



# Income Provider Information



**Employers collect nearly \$1.4 Billion (74%) of all collections in child support payments for Ohio's children**

## What Should I Do If I Receive An Income Withholding Order (IWO)?

- Read the order thoroughly. Review name and order number - verify if it is new or amended. If it's amended, make adjustments to the current deductions.
- First deductions must occur on the first pay period no later than **14 days after** the date of the IWO.
- The payment must be sent within **seven days** of the pay date.
- Pay an IWO **before** all other garnishments **except** a federal tax levy. If there is a federal tax levy on the case that may impact the child support order, you can find additional information at: [www.acf.hhs.gov/css/resource/processing-an-income-withholding-order-or-notice#irs\\_tax](http://www.acf.hhs.gov/css/resource/processing-an-income-withholding-order-or-notice#irs_tax)
- One person may have multiple child support orders. You must honor all IWOs you receive and you must also follow the Consumer Credit Protection Act guidelines on withholding limits. A **Multi-Order Calculator** is available at [www.ocda.us](http://www.ocda.us).



## Contact The CSEA That Issued The Order If You Have Any Questions About The Deductions

- Please visit [www.acf.hhs.gov/css/employer/e-iwo](http://www.acf.hhs.gov/css/employer/e-iwo) to find out about receiving electronic withholding orders rather than mailed orders.

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## How Do I Submit The Withheld Payments?

Submit all withheld payments and include the Remittance ID and Order ID for each IWO received to **Ohio Child Support Payment Central (CSPC)** by one of the following methods:

**1** Using electronic funds transfer (EFT), an income provider can transfer support withholdings directly to the financial institution of CSPC. This is done through an automated clearing house which is a government regulated facility that coordinates electronic transactions. For more information on using this method, contact CSPC customer support at 1-833-261-5737. *This option is mandatory if you have 50 or more employees.*



**2** SMART e-Pay is another way for Ohio income providers to submit withholdings electronically. It features a secure website that allows you to create and maintain a profile, enter payee data, submit withholding lists, and authorize electronic withdrawals of support withholdings directly from your bank account. This service is free when sending payments to CSPC. For more information, go to [oh.smartchildsupport.com](http://oh.smartchildsupport.com).

**3** Payments can be mailed to **Ohio Child Support Payment Central, PO Box 182394, Columbus, OH 43218-2394.**

**4** Employers can still use ExpertPay, but there possibly could be a fee per payment, effective 8/1/19.

## What Should I Do With Lump Sum Payments?

Income providers are required to report to the CSEA that issued the IWO **any potential** lump sum payment amount of **\$150** or more no later than **45 days** prior to it being disbursed.

A lump sum payment is **any** income, other than personal earnings, to which the payee may be entitled that includes bonus payments, commissions, severance pay, insurance settlements, disability settlements, vacation pay-outs\* and sick leave pay-outs.\*

The CSEA has 30 days to conduct a review to determine whether the lump sum should be held or released and report this to the income provider. Lump sum payments are subject to the Consumer Credit Protection Act guidelines. Questions about a lump sum payment should be directed to the CSEA that issued the IWO.

**\*This pertains to the “cash-out” of vacation or sick pay, when a payee opts to receive vacation or sick pay in lieu of taking actual leave or terminating employment.**

**Contact your child support agency for more information if you have questions.**