Garnishments Overview

Garnishments are withholding orders and fall under the category of a general deduction in Cardinal. A withholding order is a legal document (writ) requiring the employer (Agency) to comply with certain tasks. Therefore, the Agency bears the ultimate responsibility and accountability for compliance.

Garnishments have very specific calculations related to disposable earnings. Examples of garnishments include child support, court-ordered garnishments, federal tax levies, state tax liens, and bankruptcy.

When a garnishment order is received, the Agency must determine the employee status (e.g., active, terminated, leave of absence). If unable to find the employee or the employee has been terminated, respond with the appropriate information.

If the status of the employee is active or leave of absence, a copy of the writ and applicable form must be sent securely to State Payroll Operations (SPO) for setup in Cardinal. After the garnishment is setup by SPO, review the setup to verify accuracy. If changes need to be made, contact SPO to make updates.

Garnishments vary greatly based on the type of garnishment and specific information contained in the order. This Job Aid outlines specific pages and key fields for review.

This Job Aid is only a guide and does not show all possibilities, as garnishments vary. All garnishment reviews should be based on the specific details of the garnishment received.

Navigation Note: Please note that there may be a **Notify** button at the bottom of various pages utilized while completing the processes within this Job Aid. This “Notify” functionality is not currently turned on to send email notifications to specific users within Cardinal.

Table of Contents

Revision History

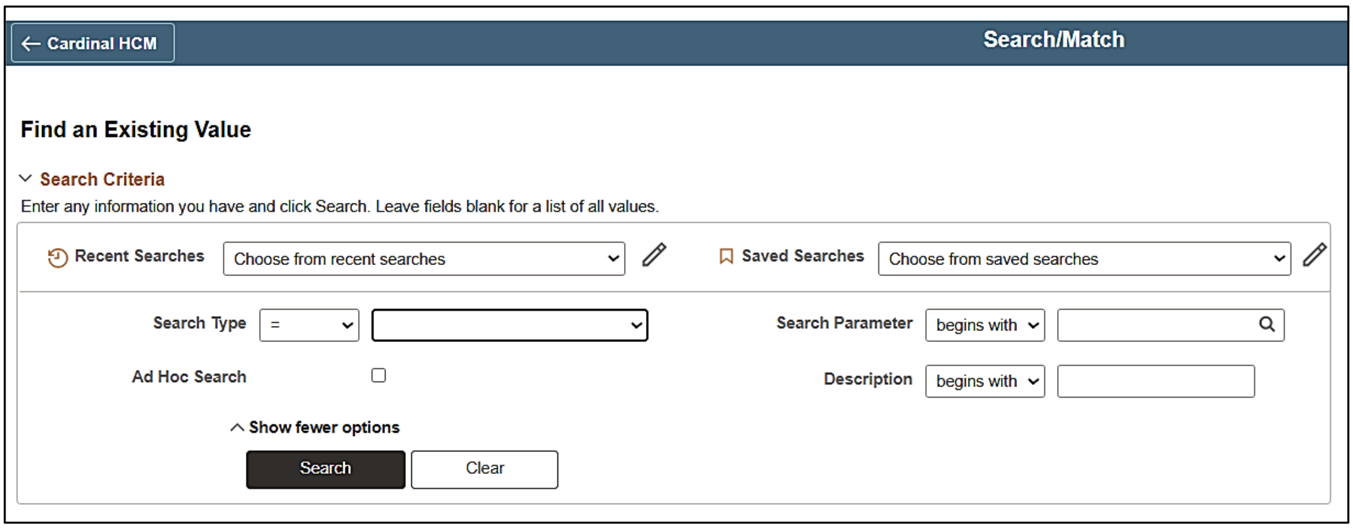
Revision Date	Summary of Changes
9/1/2026	Updated to reflect the Cardinal system upgrades.
3/1/2025	Updated the screenshots of the Search pages (Section 1, after Step 1; Section 2, after Step 1; Section 10, after Step 1; Section 11, after Step 1; Section 12, after Step 1; Section 13, after Step 1; Section 14, after Step 1; Section 15, after Step 1). Added reference information to the Overview of the Cardinal HCM Search Pages Job Aid.

Searching for an Employee

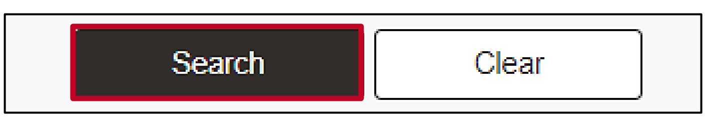
Start by searching for the employee that the court ordered document was received for to determine if the employee is active at the Agency. Before beginning, the applicable employee’s SSN must be available for immediate reference.

Step	Action
1.	Navigate to the **Search for People** page using the following path: **NavBar > Menu > Workforce Administration > Personal Information > Search Person**

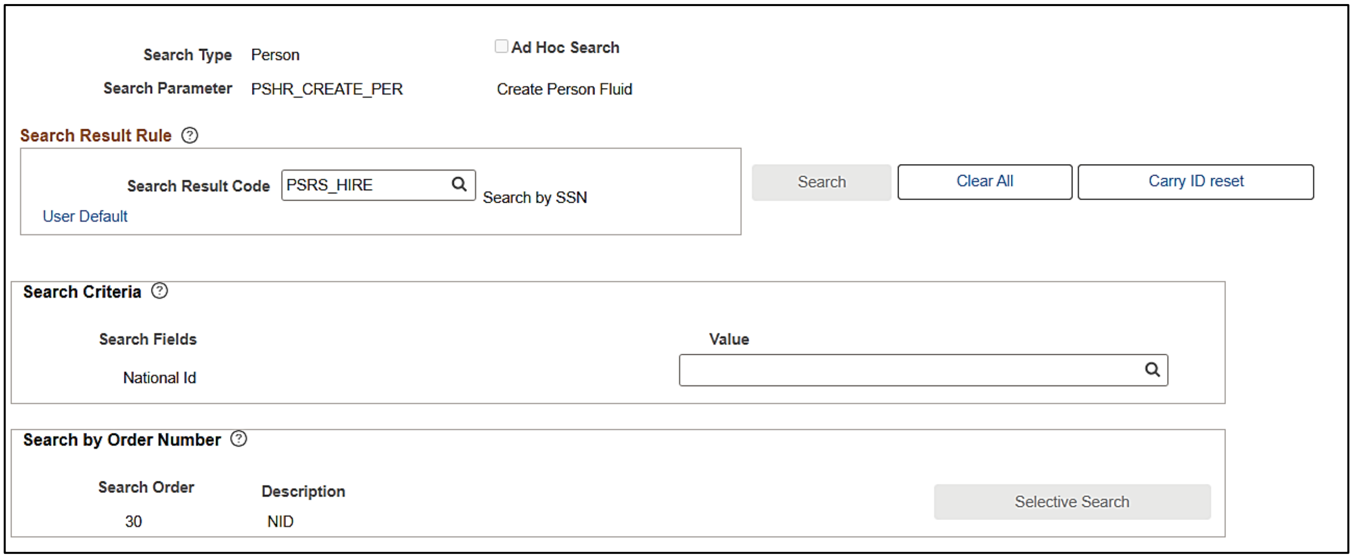
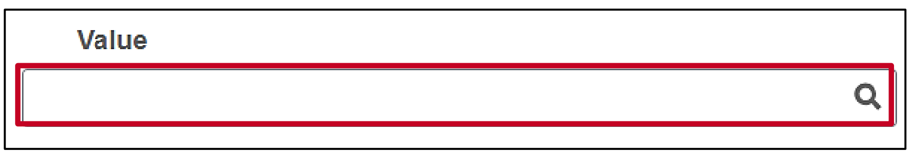
The **Search/Match Find an Existing Value Search** page displays.



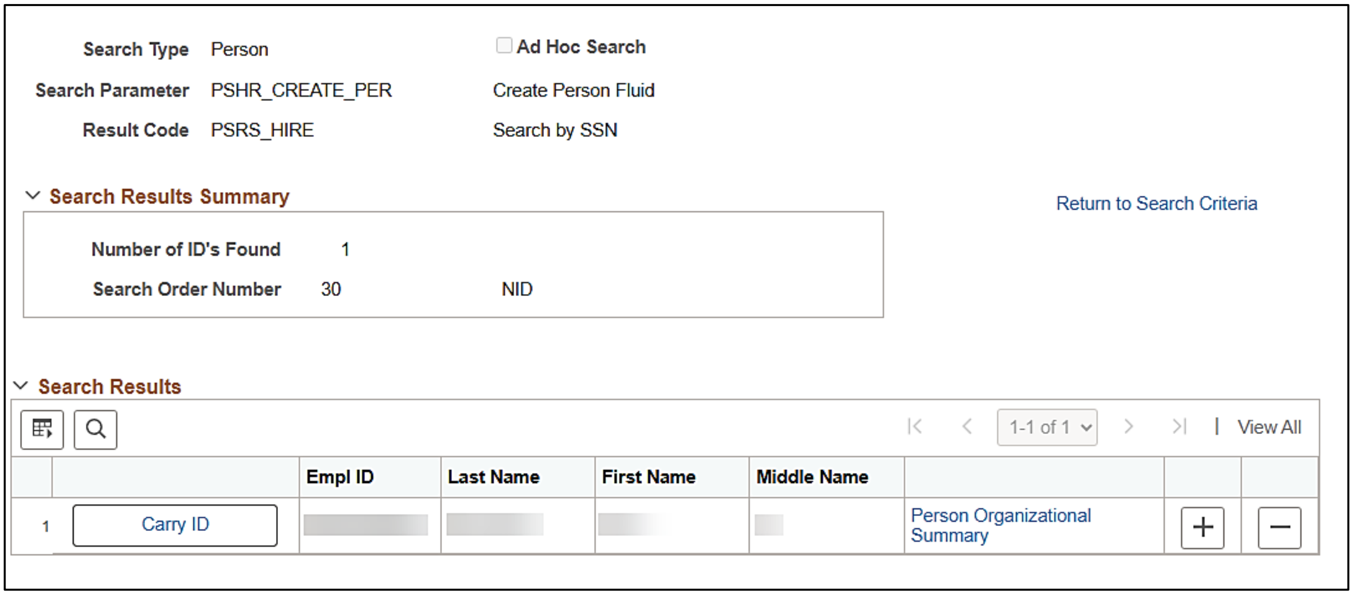
	For more information pertaining to the Cardinal HCM Search pages, refer to the Job Aid titled **Overview of the Cardinal HCM Search Pages**. This Job Aid is located on the Cardinal website in **Job Aids** under **Learning**.
2.	Click the **Search** button.

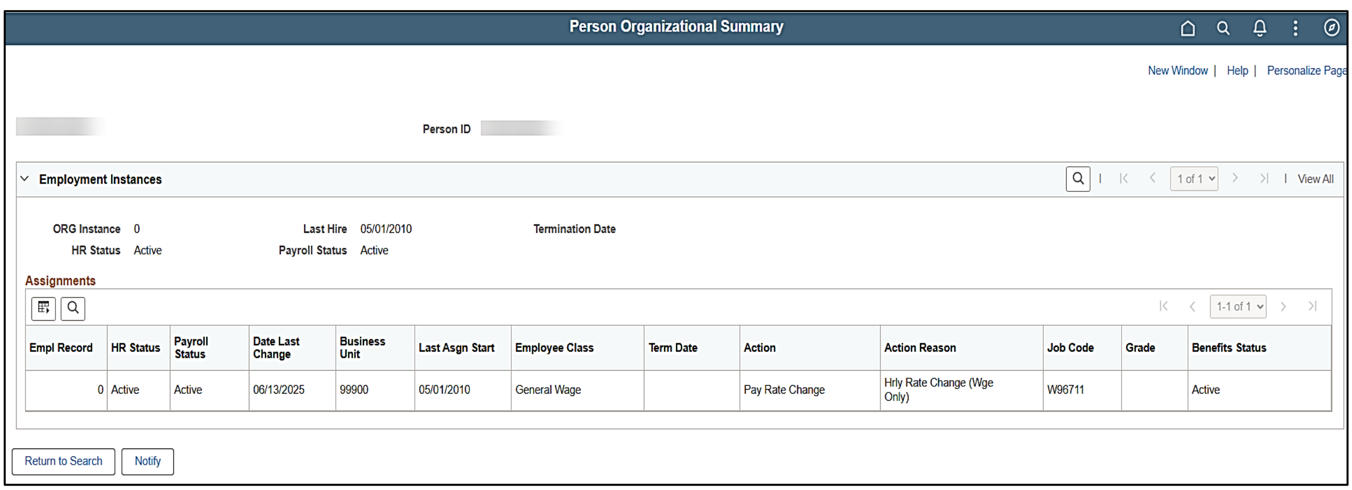


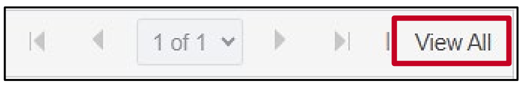
	If any of the fields populate when accessing this page, click the **Clear** button and then click the **Search** button.

Step	Action
	The **Search Criteria** page displays. 
3.	Enter the employee's SSN into the **Value** field. 
4.	Press the **Tab** key on the keyboard to enable the **Search** button.
	The SSN is reformatted automatically (i.e., dashes removed if entered).
5.	Click the **Search** button. 

Step	Action
	The **Search Results** page displays.
6.	Click the **Person Organizational Summary** link.
	The **Person Organizational Summary** page displays in a new tab.





<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>7.</td><td>Check the Business Unit, HR Status, and Payroll Status to determine if the employee is active at the Agency.
<table>
<tr><th>HR Status</th><th>Payroll Status</th><th>Date Last Change</th><th>Business Unit</th></tr>
<tr><td>Active</td><td>Active</td><td>06/13/2025</td><td>99900</td></tr>
</table>
</td></tr>
<tr><td></td><td>If there is more than one row, click the View All link to see all the rows as the employee may have more than one record to confirm whether the Agency is listed.


</td></tr>
<tr><td>8.</td><td>Take the applicable action as noted below:

If the status of the employee is “Active” or “Leave of Absence”, a copy of the writ and applicable form must be sent securely to State Payroll Operations (SPO) for setup in Cardinal.

After the garnishment is setup by SPO, review the setup to verify accuracy. See the Reviewing Garnishment Pages, Reviewing General Deductions, and Reviewing the Employee Paycheck sections of this Job Aid for details on reviewing garnishment information.
If changes need to be made, contact SPO to make updates.

If the employee is no longer with the Agency respond to the order accordingly.

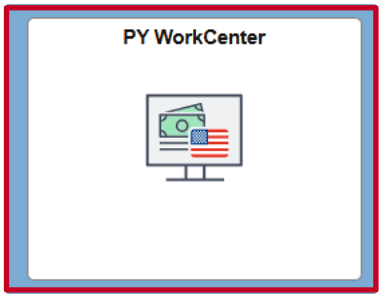
</td></tr>
</table>

Reviewing Garnishment Pages

Review the information SPO has entered on the **Create Garnishments** page.

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1.</td><td>

Navigate to the **Create Garnishments** page by clicking the **PY WorkCenter** tile.



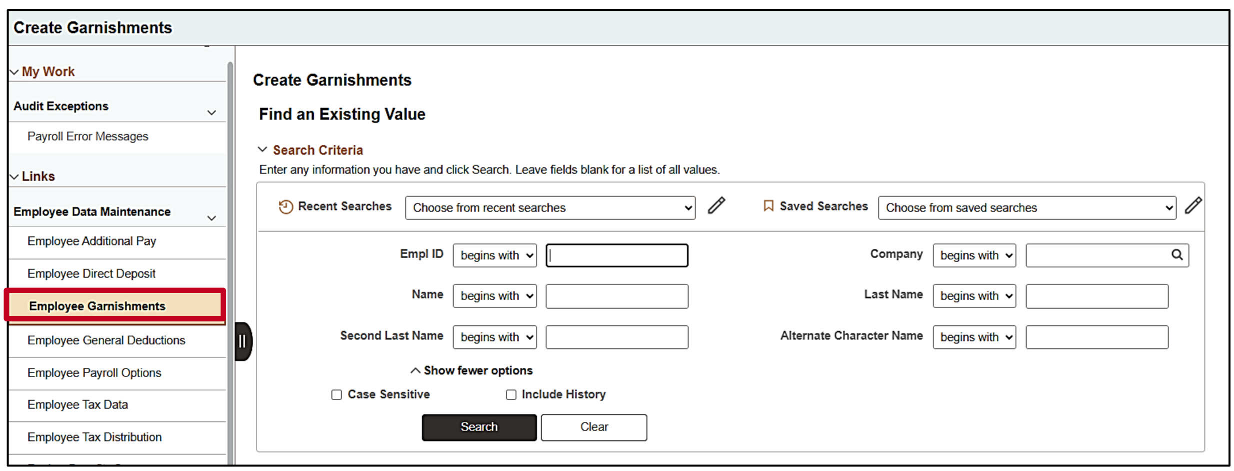
</td></tr>
<tr><td></td><td>

For information about WorkCenters, see the Job Aid titled **Overview of the Cardinal HCM WorkCenters** located on the Cardinal website in **Job Aids** under **Learning**.

</td></tr>
<tr><td>2.</td><td>

Use the following navigation path in the WorkCenter: **Links > Employee Data Maintenance > Employee Garnishments**

Note: WorkCenter sections, folders, and pages may vary based on the user's Security roles.

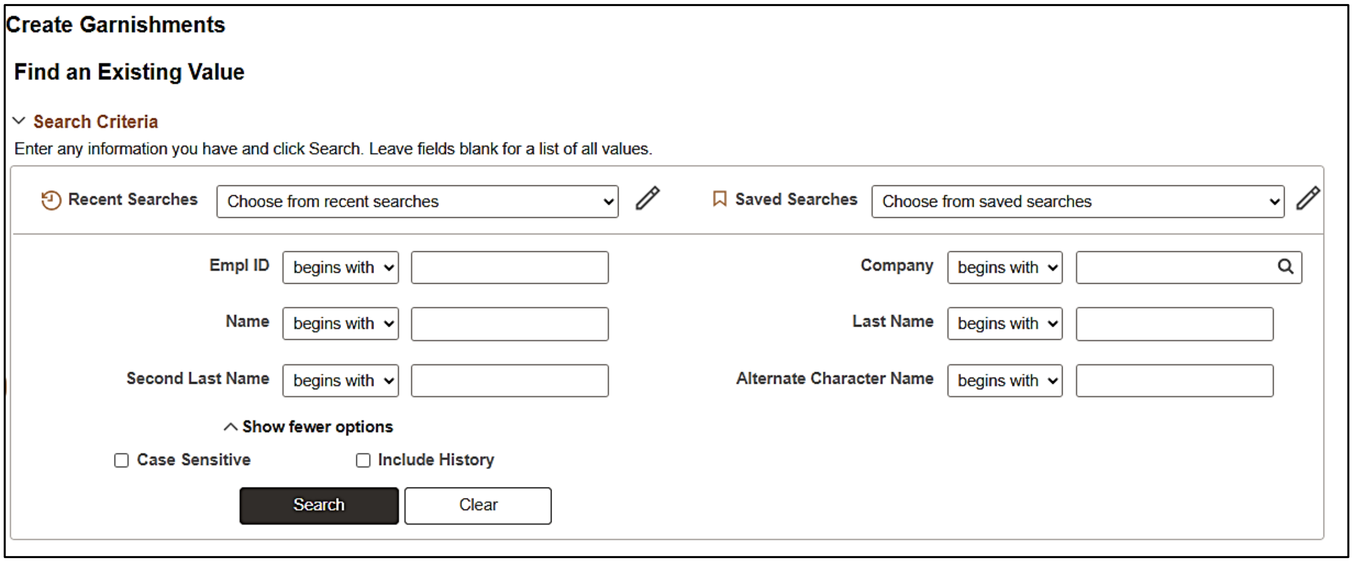
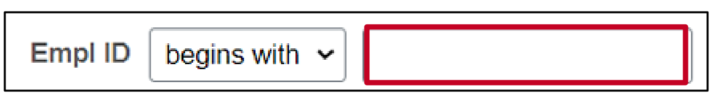
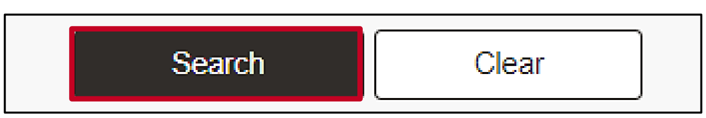


</td></tr>
<tr><td></td><td>

Users can also access the **Create Garnishments** page using the following path:

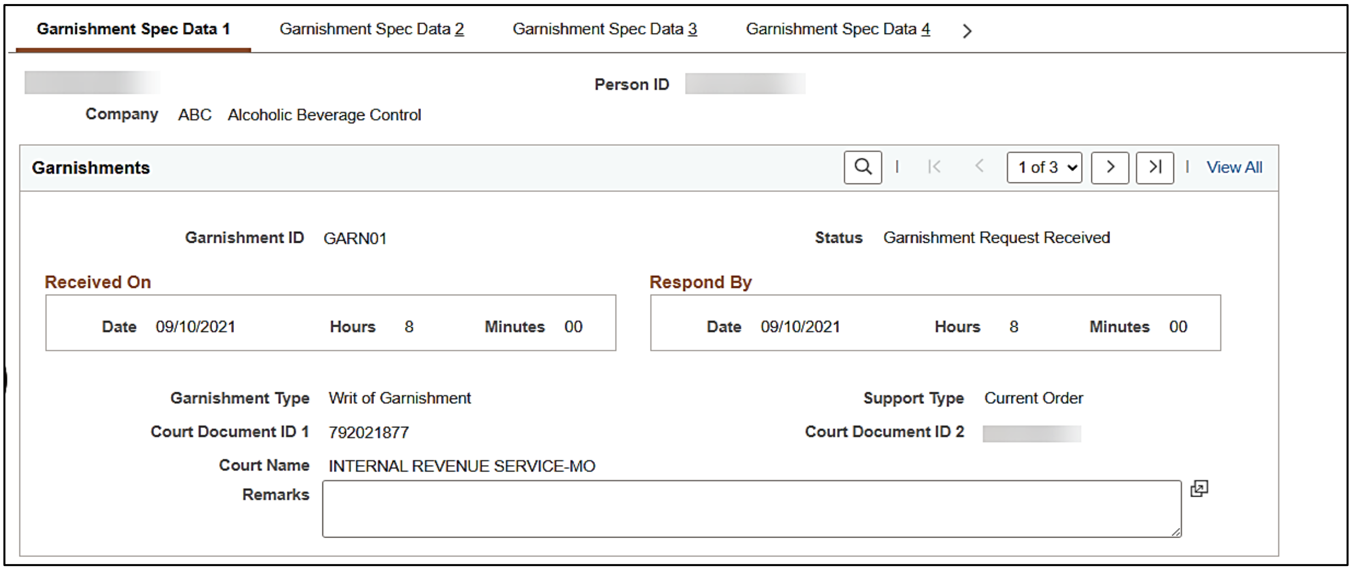
NavBar > Menu > Payroll for North America > Employee Pay Data USA > Deductions > Create Garnishments

</td></tr>
</table>

Step	Action
	The **Create Garnishments Find an Existing Value Search** page displays. 
	For more information pertaining to the Cardinal HCM Search pages, refer to the Job Aid titled **Overview of the Cardinal HCM Search Pages**. This Job Aid is located on the Cardinal website in **Job Aids** under **Learning**.
3.	Enter the employee's Employee ID in the **Empl ID** field. **Note**: Users can also search for the applicable employee using the various Name fields if the Employee ID is not known. However, it is recommended to use the Employee ID as every employee will have a unique Employee ID. 
4.	Click the **Search** button. 

Garnishment Spec Data 1

The **Create Garnishments** page displays with the **Garnishment Spec Data 1** tab displayed by default.



Note: This page contains the Garnishment Order information for all types of garnishments. For this scenario, a Student Loan Repayment order was received.

The following table provides a brief description of the key fields on the **Garnishment Spec Data 1** page:

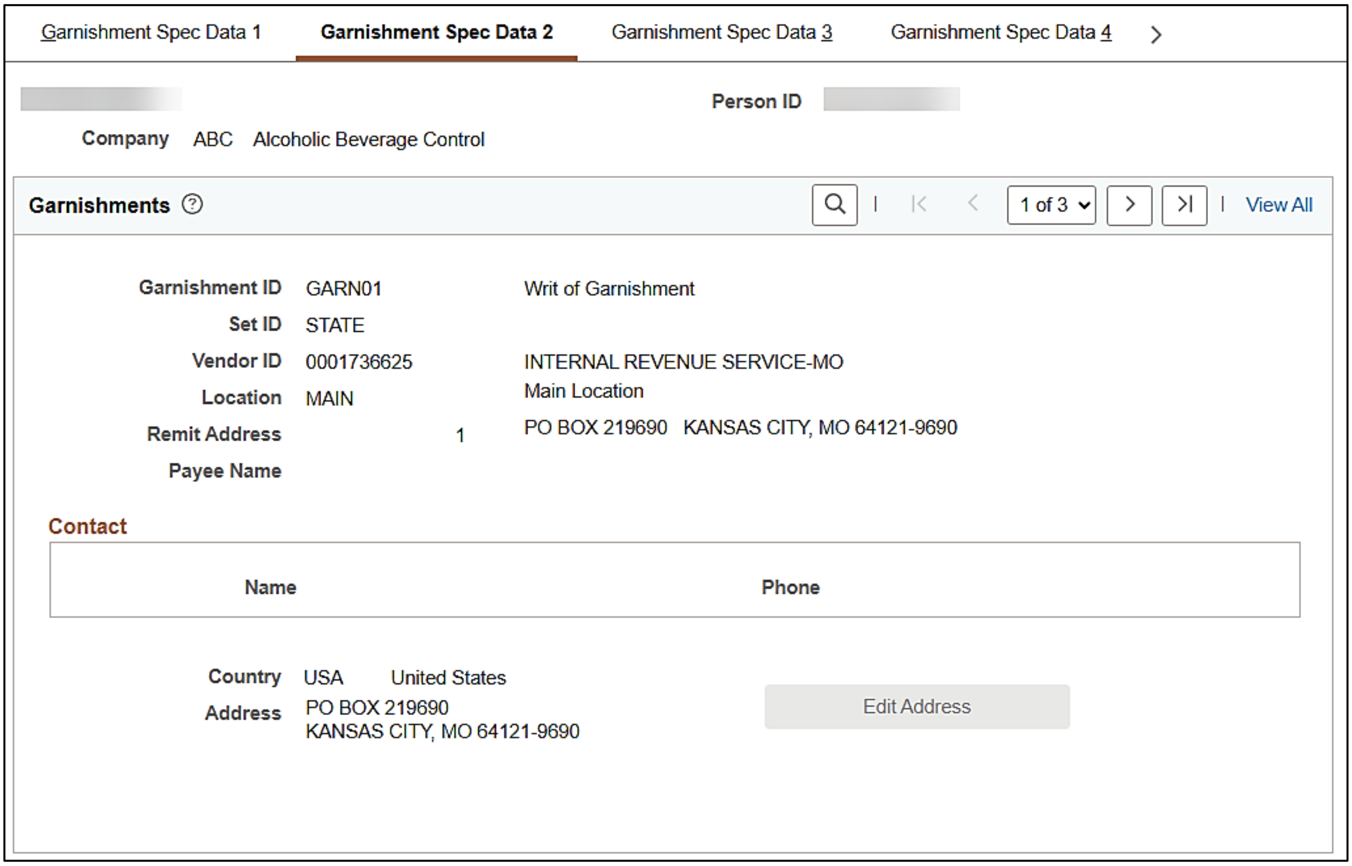
Field Name	Description
Garnishment ID	Each set of garnishment specifications must have a unique garnishment ID, reflecting the sequential order of each individual garnishment received for an employee (e.g., **Garnishment ID** 000001 is the first garnishment for an employee, 000002 is the second garnishment for that same employee, etc.).

Field Name	Description
Status	There are eight garnishment status options: • **Garnishment Deduct Completed** – Garnishment is paid in full. • **Garnishment Deduct Suspended** – Garnishment is suspended, but the garnishment spec table is preserved. • **Garnishment Request Approved** – Agency has informed the court, authorized Agency, or government Agency that the Agency will comply with the garnishment or levy. This status is not used since the garnishment is already approved when SPO receives it for entry. • **Garnishment Request Cancelled** – Garnishment order is cancelled by the issuing Agency. • **Garnishment Received** – Indicates a new garnishment record. • **Garnishment Rejected** – Agency cannot comply with the garnishment or levy (e.g., employee is terminated). This status is not used since the garnishment is rejected at the Agency level • **Garnishment Request Released** – Garnishment is released by issuing Agency (e.g., IRS). • **Garnishment Request Terminated** – Garnishment order is terminated by the issuing Agency (e.g., IRS).
Received On	The date and time the writ of garnishment or tax levy was received from the court, authorized Agency, or government Agency.
Received By	The date and time by which a response is required to the court, authorized Agency, or government Agency.
Garnishment Type	The following are the possible garnishment types: • **Chapter 13 Bankruptcy** – Payments arranged by the courts to have payment withheld. • **Child Support** – Court ordered payments to support minor children. • **Dependent Support** – Notice of lien on request of support for dependent minor children. • **Social Security (AWG)** – Orders to withhold a percentage of disposable pay each payday from an employee who owes debt to Social Security. • **Spousal Support** – Orders from family court for support through divorce. • **Student Loan Repayment** – Delinquent student loans payment. • **Tax Levy** – Failure to pay taxes. • **Wage Assignment** –Voluntary agreement between the employee and creditor where an amount is withheld from the employee’s paycheck to satisfy debt owed to the creditor. • **Writ of Garnishment** – Court ordered seizure or attachment of property.

Field Name	Description
Support Type	This field indicates the state of the garnishment and only applies to child support, dependent support, and spousal support garnishment types. For these garnishment types, it will be one of two options: • **Current Order** • **Arrears Order**
Court Document ID 1 and 2	Displays codes to identify the garnishment documents from the court or reports that are sent back to the court or government Agency. For example, garnishment documents may carry a file or case number; a tax levy usually uses a date and the employee's social security number or social insurance number.
Court Name	Contains the name of the court, authorized Agency, or government Agency that has legal jurisdiction over the garnishment.
Remarks	Contains additional notes about the special handling or other important details about the garnishment.

Garnishment Spec Data 2

The **Garnishment Spec Data 2** page contains the payee and address information except for Child Support; Child Support payments are processed via EFT for the Virginia Division of Child Support Enforcement (DCSE).



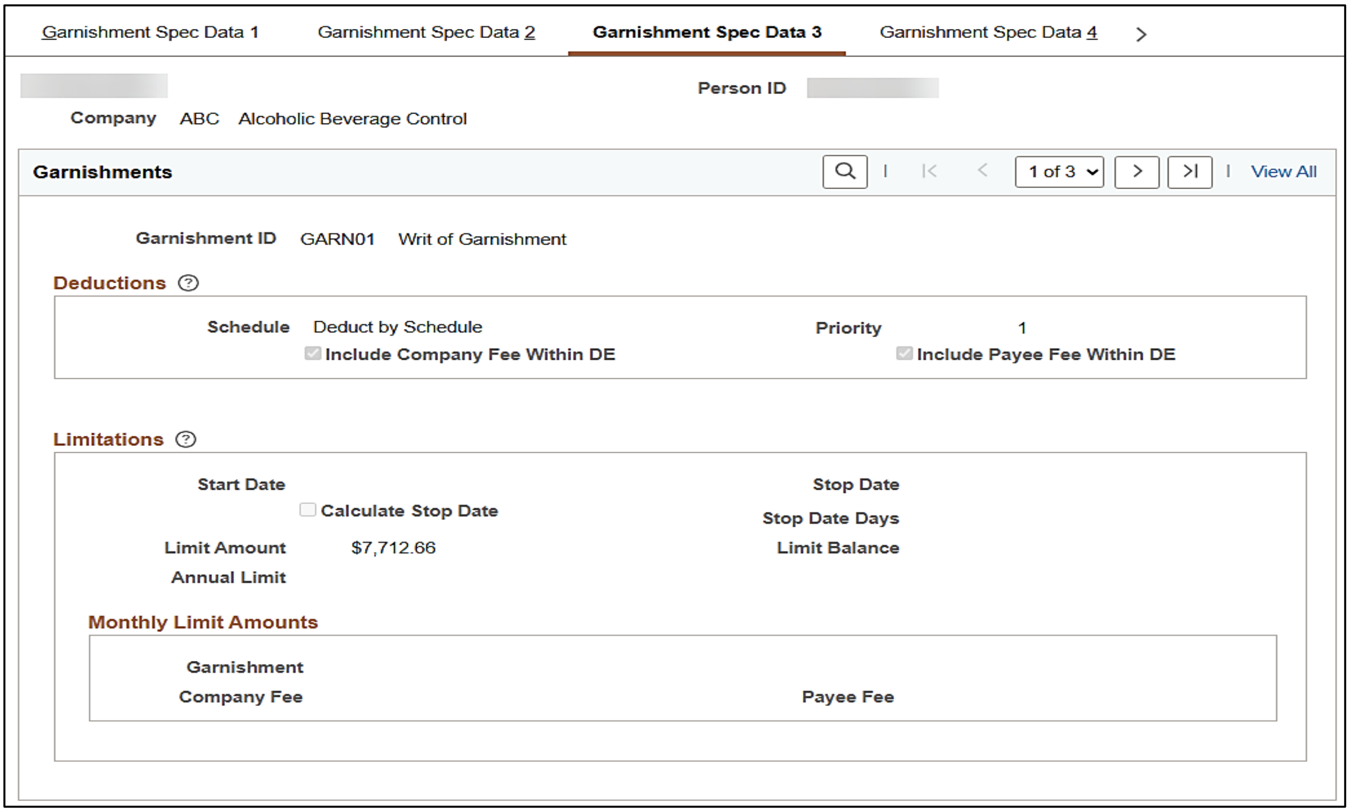
The following table provides a brief description of the key fields on the **Garnishment Spec Data 2** page:

Field	Description
Set ID	This field should always be STATE if a Vendor ID is entered.
Vendor ID	The appropriate Vendor ID and name of the payee of the garnishment. If the garnishment is an EFT payment (i.e., Child Support), it will be blank.
Location	The specific location of the garnishment.
Remit Address	The Address sequence number represents the garnishment remittance address.
Payee Name	Payee name on the garnishment, if applicable.

Field	Description
Name	The contact name listed on the garnishment order, if applicable.
Phone	The contact phone number listed on the garnishment order, if applicable.
Country	This field defaults to “USA”.
Address	This field indicates where the payment will be sent. This populates based on the information in the Vendor’s “Remit Address” field.
Email Address	This button is greyed out and not used in Cardinal.

Garnishment Spec Data 3

The **Garnishment Spec Data 3** page contains the deduction schedule for all garnishments, except those for child support and limit information.



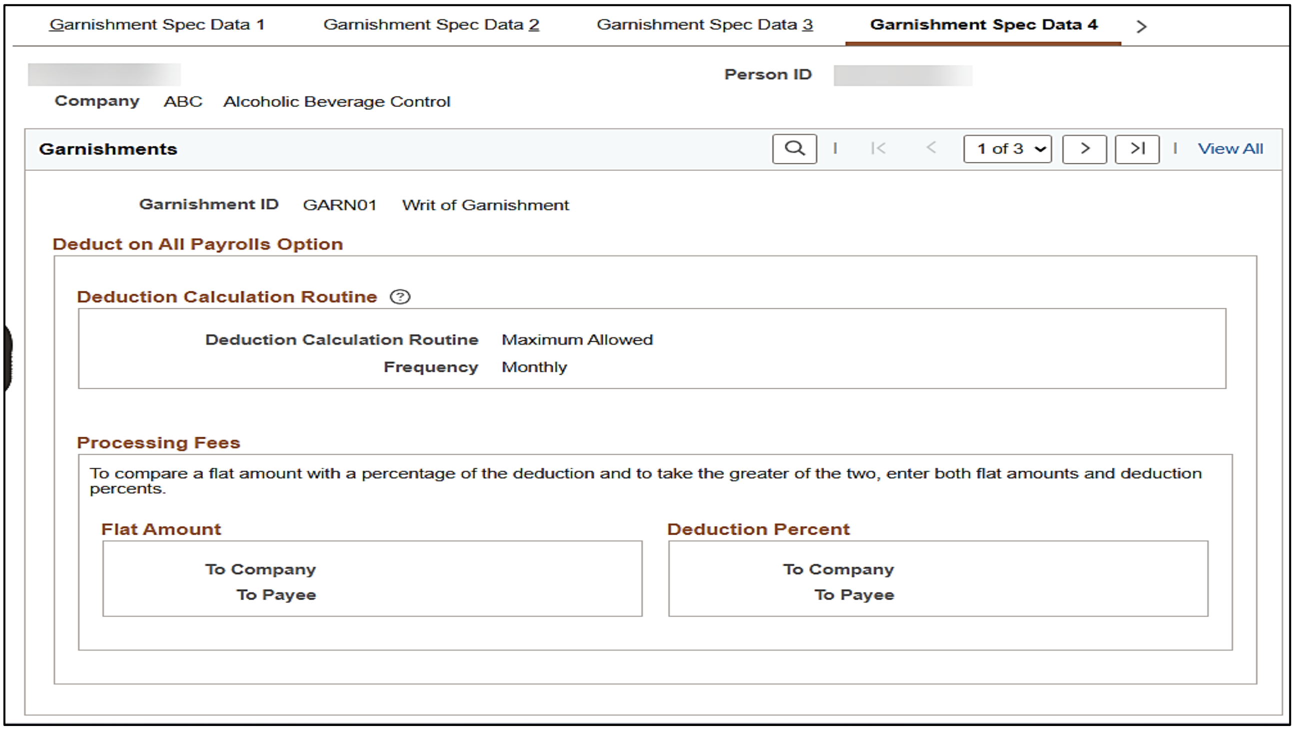
The following table provides a brief description of the key fields on the **Garnishment Spec Data 3** page:

Field	Description
Schedule	Determines how the garnishment is deducted from the payee: • **Deduct on All Payrolls** – This option is selected if the deduction is taken on all payrolls. If this option is selected, review the **Garnishment Spec Data 4** page. • **Deduct by Schedule** – This option is selected if the deduction is taken on a specific schedule rather than on all payrolls. If this option is selected, review the **Garnishment Spec Data 5** page.

Field	Description
Priority	Processing priority of the garnishment in relation to other garnishments for the employee. If this field is left blank, or the same priority number has been assigned to multiple garnishments, Cardinal prioritizes by Garnishment ID, prioritizing the lowest number first. For example, 100 is a higher priority than 200. **Deduction Priorities** are as follows: **1** = Child Support or Fed Tax Levy (whichever is received first) **2** = US Department of Education (Federal Student Loans) **3** = State Tax Levy **4** = Local Tax Levy **5** = Creditor Garnishment (includes non-federal student loans)
Include Company Fee Within DE	Not used in Cardinal and should be unchecked.
Include Payee Fee Within DE	The box is checked by default if the fee is included in the calculation for disposable earnings. The box is unchecked if the fee is excluded from the calculation for disposable earnings **Note**: If the garnishment includes a fee to the payee, the amount is shown on the **Garnishment Spec Data 4** or **Garnishment Spec Data 5** pages, depending on the deduction schedule.
Start Date	Start date of the garnishment deduction. If this field is blank, the garnishment starts immediately.
Stop Date	End date of the garnishment deduction. If this field is left blank, the garnishment deduction will continue until satisfied.
Calculate Stop Date	If this checkbox is selected, Cardinal calculated a stop date.
Limit Amount	Maximum total amount for the garnishment deduction. This field is blank if no limit is set.
Limit Balance	Amount of garnishment that is paid to date.
Monthly Limit Amounts	Monthly limits imposed by the court, if applicable: • **Garnishment** – Monthly limit amount if applicable for the garnishment. • **Company Fee** – This field is blank by default. • **Payee Fee** – Monthly limit amount for the payee, if applicable.

Garnishment Spec Data 4

The **Garnishment Spec Data 4** page is used when **Deduct on All Payrolls** is selected in the **Schedule** field on the **Garnishment Spec Data 3** page. This page defines deduction defaults and processing fee defaults.



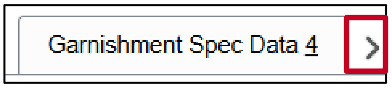
The following table provides a brief description of the key fields on the **Garnishment Spec Data 4** page:

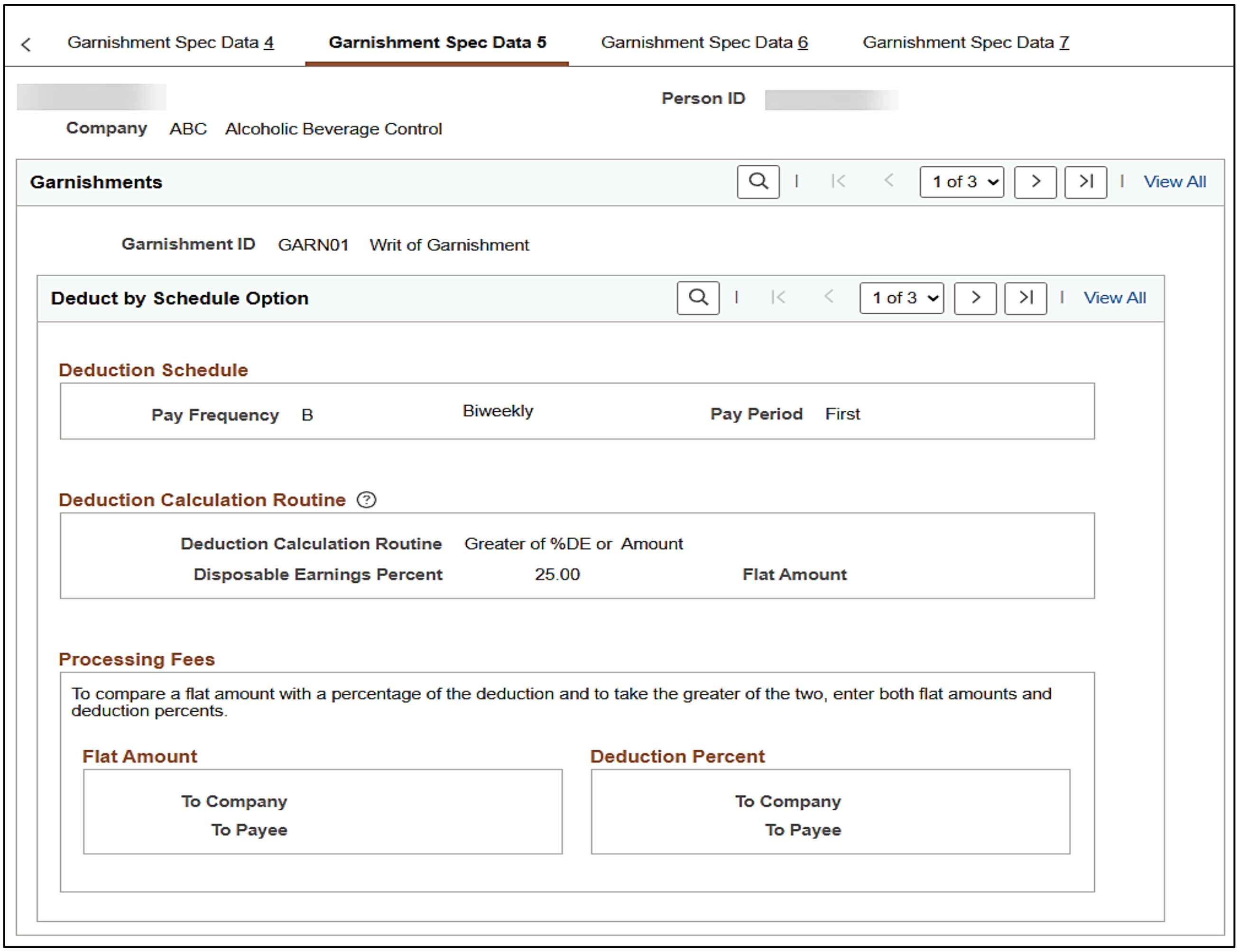
Field	Description
Deduction Calculation Routine	The following are the possible deduction calculation routines: • **% DE + Amount** – percent of disposable earnings (+) flat amount. When this option is selected, the **Disposable Earnings Percent** and **Flat Amount** fields will appear. • **% Gross + Amount** – percent of gross earnings subject to garnishment (+) flat amount. When this option is selected, the **Disposable Earnings Percent** and **Flat Amount** fields will appear. • **Greater of %DE or Amount** – the greater of either percent of disposable earnings subject to garnishment OR flat amount. When this option is selected, the **Disposable Earnings Percent** and **Flat Amount** fields will appear. • **Greater of %Gross or Amount** – the greater of either a percent of gross earnings subject to garnishment OR flat amount. When this option is selected, the **Disposable Earnings Percent** and **Flat Amount** fields will appear. • **Maximum allowed** – disposable earnings (-) exemptions

Field	Description
Frequency	Displays the deduction frequency when a flat amount was specified. The system uses this frequency to adjust the flat amount to the employee's pay frequency to calculate the deduction amount per pay period.
Processing Fees: To Company	Not used in Cardinal.
Processing Fees: To Payee	Displays the amount to payee (either a flat amount or a percentage).

Garnishment Spec Data 5

The **Garnishment Spec Data 5** page is used when "**Deduct by Schedule**" is selected in the **Schedule** field on the **Garnishment Spec Data 3** page. This page defines deduction and processing fee defaults. To navigate to the additional tabs, click on the arrow next to the **Garnishment Spec Data 4** page.



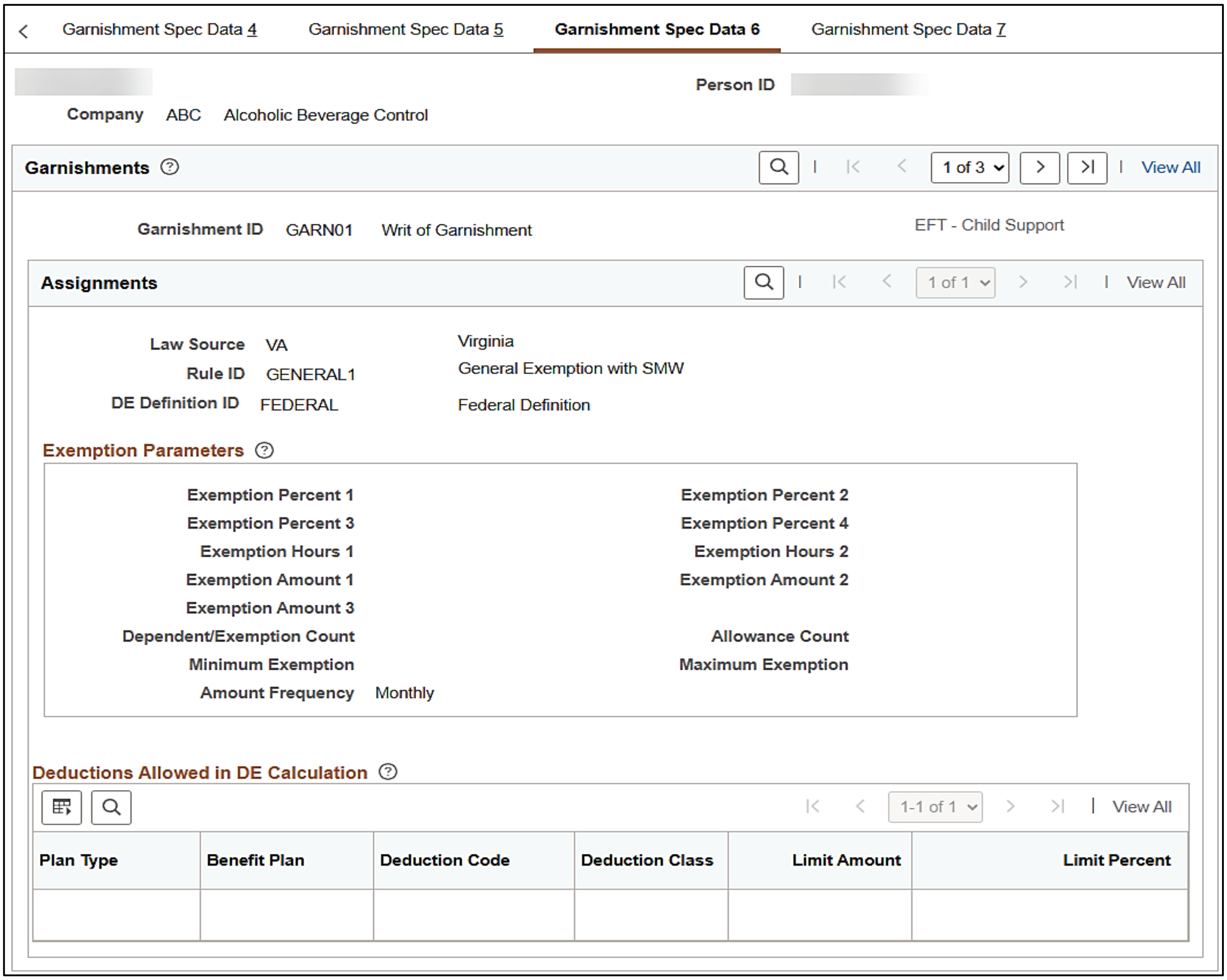


The following table provides a brief description of the key fields on the **Garnishment Spec Data 5** page:

Field	Description
Pay Frequency	This is the frequency that the employee is being paid. Available options are: • A – Annual • B – Biweekly • M – Monthly • Pay18 – for employees receiving 18 pays in an annual period • Pay20 – for employees receiving 20 pays in an annual period • Pay22 – for employees receiving 22 pays in an annual period • S – Semimonthly • W – Weekly
Pay Period	Pay period from which the garnishment will be deducted, with a row set up for each pay period.
Deduction Calculation Routine	The following are the possible deduction calculation routines: • **% DE + Amount** – percent of disposable earnings + flat amount • **% Gross + Amount** – percent of gross earnings subject to garnishment (+) flat amount • **Greater of %DE or Amount** – the greater of either a percent of disposable earnings subject to garnishment OR the flat amount • **Greater %Gross or Amount** – the greater of either a percent of gross earnings subject to garnishment OR flat amount • **Maximum allowed** – disposable earnings (–) exemptions
Processing Fees: To Company	Not used in Cardinal.
Processing Fees: To Payee	Displays the amount to the payee (either a flat amount or a percentage).

Garnishment Spec Data 6

The **Garnishment Spec Data 6** page displays the specified garnishment rule and any employee-level exemptions and deduction overrides.



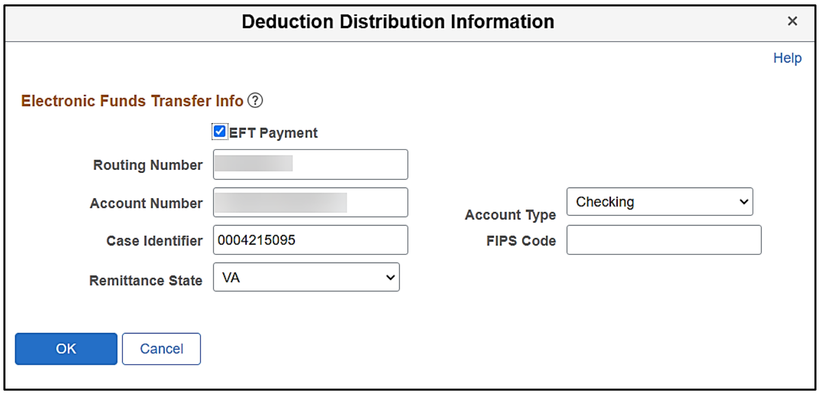
The following table provides a brief description of the key fields on the **Garnishment Spec Data 6** page:

Field	Description
Law Source	The jurisdictional entity (garnish law source) that provided the garnishment order. The options include one federal source, one for each state and Washington, DC, and one for each U.S. territory.
Rule ID	The unique Rule ID for the applied garnishment rule based on Law Source.

Field	Description
Exemption Parameters	Parameters set that override the exemption rules.
Deductions Allowed in DE Calculation	This section shows the deductions that are allowed in the disposable earnings calculation for the garnishment. **Note**: For U.S. tax levies, Cardinal populates this section when the first payroll that includes the tax levy deduction is run. This identifies the deductions that were in place before the tax levy was received and included in the calculation of the disposable earnings for the levy. Deductions established for the employee after the levy was received are not included in the disposable earnings calculation and are deducted from the net pay remaining after the deduction of the tax levy. For other garnishments, additional deductions may appear for this garnishment to modify the disposable earnings definition used by the calculation rule.
EFT – Child Support link	This link is grayed out and not accessible by Payroll Administrators.

EFT – Child Support Link – This link opens the **Deduction Distribution Information** page where the information has been entered to process a child support garnishment as an electronic file transfer (EFT). This is only used for Virginia Child Support Orders and is populated when the Law Source is VA. Any support collection for non-VA states produces a check for subsequent distribution.

Below is an example of the **Deduction Distribution Information** pop up window.



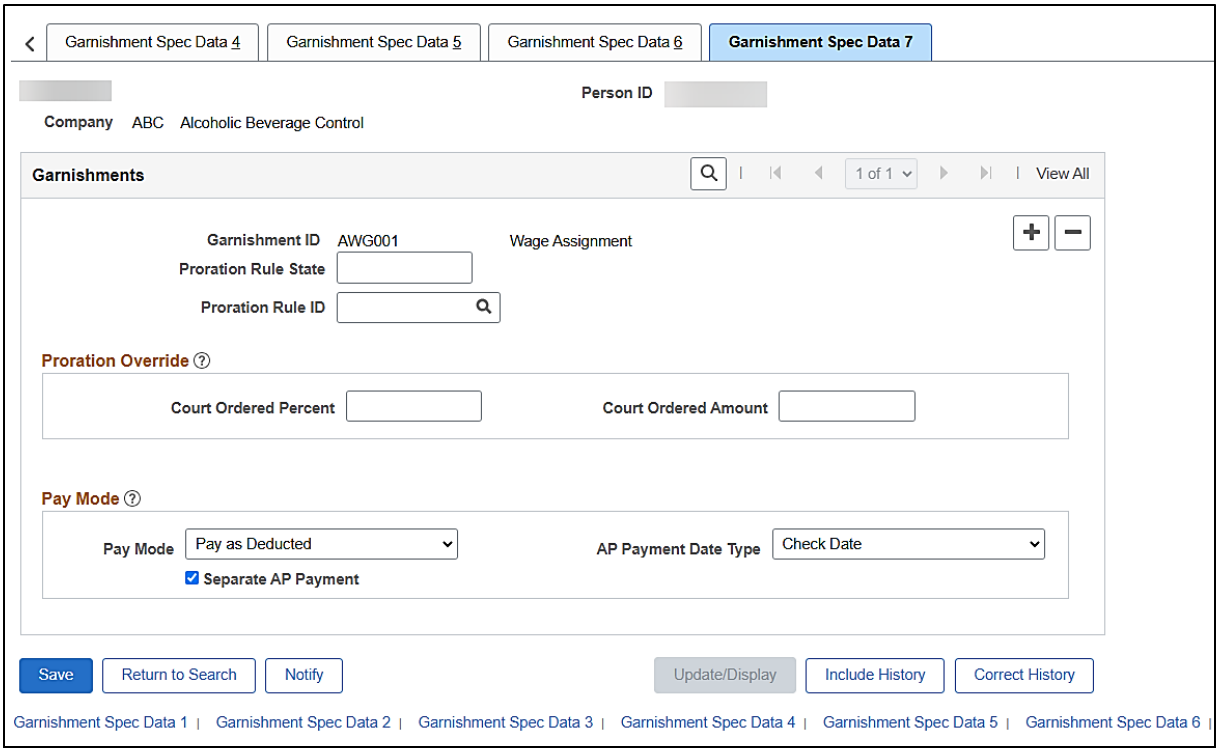
Note: The **Deduction Distribution Information** page provides payment information.

The following table provides a brief description for the key fields in the **Deduction Distribution Information** page.

Field	Description
EFT Payment Checkbox	This check box should be checked.
Routing Number	Displays the Bank routing number. This field will be blank unless it is a Virginia Child Support order.
Account Number	Displays the Bank account number. This field will be blank unless it is a Virginia Child Support order.
Account Type	Indicates the type of account used (e.g., Checking, Savings). This will be “Checking” for Virginia Child Support order .
Case Identifier	The case number provided by the court.
FIPS Code	The state or county code for the disbursement unit receiving the transfer.
Remittance State	The state disbursement unit that receives the distribution and sends the payment to the recipient. This will be blank unless it is a Virginia Child Support order, and in that case the field will be “VA”.

Garnishment Spec Data 7

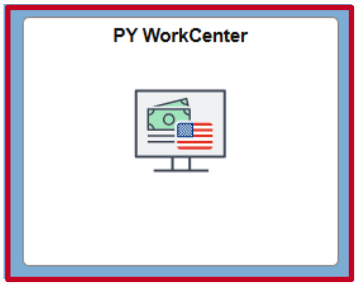
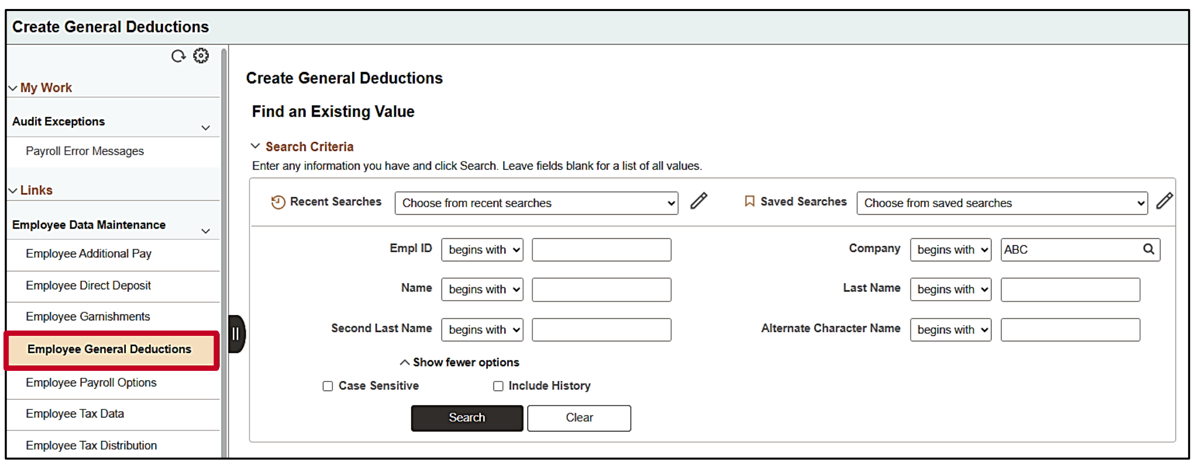
The **Garnishment Spec Data 7** page is used to enter court-ordered amount or percent by which the employee's garnishment is prorated.



Field	Description
Proration Rule State	The two-digit code for the state or territory that provided the prorate order.
Proration Rule ID	Identifies the proration rule of the state/territory that provided the prorate order.
Court Ordered Percent	The percent of the override the employee will be paid provided in the court order.
Court Ordered Amount	The flat amount of the override the employee will be paid provided in the court order.
Pay Mode	Not used in Cardinal.
AP Payment Date Type	Not used in Cardinal.

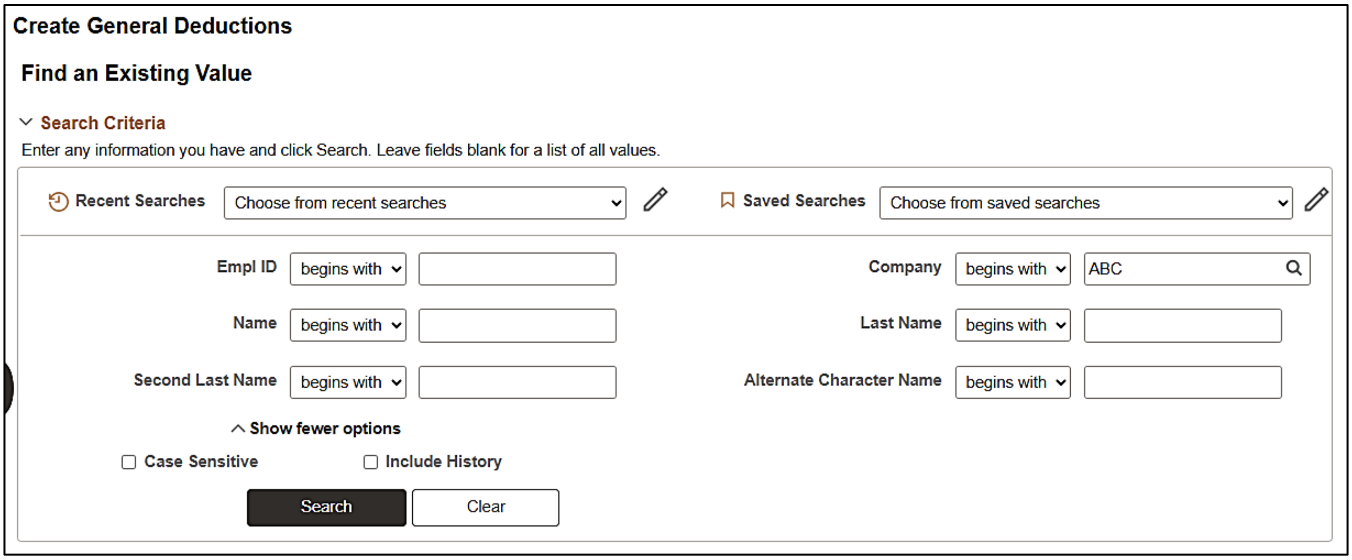
Reviewing General Deductions

SPO enters the applicable Garnishment Code on the **Create General Deductions** page to enable the garnishment deductions after the garnishment is set up. The Payroll Administrator **should not** edit the garnishment deduction information on this page but can review the information.

Step	Action
1.	Navigate to the **Create General Deductions** page by clicking the **PY WorkCenter** tile. 
	For information about WorkCenters, see the Job Aid titled **Overview of the Cardinal HCM WorkCenters** located on the Cardinal website in **Job Aids** under **Learning**.
2.	Use the following navigation path in the WorkCenter: **Links > Employee Data Maintenance > Employee General Deductions** **Note**: WorkCenter sections, folders, and pages may vary based on the user's Security roles. 
	Users can also access the **Create General Deductions** page using the following path: **NavBar > Menu > Payroll for North America > Employee Pay Data USA > Deductions > Create General Deductions**

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td colspan="2">

The **Create General Deductions Find an Existing Value Search** page displays.



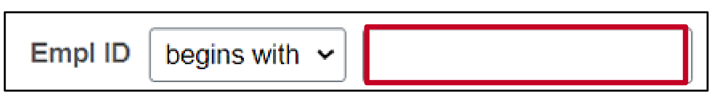
</td></tr>
<tr><td></td><td>

For more information pertaining to the Cardinal HCM Search pages, refer to the Job Aid titled **Overview of the Cardinal HCM Search Pages**. This Job Aid is located on the Cardinal website in **Job Aids** under **Learning**.

</td></tr>
<tr><td>3.</td><td>

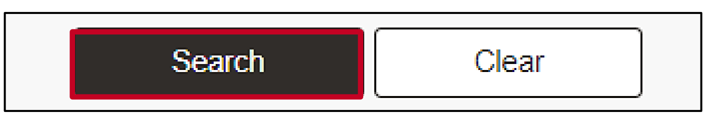
Enter the employee's Employee ID in the **Empl ID** field.

Note: Users can also search for the applicable employee using the various Name fields if the Employee ID is not known. However, it is recommended to use the Employee ID as every employee will have a unique Employee ID.



</td></tr>
<tr><td>4.</td><td>

Click the **Search** button.

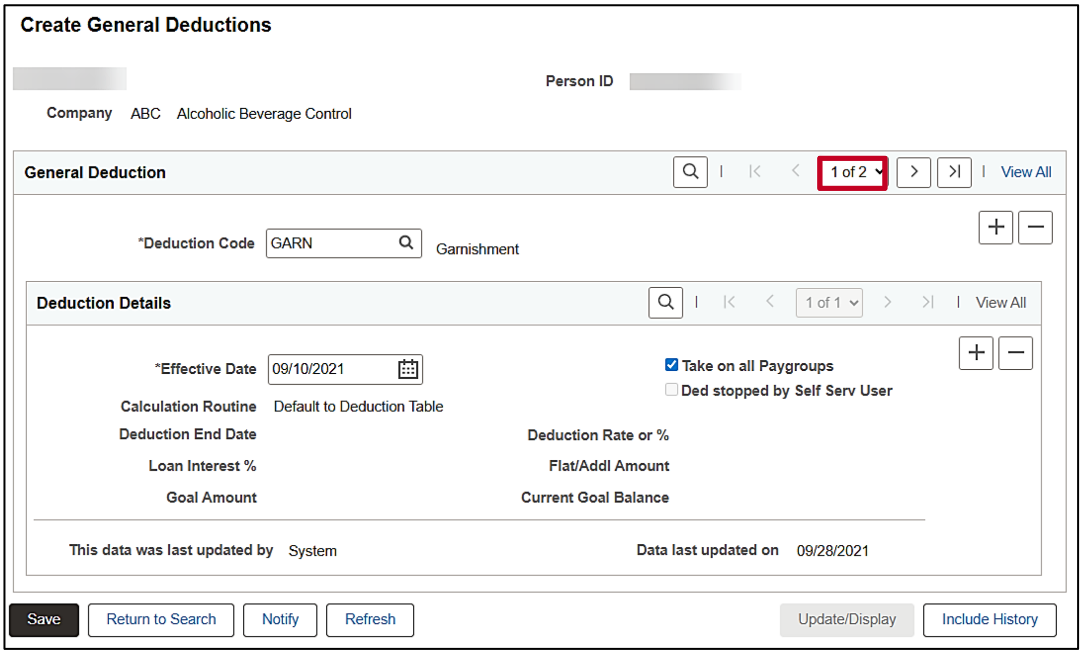


</td></tr>
</table>

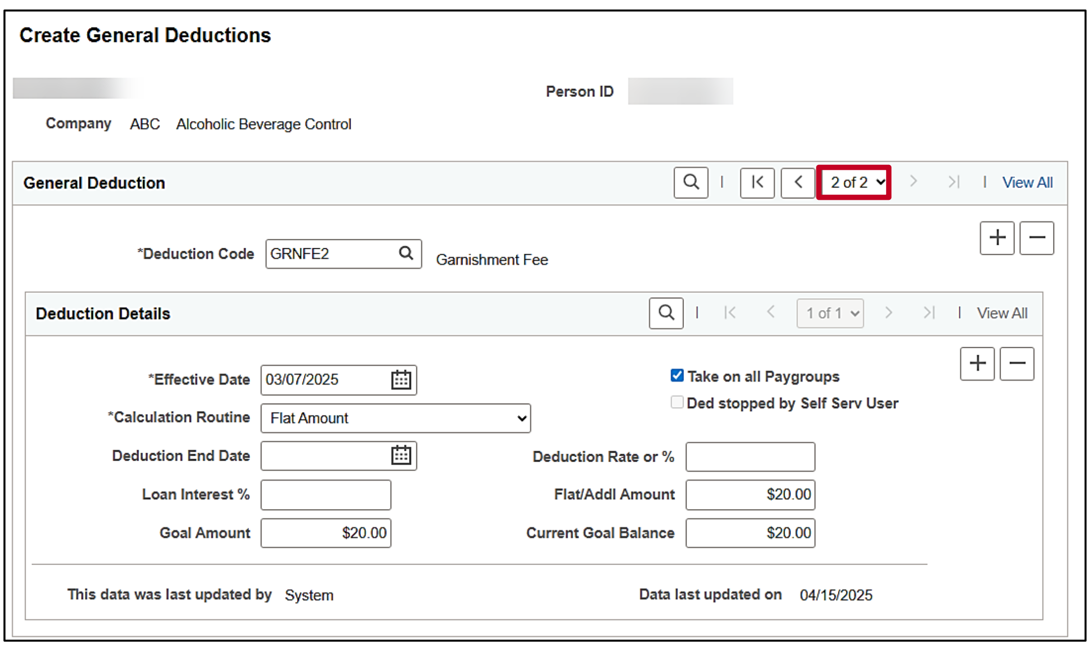
Step	Action

The **Create General Deductions** page displays for the applicable employee.

Page 1 of 2



Page 2 of 2

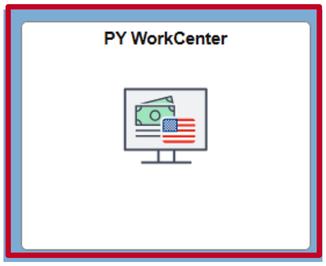
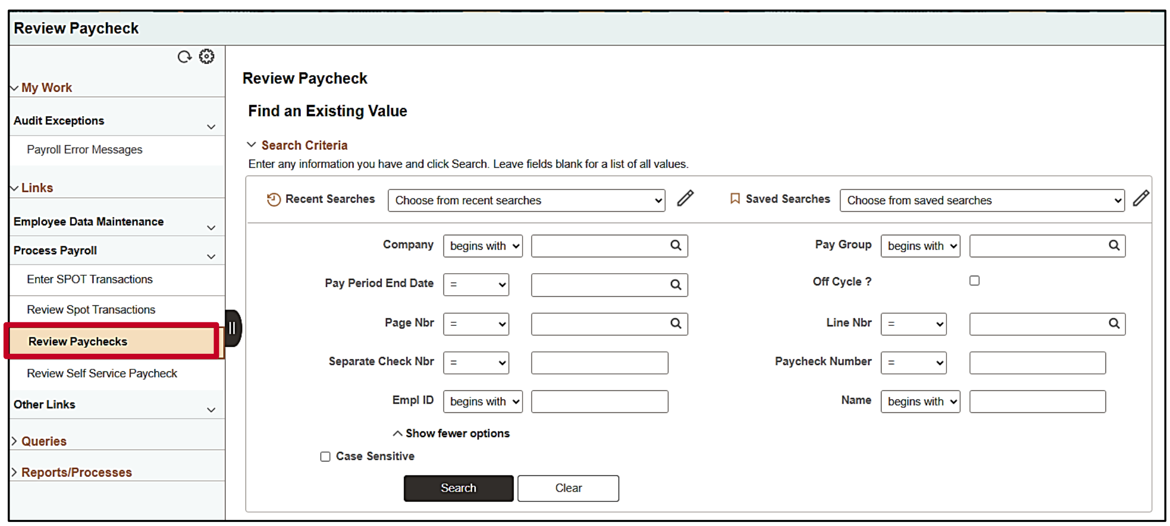


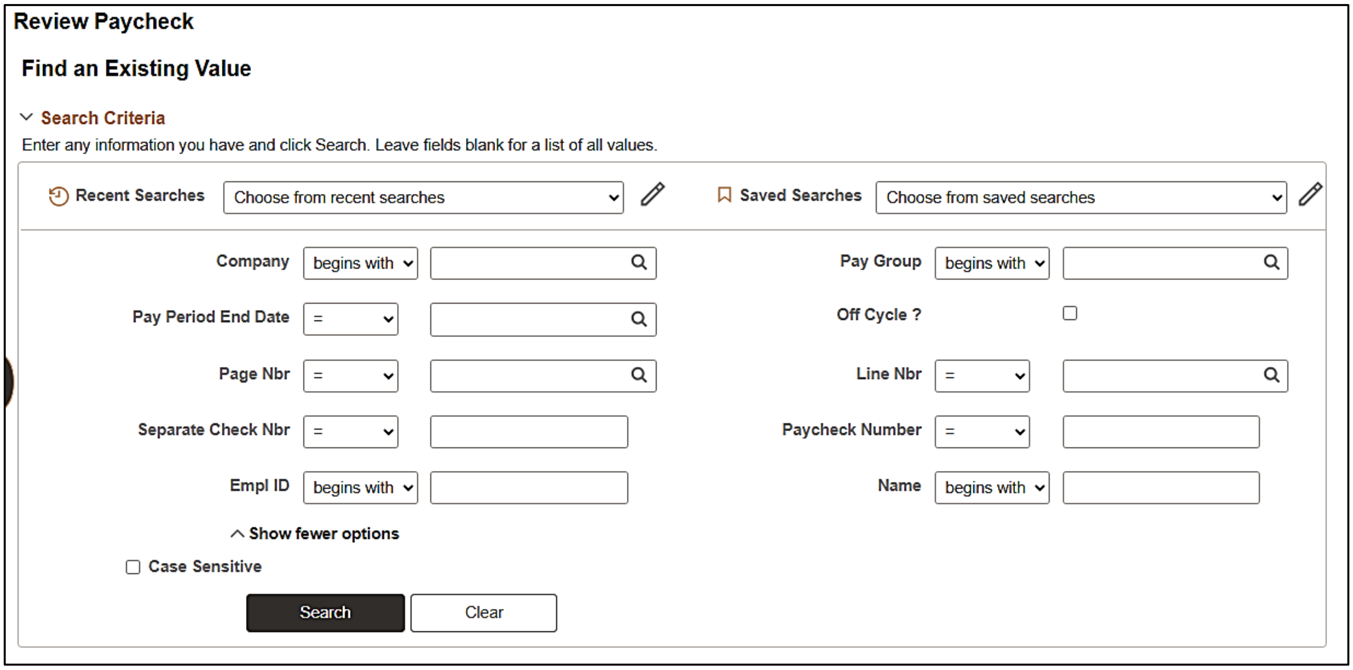
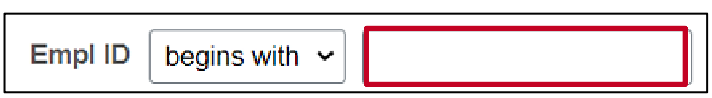
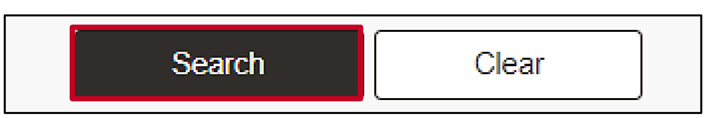
Review and verify the following fields:

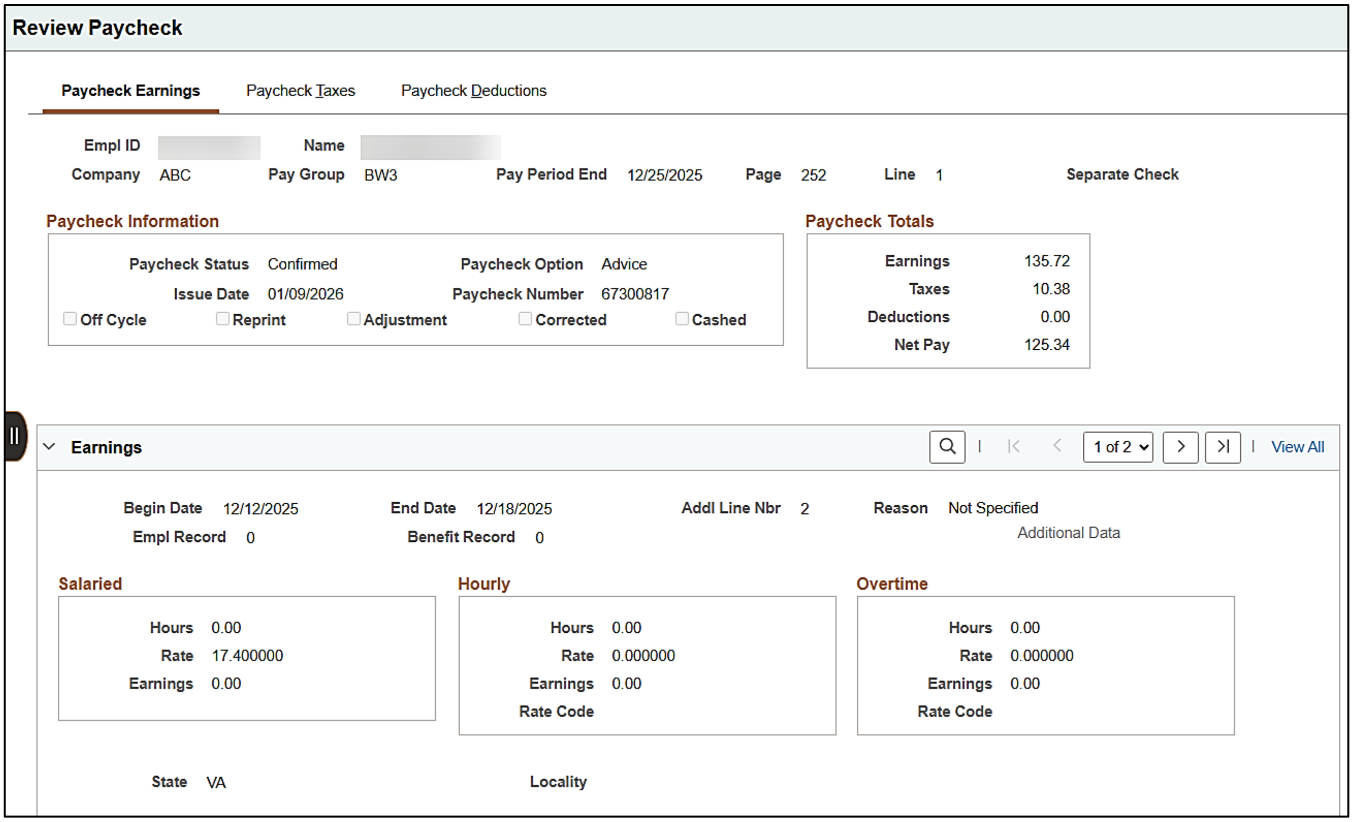
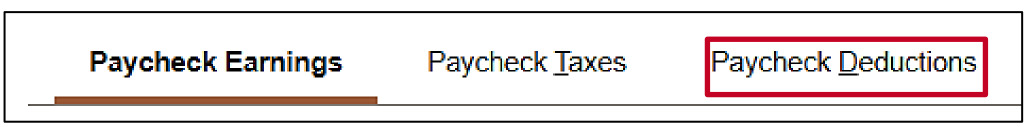
Field	Description
Deduction code	The following values may display: • **GARN** – This deduction is **required** for anyone that has a garnishment. **Note**: The general deduction code **GARN** only needs to be added to the employee payroll record once, in the same company. If the employee receives a second garnishment, within the same company, a second **GARN** general deduction is not required. If the employee works in multiple companies, and garnishment orders are received from different companies, the GARN fee is added to each company. The distribution of the deduction may be reviewed on the employee's **View Paycheck** page. • **GRNFE2** – This deduction will appear if a fee is required by the company for the garnishment, other than Child Support. • **GRNFEE** – This deduction will appear if a fee is required by the company for the Child Support garnishment. If the **Deduction Code** is not populated, work with SPO to update.
Effective Date	Normally this date is the beginning date of the pay period for when the garnishment should start. The amount will not be prorated if the effective date is within the pay period.
Take on all Paygroups	If checked, the deduction will process for all jobs the employee has when payroll is processed. If unchecked, the deduction will only process on the primary job.
Deduction End Date	If a deduction was entered and set up with an **End Date**, the deduction will stop on the specified end date.
Deduction Rate or %	The rate or percentage entered for the fee.
Loan Interest %	The percentage entered.
Flat/Addl Amount	The amount of the deduction entered.
Goal Amount	If a deduction was entered and set up with a **Goal Amount**, it will stop once the **Goal Amount** has been reached.
Current Goal Balance	This field will not display data for garnishments. The related information will display on the applicable **Garnishment Spec Data** pages.

Reviewing the Employee Paycheck

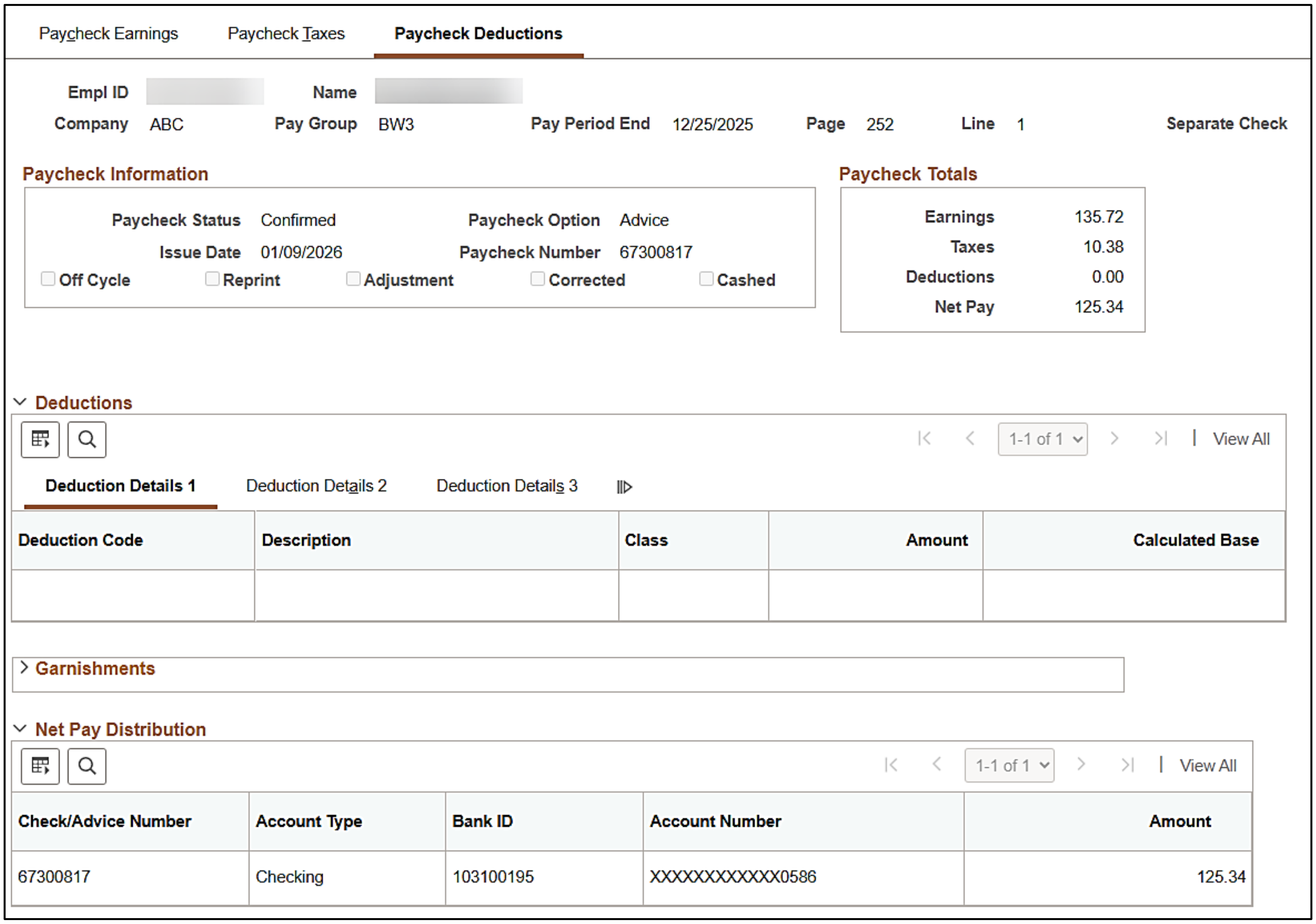
When an employee is subject to garnishment, review the **Review Paycheck** page to verify the garnishment will be deducted.

Step	Action
1.	Navigate to the **Review Paycheck** page by clicking the **PY WorkCenter** tile. 
	For information about WorkCenters, see the Job Aid titled **Overview of the Cardinal HCM WorkCenters** located on the Cardinal website in **Job Aids** under **Learning**.
2.	Use the following navigation path in the WorkCenter: **Links > Process Payroll > Review Paychecks** **Note**: WorkCenter sections, folders, and pages may vary based on the user's Security roles. 
	Navigate to the **Review Paycheck** page using the following path: **NavBar > Menu > Payroll for North America > Payroll Processing USA > Produce Payroll > Review Paycheck**

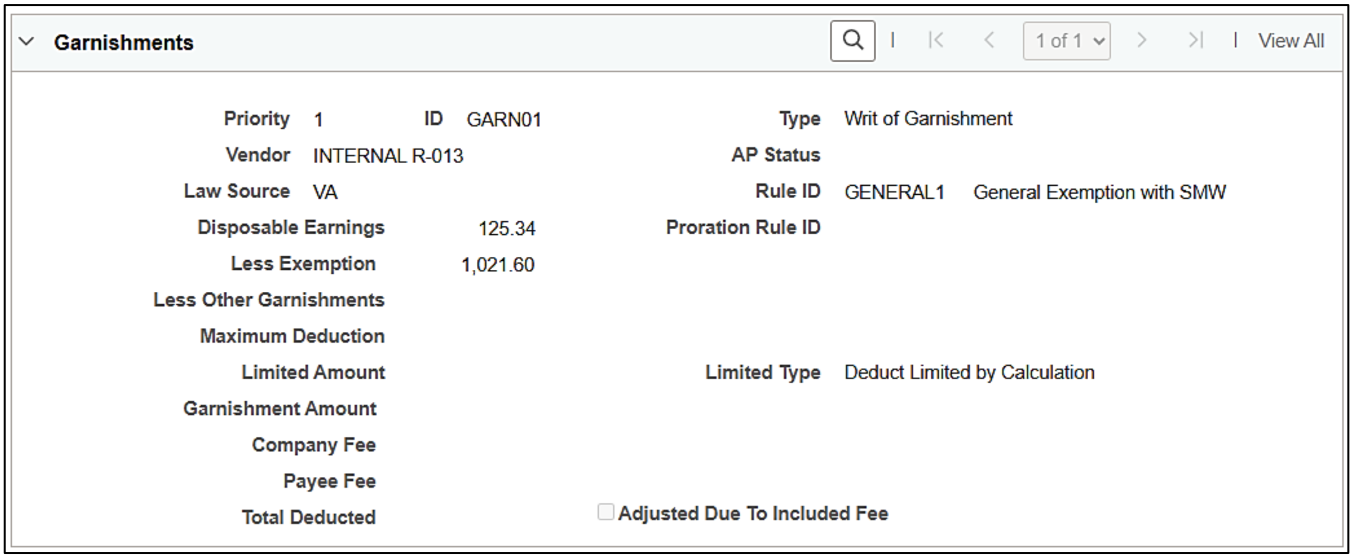
Step	Action
	The **Review Paycheck Find an Existing Value Search** page displays. 
	For more information pertaining to the Cardinal HCM Search pages, refer to the Job Aid titled **Overview of the Cardinal HCM Search Pages**. This Job Aid is located on the Cardinal website in **Job Aids** under **Learning**.
3.	Enter the employee's Employee ID in the **Empl ID** field. **Note**: Users can also search for the applicable employee using the various Name fields if the Employee ID is not known. However, it is recommended to use the Employee ID as every employee will have a unique Employee ID. 
4.	Click the **Search** button. 

Step	Action
	The **Review Paycheck** page displays with the applicable employee's paycheck information. 
5.	Click the **Paycheck Deductions** tab. 

Step	Action
	The **Paycheck Deductions** page displays.



Step	Action
6.	Click the **Garnishments Expand section** icon to view additional details about the employee's garnishments.

Step	Action
The expanded **Garnishments** section displays. 	

The following table provides a brief description of key fields within the **Garnishments** section.

Field	Description
Disposable Earnings	This ID links the garnishment disposable earnings definition to the applicable Garnishment Rules table.
Less Exemption	Parameters set that override the exemption rules on the **Garnishment Spec Data 6** page.
Less Other Garnishments	Other garnishments that the employee may have.
Maximum Deduction	Displays messages indicating the presence or absence of limitations placed on the garnishment after the system calculated the maximum deduction: • **Deduct Not Limited**: Indicates that no further limitations were placed on the garnishment. • **Deduct Limited by Calculation**: Indicates that the deduction was limited by one of the deduction calculations amounts or percentages from the **Garnishment Spec Data 4** or **5** pages. • **Deduct Limited by Total Amount and Deduct Limited by Monthly Amount**: Indicate that the system used the limitations from the **Garnishment Spec Data 3** page. • **Deduction Limited by Proration:** Indicates that the deduction was limited by the proration rule displayed in the **Prorate Rule ID** field.

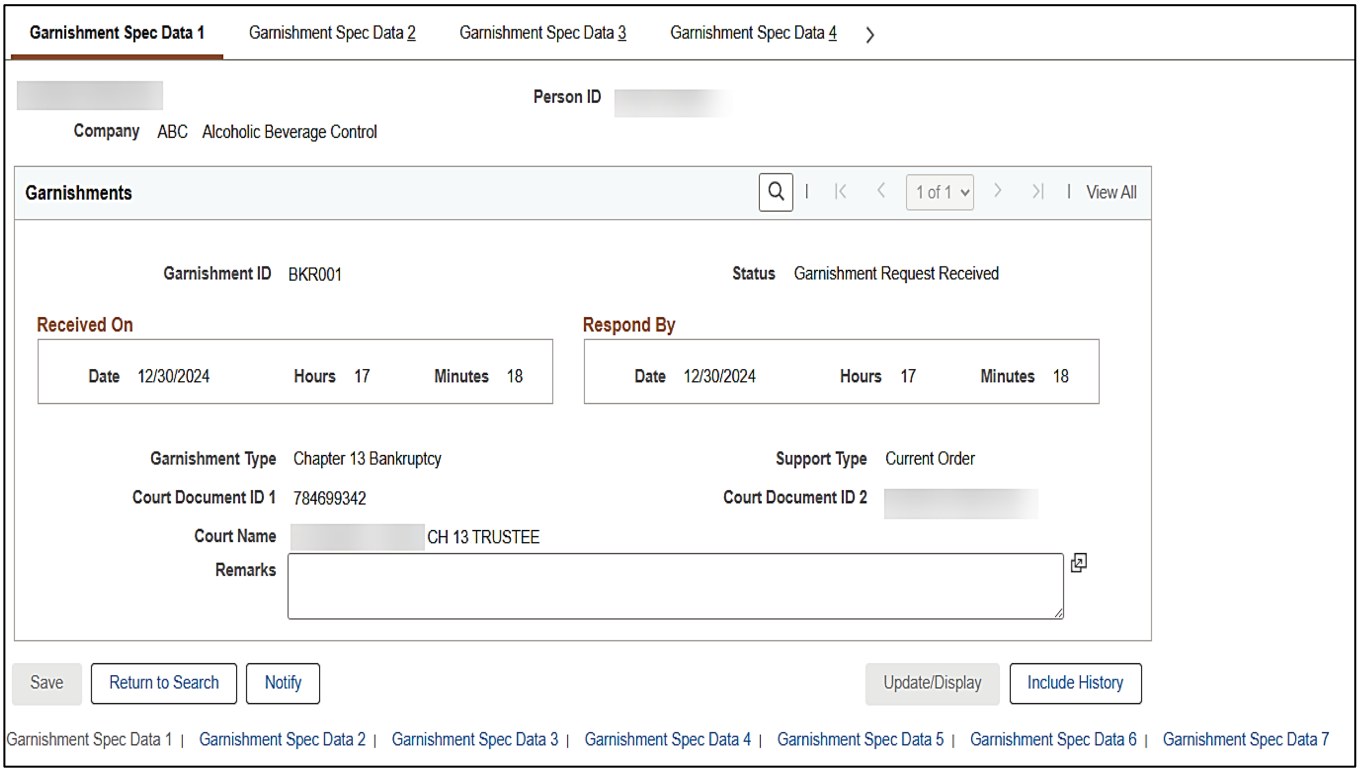
Field	Description
Limited Amount	Maximum total amount for the garnishment deduction
Garnishment Amount	Monthly limit amount if applicable for the garnishment
Company Fee	Not used in Cardinal
Payee Fee	Monthly limit amount for the payee, if applicable
Total Deducted	Amount deducted from the payee's paycheck
Type	**Garnishment Type** listed on the **Garnishment Spec Data 1** page
Rule ID	Based on order that rules apply
Limited Type	This field specifies how the system applies maximum deduction limits after calculating a garnishment.
Adjusted Due to Include Fee (checkbox)	If the system adjusted the calculation for fees included in disposable earnings, this check box is selected. There are two ways the system takes fees: • In disposable earnings • On top of disposable earnings SPO will specify whether to include the company and payee fees in disposable earnings on the **Garnishment Spec Data 3** page. **Note**: If the sum of the calculated garnishment amount and the fee is greater than the maximum allowed (disposable earnings minus exemptions), the system makes an adjustment. If the fees are taken on top of the disposable earnings, then the fees that the system takes have no impact on the garnishment amount. For example, if the system determines that the user can take a garnishment of $177.00, and they have fees that are not included in the disposable earnings, then the garnishment amount remains $177.00. However, if the order specifies that the user take $5.00 for the company fee, but that fee must be included in disposable earnings, then the system adjusts the amount to be garnished and selects the **Adjusted Due To Included Fee** checkbox option. If the system has adjusted the garnishment amount based on a percentage of the deduction, the **Adjusted Due To Included Fee** checkbox option is selected, and the garnishment amount differs from the maximum deduction amount by the amount of the adjustment.

Sample Garnishment Screenshots

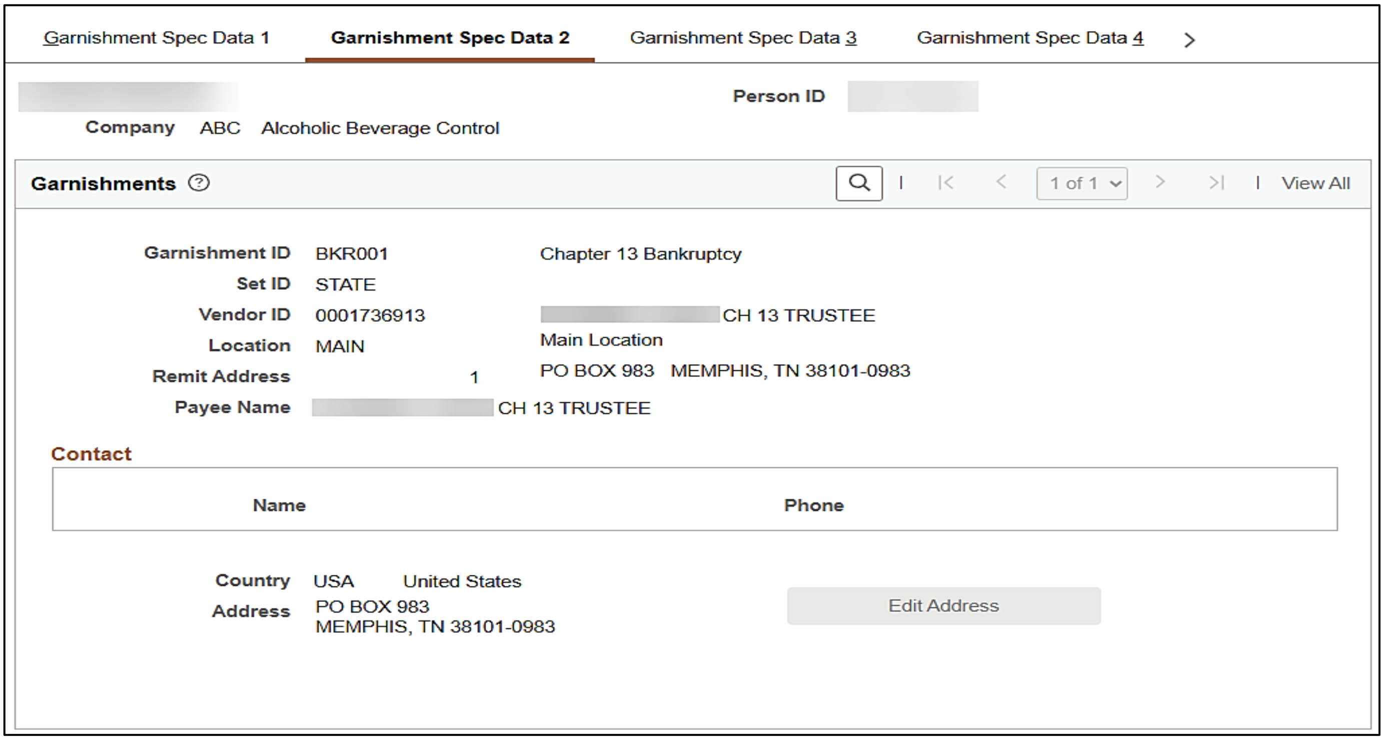
This section contains sample screenshots of various types of garnishments. These are samples only because garnishment orders can vary greatly. It is extremely important to verify all information from the specific garnishment.

Sample Chapter 13 Bankruptcy

Garnishment Spec Data 1



Garnishment Spec Data 2


Garnishment Spec Data 1 | **Garnishment Spec Data 2** | Garnishment Spec Data 3 | Garnishment Spec Data 4 | >

Person ID

Company ABC Alcoholic Beverage Control

Garnishments ⓘ | 1 of 1 | View All

Garnishment ID BKR001 Chapter 13 Bankruptcy
Set ID STATE
Vendor ID 0001736913 CH 13 TRUSTEE
Location MAIN Main Location
Remit Address 1 PO BOX 983 MEMPHIS, TN 38101-0983
Payee Name CH 13 TRUSTEE

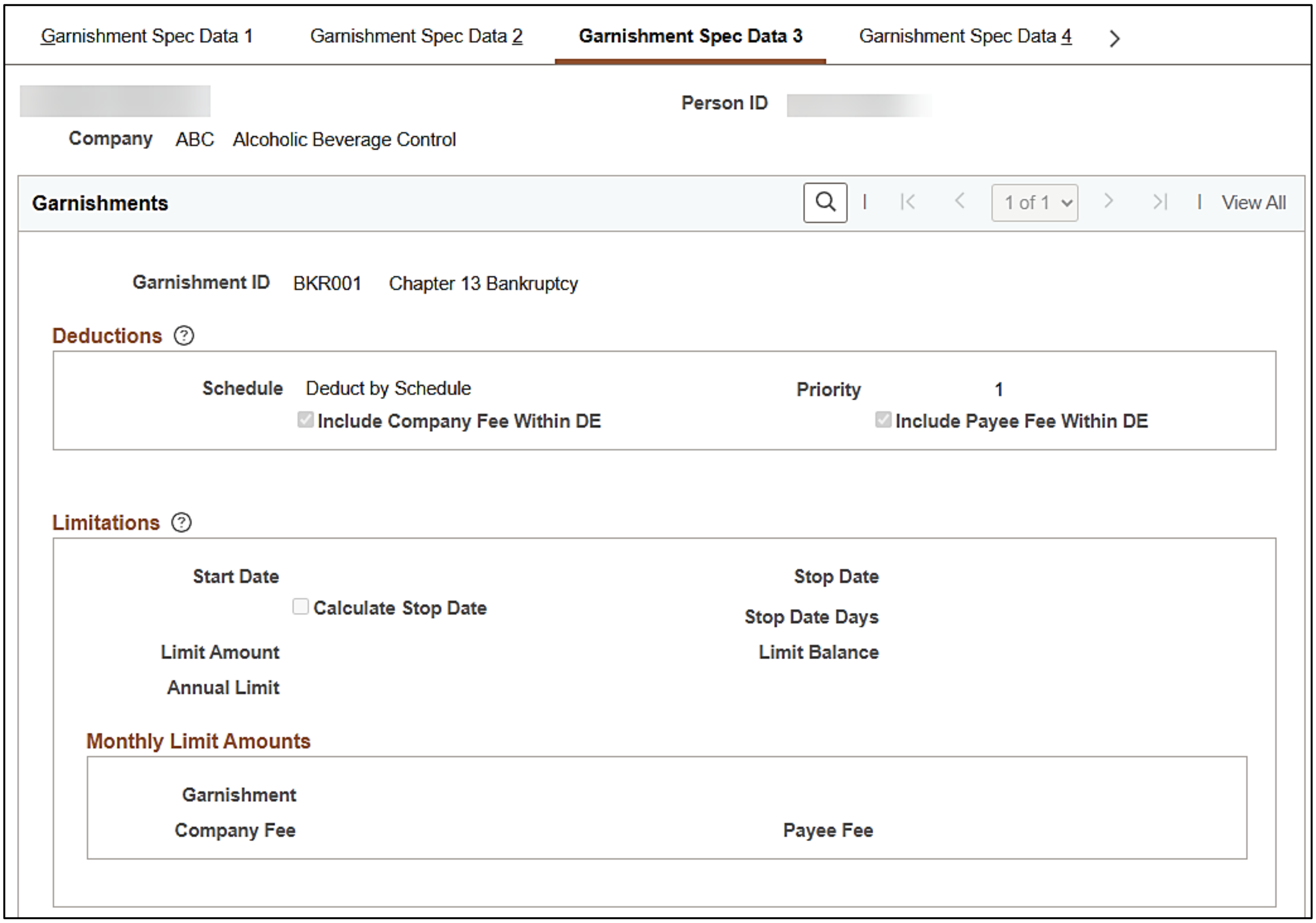
Contact

Name	Phone

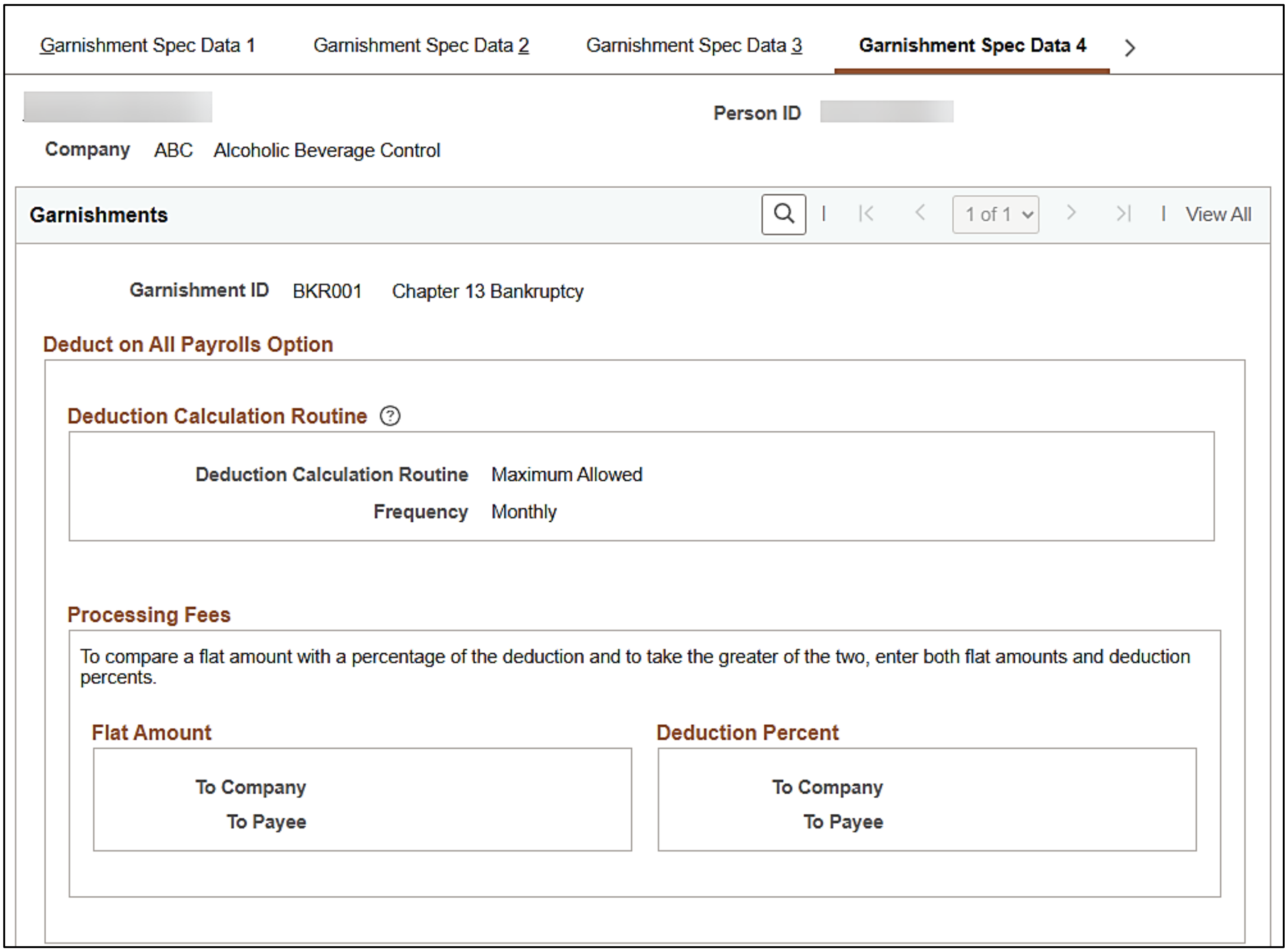
Country USA United States
Address PO BOX 983
MEMPHIS, TN 38101-0983

Edit Address

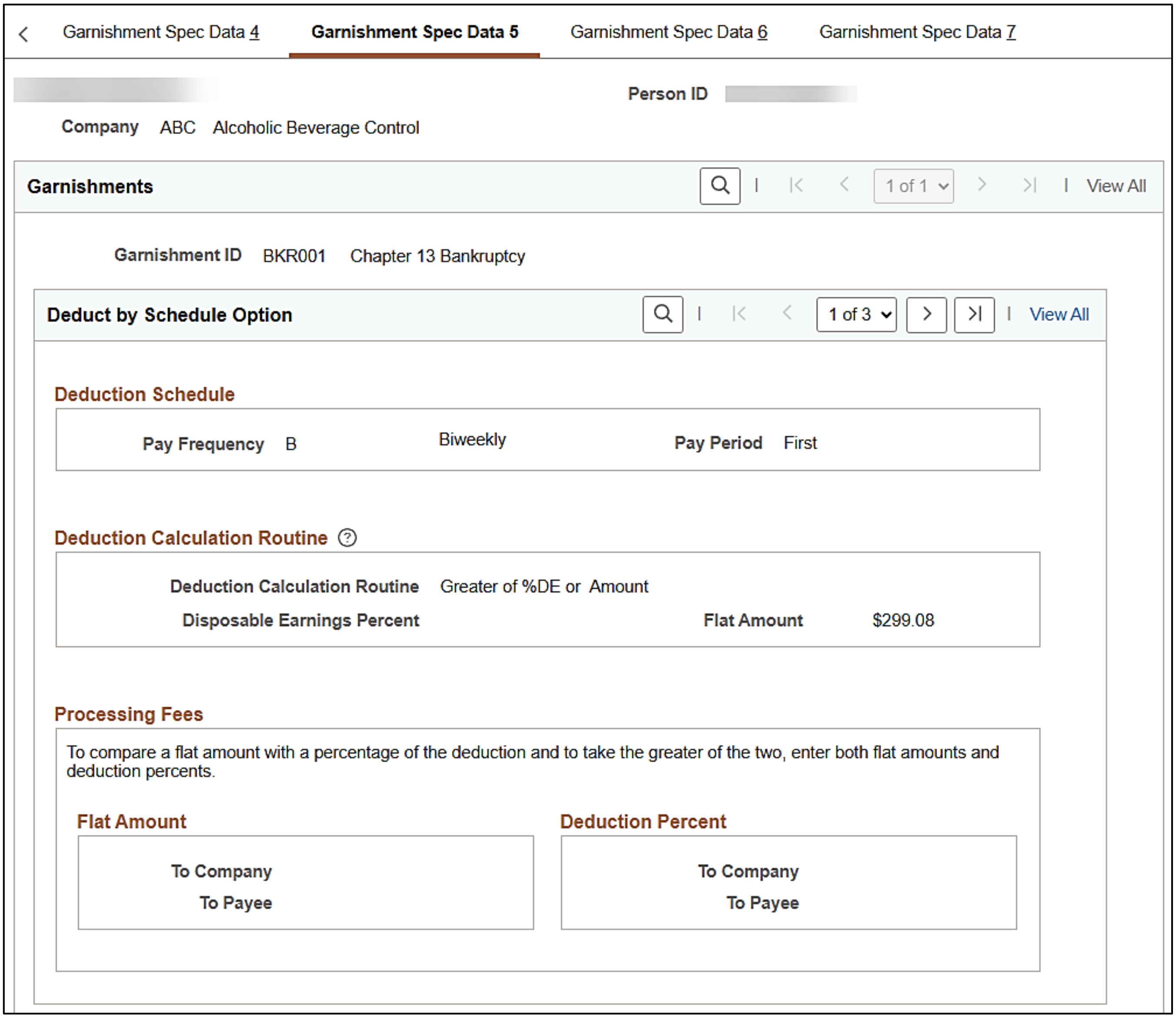
Garnishment Spec Data 3



Garnishment Spec Data 4



Garnishment Spec Data 5


Garnishment Spec Data 4 | **Garnishment Spec Data 5** | Garnishment Spec Data 6 | Garnishment Spec Data 7

Person ID

Company ABC Alcoholic Beverage Control

Garnishments 1 of 1 View All

Garnishment ID BKR001 Chapter 13 Bankruptcy

Deduct by Schedule Option 1 of 3 View All

Deduction Schedule

Pay Frequency B Biweekly Pay Period First

Deduction Calculation Routine

Deduction Calculation Routine Greater of %DE or Amount

Disposable Earnings Percent Flat Amount $299.08

Processing Fees

To compare a flat amount with a percentage of the deduction and to take the greater of the two, enter both flat amounts and deduction percents.

Flat Amount

To Company

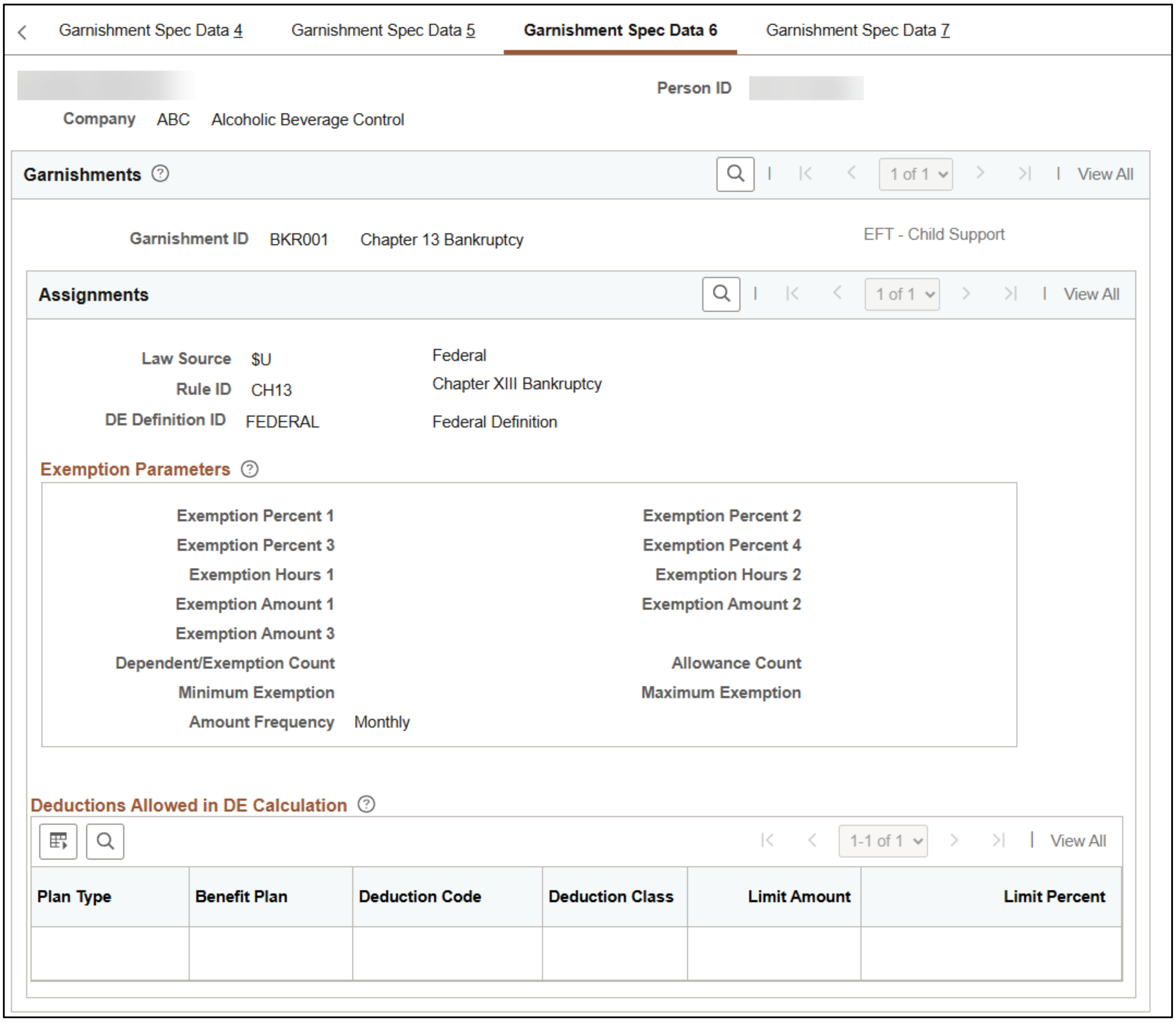
To Payee

Deduction Percent

To Company

To Payee

Garnishment Spec Data 6



Garnishment Spec Data 4 | Garnishment Spec Data 5 | **Garnishment Spec Data 6** | Garnishment Spec Data 7

Person ID

Company ABC Alcoholic Beverage Control

Garnishments 1 of 1 View All

Garnishment ID BKR001 Chapter 13 Bankruptcy EFT - Child Support

Assignments 1 of 1 View All

Law Source $U Federal

Rule ID CH13 Chapter XIII Bankruptcy

DE Definition ID FEDERAL Federal Definition

Exemption Parameters

Exemption Percent 1

Exemption Percent 2

Exemption Percent 3

Exemption Percent 4

Exemption Hours 1

Exemption Hours 2

Exemption Amount 1

Exemption Amount 2

Exemption Amount 3

Dependent/Exemption Count

Allowance Count

Minimum Exemption

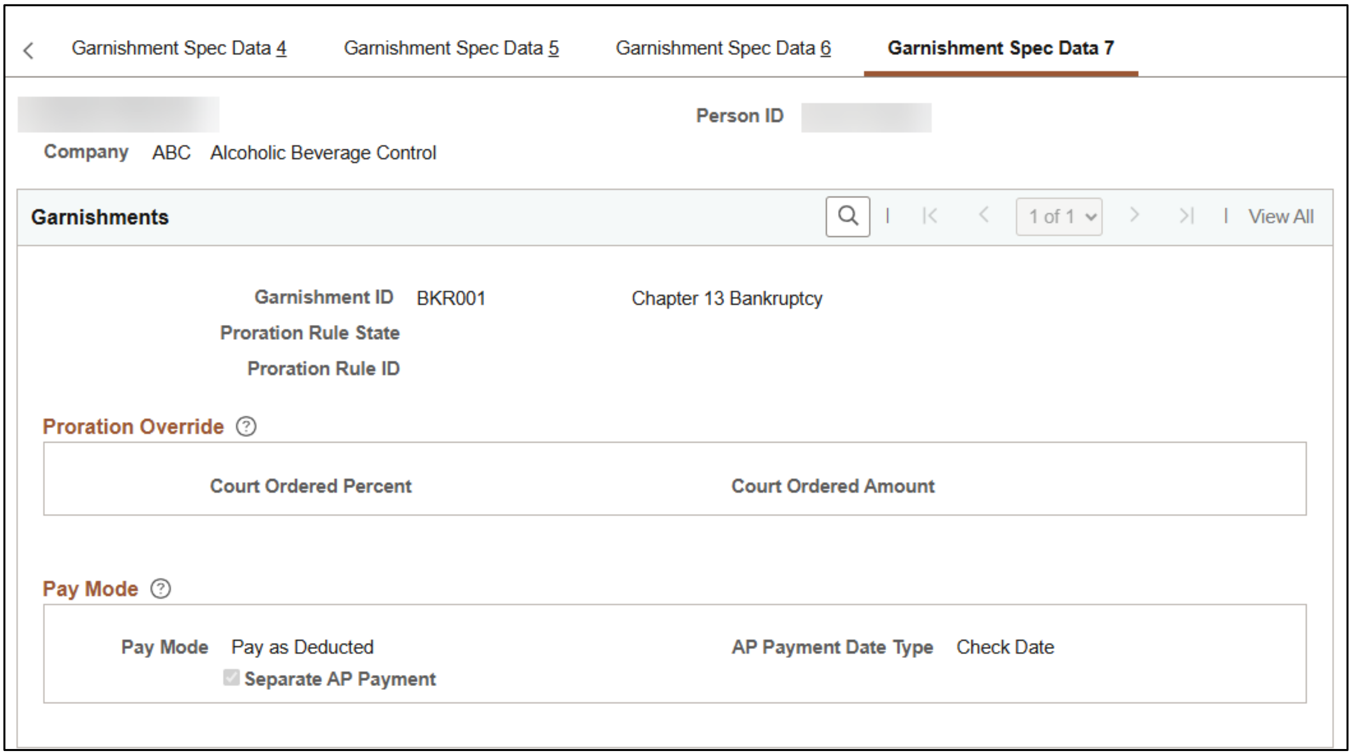
Maximum Exemption

Amount Frequency Monthly

Deductions Allowed in DE Calculation 1-1 of 1 View All

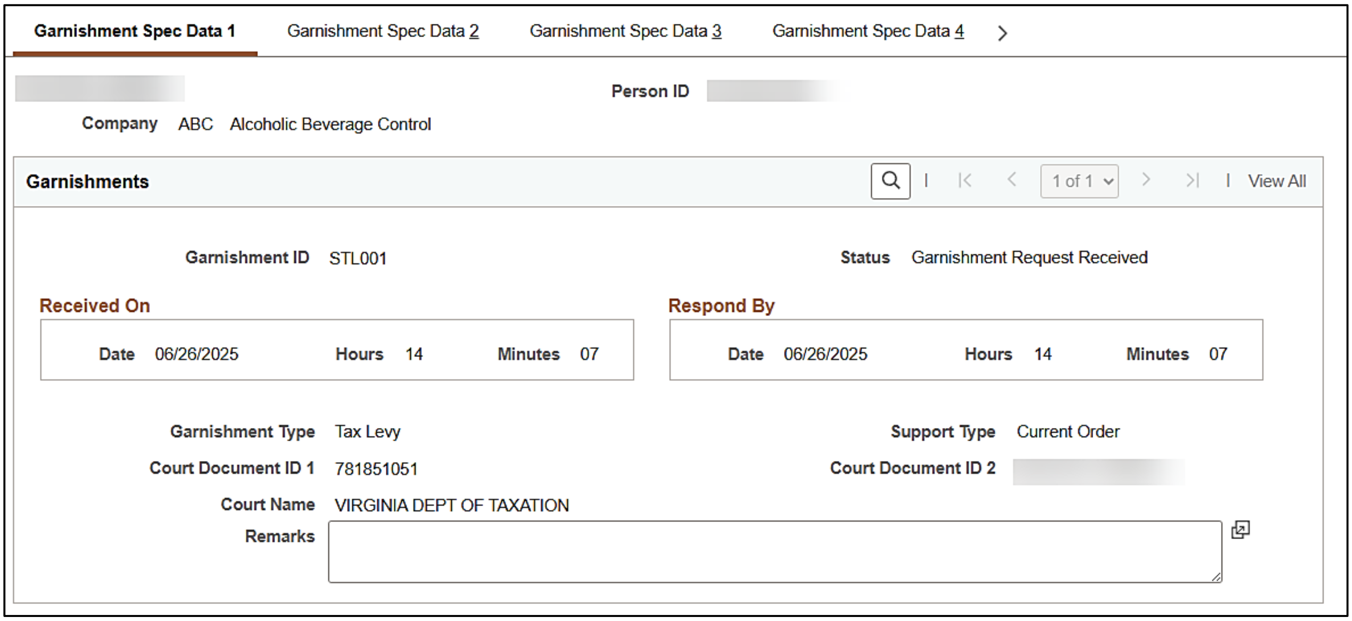
Plan Type	Benefit Plan	Deduction Code	Deduction Class	Limit Amount	Limit Percent

Garnishment Spec Data 7

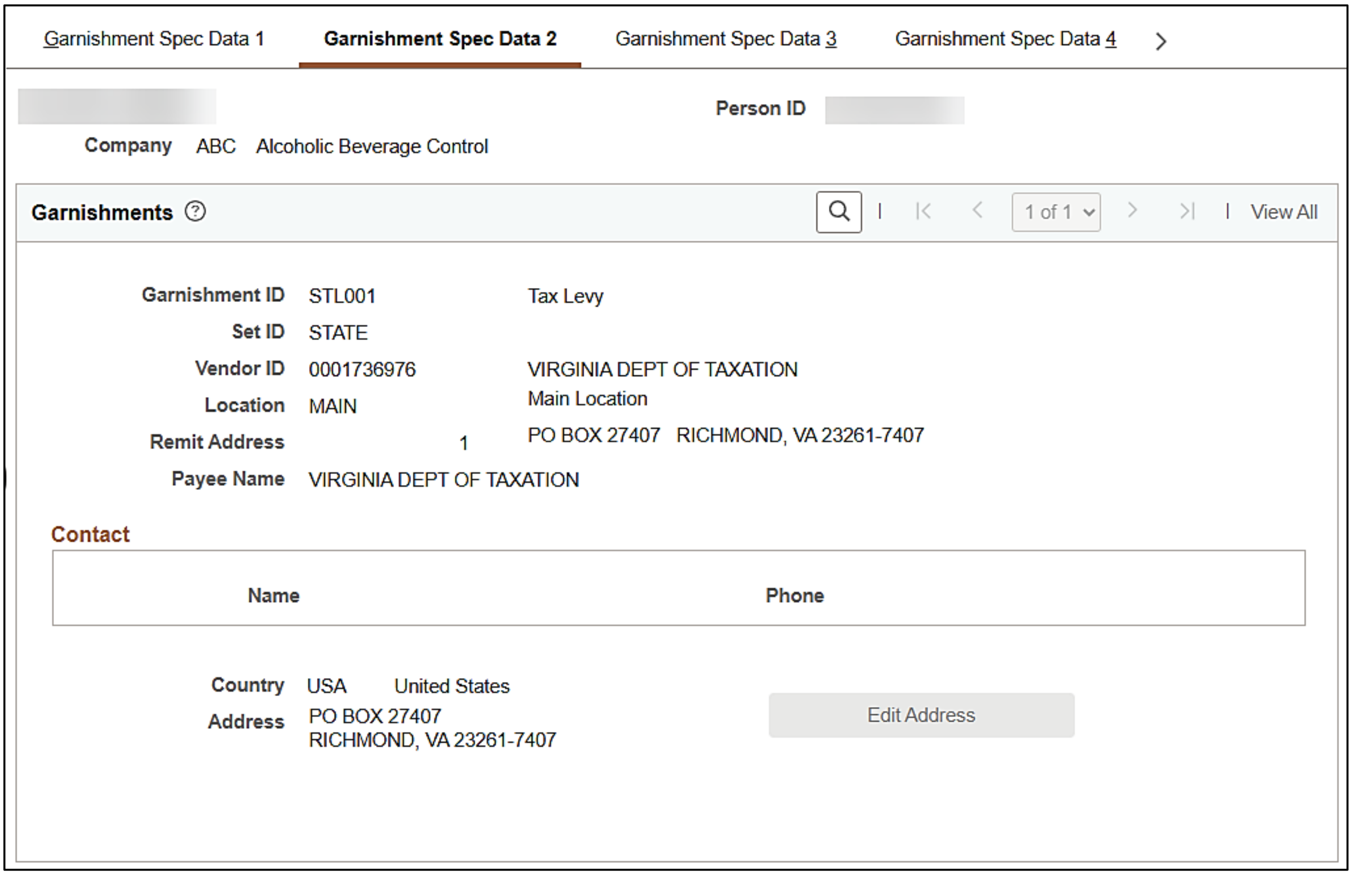


Sample Tax Levy

Garnishment Spec Data 1



Garnishment Spec Data 2


Garnishment Spec Data 1 | **Garnishment Spec Data 2** | Garnishment Spec Data 3 | Garnishment Spec Data 4

Person ID

Company ABC Alcoholic Beverage Control

Garnishments 1 of 1 View All

Garnishment ID STL001 Tax Levy
Set ID STATE
Vendor ID 0001736976 VIRGINIA DEPT OF TAXATION
Location MAIN Main Location
Remit Address 1 PO BOX 27407 RICHMOND, VA 23261-7407
Payee Name VIRGINIA DEPT OF TAXATION

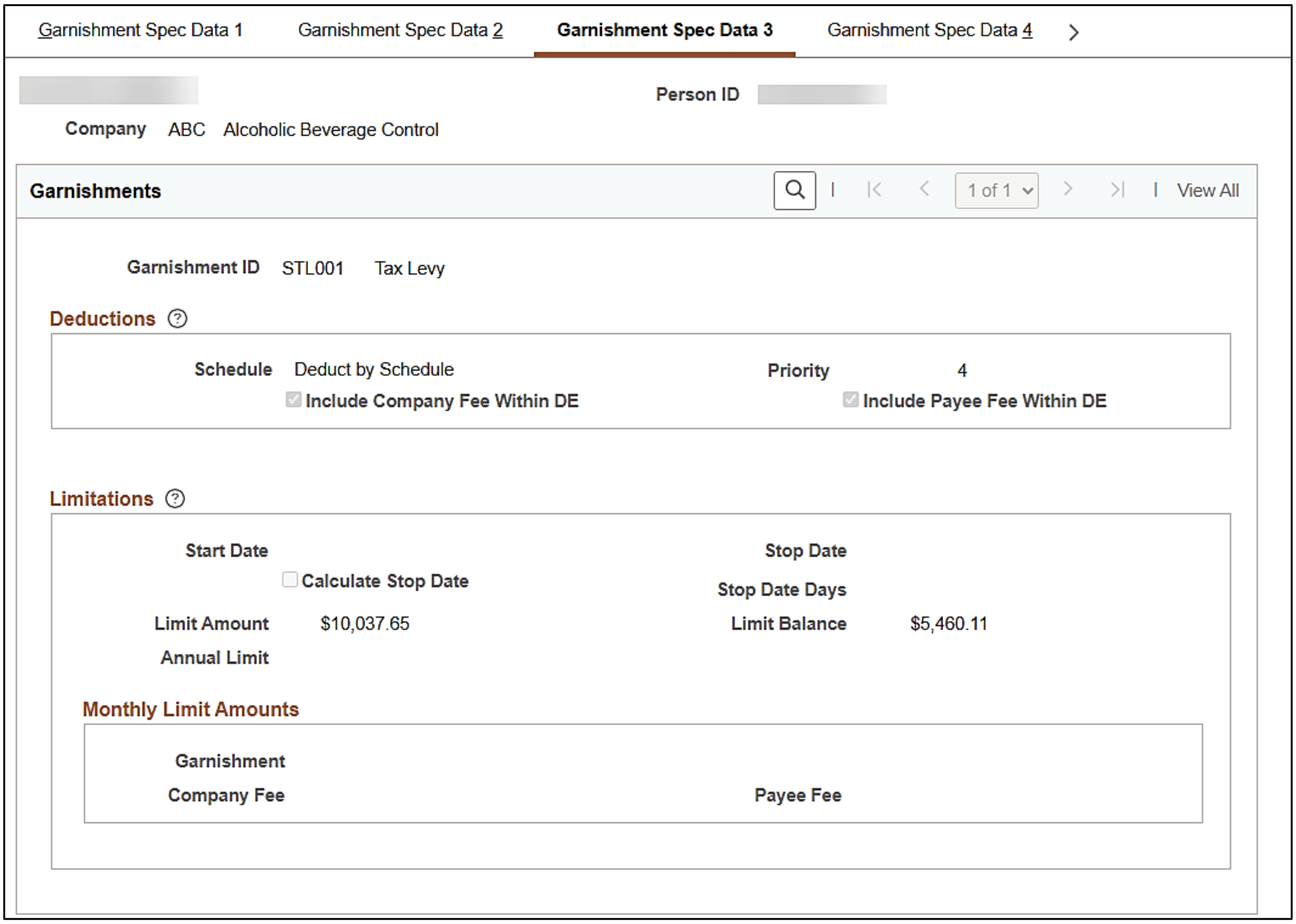
Contact

Name	Phone

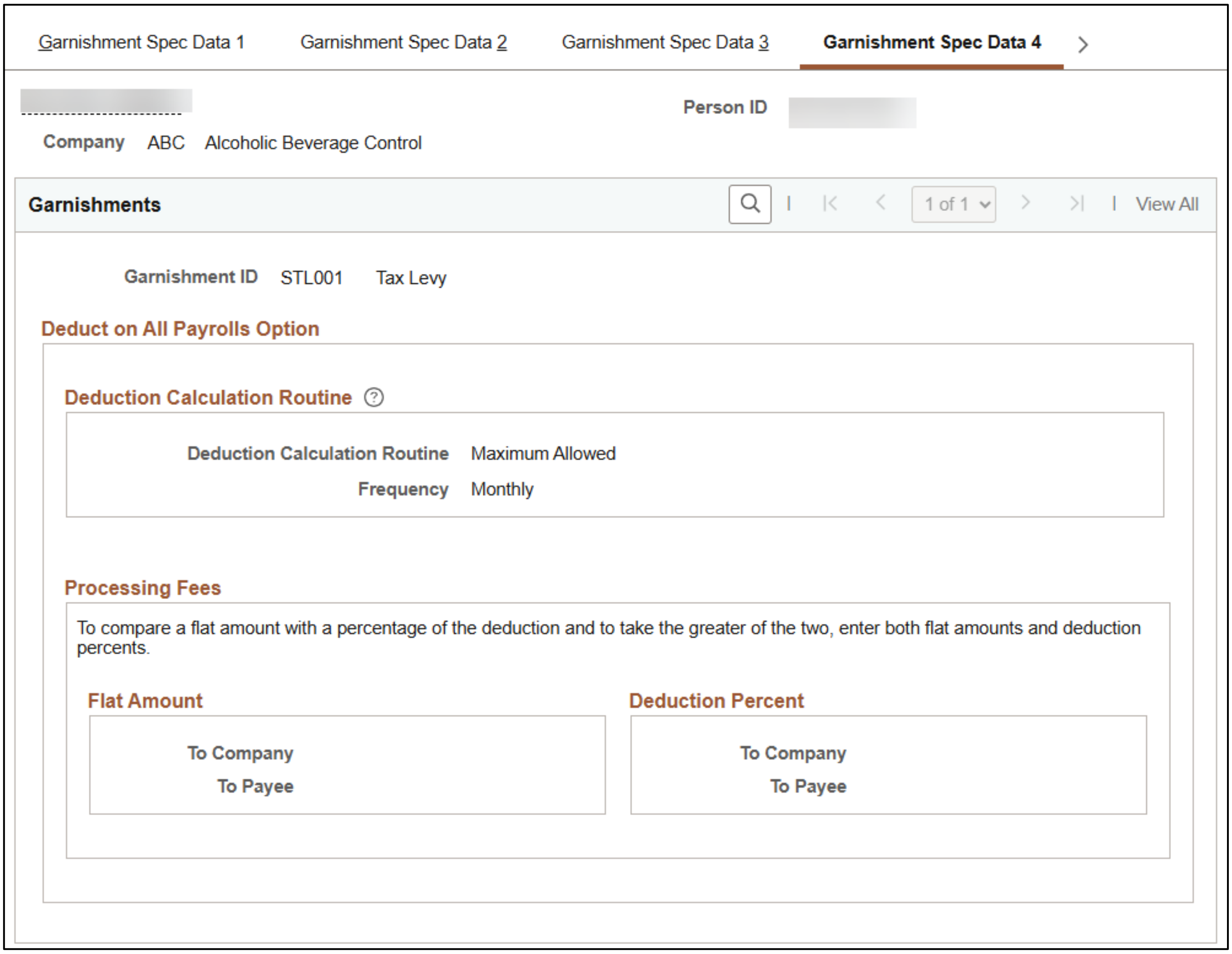
Country USA United States
Address PO BOX 27407
RICHMOND, VA 23261-7407

Edit Address

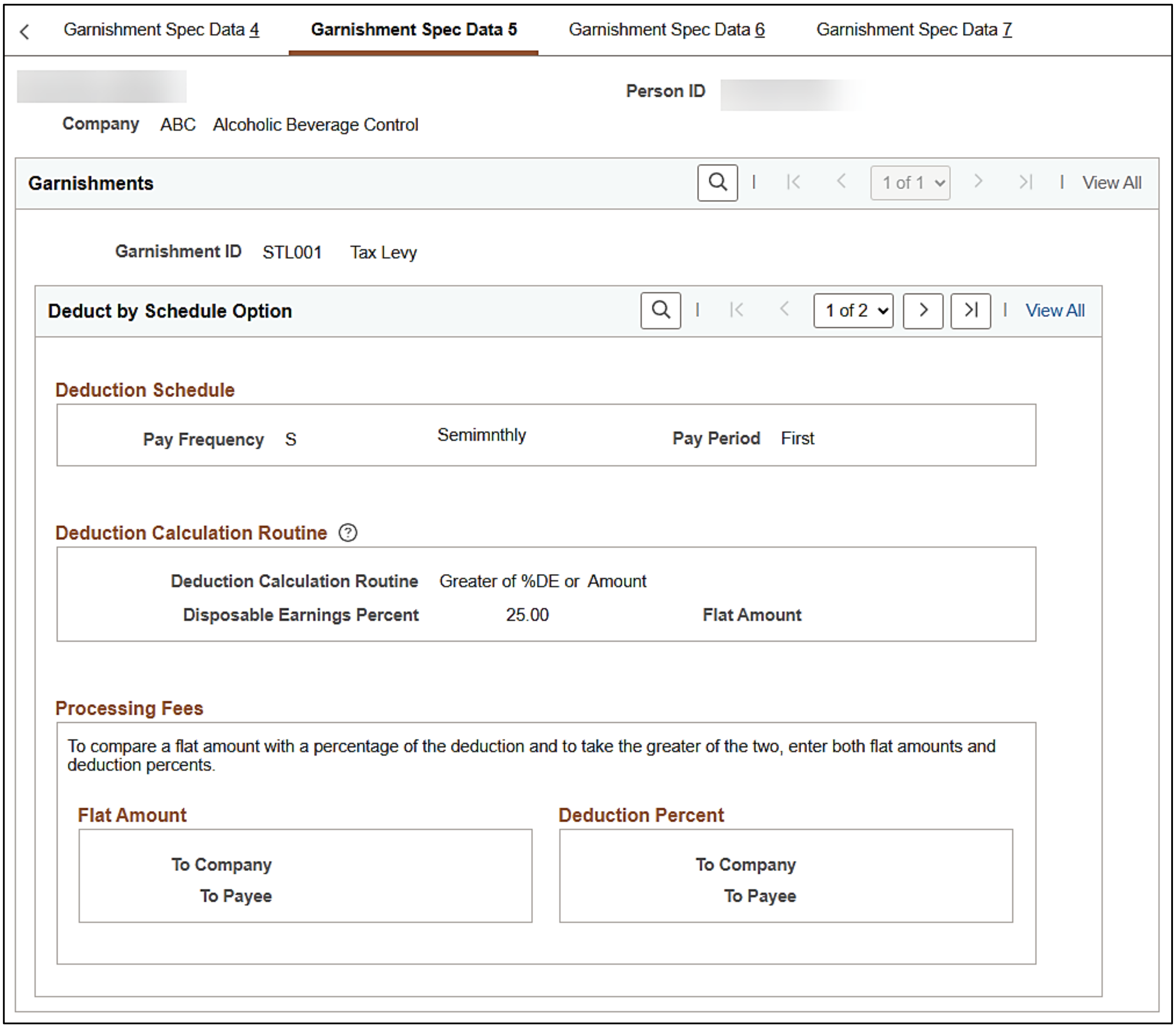
Garnishment Spec Data 3



Garnishment Spec Data 4



Garnishment Spec Data 5



Garnishment Spec Data 6

Garnishment Spec Data 4 | Garnishment Spec Data 5 | **Garnishment Spec Data 6** | Garnishment Spec Data 7

Person ID

Company ABC Alcoholic Beverage Control

Garnishments

1 of 1 | View All

Garnishment ID STL001 Tax Levy EFT - Child Support

Assignments

1 of 1 | View All

Law Source VA Virginia

Rule ID TAX LEVY State Tax Levy

DE Definition ID FEDERAL Federal Definition

Exemption Parameters

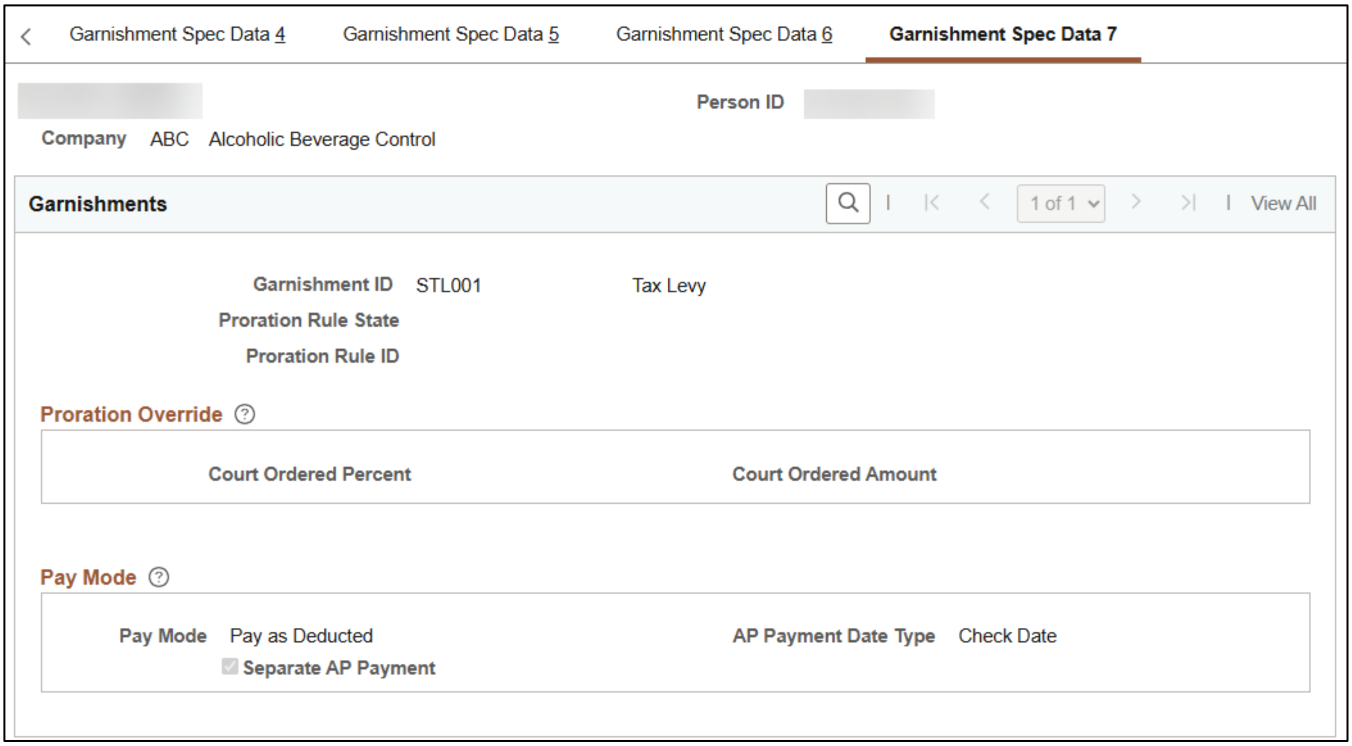
Exemption Percent 1	25.00	**Exemption Percent 2**	
Exemption Percent 3		**Exemption Percent 4**	
Exemption Hours 1		**Exemption Hours 2**	
Exemption Amount 1		**Exemption Amount 2**	
Exemption Amount 3			
Dependent/Exemption Count		**Allowance Count**	
Minimum Exemption		**Maximum Exemption**	
Amount Frequency	Monthly		

Deductions Allowed in DE Calculation

1-4 of 4 | View All

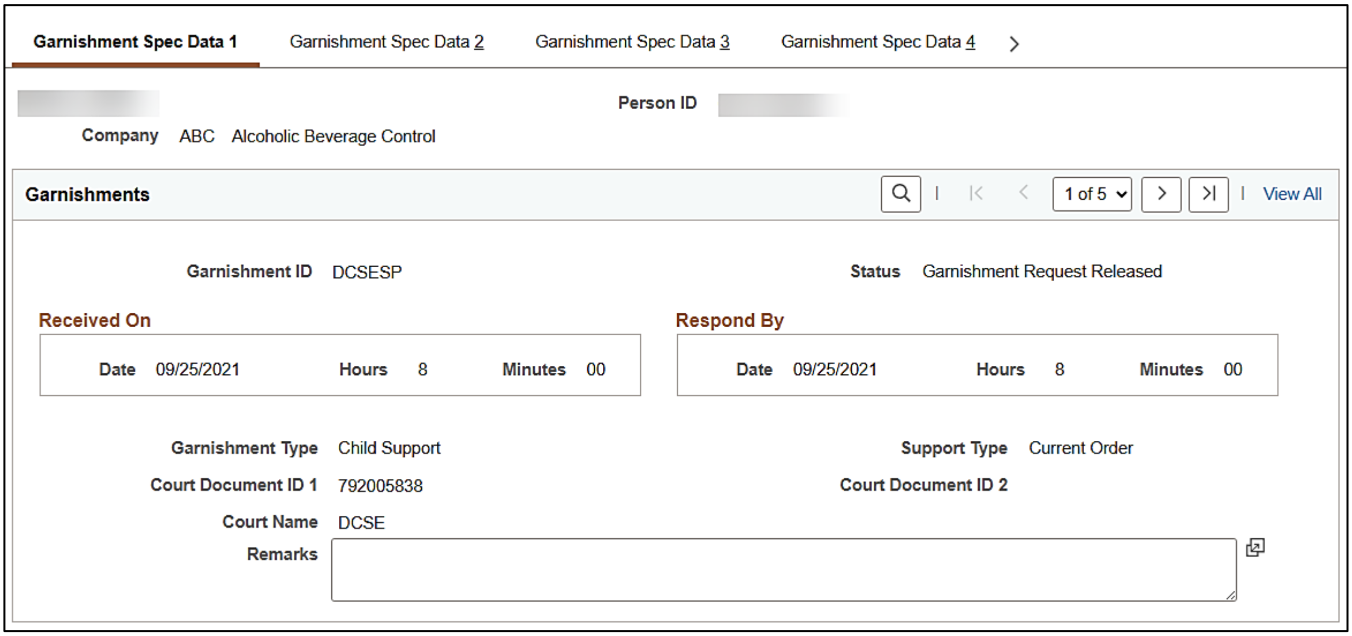
Plan Type	Benefit Plan	Deduction Code	Deduction Class	Limit Amount	Limit Percent
Medical	ACC4	CVACRE	Before-Tax		
VRS Hb Vol Defined Contr	HVC050	HYBVDC	Before-Tax		
Employee Retirement DB	HVRMDB	HVRMDB	Before-Tax		
Hybrid Mandatory DC	HMC100	HYBMDC	Before-Tax		

Garnishment Spec Data 7

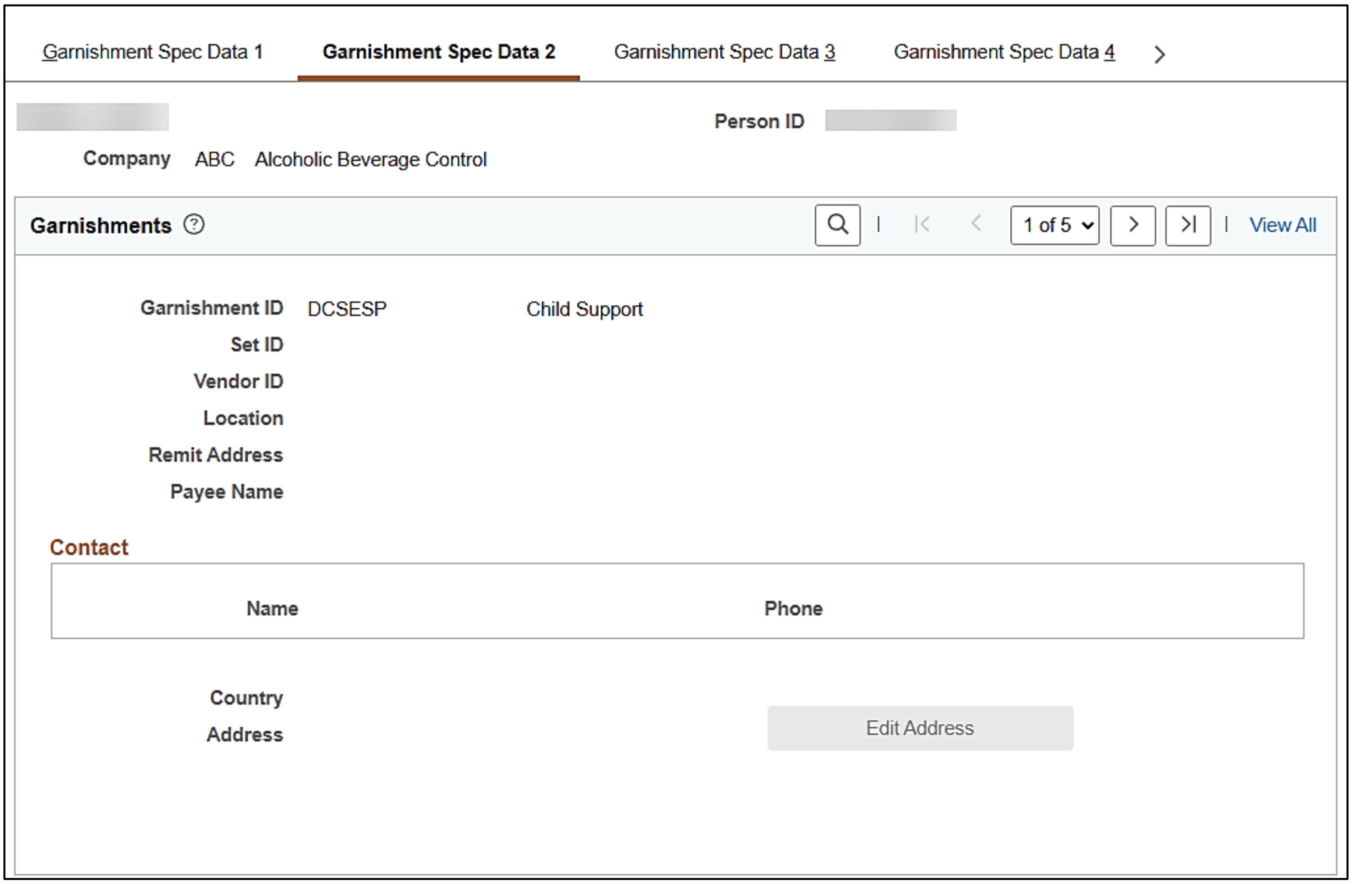


Sample Child Support

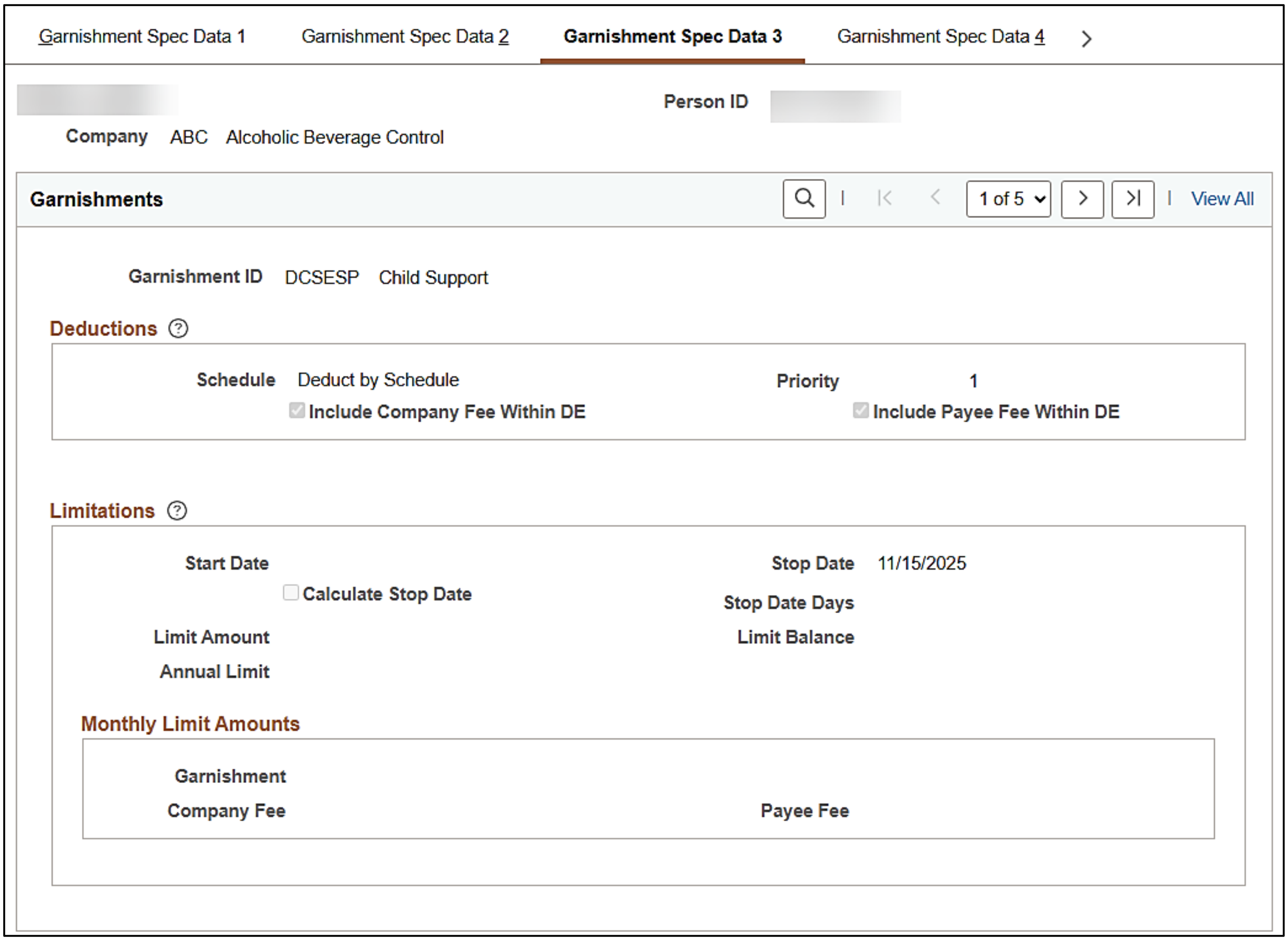
Garnishment Spec Data 1



Garnishment Spec Data 2



Garnishment Spec Data 3



Garnishment Spec Data 1 | Garnishment Spec Data 2 | **Garnishment Spec Data 3** | Garnishment Spec Data 4

Person ID

Company ABC Alcoholic Beverage Control

Garnishments 1 of 5 View All

Garnishment ID DCSESP Child Support

Deductions

Schedule Deduct by Schedule

Priority 1

Include Company Fee Within DE

Include Payee Fee Within DE

Limitations

Start Date

Stop Date 11/15/2025

Calculate Stop Date

Stop Date Days

Limit Amount

Limit Balance

Annual Limit

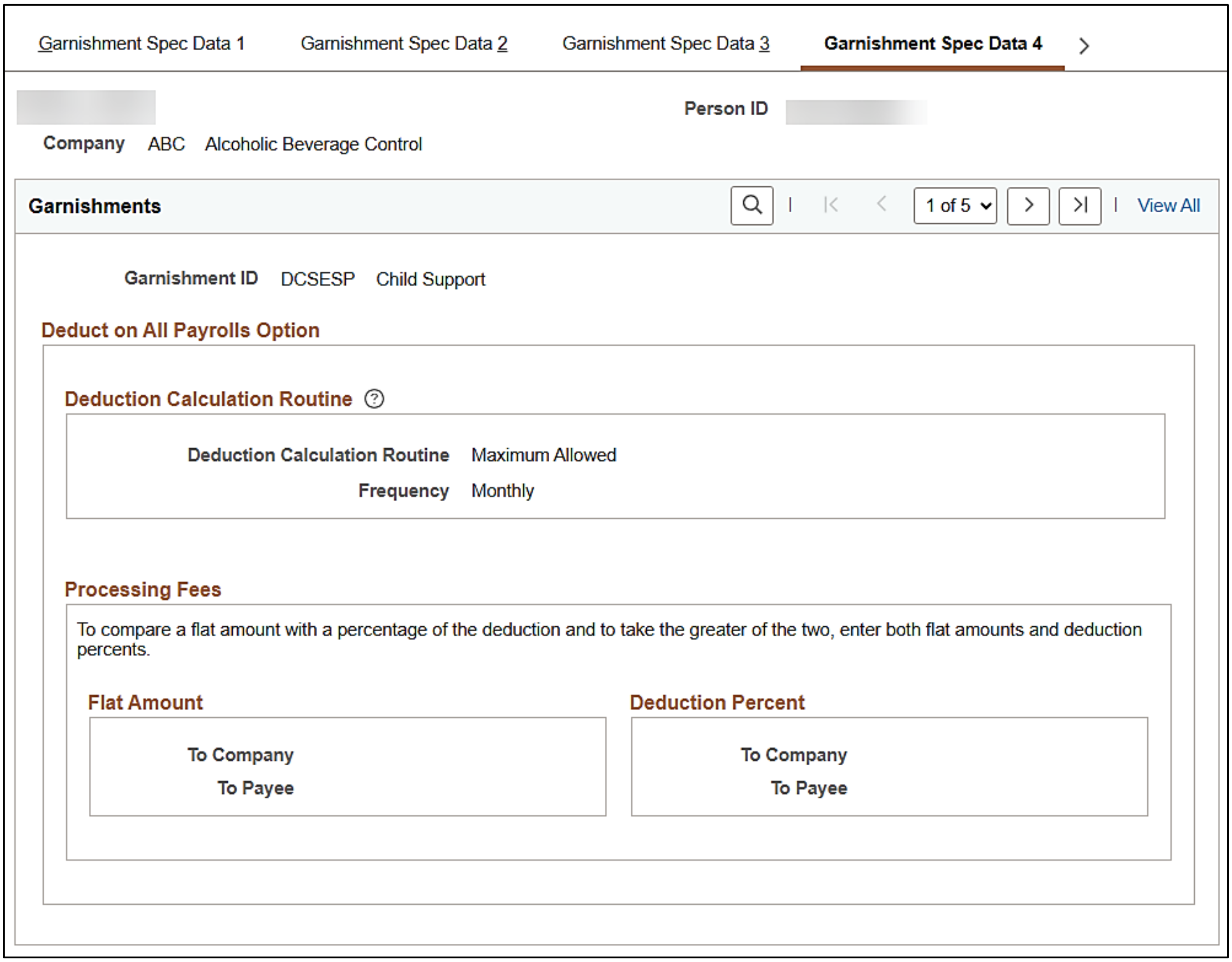
Monthly Limit Amounts

Garnishment

Company Fee

Payee Fee

Garnishment Spec Data 4



Garnishment Spec Data 1 | Garnishment Spec Data 2 | Garnishment Spec Data 3 | **Garnishment Spec Data 4**

Person ID

Company ABC Alcoholic Beverage Control

Garnishments 1 of 5 View All

Garnishment ID DCSESP Child Support

Deduct on All Payrolls Option

Deduction Calculation Routine

Deduction Calculation Routine Maximum Allowed

Frequency Monthly

Processing Fees

To compare a flat amount with a percentage of the deduction and to take the greater of the two, enter both flat amounts and deduction percents.

Flat Amount

To Company

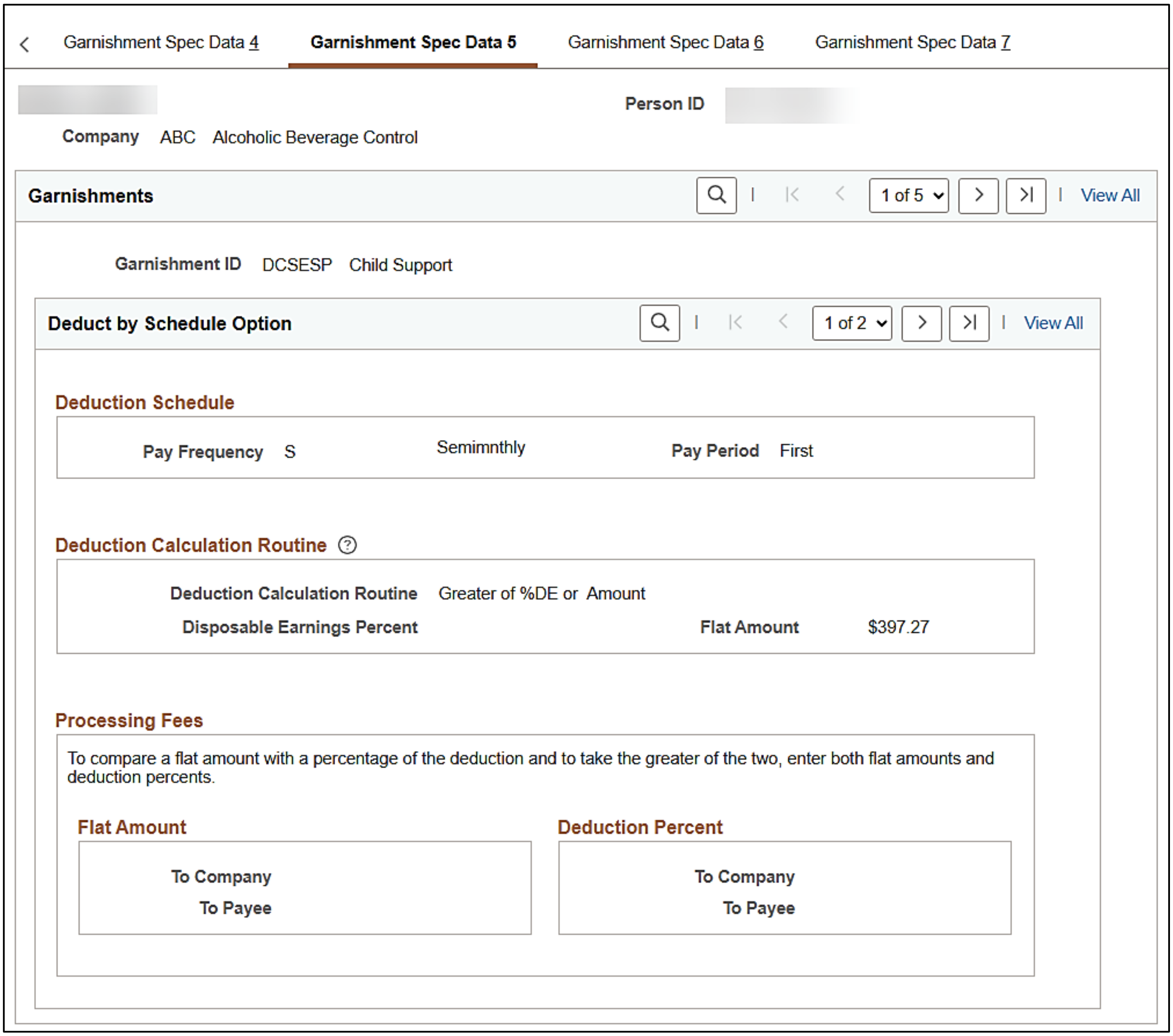
To Payee

Deduction Percent

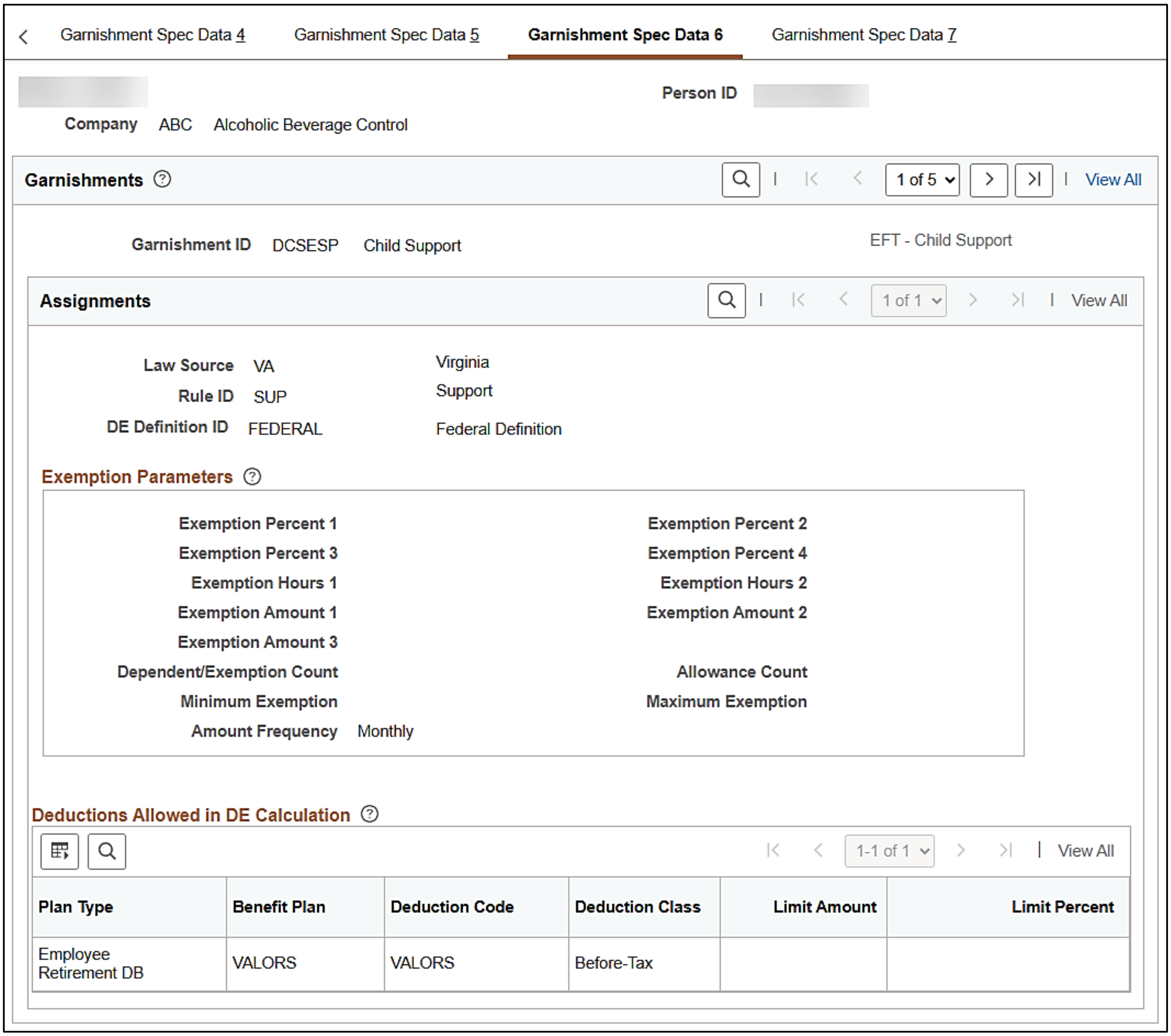
To Company

To Payee

Garnishment Spec Data 5



Garnishment Spec Data 6



Garnishment Spec Data 4 | Garnishment Spec Data 5 | **Garnishment Spec Data 6** | Garnishment Spec Data 7

Person ID

Company ABC Alcoholic Beverage Control

Garnishments 1 of 5 View All

Garnishment ID DCSESP Child Support EFT - Child Support

Assignments 1 of 1 View All

Law Source VA Virginia
Rule ID SUP Support
DE Definition ID FEDERAL Federal Definition

Exemption Parameters

Exemption Percent 1
Exemption Percent 2
Exemption Percent 3
Exemption Percent 4
Exemption Hours 1
Exemption Hours 2
Exemption Amount 1
Exemption Amount 2
Exemption Amount 3
Dependent/Exemption Count
Allowance Count
Minimum Exemption
Maximum Exemption
Amount Frequency Monthly

Deductions Allowed in DE Calculation 1-1 of 1 View All

Plan Type	Benefit Plan	Deduction Code	Deduction Class	Limit Amount	Limit Percent
Employee Retirement DB	VALORS	VALORS	Before-Tax		

Garnishment Spec Data 7