

GarnishEdge: Product Overview

GarnishEdge is a specialized software solution designed to automate, calculate, and manage the complex lifecycle of employee wage garnishments. While its core strength is rule-based calculation, it functions as a modular management platform, ensuring legal compliance and operational efficiency, particularly for the Professional Employer Organization (PEO) market.

Target Market and Core Philosophy

Area	Description
Target Market	Professional Employer Organizations (PEOs) and large employers with complex payroll structures.
Key Differentiator	GarnishEdge is not just a calculator; it is a full-lifecycle compliance and payment management tool that centralizes all garnishment activities.
PEO Model Support	The system is built to handle scenarios where one employee can be assigned to multiple clients (client co-employment model).

GarnishEdge Modules

GarnishEdge is structured into several interconnected modules, each handling a critical part of the garnishment process.

1. Client & Employee Management

This module serves as the primary system of record for the impacted workforce and the PEO structure.

- Client Management:** Maintains and manages the details of clients (employers) within the PEO framework.
- Employee Focus:** GarnishEdge only maintains records for employees who have an **active or historical garnishment order** associated with them.
- Multi-Client Linkage:** Supports the PEO model by allowing a single employee record to be accurately assigned to **multiple clients**.

2. Order & Payee Management

This module manages the legal documents and the recipients of the withheld funds.

- **Order Management:** Garnishment orders are tracked and managed against the specific employee record. A single employee can have **multiple garnishment orders** of different types (e.g., Child Support, Creditor Debt).
- **Payee Management (SDU/Agency):** Maintains details for all **Payees** (State Disbursement Units, government agencies, or private creditors) who receive the garnishment payments. Payees are assigned to the relevant orders.

3. Calculator Suite

The calculation engine is the core intelligence of GarnishEdge, designed for flexibility and bulk processing.

Calculator	Function
XML to JSON Calculator	Accepts raw payroll batches (e.g., in Excel/XML) from a payroll system, converts the data to JSON internally, performs calculations, and provides both JSON and Excel output exports.
JSON Calculator	Accepts payroll batches already formatted in JSON and returns the calculated batch back in JSON format.
Single Calculator	A front-end tool for quick calculation testing, validation, or confirmation for a single employee.

4. Rule Configuration

This module allows administrators to control the complex legal parameters that drive the calculation engine.

- **Global Rule Editing:** Administrators can modify **global garnishment calculation rules and threshold limits** (e.g., minimum wage amounts) via the UI for all garnishment types.

- **Priority Orders:** Allows editing and defining the **priority ranking** (order of deduction) for multiple concurrent garnishments.
- **Garnishment Fees:** The system provides **recommendations** for the maximum processing fee an employer can keep, based on **state-specific rules** and pay period. Fees of rules can be edited, and overrides can be set for single orders.

5. Letter Management

This feature ensures the timely and accurate generation of legal communications.

- **Automated Communication:** Generates and sends required **answers and notification letters** to employees and garnishment authorities.
- **Template Customization:** Users can **create, customize, and save templates**.
- **Event Triggers:** The system automatically sends the relevant letters based on **event triggers** (e.g., new order initiation, amendment, or termination).

6. IWO Automation (Document Intelligence)

This is a key differentiator leveraging advanced technology to onboard new orders quickly.

- **Document Extraction:** Administrators upload Income Withholding Orders (IWOs); GarnishEdge uses **Document Intelligence (DI)** to extract key order details (amounts, case ID, dates).
- **Automated Setup:** The extracted data is used to **automatically set up the order** and perform the initial calculation.
- **Accuracy Check:** Administrators can **edit the extracted details** to ensure accuracy before activation.

7. Payment

The final step in the process is to ensure funds are correctly remitted.

- **Remittance Generation:** Creates compliant **ACH files** (electronic funds transfer) and **live checks** to transmit the withheld garnishment funds to the designated Payees.

8. Operational & Audit Tools

These modules support system oversight and compliance validation.

- **Dashboard:** Provides an **operational dashboard** with system insights, key performance indicators (KPIs), and summary details.
- **Audit Trails:** Maintains a comprehensive, immutable record of **every activity** (calculation, status change, rule modification, payment generation) across the system for complete compliance auditing.