



# Buyer's Guide

## Payroll & HR Systems

PAYROLL, HUMAN RESOURCES, AND  
COMPLIANCE SOLUTIONS TO HELP  
YOUR BUSINESS THRIVE.



# For Your Convenience

Researching payroll & HR solutions can be overwhelming. Having the right resources can help you make a more informed decision. This buyer's guide makes the vetting process easier. It highlights critical factors addressed by best-in-class payroll and HR solutions. In each section, you'll find a list of essential features and benefits to consider when comparing and evaluating systems.

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# About Paper Trails

Paper Trails is a full-service, Maine-based payroll, human capital management and bookkeeping provider.

From running payroll, to bookkeeping and benefit administration, Paper Trails allows you to handle the work, while we handle the paperwork.

We are a local business (no 1-800 number here) with a team of knowledgeable and fun members ready and willing to assist you!



**PaperTrails**



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# It's time to make Payroll & HR Easier for your business!

Payroll & HR are essential functions for all businesses. Whether you've managed payroll in house or have outgrown your current payroll system, finding the right solution for your business is crucial to your organization's success.

When looking for a payroll & HR system, you'll want a system that streamlines manual and paper-based processes. Be sure you use your payroll & HR system to make your life easier! While payroll & HR are critical compliance challenges for most businesses, selecting the right solution will improve both you and your employees' experience and allow you to focus on mission critical tasks.

- **First & foremost, ensure that employees are paid on time and accurately.**
- **Find a system with a single login and a single database for all tasks. Don't use disjointed system of "linked" applications.**
- **Maintain compliance across all disciplines of payroll, including tax, ACA, benefits administration and more.**
- **Choose a vendor who actively educates you on changing laws and rules to ensure you maintain compliance.**
- **Be sure your employees' experience with the solution is easy-to-use and access.**
- **Think about integrating with 3rd parties like workers compensation, retirement and insurance carriers to reduce paperwork and data entry mistakes.**
- **Introduce new processes like applicant tracking and new hire onboarding to streamline hiring.**
- **Use all features of the solution to improve all of your internal processes.**



"The tools that Paper Trails provides to me and my employees improve our HR processes and keeps my team engaged in providing world-class service to our guests."

German Lucarelli, The Lost Fire

# Payroll and Tax

The foundation of any payroll & HR system must be its' ability to calculate payroll wages, deductions, taxes and benefits accurately and ensure that employees are paid on time.

An ideal payroll solution will offer flexibility to manage complex needs like multiple wage types, customized business rules and one-time changes. By using a web-based payroll solution, you'll have access from anywhere at any time.

Be sure to partner with a provider who is up to date on multiple state and federal tax jurisdictions so that you can grow without concern of tax penalties.

## What to look for in a payroll system

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- A dedicated payroll team that is easy to contact when you have questions or issues.
- Delivery of payroll on your schedule (weekly, bi-weekly, semi-monthly, etc) in multiple delivery methods - direct deposit, pay cards or live checks.
- Unlimited and customized deductions and garnishments including customized reporting.
- Expert tax compliance from a team of experts who handle all payments and filings electronically on your behalf.
- Integrations with accounting systems, workers compensation carriers, 401k providers and benefits providers.
- Instant access to all reporting, wage breakdowns and analytics to help you manage your business.
- Mobile employee access to adjust direct deposits, view pay stubs and more.
- A general ledger integration to ensure your books are up to date and accurate.
- Online access to all reporting for you and your accountant or bookkeeper.

# Human Resources Management

Integrated solutions give the HR team visibility into all aspect of the workforce and each employees' lifecycle within the company. Using a system that allows HR Pros to control all HR processes and streamline workflows is a must.

## HR Compliance Needs include

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- Access to a comprehensive HR answer center with links to training, policy templates, handbooks and on-demand HR professionals.
- Analytics and reporting to support growing workforce needs and track trending data.
- Role-based configuration so admins, managers and employees have access to the specific data they need.
- Paperless new hire onboarding and electronic signatures to streamline the new employee experience while maintaining compliance.
- E-Verify integration to ensure employment eligibility for all new employees.
- Tracking of all HR data points including education, certification, employee contacts, company-owned equipment, licensing and more.
- User-friendly, comprehensive benefits enrollment and administration.
- Ability to assign and manage tasks with managers and employees.
- Streamlined employee performance evaluation management.
- The ability to perform and track all HR functions within a single system.



# Time Tracking & Scheduling



Best-in-class workforce management solutions include comprehensive time, attendance and scheduling solutions that enable you to manage labor costs and reduce compliance risk.

Timekeeping features including flexible punching, customized policies and time off tracking are essential when choosing a time tracking and scheduling solution.

## What to look for in time tracking

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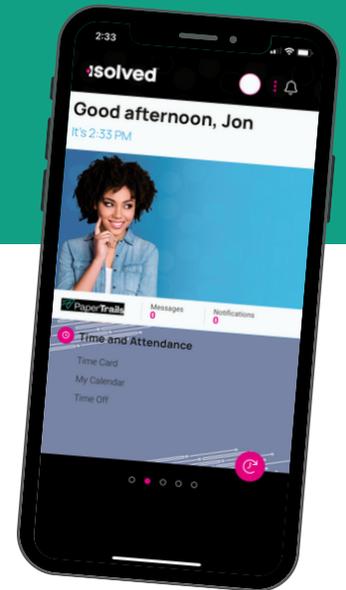
- Multiple punching methods including mobile, web based and physical time clocks with or without biometric authentication to meet needs of varying workforces.
- Tracking of departments and jobs when punching to ensure labor costs are accurate.
- Customized policies for meals, breaks, overtime, holidays, paid time off and more based on set roles for each employee.
- Paid time off tracking and time off requests with company-wide visibility into employee time off.
- Manager & supervisor time card review and approval to reduce the burden on HR and payroll staff.
- GPS tracking for mobile punching to ensure staff are where they say they are.
- Easy-to-use dashboards with overtime alerts, labor costs and more.

## What to look for in scheduling

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- Scheduling integrated with timekeeping to enable tracking of tardy and early punches.
- Employee access to schedules and timekeeping from the same mobile application with alerts for schedule changes and trade requests.
- Permissions based scheduling to ensure employees in certain roles are scheduled for the correct shifts.
- Use templates to ensure creating schedules is a breeze.
- Ability for employees to request shift swaps with manager approval.
- Live schedule updates for both managers and employees to ensure everyone knows who should be where and when.

# Mobile Access for All



Today's workforce is on the move. We live our lives on our phones and tablets. To ensure all employees and managers can access key HR and payroll tasks on the go, your payroll & HR solution must offer a flexible and customized mobile application.

Employees and managers need 24/7/365 access to relevant information like pay stubs, benefits, time cards, time off, schedules, and tax forms to ensure they're engaged.

## Employee Mobile Needs

- Ability to add and edit contact and demographic data.
- Instant access to all pay stubs, W2s and 1099s.
- Setup and edit direct deposit account information.
- Punch in and out and review their time card.
- View paid time off balances and make time off requests to their manager.
- Make schedule requests, swap shifts and view their weekly schedule.
- Receive HR alerts and documents.
- eSign documents, performance reviews and time cards.
- Quick access to all benefits information and enroll in new benefits plans annually.

## Manager Mobile Needs

- Review employee time cards and approve for payroll processing.
- View all employee contact and emergency contact information on demand.
- Track employee education, training, licensing, and company assets.
- Review and approve pending time off requests.
- View a company or department wide time off calendar.
- Review schedules and approve shift swaps.
- Quickly see which employees are punched in and out and if they are scheduled or not.
- Receive alerts for various HR topics including licensure renewals, anniversaries and birthdays.





# Recruiting & New Employee Onboarding

Managing hiring and new employee onboarding is arduous. A recruiting and onboarding solution that allows you to track candidates, review their qualifications, hold interviews and make job offers is critical.

Once the offer has been made, it's vital to onboard new employees so they're ready to work on day one. A new hire process must incorporate all required documentation to ensure compliance with federal and state laws and requirements.

## Recruiting Needs

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- Post jobs to multiple national and regional job boards and your own website for wide reach of recruiting.
- Review all applications and resumes, schedule interviews and rate candidates.
- Create and send job offer letters to candidates.
- Ability for hiring managers to view the entire candidate pipeline in tandem with HR.

LinkedIn



glassdoor

MONSTER

indeed



ZipRecruiter

## New Employee Onboarding Needs

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- Employees complete all new hire paperwork electronically and eSign any required paperwork.
- Create customized new hire processes based on job role or function.
- Integrated eVerify submissions to ensure employment eligibility.
- All new hire paperwork should be stored electronically in perpetuity.
- New hires should be automatically added to payroll and timekeeping so they're ready to work day one.

# Benefits Open Enrollment & Administration

Employees benefits are critical to ensuring a strong and stable workforce. We all know benefits are complex and vary from industry to industry and state to state. Be sure that your payroll & HR system can accommodate customized benefits packages, open enrollment, reporting, tracking and compliance reporting.

From open enrollment to ACA tracking and reporting, benefits administration is riddled with compliance traps. Look for the following features and benefits when selecting a payroll and HR system.

## Benefits Enrollment Needs

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- Ability to set benefits eligibility based on employee role, length of service or class.
- Customized benefits build out so that all features, benefits and pricing for all plans are available to both employees and the HR team.
- Enroll in benefits at new hire, after a life-event, or at annual open enrollment completely electronically with review and approval by HR.
- Create customized reporting or enable carrier feeds to submit all benefits enrollment information to each benefits carrier.
- Integrate all new benefits deductions and company contributions with payroll once selections have been chosen.

## Compliance Needs

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- Integrate with COBRA carriers to ensure terminated employees are offered COBRA benefits.
- Track full-time equivalent employee counts to determine ACA requirements.
- Track part-time employee measurement periods and administrative periods to ensure employees are offered coverage as soon as they become eligible.
- Complete affordability and compliance testing of all plans to sure ACA requirements are met.
- Automatically generate ACA forms and reporting at year end with electronic filing to IRS.



HEALTH  
INSURANCE

# Workers Compensation Tracking & Reporting

Employers are required to carry workers compensation insurance to cover any workplace injuries sustained by their employees. Workers comp insurance is directly tied to payroll in that the premiums are based upon the wages you pay to your employees.

Workers comp insurance is complicated when tracking multiple class codes and states. It's critical that you find a payroll & HR solution that can track and report all workers comp codes and states to your carrier to maintain compliance and reduce premium risk.

## Workers Comp Needs

- Create tracking structures that enable easy reporting of class codes based on role or department.
- Track and report all wages based on class code and state to your insurance carrier on a per-payroll basis.
- Integrate and transmit wages and class code data to multiple workers compensation carriers to provide complete flexibility.
- Assist you in preparing your annual workers compensation premium audit by providing all payroll breakdowns and tax filings.
- Reduce year end surprises by participating in a comp-as-you-go program with your insurance carrier.



# Retirement Tracking & Reporting

Offering a business-sponsored retirement program is a key benefit to attract and retain employees. However, employers often struggle administering these programs. 401(k) programs in particular are fraught compliance nightmares. Be sure to choose a payroll & HR solution that can help you manage the day-to-day and annual requirements of offering and administering a retirement plan.

## Key Retirement Tracking Needs

- Based on your plan documents, build a customized plan into the payroll & HR system to determine eligibility, manage enrollment and process employer contributions.
- Integrate all retirement needs with payroll so employees have full visibility to their deductions and employer contributions to the plan.
- Payroll deferrals and employer contributions should be reconciled against plan specifications with every payroll, reducing year-end adjustments.
- Develop custom census reports and exports to enable flawless annual testing and preparation of the 5500.
- Integrations with many retirement providers to transmit wages and contributions to the investment house each payroll, ensuring that you do not forget to make contributions.



# Reporting & Analytics

Data is power, especially in business. You need to keep track of all data points relevant to your business operations.

Lack of access to essential metrics can result in non-compliance, penalties and loss of business. Businesses need visibility into payroll and HR analytics to make informed decisions for the livelihood of their business.

Consider Payroll & HR providers that offer a mix of pre-built and custom reports so that you can gather the data that is most important to your business.

## Reporting & Analytics Needs

- **Automatic processing of your custom report package with every payroll.**
- **Easy-to-use custom report builder that does not require specialized reporting knowledge.**
- **Customized labor allocation reporting based upon any organization structure your business requires.**
- **New hire reporting to state agencies.**
- **Overtime and turnover reporting to help reduce labor costs through management.**
- **Streamlined dashboards with the most relevant information at your finger-tips.**





# Information Security to Keep Your Data Secure

The most critical box you need to check when selecting an HR & Payroll provider is security. In today's day and age, threat actors are always working to gain access to and exploit sensitive information.

Information security does not only apply to IT access, but also to the reconciliation and management of client escrow funds. Be sure any provider you work with has strong funds management procedures in place to ensure your payroll monies are never misplaced.

## Information Security considerations

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- **Ensure that all online systems undergo annual SOC 1 Type 2 audits that are fully compliant with industry standards.**
- **Secure all data with 256 bit SSL certificates to ensure only authorized access to data.**
- **Track all data changes by user, date and IP address.**
- **Use enhanced security measures including two-factor authentication, mobile verification, browser authentication and auto sign out.**
- **Role-based configuration so managers and employees only have access to the data that they need.**
- **Daily escrow account reconciliation to ensure no breach of your funds has occurred.**
- **Internal procedures require dual authentication for changes to sensitive data, including direct deposit and social security numbers.**
- **All back-end systems are continuously monitored for performance, maintenance, upgrades and security.**
- **Data redundancy and continuous data backups ensure no loss of data in the event of a failure.**
- **Staff should be trained at least quarterly on updated information security threats to ensure up-to-date knowledge of how to keep data safe.**

# Implementation & Ongoing Support Services

When transitioning to a new payroll & HR provider, hands-on implementation, guided training and a dedicated support team will help you get the most out of your experience with the platform. The onboarding and conversion process should allow you to rapidly realize your return on investment in the platform.

Once onboarding is complete, you should have faith in the team that services your account for the future. Supporting your daily needs should be a priority when selecting a payroll & HR provider.

## Implementation Needs

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- **Employee and wage information gathered on your behalf from the previous provider or system.**
- **All pay history reconciled against prior quarterly filings to ensure that no year-end headaches occur.**
- **Online training to eliminate time and expense of travel.**
- **A dedicated implementation manager oversees the entire process and acts as your single point of contact.**
- **Seamless hand off between sales, implementation and ongoing support.**

## Ongoing Support Needs

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- **A dedicated payroll expert who serves as your primary point of contact for all support needs.**
- **A proven track record of customer retention, response time and satisfaction.**
- **Same-day reversal of payroll when errors or omissions are identified after submission.**
- **An online help and training center with a resource library of training materials.**
- **Lifetime training to ensure a productive user experience.**
- **Ongoing webinars and trainings to support you and your employees.**

