

## **PAYMENT AND DIRECT DEPOSIT INFORMATION**

The Maintenance Enforcement Program (MEP) forwards your maintenance payments to you in two ways. The first is what we call a 'flow through' or a 'post-date' which is a payment by cheque or money order written out payable to you by the payor. We forward the post-dated cheques to you and you make the deposit into your bank account. The second way is by direct deposit by MEP directly into your bank account of any payments received.

The "flow through" or "post-date" method of payment is preferred in cases where MEP receives post-dated cheques from the payor in advance of the payment date. Cheques are usually requested for a 12-month period. We forward the cheques to you and you deposit each cheque into your bank account on the date on the cheque. This works well with payors who make their payments regularly and the funds are available in the payor's account. If cheques from the payor are sent back to you from the bank due to non-sufficient funds (NSF) in the payor's account, MEP will contact the payor for payment of the NSF cheque. If there are repeated NSF cheques, MEP will usually require the payor to have the cheques certified, or pay by money order.

Direct deposit is required for any payments that we receive for you from any source that makes the payment payable to MEP; for example, payments payable to MEP by the payor, payments that come from an income source such as the payor's employer due to a garnishment on the payor's wages or payments from another jurisdiction if the payor lives outside of Nova Scotia. In order for MEP to deposit those payments in your bank account, you will be required to fill out the Direct Deposit Application form, attached. If you do not have a bank account, you will have to make special arrangements with MEP to mail payments to you.

Direct deposit to your bank account is preferred in situations where the payor makes payment through electronic banking; i.e. the funds are forwarded to MEP electronically by the payor's bank and we then deposit them directly into your bank account within a day or two. This is preferable as there is little delay in your receiving payment once it is received by MEP.

For non-electronic payments that are made payable to MEP from either the payor or from another source, MEP must ensure that the payment clears the bank (i.e. there are sufficient funds in the payor's or other payment source's bank account) before the payment can be released to you. If the payment is by personal cheque from the payor or from a payment source that is not secure or well-established in Nova Scotia, it will be held for 6 days if it is a payment from a source in-province or 10 days if it is from out-of-province before it is released to you.

A direct deposit form is attached, please read the following information carefully before completing it:

1. **MEP holds all payor personal cheques made payable to MEP, unless certified, for a six (6) business-day clearing period and for ten (10) days if the payment is from outside of Nova Scotia.** Note: the six day to ten day hold for personal cheques applies with or without direct deposit payments. This means your payment will not be released until at least six days after MEP processes the payment. Through direct deposit, your payment is available to you within a couple of days after the 'hold' period so you do not have a further wait while a cheque is delivered to you from MEP through the Postal Service. The six to ten day hold is necessary to ensure the payor's cheque has cleared the bank. The clearing period usually applies to personal cheques only. It does not usually apply to payments by garnishees (unless over \$800.00 or the garnishee is not well established in Nova Scotia or has submitted NSF cheques in the past), money orders or cheques from government or to payments received electronically directly from the payor's bank account.
2. The direct deposit process will take approximately two business days from the time MEP clears the payor's payment until the time it is deposited in your bank account. For example, if your payment is cleared on Monday, our computer will update your file overnight and your payment information will be electronically sent to MEP's bank on Tuesday. Our bank will electronically transfer your payment to your bank account on the next **business day**, Wednesday in this example. This time frame may vary depending on the bank's work flow and with the financial institution where your account is held.
3. If you currently have post-dated cheques in your possession from the payor and opt for direct deposit, you must return these cheques to MEP.
4. It is important that you **advise MEP immediately upon closing or changing bank accounts**. If your banking information is not accurate, the bank will reject your payment and it will be returned to us. That will cause a delay in you receiving your payment. **Remember that we will still need your current address even if your payment is directly deposited.** If we are notified that your bank account is no longer valid we can send your payment by cheque until you are set up for direct deposit again.

Please complete the attached Direct Deposit Application information form and return it to:

**Nova Scotia Maintenance Enforcement Program  
Attention: Central Enrollment Unit (CEU)  
P. O. Box 606, Dartmouth, NS B2Y 3X9**

**or fax to (902) 424-2153**

**It is important that you sign the Direct Deposit Application form and attach a void cheque  
or have your financial institution's verification sign/stamp on the form.**

MEP staff will send you a confirmation letter and you can check the bank information we have entered.