive, fully outsourced, end-to-end solution for garnishment order and lien processing, disbursements and notification generation.
- The hands-on approach of dedicated experts that prioritizes privacy, empathy and compassion for employees, helping to improve communication, well-being and productivity and takes the pressure off.
- A process that helps reduce costs and administrative burden while mitigating the risk of penalties and fines, ensuring you are compliant with all wage garnishment orders.

Most importantly, **XXX** experts proactively track all pertinent legislative and regulatory updates, and alert you to critical changes. Plus, **XXX** has multiple self-service options so your employees have a smooth experience — and you'll have peace of mind.



1 in 14

employees is likely to have a garnishment order, and **12 percent** of all garnished employees have multiple garnishment orders.¹



XXX has

20+ years

of experience in garnishment processing.²



In fiscal year 2023, XXX moved

\$6.8 billion

to various agencies, courts, custodial parents, creditors and other garnishment parties through **39 million disbursements**.³



We take the pressure off

- Trust XXX experts to monitor and implement legislative and regulatory changes.
- Store medical support notices; benefit from expert support when completing the required responses online.
- Provide garnishing agencies with access to their order histories, payments and more (via a dedicated portal).
- Receive notifications regarding errors and address them quickly.



We put people first

- Confidentiality is our priority.
- Our wage garnishment team is trained to be compassionate and empathetic.
- Automatically notify employees about wage garnishment orders.
- We don't just rely on technology. We use wage garnishment professionals to do a second audit for accuracy.



We simplify the process

- Centralize wage garnishments with a single, online system.
- Increase speed and efficiency with pre-approved response forms that are populated with your payroll data for creditor garnishments, automated acknowledgements for child support orders and responses for medical support notices.
- Reduce errors and data anomalies with a robust machine learning rules engine.
- Integrate seamlessly with most major automated payroll, benefits or ERP systems.

"I have total confidence in them. They are very knowledgeable about laws and requirements. It has been seamless and communication is great. I love xxx Everything is visible and searching is a breeze. I would highly recommend this service."

Diedre Whelan, Vitesco

XXX helps you untangle wage garnishments with ease, compliance and compassion.

