



Employee Managed Services

GARNISHMENT PROCESS CONTROL

Control Checklist

What to confirm for accurate deductions, compliant handling, and timely remittance.

Garnishment risk is reduced when every order is controlled. Work through the four areas below to confirm orders are set up, calculated, paid, and retained consistently. Where a control is missing, assign an owner and corrective action before the next payroll.

The process control checklist

Order Intake and Setup

- ✓ All orders logged on receipt.
- ✓ Employee and jurisdiction validated.
- ✓ Priority, limits and dates configured.
- ✓ Changes, releases, and status documented.

Calculation and Payroll Processing

- ✓ Disposable earnings rules confirmed.
- ✓ Statutory limits and priority applied.
- ✓ Deductions reviewed before payroll close.
- ✓ Arrears and insufficient earnings handled.

Payments and Reconciliation

- ✓ Payee and remittance details verified.
- ✓ Deductions reconcile to payments.
- ✓ Payment deadlines and methods tracked.
- ✓ Rejected or returned payments resolved.

Governance and Case Management

- ✓ Roles and approvals clearly segregated.
- ✓ Secure case records retained.
- ✓ Employee and agency inquiries tracked.
- ✓ Exceptions and escalations monitored.

You are ready when



Orders are Controlled

Every order has a current status and owner.



Calculations are Validated

Limits, priorities, and exceptions are reviewed.



Payments Reconcile

Withheld amounts match timely remittances.

Need stronger control? EMS can assess the garnishment process, identify gaps, and define a practical control plan.

Payroll, Your Way.