It’s time to liberate your payroll department. How often can you make a decision where everyone wins? Choosing Paperless Pay from Equifax benefits everyone. Leveraging the expertise of Equifax and providing a single, seamless interface between your employees and your payroll, Equifax empowers HR to help themselves, and your payroll team will have time to focus on more strategic work. Here are other ways your organization can benefit:

Reduce costs
Every organization is looking for ways to shave money in the bottom line, and Equifax assists clients in identifying how to minimize cost savings. We’ll work with you to develop a business case unique to your process that highlights your potential savings.

Go green
This Equifax paperless employee self-service solution complements your organization’s green initiatives by eliminating the need to print paychecks and paystubs.

Capital on our experience
Equifax has assisted organizations across a multitude of industries in transitioning from a paper-based process to a paperless process. Take advantage of our experience across many unique client populations and demographics with a single menu.

Reduce contact between your employees and your payroll team. Allowing them to focus on more pressing issues.

Employment Tax Services
Provides comprehensive tax consultation to ensure you are in compliance and identify refund opportunities.

Assessments
Leverage best-in-class assessments and technology to help you identify, fix, and develop the right people.

Garnishments
Diminish the paperwork and liability of employee garnishment processing.

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How often can you make a decision where everyone wins? Choosing Paperless Pay from Equifax benefits everyone. Leveraging the expertise of Equifax and providing a single, seamless interface between your employees and your payroll, Equifax is empowering to help themselves, and your payroll team will have time to focus on more strategic work. Here are other ways your organization can benefit:

Reduce costs. Every organization is looking for ways to drop more money to the bottom line. Equifax assists clients in identifying how to minimize cost savings. We'll work with you to develop a business case unique to your process that highlights your potential savings.

Go green. This Equifax paperless employee self-service solution complements your organization’s green initiatives by eliminating the need to print pay stubs and payables.

Elevate on your experience. Equifax has assisted organizations across a multitude of industries in transitioning from a paper-based process to a paperless process. Take advantage of our expertise across many unique client populations and demographics with a just click.

Securely compliant. The key to going paperless in all 50 states is ensuring the process is legally compliant. Equifax proactively monitors federal and state legislation to ensure that we provide a fully compliant solution, and will supplement your internal resources by reaching out to you when legislation may impact your payroll practices.

Offer universal access. Equifax provides every option for employees to access the employee self-service Main Menu, regardless of former employees or reemployment strategies.

Lessen contact between your employees and your payroll team allowing them to focus on more pressing issues.

Services in short:

**PayStub Review**
- Offers a secure electronic database of pay information accessible anytime, via Web and phone.
- Go green: The Equifax paperless employee self-service solution complements your organization’s green initiatives by eliminating the need to print pay stubs and payables.
- Payroll card: Provides compliant paperless payment options for your employees to eliminate any remaining check in your process.
- Direct Deposit Maintenance: Allows employees to manage state and federal withholding accounts and amounts.
- W-4 Update: Gives employees the tools to manage state and federal withholding information on their own.
- Personal Information Manager: Gives employees the responsibility of updating their own names, addresses, and other personal data.
- eReports: Allows for custom paperless statements for commissions, schedules, and much more.
- Additional Main Menu options:
  - As part of your overall paperless strategy, the Main Menu can also provide direct access to Equifax W-2 Management and Employment Verification solutions.

More Equifax Workforce Solutions that save time and money:

**Employment Verification**
- Offers your employees automated employment and income verifications.

**Unemployment Cost Management**
- Reduces unemployment costs through claims processing, hearing representation, and reemployment strategies.

**I-9 Management**
- Maintains compliance with immigration and E-Verify® regulations by completing and storing federal I-9 electronically.

**Workforce Analytics**
- Integrates analytics and other relevant data for user-desired reporting, analytics, and benchmarking.

**Outsourcing**
- Collect and manage information for new hire forms online to increase compliance and eliminate costs.

**Tax Credits and Incentives**
- Capture all the federal, state, and local tax credits and incentives you’re eligible for.

**Payroll Pay**
- Offers electronic paystubs and paycards and better manage direct deposits, W-4, and other employee information.

**W-2 Management**
- Deliver an electronic W-2 option to your employees, including optional paper distribution, reissues, corrections, and tax software upload capability.

**Employment Tax Services**
- Receives comprehensive tax consultation to ensure you are in compliance and identify refund opportunities.

**Assessments**
- Leverages best-in-class assessments and technology to help you identify, fix, and develop the right people.

** Garnishments**
- Diminishes the paperwork and liability of employee garnishment processing.

Lessen contact between your employees and your payroll team allowing them to focus on more pressing issues.

Paperless Pay
Choosing Paperless Pay for your employees is like money in the bank. Transform your payroll process and be 100% paperless while empowering your employees.
Direct Deposit Maintenance
Employees enjoy the ultimate in pay distribution flexibility with Direct Deposit Maintenance. Designed to encourage higher participation in direct deposit plans, the Equifax solution allows employees to personally manage their own direct deposit accounts. Accessible through Web or telephone, Direct Deposit Maintenance allows users to review, add, change, or delete any account at any time. This service can also accommodate paperless enrollment in your payroll card program.

- Validates routing number information
- Eliminates your pre-note process
- Configures to support your direct deposit rules

W-4 Update
This turnkey electronic feature from Equifax empowers all employees, especially your payroll team. W-4 Update allows employees to directly handle filing and updating their own state and federal W-4 information, positively affecting efficiency and productivity. Entries are more accurate, changes are more efficiently handled, and the payroll department gets more time for other tasks.

- Automates over 150 federal, state, and local tax forms
- Resolves reciprocity issues with a multi-state wizard
- Prevents common entry errors
- Allows for a federal form-only option

Payroll cards
Payroll cards have emerged as a key component in taking your employee population 100% paperless. Equifax offers a best-in-class payroll card solution designed to give your employees an additional option to direct deposit and a means of avoiding expensive check-cashing fees.

- Pre-check program to meet state check requirements
- Best-in-class customer service
- Instant issue and branded programs
- Employee web account management tools
- Administrator tools
- Easy enrollment

Paperless Pay
The employee interface is simple, easy to use and puts all functionality together in one place.

Personal Information Manager
Address changes, name changes, and marital status changes are all easily and accurately made with Personal Information Manager. Equifax transfers the administrative responsibility for personal data updates to employees. Count in reduced errors and secure access from the Internet at your leisure.

eReports
This employee feature, which provides custom paperless statements, is available to employees and webManager users. This functionality in eReports provides a way to convert any related paper report or statement that you may currently issue with an electronic counterpart. With unlimited customizable options, this added convenience has been used for commission statements, scheduling, bonus reports, and much more.
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Payroll Review
Payroll Review replaces the paper-intensive payroll process with electronic efficiency. Designed to allow current and former employees to access recent and historical PayStubs via Internet, intranet, telephone, or fax, Payroll Review places vital information at your employees’ fingertips. Since our university-compliant Payroll is delivered by the space available in a slip of paper, we can expand the service to deliver a wage statement that highlights your employee's total compensation package.

- Highly expandable
- Unlimited number of earnings and deduction codes
- HTML enabled Payroll messaging
- 2 years of rolling history standard
- Dynamic Payroll glossary
- Payroll compliance
- Learner Intelligence Table

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eReports
This efficient feature, which provides custom paperless statements, is available to employees and webManager users. This functionality eliminates the need to provide employees with a copy of any related paper report or statement that you may currently issue with an electronic counterpart. With unlimited customizable options, this added convenience has been used for commission statements, scheduling, bonus reports, and much more.

For more information, go to www.equifaxworkforce.com

Main Menu features
The Equifax Paperless Pay solution provides an employee self-service Main Menu that is tailored to your company’s needs. This service is branded with your logo and colors to reflect your company’s image and enhances the following:

- Message board
- Single sign on
- Pay analysis
- Leave balance tables
- Multi-locale language option
- Secure access to additional Equifax services (if applicable)

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Go green
This Equifax employee self-service solution complements your organization’s green initiatives by eliminating the need to print pay statements and paystubs.

Gain on our experience
Equifax has assisted organizations across a multitude of industries in transitioning from a paper-based process to a paperless process. Take advantage of our experience across many unique client populations and demographics with your rollout.

Securely comply
The key to a legally compliant payroll in all 50 states is ensuring the process is legally compliant. Equifax proactively monitors federal and state legislation to ensure that we provide a fully compliant solution, and will supplement your internal resources by keeping you up to date on any changes that may impact your payroll practices.

Offer universal access
Equifax provides every employee across the enterprise with a single, secure website and per-employee portal, and your employees can access services via the Internet, your intranet, or your telephone IVR solution. In addition, employees can receive notifications when new services are available or when changes have been made.

Lessen contact between your employees and your payroll team allowing them to focus on more pressing issues.

More Equifax Workforce Solutions that save time and money

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> Unemployment Cost Management
Reduce unemployment costs through claims processing, hearing representation, and reemployment strategies.

> E-Verify Management
Manage compliance with immigration and E-Verify® regulations by completing and storing federal I-9s electronically.

> Workforce Analytics
Integrate analytics and employee data for better decision making.

> Onboarding
Collect and manage information for new hires online to increase compliance and eliminate costs.

> Tax Credits and Incentives
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> Payroll Pay
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