



Automated Wage Attachments



Increasing Collection Efficiencies



Automated Wage Attachments

■ Step 1: Account Selection

As accounts with delinquencies age to 72 days they transfer to a collection. They are evaluated for the Automated Wage Attachment as they are transferred.

Automated Wage Attachments

■ Selection Criteria:

- Central Collection Assignment
- No Bankruptcy
- No Payments in last 45 Days
- No Suspended Payments or Returns
- No active appeal indicator
- Not Deceased
- Only One Collection Case
- Balance \geq \$50.00
- Active address





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- Cases that are NOT selected will stage as NEW and send the Notice to Contact Assigned Agent letter after 30 Days
- Cases that are selected will stage as CHECK AUTO WAGE

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■ Step 2: Find a Wage Target.

CHECK AUTO WAGE is a 5 day stage that calls a table provided by the Data Warehouse. This table helps WINPAS identify the employer in order to set up the garnishment.



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■ Table Criteria

- All taxpayers that received an electronically filed W-2 in 2007
- Earnings greater than \$4000 per year
- If multiple W-2's are received, provide the one with the highest wages.
- Employer must exist in the DOR integrated tax system (WINPAS)





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- Cases where a wage target is NOT identified will stage as **NEW** and send the Notice to Contact Assigned Agent letter after 30 Days
- Cases where a wage target is identified will stage as **PENDING WAGE CERT**

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■ Step 3: Pending Wage Certification

The collection will be held in the Pending Wage Certification stage for 45 days before issuing the garnishment. If there is taxpayer contact with a different resolution the Agent must change the stage to avoid the garnishment.







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■ Step 4: Issue Garnishment



WINPAS will automatically set up the garnishment and issue the certification letter to the employer and the notice letter to the taxpayer. The account will re-stage as Wage Certification and place a note in the account indicating an auto-cert was initiated.






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Other Business Rules



■ Address Rules:

- If Employer address is invalid then do not issue wage certification, stage as NEW
 - If Taxpayer address is invalid then stage as NEW
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Other Business Rules

- Garnishment Rules: Set garnishment percentage based on taxpayer delinquent balance



Balance	Garnishment %
\$50-\$2,000	15%
\$2,001-\$4,000	20%
>\$4,000	25%
Estimated Assessment	25%



Semi-Automated Wage Attachments

- A button has been placed on the Collection Manager.

After a review of the taxpayer' account the agent can press the button to see if there is an employer match.







Semi-Automated Wage Attachments



■ Wage match found

- WINPAS will automatically set up the garnishment using automated process rules
 - Employer certification letter and taxpayer notice letter will be mailed
 - An automated note will be added
 - The account will re-stage to WAGE CERTIFICATION
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Semi-Automated Wage Attachments

■ Wage Match NOT Found


- An automated note will be added to aid in determining the next opportunity to press the button.
- Using the W-2 file would indicate only pressing once a year.
- Using the quarterly wage file from Department of Workforce Development would indicate pressing once every three months.



Automated Certifications



Notes:

- The DataWarehouse team is in the process of downloading the quarterly wage file to the DataWarehouse. These processes will convert to this new file as soon as possible.
 - We currently have just over 7,000 accounts Pending Wage Certification. The first batch of certification letters from this process will be mailed on September 4th.
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