

## Frequently Asked Questions: Auto Withdrawal for Child Support

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### 1. What is Automatic Withdrawal Authorization?

*Automatic Withdrawal Authorization* is your permission for the Family Support Payment Center (FSPC) to withdraw child and/or spousal support from your checking or savings account by electronic funds transfer.

### 2. What are the benefits of automatic withdrawal?

Automatic withdrawal allows money to be electronically transferred from your bank account to the FSPC's bank account. Automatic withdrawal eliminates the possibility of lost payments and mail delays.

### 3. Can I pay all of my child and/or spousal support by automatic withdrawal?

Child and/or spousal support payments you pay to the FSPC may be paid by automatic withdrawal. If you have more than one support order, you must complete a separate *Automatic Withdrawal Authorization* for each support order.

### 4. How do I sign up for automatic withdrawal?

To sign up for automatic withdrawal, you must complete an *Automatic Withdrawal Authorization*. Make sure you include the financial institution routing number, account number and a deposit slip or voided check with your authorization. You can sign up for automatic withdrawal at <https://mo.smartchildsupport.com>.

### 5. How often can I have support payments withdrawn from my bank account?

You choose the dates on which the FSPC will withdraw your payments. You may have payments withdrawn once a month, twice a month, every two weeks or once a week. You should choose a payment frequency and dates that correspond with the frequency and dates required in your support order. Twice-monthly withdrawals must be based on one of the following schedules:

1st and 16th	6th and 21st	11th and 26th
2nd and 17th	7th and 22nd	12th and 27th
3rd and 18th	8th and 23rd	13th and 28th
4th and 19th	9th and 24th	14th and 29th
5th and 20th	10th and 25th	15th and 30th

### 6. Will support payments ever be withdrawn from my account on a date other than a date I indicate on the *Automatic Withdrawal Authorization* form?

Your support payments will be withdrawn on the date or dates you indicate unless one of the following occurs:

- If the withdrawal date you indicate falls on a Saturday, Sunday or banking holiday, the FSPC will withdraw the payment on the following banking business day.
- If the withdrawal date you indicate falls on the last day of the month and that day is a Saturday, Sunday, or banking holiday, the FSPC will deduct the payment on the last banking business day of the month.

- If the withdrawal date you indicate does not occur in each month (for example, the 31st), the FSPC will deduct the payment on the last banking business day of the month during months in which that date does not occur.

**7. How can I verify that I have received credit for a payment once it has been withdrawn from my account?**

The FSPC will apply the payment to your support order on the day the withdrawal occurs. If you enter your e-mail address on the *Automatic Withdrawal Authorization* form, the FSPC will send you an electronic payment confirmation notice when the payment is credited. Otherwise, you can verify on the day following the withdrawal date that the FSPC has credited your payment by calling the *Payment Information Line* at 1-800-225-0530. When making this call, you must enter your eight-digit case number to receive payment information. If you do not know your eight-digit case number, contact the FSPC at 1-888-761-3665 to obtain this number.

**8. What if my bank does not honor my automatic withdrawal authorization?**

If your bank does not honor your withdrawal authorization because of insufficient funds, a stop payment or a closed account, the FSPC will terminate your automatic withdrawal enrollment. Any resulting debt to the FSPC is subject to collection action. A debt to the FSPC results when the FSPC disburses a support payment to the payee (the person to whom you owe support) based on your withdrawal authorization, and your bank does not honor the withdrawal for one of the above reasons.

**9. How do I stop or change the automatic withdrawal of my support payments?**

To change the payment frequency, payment date, payment amount, financial institution and/or account from which your support payments are withdrawn, you must complete a new *Automatic Withdrawal Authorization*. To stop your automatic withdrawal and/or obtain an additional *Automatic Withdrawal Authorization*, contact the FSPC at 1-888-761-3665. It will take approximately 30 days to process your termination request and/or your new *Automatic Withdrawal Authorization*.

**10. If I have my support payment withdrawn from my bank account, am I exempt from enforcement actions such as income withholding (also known as wage withholding or garnishment)?**

No, automatic withdrawal does not exempt you from any enforcement actions allowable under state and federal law including, but not limited to, income withholding.

If you are already paying support through income withholding, the income withholding will **not** terminate because you complete an *Automatic Withdrawal Authorization*. You should only complete an *Automatic Withdrawal Authorization* if you want to pay more support than your employer is already withholding.

If the Family Support Division (FSD) issues an income withholding order for support you owe **after** you have completed an *Automatic Withdrawal Authorization*, FSD **cannot** stop payments from being withdrawn from your bank account. If you no longer want support payments automatically withdrawn from your bank account, you must contact the FSPC at 1-888-761-3665 to request that your *Automatic Withdrawal Authorization* be terminated.