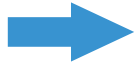




## Child Support Enforcement Agency

# Income Provider Information



**74%**  
**\$1.4 Billion**

**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)?

By law, when an obligor is employed, an income withholding order is issued to the employer.



When you receive the IWO, **read the order thoroughly**, and begin deducting support **immediately**. If deductions cannot begin immediately, they must occur no later than the first pay period occurring **14 days after** the date of the IWO.

Pay an IWO **before** all other garnishments **except** a federal tax levy. If there is a federal tax levy on the case, please contact the child support enforcement agency (CSEA) that issued the IWO.

Honor the IWO for current support even if an employee declares bankruptcy. **Support debt is not dischargeable** in bankruptcy actions. In some instances, support payments may be taken over by the trustee of the bankruptcy court; however, withholding must continue unless you receive notice from the CSEA or the bankruptcy court stating otherwise.

One person may have more than one IWO. 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). Please direct all questions to the CSEA that issued the order.



If you have any questions or if you receive an IWO for an employee that no longer works for you, please **notify the CSEA** that issued the order.

# Income Provider Information

## How Do I Submit The Withheld Payments?

Submit all withheld payments and include the remittance and order identifiers for each IWO received to **Ohio Child Support Payment Central (CSPC)**, within **seven** working days of the pay date 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 1-888-965-2676.
- 2** ExpertPay 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 [www.expertpay.com](http://www.expertpay.com).
- 3** Payments can be mailed to **Ohio Child Support Payment Central, PO Box 182394, Columbus, OH 43218-2394.**



## What Should I Do With Lump Sum Payments?

Income providers are required to report to the CSEA that issued the IWO **any** 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 to which includes bonus payments, commissions, severance pay, insurance settlements, disability settlements, vacation payouts\* and sick leave payouts.\*

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. 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.**