



The State of South Carolina is changing the way employers pay child support payments.

Employers must send all South Carolina child support payments made on behalf of their employees to the State Disbursement Unit (SDU) instead of remitting to local Clerks of Court.

Read more about electronic payment options for employers inside.

In addition to **remitting** payments electronically, employers may now **receive** income withholding orders electronically. The Electronic Incoming Withholding Order (e-IWO) process is a free and efficient method to:

- Receive IWOs;
- Accept or reject IWOs;
- Report employee lump sum payments; and
- Report employee terminations

For e-IWO registration instructions, see the federal Office of Child Support Enforcement website at acf.hhs.gov/programs/css/employers/e-iwo

For More Information

Additional information is available through the Department of Social Services Child Support Services Division website at <https://dss.sc.gov/child-support/employer-resources/>

Questions?

Contact the South Carolina SDU employer support team at 800-768-5858, **select option 3, then option 3 again.**

Or email SCSDU-Employer-EFT@conduent.com

South Carolina Employers' Guide to Electronic Payment of Child Support Withholding

Electronic Funds Transfer (EFT) Payment Options

Benefits of Electronic Payments

Electronic child support payments are secure, accurate, cost-effective, convenient, and efficient.

Security

Electronic payments eliminate risks associated with damaged, lost, or stolen checks, protecting employers' bank accounts.

Accuracy

Case information is read electronically reducing the likelihood of human error resulting in delays and misapplication of payments.

Savings

Electronic payments save staff time and cut costs and waste by eliminating paper checks, labels, envelopes, and postage.

Convenience

Electronic payments prevent time-consuming processing steps, like the securing, printing, and mailing of checks, as well as stopping payment and reissuing checks.

Efficiency

Electronic payments are processed faster, funds are available sooner, and families receive reliable, consistent support on time.

EFT via ExpertPaySM

Best for

- Small to medium-sized businesses
- Employers who process payroll in house

How It Works

Employers enroll online, enter child support case and payment information, link their company's bank account, and remit payments via ExpertPaySM. Then, ExpertPaySM debits the employer's bank account and credits the SDU bank account through the Automated Clearing House (ACH) network. Case-identifying data is integrated into ACH financial transactions using a standard developed specifically for child support payments.

Benefits

With ExpertPaySM, employers can:

- Avoid investing in new technology or special software—ExpertPaySM only requires Internet access, a Web browser, and a one-time data entry setup
- Avoid transaction fees—after an initial \$2.50 setup fee, there are no additional transaction charges to remit payments to the SDU

Sign Up for ExpertPaySM

To remit payments via ExpertPaySM, visit www.ExpertPay.com

EFT via Employer

Best for

- Medium-sized to large businesses
- Employers with robust IT or accounting software
- Employers who use third-party payroll processors

How It Works

Employers—or their payroll service company—create an ACH file including child support case and payment information. Then, the employer sends the file to their financial institution. The financial institution transmits the payment through the ACH network to the SDU. **The South Carolina SDU Federal Information Processing Standards (FIPS) code is 45000.**

South Carolina will accept payments in either the CCD+ or CTX standardized formats. A reconciliation between state records and employer records is recommended, but not required, prior to submitting payments through EFT to ensure employee withholdings will be properly credited.

Benefits

With employer-initiated EFT, employers can:

- Maintain child support withholding information on a single system—no need to duplicate withholding information on a third-party application for ACH file creation

Sign Up for EFT

To remit payments via EFT, contact customer support at 800-768-5858 or email SCSDU-Employer-EFT@conduent.com