



TALX Announces Paperless Automated Garnishment Service

- New Offering Helps Employers Securely Verify Garnishment Requests, Remove Employee Debt Liability and Streamline Processing -

ST. LOUIS (Oct. 2, 2011) – [TALX](#), provider of Equifax Workforce Solutions and a leader in human resource, payroll and tax-related services, today announced the release of a new garnishment service that leverages The Work Number® employment verifications. This new offering provides employers with the means to reduce paper garnishment handling, apply consistent standards for processing, mitigate risk and liability and refocus resources for strategic work demands.

According to a survey conducted by the American Payroll Association (APA), more than 13 percent of all employees have one or more garnishments enforced on their wages. In addition, employers receive many garnishment documents for former employees and even for individuals who have never worked for their organization. With changes, updates and terminations to reconcile for each active garnishment, manual handling and verification of these requests proves to be time consuming and risky – especially as employers may be liable for the garnishment obligations of their employees if not properly processed.

“Employers face great pressure to manage employee garnishment with both care and economy. And, unfortunately, a garnishment represents the worst possible combination of factors for an employer – no business value, heavily manual processing and potential liability for an employee’s debt,” said Dann Adams, TALX president. “TALX is pleased to offer this new service, which not only centralizes the process and frees company resources to get back to strategic business demands, but also helps ensure that employers properly screen each order accurately and are compliant.”

The TALX garnishment service currently helps employers with child support garnishments through the [Office of Child Support Enforcement’s](#) electronic portal and will expand to manage other common types of garnishments. TALX garnishment service leverages an employer’s data on The Work Number, TALX employment verification service, to screen their garnishment orders for a completely secure and paperless process. Garnishments which meet the employer’s acceptance criteria are sent to the employer’s payroll system and the garnishment issuer is notified of its acceptance. Those garnishments that do not meet the employer’s criteria are rejected and a notice of rejection is sent to the

garnishment issuer. The employer can review questionable garnishments and accept or reject on an individual basis.

Those who wish to learn more about the new TALX offering and other TALX HR, Payroll and Compliance services, can meet with subject matter experts at the [14th Annual HR Technology Conference & Expo](#), being held in Las Vegas, Nevada, Monday, October 3 through Wednesday, October 5, 2011. TALX will be exhibiting in booth no. 839.

About TALX

TALX, provider of Equifax Workforce Solutions, a leader in human resource, tax and payroll-related services, is based in St. Louis. TALX holds a leadership position in automated employment and income verification as well as unemployment cost management. TALX provides over 9,000 clients, including three-fourths of Fortune 500 companies, with Web-based services focused in three employment-related areas: hiring, pay reporting and compliance. Hiring services include talent assessments, onboarding, and tax credits and incentives. Pay reporting services include, garnishments, paperless pay and W-2 management. Compliance services include employment and income verifications through The Work Number, unemployment costmanagement and I-9 management. Equifax is a global leader in information solutions, empowering businesses and consumers with information they can trust. Equifax is a member of Standard & Poor's (S&P) 500® Index. Its common stock is traded on the New York Stock Exchange under the symbol EFX. For more information about TALX, visit www.talx.com, or www.equifax.com.

About Equifax

Equifax is a global leader in consumer and commercial information solutions, providing businesses of all sizes and consumers with information they can trust. We organize and assimilate data on more than 500 million consumers and 81 million businesses worldwide, and use advanced analytics and proprietary technology to create and deliver customized insights that enrich both the performance of businesses and the lives of consumers.

Headquartered in Atlanta, Equifax operates and has investments in 17 countries and is a member of Standard & Poor's (S&P) 500® Index. Its common stock is traded on the New York Stock Exchange under the symbol [EFX](#). For more information, please visit www.equifax.com.

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