

## Relief! Lessen Your Wage Garnishment Headaches with ADP's Newly Enhanced Wage Garnishment Solution

## ADP SmartCompliance(R) Technology Helps Companies Improve Compliance and Automate Process of Garnishing Wages

ROSELAND, NJ -- (Marketwired) -- 03/29/17 -- As companies grow in size, so does their potential liability for wage garnishments. According to ADP® 2017 data, one in 14 U.S. employees has a wage garnishment and 12 percent of those have more than one type. Further, the same data shows that companies with 5,000 or more employees have the highest garnishment rate at 8.6 percent.

For employers, wage garnishment -- withholding wages from an employee's earnings to satisfy a debt -- means navigating complicated state and federal laws that can make compliance particularly challenging. Failure to calculate and withhold the appropriate amount of funds, submit required responses and notifications, or hold or remit payments to the proper parties can expose companies to litigation, fines and employee frustration.

Now, ADP has enhanced its full-service <u>Wage Garnishments solution to further help</u> employers lessen their compliance burden and simplify the end-to-end process of wage garnishments on a day-to-day basis. The ADP SmartCompliance Wage Garnishment technology helps to mitigate risk, improve productivity and ease the employee experience. This outsourced solution is bolstered by experts who help professionally manage the process and provide assistance.

ADP's newly enhanced Wage Garnishments solution:

- Offers an easy, intuitive, patented interface that helps track critical tasks and provides time-sensitive alerts and comprehensive information, all in one place.
- Processes information securely, quickly and accurately with direct integration to leading payroll platforms and a "rules engine" that automates lien processing.
- Provides information transparency that gives businesses visibility into the garnishment process with near real-time document processing status updates and intuitive search functions that help employers stay informed and in control.
- Is powered by ADP's expertise, which includes a trained call-center staff that helps handle employee concerns sensitively and a dedicated service team that offers compliance insight and expertise, and regularly monitors for regulatory changes.

Doug Politi, president of ADP Added Value Services business, said he was delighted companies are seeing the benefits of ADP's newly improved wage garnishment solution.

"Garnishment orders can be a complex burden on employers, especially since they can be held liable for entire garnishment amounts, not to mention the costs of litigation and research time if garnishments aren't properly processed," said Politi. "Our focus is to simplify the employer experience by eliminating the majority of an employer's garnishment tasks, from lien management through disbursement."

The Wage Garnishments solution is part of ADP SmartCompliance, an integrated cloud-based solution of outsourced services that works with many leading payroll, HR and financial systems to help businesses manage compliance requirements associated with key HCM laws. ADP SmartCompliance provides consistent, scalable processes and expertise to help address HCM-related compliance tasks, such as employment tax, wage payments, health compliance, wage garnishments, tax credits, employment verification, and unemployment claims. It also helps businesses mitigate risk associated with noncompliance, improve efficiencies and drive growth.

To learn more about ADP SmartCompliance Wage Garnishments technology, check out this video.

## About ADP (NASDAQ: ADP)

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