

# **Electronic Payment Withdrawal Service Information about Making Child Support Payments through a Regularly Scheduled Electronic Funds Transfer**

## **What is Electronic Payment Withdrawal (EPW)?**

EPW is a payment option. This service lets our qualifying customers pay support electronically, rather than through income withholding or sending checks or money orders. This service allows the Child Support Program to electronically pull monthly support from a financial institution account. There are two types of EPW: EPW 1 and EPW 2.

- EPW 1 is an exception to income withholding. To qualify for EPW 1, the payments on the case must be current (no arrears) and the party receiving child support must provide written consent.
- EPW 2 allows for electronic payments when an income withholding isn't available or as a second payment in addition to an income withholding. To qualify for EPW 2, cases do not have to be current and consent is not required.

## **How are EPW 1 and EPW 2 alike?**

- There must be an active child support case.
- If there are other signers on the bank account, they must agree in writing to EPW withdrawals. Other signers are approved users whose names are associated with the bank account.
- The account must be with a bank that is a member of the National Automated Clearing House Association (NACHA).
- The applicant cannot have any dishonored payments (bounced checks) within the last 12 months.
- The appropriate EPW enrollment form must be completed.

## **How can I qualify for EPW 1?**

- Your case must be current (no arrears).
- Written consent is required from the receiving party. We cannot approve your enrollment if we do not get a signed consent form. [ORS 25.396]
- You must submit a completed EPW 1 enrollment form.

## **How can I qualify for EPW 2?**

- You want to make a payment in addition to income withholding or withholding is not available because you are self-employed, under-employed, or unemployed.
- Your case may have arrears and does not need to be currently accruing monthly support.
- You must submit a completed EPW 2 enrollment form.

## **Signing Up for EPW**

### **How do I obtain an EPW enrollment form?**

You must request an EPW enrollment form from your case manager or you may contact the EPW Specialist at 503-986-0532.

**Can I fax in a copy of my EPW enrollment form?**

Yes, our fax number is (503) 986-2416. Be sure to include a preprinted VOIDED check or letter from your financial institution with the required information.

**What happens if my request for EPW is not approved?**

You will receive a notice in the mail explaining why your EPW request was not approved.

**How will I know when my EPW is activated?**

You will receive a notice in the mail prior to the first withdrawal. We must run a “test” cycle through your bank. This test will be run during the first month after the enrollment is approved. Keep making your support payment(s) as ordered until your first electronic withdrawal.

**Can my EPW be revoked after it is approved?**

EPW can be revoked for a number of reasons, which can include:

- Two or more dishonored payments.
- Authorization, if required, is revoked.

**Dishonored Payments**

**What happens if my payment isn't available in my bank account?**

If you do not have adequate funds in your bank account at the time your support is due, CSP will make two additional attempts to secure the funds. If the third attempt is unsuccessful, your EPW will be suspended and may be cancelled.

**What if I have more than one dishonored payment?**

If you have two dishonored payments within 12 months, your EPW will be revoked. You will not be able to have EPW for 12 months from the day it is revoked.

**What does dishonored payment mean?**

A dishonored payment is a payment that was returned unpaid to the Department of Justice, Division of Child Support from your bank. Payments can be returned dishonored due to a lack of funds in your account, a closed account, an inaccurate account number, or similar reasons.

**Are there any fees charged to me if I send in a payment that is not honored by my bank?**

Yes. A \$35 fee will be charged for dishonored payments, as allowed by Oregon law. [ORS 30.701] This fee applies to checks and electronic payments. Only one fee will be charged per payment even if we try to deposit it more than once.

**EPW Help**

**What if I have more questions?**

You may contact your case manager or the EPW Specialist at 503-986-0532.

The Child Support Program can provide you with information from forms and other notices in your own language free of charge. This also includes Braille, large print, and the use of interpreters. To find out more, contact your child support office.