



## Compliance & Security with

# MPAY

Staying current on constantly changing laws and avoiding costly fines and penalties can be difficult. MPAY can help alleviate this administrative burden and reduce risk and expenses, allowing employers to focus on their business.

You can trust in MPAY to offer quick and secure solutions to help you get the most out of your workday.

## Payroll Processing & Tax Management

MPAY's Payroll Service provides more than payroll processing. Along with the perks of an easy-to-use, web-based payroll software with the added convenience of payroll tax administration, comes complete and secure compliance solutions.

Our service calculates, deposits, and files your payroll taxes for you. MPAY also responds to inquiries from tax agencies on your behalf. Avoid costly IRS penalties and interest with timely and accurate local, state, and federal tax deposits and filings.

In addition to payroll processing and tax management, MPAY offers these other solutions as your trusted service provider.....



## Employee Management

Find a reliable place to turn with HR questions and issues, protecting your business from costly lawsuits and audits. Our HR Support Center offers:

- Employee Handbook assistance
- Monthly newsletters featuring tips and best practices
- Support Services including 24/7 online access and a toll-free support line to speak with HR Professionals
- Forms, job descriptions, letters, and other templates
- Alerts to help you stay on top of changing employment laws and regulations, including FLSA, EEOC, FMLA, Title VII and other laws and guidance.



## New Hire Reporting

The Personal Responsibility and Work Opportunity Act of 1996 requires all employers to report newly hired and re-hired employees to a state directory within 20 days of their hire or rehire date. MPAY can help employers file new hire reports with the correct agency and stay compliant with each state's specific requirements.

## Wage Garnishment

MPAY's web-based payroll solution, Payentry.com, can handle complicated calculations of court-ordered garnishments as regulated under the Consumer Credit Protection Act (CCPA). Each employee's wages can be garnished based on court order, totaled by agency, and reported to you with appropriate payments to be verified and sent to each agency.



## Workers' Compensation

Employers who offer workers' compensation insurance (mandated in some states) can better manage cash flow with a pay-as-you-go program. MPAY's preferred vendors offer this program which requires no large upfront deposits, reduces audit discrepancies, and eliminates guesswork with premiums calculated on actual payroll versus estimates. This program can also decrease the risk of late payment policy cancellations with secure processing and payment of your workers' compensation premium. Our preferred vendors offer competitive rates and the best coverage available.

## COBRA Administration

COBRA is a challenging and complex law and proper administration requires professional expertise. MPAY provides full service to you and your participants.

- Stay compliant and avoid costly penalties associated with legal and regulatory compliance issues, including DOL Recovery Act Programs and ARRA.
- Properly handle distribution of notifications, collection and remittance of premium payments, rate and termination notices, HIPAA Certificates, and more.

## Secure Solutions for Going “Paperless”

MPAY offers a variety of options to help employers virtually eliminate paper payroll delivery, while staying compliant with state regulations. Our solutions allow employers to abolish pay-check printing, provide employees payment and viewing options, and receive reports and documents quickly and securely. Going “paperless” can help employers reduce printing costs, decrease administrative-hassle, and improve information accuracy and delivery.

### Payroll Distribution Service

With the Money Network® Payroll Distribution Service provided by Bank of America Merchant Services, employers can provide employees with the benefits of electronic pay while at the same time reducing administrative costs. Our “pay to the penny” solution includes the Money Network® Card and Money Network™ Checks, enabling employers to comply with payroll distribution laws while providing a safe and convenient pay alternative for employees.

This is not your standard “pay card”; this service allows employees to write their own paycheck(s) from available funds in their account.



## Employee Self Service

Employee Self Service gives employees online access to view:

- Employee and Company Contact Information
- Position and Earnings
- Deductions
- Taxes
- Direct Deposit
- Accruals
- Pay History
- Form W-2 or 1099



## SecureView

Within MPAY's web-based software, a secure document delivery solution is available. The SecureView solution gives employers the option to virtually eliminate paper payroll delivery. SecureView simplifies the management of delivering data securely including:

- Payroll Reports
- Quarterly and Year-end Tax Filing Reports
- Census data and more

With SecureView, our clients are one step closer to paperless payroll.

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