

Responsibilities of the Creditor

The Maintenance Enforcement Program (MEP) uses the term creditor for those individuals entitled to receive maintenance under a court order or agreement who are registered with the MEP.

Creditor Registration

Creditors who wish to register with MEP must complete a *Creditor Registration Package* and a *Direct Deposit* form. If there are arrears, a *Creditor's Affidavit of Arrears* and a *Calculation of Arrears* worksheet must be completed. These forms can be found on [MEP's website](#). When there is a MEP file, creditors should immediately stop accepting any maintenance payments directly from the debtor, as the payments will occur through MEP.

Debtor Registration

MEP notifies creditors by mail and phone when debtors register with MEP. When there is a MEP file, debtors should stop paying the creditor directly and make their payment to MEP.

Up-to-date Information

Creditors are required to keep MEP informed of any changes to their name, address and telephone number through [MEP Accounts Online](#) on MEP's website (see box below) or by phoning the *MEP Info Line* and leaving a message. MEP also needs to be informed of any changes regarding children that could affect payment (e.g., no longer in school, no longer residing with creditor). It is also the creditor's responsibility to provide MEP with any updated information known regarding debtor location, assets or employment.

Direct Deposit

MEP makes payments to creditors by direct deposit into their bank accounts. Creditors must advise MEP of any changes that affect their direct deposit information (e.g., changing account numbers or closing or re-opening accounts at different branches or banks). Failure to notify MEP results in delayed payments.

Payments Made Directly to Creditors

Once a file is registered with MEP, creditors should not accept any payments directly from debtors. If creditors do this, they must inform MEP immediately, so MEP can keep up-to-date records of all payments. Creditors can inform MEP of direct payments through either [MEP Accounts Online](#) or the *MEP Info Line*. Failure to report direct payments within seven days of receipt will result in a \$51.50 penalty. Accepting direct payments consistently may result in MEP closing your file and not collecting your support payments.

Child Status Reports

MEP may require creditors to confirm children's eligibility for support by completing a Child Status Report under oath. **If a creditor does not respond to this request within the requested time frame, MEP will cease collecting maintenance for that child.** Any creditor requesting that MEP re-open a file will be required to submit a new registration package and pay a \$205.00 re-registration fee.

Financial Assistance from the Alberta Government

Creditors must advise MEP whenever they receive Income Support (also known as welfare or social assistance) from the Alberta government. When creditors receive income support, the government, not the creditor, has the right to their support payments when the government is fully supporting creditors and their families. In such cases, debtors continue to make support payments to MEP, and MEP forwards these payments to the provincial government to offset the income support being provided.

For more information, see MEP's information sheet [Income Support and the Government's Right to Receive Support Payments.](#)

Non-sufficient funds

When a payor's payment is returned to the MEP as non-sufficient funds (NSF), and the payment was already advanced to the recipient, the MEP must recover the missed payment from the payor at the first possible opportunity. In these cases, maintenance payments to the recipient may be deferred until the full missed payment is recovered from the payor.

Withdrawal from MEP

As long as the creditor (not the debtor) registered with MEP, the creditor may close the file at any time by writing to MEP. An exception to this is if a creditor is receiving Income Support, as the government is entitled to receive any funds owing to the Crown. Creditors may re-register later, for a \$205.00 service fee.

- MEP has other Information Sheets, on a variety of helpful topics. To see them, visit MEP's website at www.alberta.ca/mep
- To contact MEP, phone 780-422-5555 or toll-free in Alberta at 310-0000.
- To view information about your MEP file, go to MEP's website at www.alberta.ca/mep and select "MEP Accounts Online".