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## Processes for Employers

Handling wage garnishment orders can be challenging for companies to do on their own, as requirements vary by state, jurisdiction and the particular court ordering the garnishment. Differences in maximum withholding limits, calculations, lien ...

**Isaac M. O'Bannon • Jul. 07, 2015**



ADP is collaborating with Wolters Kluwer's CT Corporation to help clients expedite and further automate the processing of wage garnishment orders for clients. With this relationship, ADP can leverage CT Corporation's position as a registered agent and receive garnishment orders — such as child support and tax liens — directly through secure application programming interfaces (APIs), helping to streamline garnishment management and increase efficiencies.

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priorities and response requirements can add yet additional layers of complexity. In

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This collaboration and integration between ADP and CT Corporation's systems allows ADP to process orders it receives directly from CT Corporation, helping to eliminate the need for a client to act as a go-between.

"According to the most recent study by the ADP Research Institute, more than seven percent of employees had their wages garnished. Businesses trying to manage this process in-house often have to dedicate extensive resources to track, document and submit garnishment orders," said Julie Farraj, vice president of ADP Garnishment Services. "Through garnishment automation, we're taking much of the burden off employers and creating an integrated process that will help enable them to move to an all-electronic platform and be more efficient in this important aspect of their HR and financial operations."

Employers may realize lower costs and greater efficiencies through garnishment automation because they will be able to realign staff and resources toward other key business functions. Also, the handling of garnishment orders electronically through such integrated solutions can help businesses reduce the risk of non-compliance, keep employee data more secure and improve turnaround time on garnishment orders since the orders will generally no longer need to be processed and mailed manually.

"In today's fast-paced environment, businesses don't have time to keep adding to their to-do lists," said Eric Lo, vice president, Product Management and Marketing, CT Corporation at Wolters Kluwer. "By working with ADP to help streamline this critical process, we're helping businesses leverage technology and best practices to increase efficiency and reduce risk of non-compliance."

The Wage Garnishments module is part of the ADP SmartCompliance® platform. This platform adds a layer of services and best-practice processes to help companies

close the gap between core HCM technology and the myriad of HCM-related

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