

ENFORCING A SUPPORT ORDER

Management of an Overcollection

CS 501.7

SUPERSEDES

CS 706.1 Overcollection Agreements, May 1, 1997

REFERENCES

MCA § 40-5-416; ARM 37.62.307(7); 42 USC §§ 654b and 657

Policy

Definition

Overcollection: An overcollection is generally referred to as a prepaid. A prepaid is a payment where upon receipt the system cannot automatically distribute the payment to an account. Automatic distribution of a payment is dependent upon the pay source. In general, a payment will become a prepaid when the current account is closed or has already been paid, and there are no arrears in the case*. If the payment has an IW pay source (is the result of an Order to Withhold Income) the arrears must be noticed before the payment will automatically apply to an account(s). If the arrears are not noticed the IW payment becomes a prepaid.

Distribution rules differ for federal and state tax offsets, see policy below.*

Scope of Action

The policy and procedure in this section provides guidance for managing overcollections in a child support case. Overcollections typically exceed federal disbursement rules that require a child support payment to be disbursed within a two-day time frame. It is CSED policy to keep the number of prepaids in the system to a minimum.

Reasons Overcollections (Prepaids) Occur

Prepaids result from a variety of situations, such as unreconciled debts, unnoticed arrears, multiple Orders to Withhold (OWI), interest collected by a IV-D agency, an employer lump sum payment, a Non-Custodial Parent (NCP) lump sum payment, a posting error and even annualization.

Debt Reconciliation

Differences in debts between states can create a prepaid. When a case has an unreconciled debt and consistent prepaids the debt should be reconciled as quickly as possible. A request for debt information sent by mail or by CSENet may not be enough. States have thirty days to respond to a request for information and often the response received does not include the needed information. In order to accelerate the debt reconciliation process, contact the IV-D agency by phone for the debt reconciliation information, document the phone contact in system and set ticklers for consistent follow-up.

Reasons debts between states may not match include the following:

- A new support order in the case
- Interest charged by other IV-D agency
- Payments split between other IV-D cases
- No notice from the other IV-D agency of an additional payment
- Support orders that require weekly rather than monthly payments
- Unique language requiring current support to include travel reimbursements, bonuses, etc.

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Unnoticed Arrears

An Income Withholding (IW) payment cannot apply to unnoticed arrears. If the arrears in a case are not noticed the IW payment will create a prepaid. To avoid loss of potential collections it is considered a best practice to keep noticed debt up-to-date. Periodically checking the declining balance of the debt is necessary to ensure the balance is not at or near zero and the case is ready for other enforcement actions, see CS 510.1 Withholding Action—With Notice.

Multiple OWIs for a NCP

When a NCP has multiple OWIs a prepaid may be created. The caseworker should contact the NCP. It is possible that employment circumstances have changed that would make one of the OWIs unnecessary. If appropriate terminate an OWI.

A prepaid that results from multiple OWIs must be refunded. In this instance, an overcollection agreement cannot be used.

NOTE:

An OWI must be issued. Unless there is an exemption in the support order or the order is a tribal order, which is not subject to automatic withholding, issuance of an OWI is required, *even if the NCP is current on support payments*. In special and documented instances, Regular Payments (RP) can be accepted if it is proven a good source for the OWI cannot be found or there is no jurisdiction to enter an OWI.

Interest Collected by another IV-D Agency

It is common practice for some IV-D agencies to include interest in a support payment. However, for some cases including interest creates a prepaid. Contact the other IV-D agency to confirm that the overpayment is due to the collection of interest before taking an action. If the other agency confirms that collected interest is the cause of the overpayment the prepaid is considered as owing to the Custodial Parent (CP) and cannot be held for a future month.

Options for disbursing the interest payments are receiving a judgment for the accrued interest, setting up a no order account and refunding the IV-D agency.

Employer Lump Sum Payment

An employer who does not consistently remit payments, but instead sends a lump sum payment for multiple pay periods, often fails to indicate the dates of collection. At the time of posting the payment, the employer should be contacted for the collection dates. However, due to the time limitations on posting it is possible for the payment to be posted without the dates of collection. When a lump sum payment is posted in this manner it can create a prepaid.

When a lump sum payment creates a prepaid the caseworker is responsible for contacting the employer to obtain the dates of collection. The dates must be obtained within twenty-one days of receipt of the payment. If the dates cannot be obtained within the allowable time the prepaid must be refunded to the employee.

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IMPORTANT: Before refunding the payment, the caseworker should verify that all of the employees included on the payment are working for the employer.

NOTE:

Employer Relations Specialist (ERS) and employer lump sum payments. When an employer has frequent date of collection issues or difficulty remitting payments in accordance with the specified time-frame as stated in the OWI the ERS can be contacted. The ERS can explain collection issues to the employer that are specific to the case. In addition, the ERS can aid the caseworker in determining if employer contempt or another legal remedy is necessary. When further action is deemed necessary, refer to CS 503.5 Administrative Civil Contempt and contact your regional legal unit.

NCP lump sum payment

If there is prior knowledge the NCP is sending a lump sum payment for future current support; the caseworker should obtain an overcollection agreement. In addition, the State Disbursement Unit (SDU) should be notified of the Future Month of Collection (FMOC) dates necessary to post the payment. Posting the payment with the FMOC dates will allow the lump sum payment to timely apply to accounts.

If there is no prior knowledge of a lump sum payment the caseworker has twenty-one days from receipt of the payment to obtain an overcollection agreement. At caseworker discretion, a *Hold for Future* or a *Hold for SPU adjustment* can be placed on the prepaid. If an overcollection agreement can be obtained and documented **before** the 10-day automatic refund, a *Hold for Future* can be placed on the payment. If an overcollection agreement **cannot** be obtained and documented within 10 days a *Hold for SPU adjustment* must be placed on the prepaid (a *Hold for SPU adjustment* will require an adjustment request each month until the prepaid amount is zero). If an overcollection agreement cannot be obtained with twenty-one days of receipt of payment it must be refunded.

NOTE:

Consistent NCP Overpayments. If an NCP consistently sends overpayments the caseworker should make contact to determine the intent of the overpayments. If the intent is as a gift the prepaids must be refunded. The caseworker should inform the NCP that the CSED cannot forward voluntary overpayments, and if there is concern with the amount of the support obligation the CSED may be able to assist with a modification of the support order.

A no order account should not be created to disburse a prepaid that is intended as a gift, it can be created only when no support order exists, but contributions towards support are being made until an order can be established, or when it is necessary to distribute and disburse the interest collected by the other IV-D agency to the CP.

Posting Error

If the source of the prepaid is not the NCP's employer or the NCP it may be a posting error. If a payment has an unfamiliar pay source or a date of collection that is out of sync with other payments it may be a posting error that has incorrectly paid current support. When a posting error is suspected the caseworker should research the payment and contact the regional adjustor.

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Annualization Considerations

Annualized payments are the result of twenty-six or fifty-two pay periods. An employer may annualize payments under an OWI when the employer's pay frequency is based on a period of time other than one month. Annualized payments for any given month will total either more than or less than the ordered monthly withholding, but over the course of 12 months the withheld amount will be equal to the ordered amount.

Annualized payments create annualization deficits (arrear amount) gradually each month. The CSED can apply prepaids to those months where annualization deficits have occurred. Applying prepaids to an annualized deficit does not require an overcollection agreement or noticed arrears.

Annualized payments can result in confusion especially on the part of the CP because the full amount of child support is not being received each month. Offering an explanation of the annualization process can alleviate some of the frustration.

NOTE:

Interest charged by a IV-D agency due to annualization. Other IV-D agencies may charge a significant amount of interest on deficits that accrue due to annualization. To avoid these interest charges, it can be suggested that the NCP send a payment each month to cover the arrearage. When the NCP sends a payment, it is important to communicate receipt of the payment to the other IV-D agency for debt reconciliation purposes.

Managing Overcollections

The CSED collects support payments from NCPs under a range of circumstances. As a consequence, some of the payments create prepaids. Working a prepaid tickler, reviewing the Prepaid Report, informing the payor of electronic payment options and obtaining an overcollection agreement are all ways of managing overcollections.

Several accounting screens in the system show that a prepaid exists. However, two of the best ways to find a prepaid are prepaid ticklers and the Prepaid Report.

Prepaid ticklers

When a prepaid is created it generates a tickler alerting the caseworker to the overpayment. When a participant has both NCP and CP roles the prepaid will generate a tickler for *all* of the cases that participant is on. The payment should be investigated and the reason for it being a prepaid determined. Once the reason is determined the caseworker can make a decision regarding the distribution and disbursement of the payment.

Occasionally a prepaid tickler is deleted, but the prepaid remains in the system. As a reminder that there is a prepaid remaining in the system another prepaid a tickler is generated at month end.

Review the Prepaid Report

The Prepaid Report is a report of all prepaids in the system. It is accessed from DocDirect by a limited number of CSED personnel including regional managers and their designees. Regional offices print the report monthly and regional discretion determines how it is reviewed. The report should be worked with the intent of disbursing payments quickly and accurately, as per federal distribution requirements.

In addition to showing prepaids on IV-D cases, the Prepaid Report shows prepaids on Region 90 cases. Region 90 cases are cases with a support order issued after October 1, 1998 and cases that have *never* been an open IV-D case or are now a closed IV-D case.

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Since a payment is participant based a prepaid attaches to a NCP's oldest case even if it is a closed case or a Region 90 case. As a result, a NCP who has multiple cases may have a prepaid default to a Region 90 case; therefore, it is important to include Region 90 cases when reviewing the report. The last assigned IV-D caseworker in a case is responsible to work the prepaid. In instances where there is a prepaid on a Region 90 case and there are no open IV-D cases, the caseworker previously assigned to the Region 90 case will be contacted to work the prepaid.

Electronic Payment Options

Informing an employer or a NCP that payments can be submitted electronically is an indirect way of managing overcollections. The submission of electronic payments can be from anywhere there is a computer and may encourage the payor to make payments at regular intervals rather than making a lump sum payment that requires an overcollection agreement. The options below provide ways to submit electronic payments.

- Financial Institutions. Payments can be made using electronic bill pay through the payor's financial institution and can be made whenever the support order requires. In addition, payments can be set up on a recurring schedule. For details on electronic bill pay the payor should contact the financial institution.
- The CSED Child Support Payment web site. Payments through the CSED Child Support Payment web site can be made by credit card, e-check or automatic withdrawal from a NCP's financial institution. The web site address is <https://app.mt.gov/csp/>.

IMPORTANT web site information:

- **Web site service** Information such as user name or password is provided by the mt.gov help desk. To contact the help desk, click on the "How Do I" field in the upper right corner of the page. This field provides the help desk phone number, email address and instructions on using the web site.
- **Automatic withdrawal cancellation** Once an automatic withdrawal is in place it will continue until the NCP makes a request for cancellation *directly* to the mt.gov help desk.
- **Cannot be used to target a payment** This site does not provide a place to attach payment instructions or back-up information. If the NCP needs to target a case for payment this web site should not be used.
- **Fees** Nominal fees are required. For detailed information refer the payor to the web site address above.

Overcollection Agreement

The purpose of an overcollection agreement is to allow the CSED to legally apply an over collected amount to future current or to future arrears in a situation where the amount must normally be refunded. An overcollection agreement is not appropriate for all overpayments, but certain cases may benefit from having an agreement in place.

It is CSED policy that an overcollection agreement is for a set period no longer than three months, and the amount of the payment does not exceed three months current support. Under exceptional circumstances a regional manager may approve of an extended period and payment amount. A detailed case note from the regional manager must be entered into the system providing justification for the extension.

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An overcollection agreement must be obtained and documented within twenty-one days of receipt of the payment. The agreement can be made by phone verification or by written statement. A written statement is a signed statement or a signed CS 706-1A Agreement to Apply Funds. If the written statement is an email a signature is not required. However, the email must be placed in a case note and a copy printed for the file. All overcollection agreements must include the amount paid and the intended months of payment. If an overcollection agreement is not obtained within the allowable period, the payment must be refunded.

When an agreement is obtained a detailed case, note is required. It must include justification for the overpayment, the amount and the intended months of payment. If written documentation is available reference to it must be made in the case note. When there is no case note as evidence of an agreement the prepaid must be refunded.

After the agreement is in place and a case note has been entered into the system, a tickler may be set to notify the caseworker of the expiration date of the agreement.

An overcollection agreement may be beneficial to the case under the following circumstances:

1. **Reasonable expectation of future underpayment.** A reasonable expectation of future underpayment can be established, if according to the facts of the case there may be a future under collection of support. Under this circumstance the CSED can allow a lump sum payment to be held for future current support or for future arrears. Occupations such as, farmers, ranchers, contractors, the self-employed or those who are outside the country for extended periods may qualify for an overcollection agreement.

Facts in a case that may cause a reasonable expectation of a future underpayment:

- Unemployment related to seasonal work
- An approved payment plan for less than current support
- Future unemployment consistent with a personal history of unemployment
- Circumstances that keep the NCP from sending support payments in a timely manner
- Under payment by income withholding because of federal Consumer Credit Protection Act (CCPA) limits

In predicting future, a underpayment the caseworker takes into account the general payment history and the size of and reason for the debt that was the basis for the collection.

2. **Employer Lump Sum Payment.** An employer who sends a payment in advance and does not include the dates of collection must be timely contacted for the dates either at the time of posting or by the caseworker when the payment is discovered.

If the dates of collection for the employer lump sum payment cannot be timely obtained and the payment cannot be set-up for FMOC the payment must be refunded or a signed CS 706-1A Agreement to Apply Funds obtained from the NCP (employee), refer to Procedures, step 5 Overcollection Agreement.

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3. **NCP Lump Sum Payment.** A lump sum payment from a NCP intended to pay future support will create a prepaid. The payment cannot be held for future support, unless there is an overcollection agreement and a detailed case note, refer to Procedures, step 5 Overcollection Agreement.

Instances in which the Overcollection Agreement does not apply

An overcollection agreement does not apply in the following situations:

1. **Informal consent for future support.** For some NCPs the CSED may collect an amount intended by the payor for future support, such as teachers' payments for summer months and payments regularly made a few days before the first of the month. In these situations, an overcollection agreement is not needed to apply a payment to future support. In these instances, the caseworker must be sure there is enough evidence of intention, such as employer/NCP payment history documented in case notes and the case file to justify the action.
2. **Overcollection Agreement and a FTO payment.** An overcollection agreement **does not** apply to an FTO payment. The CSED follows federal distribution rules which require FTO payments apply only to certified arrears accounts and any overpayment **must** be refunded to the obligor.
3. **Multiple OWI for a NCP.** A prepaid that results from an NCP with multiple OWIs must be refunded, an overcollection agreement does not apply.

Distribution and Disbursement

Special considerations exist when requesting an adjustment to move a prepaid to an account in the following situation:

1. **Payment Adjusted from Prepaid to Current Support.** If a prepaid has not been set up for FMOC, but should apply to future current support, it is necessary to wait for support to accrue for the current month. After current support has accrued an adjustment request is required to apply the prepaid to the current account. Adjustment requests must use the oldest qualifying prepaid and include language that references the overcollection agreement.
2. **State Tax Offset (STO) payments apply to Current Support first.** When a STO payment is received it automatically applies to the current account if current is owed. If the STO payment is received prior to an IW payment and there are unnoticed arrears on the case, the IW payment will create a prepaid. When this occurs, an adjustment request is needed to move the STO payment to the arrears account and the IW payment to the current account.
3. **IMPORTANT--IV-D Agency Address Information**
 - The other IV-D agency's SDU address must be entered prior to requesting a refund.
 - The refund payment must be addressed to the other IV-D agency's SDU. All SDU addresses are linked to a FIPS code ending in 999. For example, Montana's SDU FIPS code is 30999. A SDU address can be found by searching the FIPS menu in the system. An "A" for agency address should be entered for the address on the Participant Information (PAR) screen.
 - All future Other Court (OC) payments will be refunded to that IV-D agency address unless it is inactivated by the caseworker.

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NOTE:

Refunding Payments to other IV-D agencies. Other IV-D agencies often return refunded payments to the CSED. When this occurs, it is necessary to request an adjustment to refund the payment *back* to the intended payee. Do not release the payment into the system, as it will credit the NCP for a payment that was not made.

Procedures

Procedures for Caseworker

1. Identifies an overcollection. Uses prepaid ticklers and the Prepaid Report to identify payments that cannot automatically apply to an account or be refunded.
2. Determines the reason for the overcollection by reviewing the causes in a. through h. below. Takes appropriate action to prevent further overcollection. **Documents in system all actions taken and sets a tickler for follow up if necessary.** Unreconciled Debt. Reviews case for unreconciled debt, which can be the result of:
 - A new support order in the case
 - Interest charged by another IV-D agency
 - Payments split between other IV-D cases
 - No notice from the other IV-D agency of an additional payment
 - Support orders that require weekly rather than monthly payments
 - Unique language requiring current support to include travel reimbursements, bonuses, etc.

Upon determination that unreconciled debt is the cause of the overcollection takes action to timely reconcile the debt. Contacts the other IV-D agency by phone to request debt information. A request may be made by mail or CSENet *after* phone contact has been made.

Upon receipt of the debt information from the other IV-D agency immediately reconciles the debt. Proceeds to step 3a Distribution and Disbursement.

- a. Unnoticed Arrears. Reviews the declining balance in a case to ensure the noticed arrears are up-to-date. If the declining balance is at or near zero takes action to the notice arrears. Proceeds to step 3b.
- b. Multiple OWIs for a NCP. Reviews the case for multiple OWIs. Contacts the NCP for information on employment circumstances. Determines if an OWI should be terminated and terminates if appropriate. Proceeds to step 3c.
- c. Interest collected by another IV-D agency. Reviews the case for collection of interest. Timely contacts the other IV-D agency for confirmation. Upon confirmation from the other IV-D agency proceeds to step 3d.

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- d. Employer lump sum payment. Reviews the case for an employer lump sum payment that does not provide the dates of collection and/or includes payment in advance. Timely contacts the employer for an explanation of the lump sum payment, the dates of collection and the employees included in the payment. Informs the employer as in step 6 below of electronic payment options. If necessary contacts the Employer Relations Specialist when an employer has frequent date of collection issues or difficulty remitting payments in accordance with the time-frame stated in the OWI.

Procedure for Employer Relations Specialist (ERS)

- i. Contacts the employer to explain the importance of dates of collection. Attempts to assist the employer with date of collection and payment remittance issues.

Procedure for ERS or Caseworker

- ii. Jointly determines if employer contempt or another legal remedy is necessary. Refers to CS 503.5 Administrative Civil Contempt and the regional legal unit when pursuing further employer collections issues.

Procedure for Caseworker

- f. NCP lump sum payment. Reviews the case for a NCP lump sum payment. Timely contacts the NCP for an explanation of the lump sum payment and the date of collection information.
- If appropriate obtains an overcollection agreement, proceeds to step 5.
 - Contacts the NCP when there is a pattern of consistent overpayments. If the overpayments are intended as a gift informs the NCP that the CSED cannot forward voluntary overpayments, proceeds to step 3f.
 - If the overpayments are not intended as a gift, informs the NCP of the Electronic Payment Options as in step 6. If appropriate proceeds to step 5 Overcollection Agreement.
- g. Posting error. Reviews the case for a posting error by researching the prepaid or other payments applied to the case that may have posted incorrectly to the NCP. Contacts the regional adjuster to further payment investigation and/or have the error corrected. Proceeds to step 3g.
- h. Annualization. Reviews the case for payment annualization. If annualization is the reason for the overcollection, prevention of further prepaids is not necessary. In this instance an overcollection agreement or noticed arrears are not required. Proceeds to step 3h.
- i. Contacts the NCP when another IV-D agency charges interest on the deficit due to annualization. Suggests that NCP send in an additional payment each month to cover the arrearage.
- ii. If applicable communicates receipt of additional NCP payment to IV-D agency for debt reconciliation purposes.

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3. Distribution and disbursement of overcollections by following the applicable procedure in a. through h. below. **Documents in system all actions taken and sets a tickler for follow up if necessary.**
- a. Unreconciled Debt. After debt reconciliation takes action to distribute the prepaid to the correct account or to refund based upon the reason for the unreconciled debt.
 - b. Unnoticed arrears. Notices arrears and takes action by requesting an adjustment to distribute and disburse the prepaid to appropriate account or to refund.
 - c. Multiple OWIs for a NCP. Terminates an unnecessary OWI. Takes action to refund the prepaid.
 - d. Interest collected by another IV-D agency. Takes action to distribute and disburse the prepaid by one of the following:
 - Receiving a judgment for accrued interest
 - Setting up a no order account
 - Refunding the other IV-D agency
 - e. Employer Lump Sum Payment. Takes action to distribute and disburse the lump sum payment based on knowledge of the dates of collection.
 - i. Prior knowledge of an employer lump sum payment. Obtains the future dates of collection from the employer. Notifies the State Disbursement Unit (SDU) of the incoming payment and provides the dates of collection necessary for posting.
 - ii. No prior knowledge of an employer lump sum payment and the payment has been posted creating a prepaid. Contacts the employer timely and within twenty-one days of the receipt of payment for the dates of collection.
 - A. If the dates of collection are obtained from the employer documents the dates in system and sets a hold for SPU adjustment on the payment. When requesting the adjustment references the case note containing the dates.
 - B. If the dates of collection cannot be obtained from the employer within the allowable period of time, the prepaid must be refunded to the employee. **IMPORTANT:** Before refunding the payment verify that that the obligor and the employee are the same person and that the obligor is still an employee of the payor.
- NOTE:**
- The Employer Relations Specialist may be contacted in instances** where the employer has frequent date of collection issues or difficulty remitting payment in accordance the specified time-frame as stated in the OWI, refers to CS 503.5 Administrative Civil Contempt.
- f. NCP lump sum payment. Takes action to distribute and disburse the lump sum payment based upon the amount and the dates agreed to in step 5 Overcollection Agreement.
 - i. Prior knowledge of an NCP lump sum payment. Notifies the SDU of the incoming payment and provides the dates of collection necessary for posting.

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- ii. No prior knowledge of a lump sum payment and the payment has posted. Uses discretion in marking the payment Hold for Future or Hold for SPU adjustment depending upon the time needed to obtain and to document an overcollection agreement. NOTE: A Hold for SPU adjustment will require an adjustment request each month until the prepaid amount is zero.
 - iii. Refunds the prepaid if an overcollection agreement cannot be obtained and documented within twenty-one days of receipt of payment.
 - iv. Refunds the prepaid if the payment is intended as a gift.
 - g. Posting error. Coordinates with the regional adjuster to correct the posting error.
 - h. Annualization. Upon receipt of an annualized payment creates an adjustment request to apply the prepaid to the arrears account for that month. The annualized payment (prepaid) will pay the arrears for those months where there are deficits due to annualization.
4. Special considerations exist when requesting an adjustment to move a prepaid in the following situations:
- a. Move a prepaid to current support. After current support has accrued requests an adjustment to apply the prepaid to the current account using the oldest qualifying prepaid. Includes language that references the overcollection agreement on the adjustment request.
 - b. A State Tax Offset (STO) payment that applies to current support before an IW payment applies to the account. Requests an adjustment to move the STO payment to the arrears account and the IW payment to the current account.
 - c. Return a refunded payment to another IV-D agency.
 - i. Enters the IV-D agency's SDU address onto the NCP's PAR screen. Uses an "A" for agency address as the address type. A SDU address can be found in the system on the FIPS menu.
NOTE:
All future Other Court (OC) payments will be refunded to the entered IV-D agency address unless inactivated by the caseworker.
 - ii. Creates an adjustment request to have the payment refunded to the IV-D agency.
5. Overcollection Agreement
- a. Timely and within twenty-one days of receipt of payment obtains and documents the overcollection agreement by phone verification or by written statement. A written statement is a signed statement or a signed CS 706-1A Agreement to Apply Funds from the NCP. If the written statement is in an e-mail no signature is required. Copies the email into the system and prints a copy for the file.
 - b. An overcollection agreement must include the amount of the payment and the intended months of payment.

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NOTE:

An overcollection agreement is for a set period of time no longer than three months, and the amount of the payment should not to exceed three months current support. Under exceptional circumstances a regional manager may approve of an extended period of time and payment amount. A detailed case note from the regional manager must be entered into the system providing justification of the extension.

- c. Upon obtaining an overcollection agreement enters a detailed case note. Includes justification for the overpayment, the amount and the intended months of payment. The case note must include reference to any written documentation obtained as part of the overcollection agreement. If there is no case note as evidence of the overcollection agreement the prepaid must be refunded.
 - d. Distributes and disburses the lump sum payment based on the overcollection agreement and guidance in step 3f above.
 - e. If the overcollection agreement cannot be obtained within the twenty-one-day time-frame refunds the overcollection immediately.
6. Electronic Payment Options. Electronic payment options may encourage the payor to make payments at regular intervals rather than making a lump sum payment. Informs the payor of electronic payment options:
- Payor’s Financial Institution. Payments can be made whenever the support order requires or set up on a recurring schedule. For details on electronic bill pay the payor should contact the financial institution.
 - CSED Child Support Payment web site. Payments through the CSED Child Support Payment web site can be made by credit card, e-check or automatic withdrawal from a NCP’s financial institution. The web site address is <https://app.mt.gov/csp/>.

IMPORTANT web site information:

- 1) **Web site service.** Information such as user name or password is provided by the mt.gov help desk. To contact the help desk, click on the “How Do I” field in the upper right corner of the page. This field provides the help desk phone number, email address and instructions on using the web site.
- 2) **Automatic withdrawal cancelation.** Once an automatic withdrawal is in place it will continue until the NCP makes a request for cancellation *directly* to the mt.gov help desk.
- 3) **Cannot be used to target a payment.** This site does not provide a place to attach payment instructions or back-up information. If the NCP needs to target a case for payment this web site should not be used.
- 4) **Fees.** Nominal fees are required. For detailed information refer the payor to the web site address above.