



Wage Garnishments

Wage garnishments is the process that requires employers to deduct money from an employee's wages as a result of a court or agency order. These deductions are governed by the garnishment order and other applicable rules, laws and procedures, and generally continue until the garnishment is completed or a release is received.

Your employer has chosen ADP to manage and process wage garnishment orders and disburse wage garnishment payments to appropriate payees on its behalf.

This brochure contains information about the wage garnishments process and resources that are available to you. It also addresses the most common questions employees have about garnishment processing through ADP.

INTERACTIVE VOICE RESPONSE

ADP uses an automated Interactive Voice Response (IVR) system to provide callers with information about their cases. To access the system, you will have to provide your Social Security Number (SSN) and Case ID (first 6 characters) when you call. Following is a list of self-service options available to you 24/7:

- **Payment History** – Retrieve up to 12 months of payment history via phone or fax
- **Order Details** – Retrieve status and details of the active order
- **Refund Status** – Retrieve status of the refund and

refund details, as applicable

- **Contact Information** – Retrieve your employers address and fax number
- **Administrative Fees** – Retrieve state administrative fees

For additional assistance, ADP representatives are available during regular business hours and are able to field English and Spanish calls.

WEB SELF-SERVICE

ADP also offers you an option to gather garnishment details from ADP's Online Portal.

To access this website, you will have to provide your Social Security Number (SSN), Case ID and input a Captcha code available on the site.

The Portal provides the following details 24 hours a day, 7 days a week:

- **Payment Deduction** – Provides details of payments made
- **Court Order** – Provides key details from the court order

Access the Portal at: <https://garnishments.adp.com>

NOTIFICATIONS

ADP will send you an Employee Notification Letter to inform you that it has received an order to withhold a portion of your wages. This letter will contain your

Case ID number, which you should save for future reference. A copy of the order will be sent with the letter.

- You will not receive notification letters when a modification or release order is received, or when your debt is paid in full.
- Contact an attorney or the agency that issued the order if you have any questions about modifications or release orders.

WAGE GARNISHMENTS PROCESSING

Upon receiving garnishment orders from the issuing court or agency, your employer will submit them confidentially to ADP.

- ADP generally begins processing the information within 2–3 days after verifying the order details.
- It will take about 1 to 2 pay periods after a garnishment order is issued for you, to begin seeing the deductions on your paycheck.

MODIFICATIONS AND RELEASES; BANKRUPTCY CASES

To modify or change your garnishment order, you must work directly with the issuing agency.

- Send orders, modifications or releases you receive from the issuing agency directly to your employer's Human Resources contact, not ADP

- Include your full legal name and SSN on all paperwork for faster processing.
- It generally takes 1-2 pay periods for your modification or release to take effect.

If you filed a bankruptcy petition, ADP may stop garnishment orders received prior to the effective date of the bankruptcy and, unless an order to pay has been received, return funds it is currently holding to your employer for handling. These procedures do not apply to support obligations, criminal proceedings, garnishments for a loan from a pension plan or student loans.

HOW DEDUCTIONS ARE CALCULATED

Garnishment deductions are typically taken from each paycheck. The amount deducted is calculated by the payroll system used by your employer. This amount depends on the total garnishment amount stated on the original order ("goal amount"), the frequency of payroll, the wages earned each pay period, the applicable federal and state withholding limits, the amount of local, state and federal taxes and other legally required deductions from your pay, whether any pre-existing liens exist, and other variables. The goal amount and the frequency of deductions may not be modified without an order from the issuing court or agency.

EMPLOYER OR AGENCY FEES

In some cases, employers and state agencies may deduct an additional amount from your wages for their administrative costs associated with handling garnishment orders.

- Contact ADP for details about state-authorized administration fees in your area.

PAYEE ADDRESS

With the exception of some child support orders, all payments are sent in accordance with the instructions indicated on the garnishment order. With respect to child support withholding orders, payments are sent to the relevant State Disbursement Unit. ADP will not send payments to an alternate address without receiving a modified order or written direction from your employer.

VOID AND REISSUE

Once ADP disburses a payment, ADP will not re-issue the payment unless the prior check is back in ADP's possession.

- The turnaround time to have a check reissued is approximately 24-48 business hours.
- When a check has been mailed, ADP will not stop payment without the payee's consent .

REFUNDS

ADP can issue a refund if a modification/release is received, provided payment has not already been sent. If payment has already been sent by ADP, you will have to work with the payee to obtain a refund. (Refunds are non-taxable.)

SECURITY VERIFICATION

Whenever you contact ADP, you will be required to provide your name, SSN and Case ID (found in your Employee Notification Letter). If you do not know

your Case ID, you can supply ADP with the last dollar amount deducted from your paycheck. This is designed to protect your privacy and confidentiality.

- ADP will not discuss case-related information with you until you have provided this information.
- For your protection, ADP will not disclose details of your case to any person who is not authorized by you — including your manager, spouse, significant other or attorney.

ORDER HISTORY

ADP may provide historical case-related information for orders, releases, payment histories and cashed checks over the phone. Copies of applicable information can be provided by mail or fax upon request. Note: You can obtain up to 12 months of payment history through IVR Self Service.

DISCLAIMER

The information provided in this communication is for informational purposes only, is by nature subject to revision and may not be the most current information available. Such information is not provided for the purpose of providing legal, accounting, or tax advice. The information and services ADP provides should not be deemed a substitute for the advice of any such professional. ADP is not a law firm, does not provide legal advice or representation, and no attorney-client relationship exists or will be formed between ADP and you. ADP will refer you back to the issuing court or agency for any legal questions regarding orders and/or payments. ADP cannot advocate on behalf of/or provide legal advice to you under any circumstances.

ADP, Inc.
PO Box 221230
El Paso, TX 79912
Toll Free: (866) 324-5191

Hours: 5 a.m. – 5 p.m. (PT)
Monday–Friday [except federal holidays]
Automated self-service available 24/7
adp.com

