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.
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 provides a single, seamless interface between your employees and your payroll. Employees are empowered 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, and Equifax assists clients in identifying how to maximize cost savings. We will work with you to develop a business case around your process that highlights your potential savings.

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

Capitalize 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 our rollout.

Become fully 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 many options for employees to access the employee self-service Main Menu. Payroll and former employees can access services via the Internet, your intranet portal, or our telephone IVR solution. In addition, employees can receive notifications when new wage information is available or when changes have been made.

Services in short

**Payroll Reviews**
Offers a secure electronic database of pay information accessible anytime, via Web and phone.

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

**Payroll card**
Provides compliant paperless payment options for your employees to eliminate any remaining checks in your process.

**Direct Deposit Maintenance**
Gives employees the tools to manage direct deposit information on their own.

**Paperless Pay from Equifax**
complements your organization’s green initiatives by eliminating the need to print paychecks and paystubs.

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

The Equifax W-4 feature:

- Automates over 150 federal, state, and local tax forms
- Resolves reciprocity issues with a multi-state wizard
- Automates form rules to prevent 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

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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 corporate image and features the following:

- Message board
- Single sign-on
- Pay analysis
- Leave balance table
- Multiple language options
- Secure access to additional Equifax services (if applicable)

PayStub Review

PayStub Review replaces the paper-intensive payroll process with electronic efficiency. Designed to allow current and former employees to access recent and historical PayStubs via Intranet, Internet, telephone, or fax, PayStub Review places vital information at your employees’ fingertips. Since our universally compliant PayStub is not limited by the space available on 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 PayStub messaging
- 3 years of rolling history standard
- Dynamic PayStub glossary
- PayStub comparison
- Leave balance table

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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. Together these lower the administrative responsibility for personal data updates to employees. Count on reduced errors and secure access from the Internet or your Intranet.

eReports

This eReport feature, which provides custom paperless statements, is available to employees and webManager users. This functionality of 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.
More Equifax Workforce Solutions that save time and money

> **Employment Verification**
Offer your employees automated employment and income verifications.

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

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

> **eThrift® Analytics**
Integrate existing and other relevant data for user-obvious 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.

> **Paperless Pay**
Offer electronic paystubs and paycards and better manage direct deposits, W-4s, 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**
Receive comprehensive tax consultation to ensure you are in compliance and identify refund opportunities.
Stop the flood of W-2 requests and increase savings with electronic services. Eliminate piles of paper and create more time for strategic work with Equifax. Our efficient, automated system for W-2 Management gives your payroll department much needed relief during tax season and beyond. It's an intelligent investment that delivers returns in the long and short term, saving money and many hours of staff time.

Equifax has a streamlined, electronic solution for distribution of W-2 originals, reissues, and corrections. It reduces printing and postage expenses with the ability to distribute W-2 forms via web, IVR, fax, or mail. User-friendly and secure, this system dramatically improves W-2 processing for employers and employees. Self-service features provide employees with more control, resulting in quicker response and the potential for faster tax refunds. It also allows employers to eliminate seasonal staff support.

W-2 Management
Truly a win-win situation.
Your organization can cut costs and improve efficiency in the W-2 process while improving the service to your employees.

Features Benefits
- Handles paperless and printed forms
- A single resource for all W-2 needs
- Users can access the system via phone or web 24/7
- True automation and relief from W-2 workload
- Employee self-service for original, reprint, and correction requests
- Faster, more efficient distribution that eliminates paper processes
- Web management tool for employer-approved administrators
- Controlled, user-friendly access to W-2 information
- Compliant with all IRS regulations
- Accurate and on-time distribution
- Easily integrated with Equifax employment verification and electronic pay stub services
- Streamlined employee authentication process
- Compatible with popular tax preparation software and service vendors
- Increased convenience and added value for employees

More Equifax Workforce Solutions that save time and money:
- Employment Verifications
- Unemployment Cost Management
- I-9 Management
- eThority® Analytics
- Onboarding
- Tax Credits and Incentives
- Paperless Pay
- W-2 Management
- Employment Tax Services

For more information, please contact:
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800-888-8277
www.equifaxworkforce.com

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Inform > Enrich > Empower®
Stop the flood of W-2 requests and increase savings with electronic services.

Eliminate piles of paper and create more time for strategic work with Equifax. One efficient, automated system for W-2 Management plus paperless distribution and self-service options make this solution a win-win for employers and employees.

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WORKFORCE SOLUTIONS

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Contact Us Today

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Hassle-free initial disbursement

Equifax offers a flexible, on-demand solution to the ever-winding paperwork involved in W-2 distribution. Improved convenience and efficiency start at the very beginning, when Equifax creates electronic W-2s from data provided by the employer. This same data is also used for verification and corrections. The system accommodates both current and former employees, and is in compliance with the IRS.

Improved convenience begins with the electronic. W-2s can be immediately delivered to consenting employees via the web (or printed out and mailed if requested within 14 days). Employees who consent to electronic delivery of their original W-2 have the benefit of being able to retrieve it from the web sooner than the employees whose W-2 is being printed and mailed.

Relief from release requests

Because Equifax empowers employers with self-service, your current and former employees can request reprints at any time, from anywhere, without contacting your payroll department. Employees simply connect with our secure web site, enter their User ID and PIN for verification, then make their request. Fulfillment of requests is highly flexible, designed to accommodate a variety of employee preferences. Our system delivers both current and former employees, and is in compliance with the IRS.

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A lender or tax preparer is in their hands. Reissue is sent, the option to have it sent directly to the employee has the freedom to choose where their W-2 reissues by mail, fax, or the web. Because the requests is highly flexible, designed to accommodate for verification, then make their request. Fulfillment of the system via phone or web, enter their User ID and PIN department. Employees simply connect with our secure any time, from anywhere, without contacting your payroll department. Employees who consent to electronic delivery of their W-2 file is stored on our secure system. As extra protection, we also create a CD-ROM archive of all current year W-2s and share it with you for safekeeping.

Relief from reissue requests

Because Equifax empowers organizations with self-service, original W-2 have the benefit of being able to retrieve it from the web sooner than the employees whose W-2 is being printed and mailed. Employees who consent to electronic delivery of their W-2 (and W-2c) information into popular tax procedures. It allows employees to instantly download for employees and eases acceptance of new W-2 and Access reports.

Employees can only be accessed by authorized staff members with a valid User ID and PIN. A "control center" for W-2 issues, webManager can be used to:
- Access and review any W-2 online
- Approve or deny a W-2c request
- Create a W-2c
- Modify employee settings
- Perform transactions for employees
- Access reports
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- Access reports

Designed to suit a variety of personal work styles, webManager allows the user to schedule automatic reports on service usage, perform minor correction requests, and more. Reports can be viewed online, printed out, or downloaded according to user preferences and needs. All reports are compatible with Microsoft Excel and Access as they can easily be shared with others.

Paperless W-2: how they work

Equifax makes W-2 processing easy and efficient, from start to finish. Subscribers of our Employment Verification or Paperless Pay offering have built-in employee access, further increasing employee satisfaction and ease of use.

High-level security and accuracy

Equifax makes it easy to manage administration related to W-2s through webManager. This user-friendly online tool is seamlessly integrated into all Equifax services, and can only be accessed by authorized staff members with a valid User ID and PIN. A "control center" for W-2 issues, webManager can be used to:
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W-2 import feature

The ultimate convenience, this capability adds value for employees and eases acceptance of new W-2 procedures. It allows employees to instantly download their W-2 and W-2c information into popular tax preparation software and services, saving time and reducing errors.
W-2 reissues by mail, fax, or the web. Because the system is highly flexible, designed to accommodate a variety of employee preferences. Our system delivers reissue requests in a timely manner, ensuring that employees receive their W-2s as quickly as possible.

Relief from reissue requests

Because Equifax empowers organizations with self-service, both current and former employees can request reprints at any time, from anywhere, without contacting your payroll department. This service collects requests for corrections (W-2c forms) through a secure web site or the Equifax call center. Once approved or denied, employees are notified of the outcome. Approved W-2cs immediately become part of the employee's complete W-2 record.

Hassle-free initial disbursement

For employees who consent to electronic delivery of their W-2 reissues, the system delivers the W-2s through webManager, a user-friendly online administration and reporting tool that is seamlessly integrated into all Equifax services, and can only be accessed by authorized staff members with a valid User ID and PIN. A “control center” for W-2 issues, webManager is a “one-stop-shop” for all your needs. All reports are compatible with Microsoft Excel and can be viewed online, printed out, or downloaded according to user preferences.

Optional W-2 service features

- Access reports
- Perform transactions for employees
- Modify employee settings
- Create a W-2c
- Approve or deny a W-2c request
- Access and review any W-2 online
- Historical data load for past tax years
- Web management tools
  - User-friendly online administration and reporting
- W-2 import services
  - Convenient and efficient for tax return software and service vendor users
- CD-ROM archive
  - Electronic file of all originally issued W-2 forms provided as backup
- Call-center support
  - Assistance for administrators and employees

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