



Welcome to PAYTECHonline for August 2009

## TOP STORY



### TOP STORY

## Effective September 8, E-Verify Mandatory for All Federal Contractors

Beginning next month, any employer that enters into a contract with the federal government must use the E-Verify system. Learn more about this new mandate, as well as how APA's Immigration Subcommittee is working with the Department of Homeland Security to detail how employers should handle this mandate.

## WEBSITE NEWS

### NPW Facebook Page Provides Free Forum for Payroll Professionals

National Payroll Week<sup>®</sup> is the annual highlight of the payroll professional's calendar. That holds especially true this year, as APA has unveiled a Facebook page devoted exclusively to NPW 2009. Learn how you can enjoy this free online benefit.



## FEATURE

### Analysis--Why Some Companies Bypass Paycard Use

In part two of a three-part series partnership between MasterCard and APA, we analyze more reasons why some companies elect not to use paycards in their payroll operations, and why some of them err in doing so.

## PAYROLL RESOURCES

### Ensure Compliance in Your Local Income Tax Processing

Those looking to stay in compliance with local income tax processing can do so by attending APA's Local Income Tax Compliance course, scheduled for September in 15 cities nationwide.

## FEATURE

### Catch Another Glimpse of APA's New President

You were first introduced to APA's new President, Dennis Danilewicz, CPP, in your May PAYTECH issue, and then again in June's PAYTECHonline. But just in case you missed both, here's another chance to see Dennis speaking to members during the 27th Annual Congress. Also, get to know your Payroll Man and Payroll Woman of the Year--Daniel Dycus, CPP, and Barbara Youngman, CPP.



Dennis Danilewicz, CPP

#### PAYROLL EVENTS

## Tackle New NACHA Regulations With 'On Demand' Webinar

New NACHA rules for international payments go into effect in September, so APA is offering a new Webinar On Demand aimed at explaining these new rules. Learn how you can register for this vital online resource.

#### CHAPTER NETWORK

## NPW 2009 Provides Plenty of Chapter Opportunities

National Payroll Week will offer local chapters the chance to spread the payroll message throughout their communities, as well as the opportunity to participate in several chapter-related contests. Learn more about the many chapter activities taking place September 7-11.

#### NEW MEMBERS

## APA Welcomes 345 New Members!

Our online, searchable state-by-state listing is very handy. Use it to contact payroll people in your area, including 345 new payroll peers.



New APA Member  
Libby Jo Melamed

#### VENDOR NEWS

## Intuit to Acquire PayCycle

Learn more about software giant Intuit's move into the small business payroll market. Plus, MasterTax has been chosen by Infiniti as its payroll tax solution; and CyberShift is a finalist for the 2009 American Business Awards.

#### BUYER'S GUIDES

## The 2009 Garnishment Options Buyer's Guide

This month's guide is the 2009 Garnishment Options Buyer's Guide. And that's not all. You can also find an extensive list of 2007, 2008, and 2009 Buyer's Guides.

#### GOVERNMENT CORNER

## E-Verify Mandatory for Federal Contractors in September

### *APA Working Hard to Ensure Employers Apprised of Changes*

Any employer that enters into a contract to do business with the federal government on or after September 8 will need to use the [Department of Homeland Security's E-Verify system](#).

[E-Verify](#) is an online system that verifies the match of an employee's name and social security number, and verifies the employee's eligibility to work in the United States.



APA's Immigration subcommittee continues to raise issues with Congress and DHS about problems employers may face when complying with a mandatory E-Verify system.

"If a contractor becomes mandated to use E-Verify, it will have to use it for any new employees hired on or after the date of the contract, and for any employees (old or new) that work on the project covered by the contract," said Scott Mezistrano, CPP, APA's Senior Manager of Government Relations.

"The difficulty that arises is that a long-time employee, even if completely legal and authorized to work in the United States, may not be able to pass an E-Verify screening on the basis of the information contained in the Form I-9 the employer has on file for them."

To use E-Verify, an employer must enter information about the employee's identity and work authorization documents. E-Verify will accept only those documents allowed under the current I-9. However, a long-time employee may have gone through the I-9 process with a document that is not on the current I-9's list of acceptable documents. Or it may be a document on that list, but the document may have expired.

For example, if an employee hired 10 years ago showed their driver's license as proof of identity, certainly by now the license shown at hire has expired. Employers are not required to track the expiration of driver's licenses and re-verify such employees. But if that 10-year employee is working on a federal contract project, their data won't be acceptable to the E-Verify system.

The Immigration subcommittee of APA's Government Affairs Task Force has raised this issue to DHS personnel in attendance at recent subcommittee meetings, asking how an employer should handle this situation. Could these employees be required to complete a new Form I-9?

This problem could be bigger than you might think. Recently, [Form I-9 was updated](#). One change was that the choice of citizen status increased from three options to four. Specifically, the choice of "citizen or national of the United States" was split into two options--"citizen" and "non citizen national." So, any Form I-9 on which the "citizen or national" box was checked will not be able to be entered into the current E-Verify system because the employer would have to choose between "citizen" or "national."

DHS staff has told APA that they will soon post some guidance on this topic to their website.

## Subcommittee Improves Government Publications

In addition, subcommittee members are reviewing [the I-9 Handbook](#) and [E-Verify User Manual](#), making suggestions for improvement.

## Learn More, and Join the Committee

The minutes and agendas from our meetings are available on [the GATF Immigration Subcommittee page](#) within the APA website.

We meet at 2 p.m. ET on the third Tuesday of each month. If you want to join the conference call, contact Scott Mezistrano, CPP at [smezistrano@americanpayroll.org](mailto:smezistrano@americanpayroll.org). Use "GATF Immigration" as your subject line, and please include your name, title, employer, and e-mail address. You'll be sent call-in information.

## WEBSITE NEWS

# Sound Off on Brand New NPW Facebook Page

[National Payroll Week](#)®, scheduled for September 7-11, is a chance for payroll professionals to celebrate the profession, while spreading the word about payroll in and around their communities. This year, spreading that message, as well as networking with payroll professionals from all across the nation, will be a whole lot easier.



APA has unveiled a [Facebook page devoted exclusively to NPW](#), which features information on Money Matters National Education Day, a blog, and other tools to help make this the best NPW yet. Plus, anyone can become a "fan" of the page, and contribute any NPW-related ideas or initiatives in their community.

The page is free to join, and provides a way for APA members to communicate with one another on tips and ideas for NPW. Visit the [NPW Facebook page](#) today to make your voice heard.

## New Online Resource for Small Businesses

APA and [Intuit](#) have teamed up to offer free online payroll resources to small businesses by way of the [Intuit Small Business Payroll page](#). This page, hosted on the APA website, will help small businesses manage their payrolls with information on payroll processing, hiring practices, and the economic stimulus package. The page also features leading industry research and marketing.

### FEATURE

## Analyzing Most Common Reasons Companies Bypass Paycards--Part 2

By Elisa Corridore

*Editor's Note: In the July edition of PAYTECHonline, two of the seven most cited reasons in the APA/MasterCard 2008 survey companies have for not considering paycards were discussed. These two common reasons are having an insufficient number of employees to make paycard implementation worthwhile, and senior management not being sold on the idea.*



*In the second of a three-part series, the next two reasons will be discussed. These two reasons are concerns about employee misuse of paycards and/or liability, and not understanding the costs and/or benefits for employers or employees associated with paycards.*

*We will also be taking questions from our readers. To submit your question for consideration, please e-mail [elisa\\_corridore@mastercard.com](mailto:elisa_corridore@mastercard.com).*

Please visit [the July edition of PAYTECHonline](#) for the first two reasons as to why companies elect not to use paycards in their respective operations.

### Reason #3: Concerns About Employee Misuse of Paycards and Employer Liability

Employers make wages available to their employees either through direct deposit, a paper check, or cash. However, once you've paid them in accordance with state and federal laws and regulations, how they choose to use their money is up to them. You are not responsible, liable, or accountable for how they choose to spend their wages. Paycards are no different. Once you've loaded the funds onto the employee's card in accordance with state and federal laws and regulations (the process is similar to direct deposit), the employee, not your company, is responsible, liable, and accountable for how they choose to use the card.

A payroll card is not a credit card. Rather, like a debit card, it is balance-based and once issued, belongs to the cardholder. Cardholders can get free balance inquiries via interactive voice response (IVR), from the Web, and by text message. These tools help cardholders better manage their funds and ensure they are aware of the amount of money remaining on their cards.

Paycards are safer than checks or cash because if the card is ever lost or stolen, the issuing bank will replace the card and provide the funds that were on the card at the time it was lost or stolen. Also, keep in mind that paycard cardholders are also protected under Regulation E, thus each cardholder is FDIC-insured up to \$250,000.

### Reason #4: Not Understanding the Cost and Benefits of Paycards for Employers and Employees

Paycards can benefit both employers and their employees. As mentioned in Part 1 of this series, according to studies conducted by Comdata, some employers moving forward with an electronic (paperless) pay campaign can reduce their costs by 40% and on average will see an immediate lift of 45% in direct deposit enrollees with 30% of check recipients opting for paycards.

Where do these savings come from? In general, paycard savings come from a reduction in:

- \*bank and payroll processing costs
- \*incidences of fraud and noncompliance
- \*internal processing and administrative costs

According to NACHA, the cost to produce, distribute, and process a paper check, depending on the size of your organization, can be between \$6.01 and \$8.61, whereas the cost of direct deposit can be between \$1.06 and \$3.62. Paycards are a form of direct deposit, and the savings can be significant. In addition, the cost to replace lost or stolen checks or issue off-cycle checks is another area of high expense. According to NACHA, these costs can run between \$10 and \$12. Paycards can lower these costs. If checks are being sent via mail, paycards can eliminate mailing costs as well.

While the return for the company can be significant, what about the employee? How do paycards benefit them? First, employees who do not have checking accounts have to pay to cash their checks. The average fee can be between 3% and 5% of their check, on top of fees they pay for money orders and fees paid to bill payment establishments. Although there are fees associated with paycards, according to a study conducted by Comdata, paycard fees can be up to 80% less than fees currently paid by unbanked employees who receive paper checks.

Second, your employees will no longer have to leave the office and stand in line to cash their checks, or come into the office on their day off to get their check. Their money is available to them immediately with 24-hour ATM access.

Third, the card can be used at any merchant that accepts debit MasterCard, Visa, or Discover, whether these transactions are face-to-face, online, or via mail. Many providers now offer merchant discount programs your employees can take advantage of when they use their cards as well. Paycards also allow your employees to pay bills on-line.

Fourth, paycards are safer for your employees versus checks or cash. If their card is lost or stolen it can be replaced with the funds that remained at the time it was lost or stolen. That is not the case with a check or cash, as cardholders are also protected under zero liability.

It is important to remember that any reputable paycard provider will work with you to calculate the cost reductions you can anticipate with the implementation of a program for both your organization and your employees. Check with your paycard issuer or provider to confirm that these services are available to you.

*Elisa Corridore is Vice President of Commercial Prepaid Services for MasterCard Worldwide.*

## **PAYROLL RESOURCES**

# **Ensure Local Income Tax Compliance**

To gain insight into the procedures and legal obstacles that are encountered when ensuring local income tax compliance, take [APA's Local Income Tax Compliance course](#). This course highlights city, county, and school district tax withholding, as well as reporting and depositing. Taking place in 15 cities in September, APA's Local Income Tax Compliance Course also addresses local taxes in Ohio, Pennsylvania, Colorado, Indiana, Kentucky, Maryland, and other states. For more information on this course, as well as information on registration, visit the [APA Local Income Tax Compliance home page](#).



## Interactive Payroll Essentials Course Delivered to Your Desktop

Need to learn payroll basics, but can't travel to a training class? Now you can take [APA's Payroll Practice Essentials course](#) virtually, from the convenience of your home or office. Payroll Practice Essentials: Virtual Classroom is perfect for those in the early stages of their careers, along with accounting, benefits, bookkeeping, human resources administrators, and others who interface with payroll.

While the traditional class is held over three six-hour days, the virtual class will be delivered in two-hour segments, two days a week, over a four-week period. The schedule is as follows (session times are 3:00-5:00 PM, ET):

- \*Wednesday, September 30
- \*Friday, October 2
- \*Wednesday, October 7
- \*Friday, October 9
- \*Wednesday, October 14
- \*Friday, October 16
- \*Wednesday, October 21
- \*Friday, October 23

By taking this course, you'll not only learn how to protect your company's compliance, you'll earn up to: 16RCHs; or 1.6 CEUs.

## Answers to August/September PAYTECH'S Crossword Puzzle

Did you try your luck with the Crossword Puzzle in the August/September issue of PAYTECH? If you were stumped by a few of the clues, [look here for the answers](#). But ONLY look if you are truly ready to fess up to defeat!

Look for the next Crossword Puzzle in your November issue of PAYTECH.

## FEATURE STORY

# Relive 27th Annual Congress, Meet the Best Payroll Has to Offer



APA President Dennis Danilewicz, CPP, speaks to attendees at the 27th Annual Congress in May.

In the [May PAYTECH cover story](#), you were introduced to APA's new President--Dennis Danilewicz, CPP. Now, take a look back at Dennis' rousing speech at the 27th Annual Congress in May (on the right side of this page), and see what APA's new President has planned for the Association--and payroll professionals nationwide--during his one-year term.

## Meet Your Payroll Man/Woman of the Year

Also at the 27th Annual Congress, Daniel Dycus, CPP, and Barbara Youngman, CPP, found out they were this year's APA Payroll Man and Payroll Woman of the Year. The [cover story for the August/September issue of PAYTECH](#) is dedicated to these two distinguished, hard-working payroll professionals. However, you can learn even more about Daniel and Barbara by seeing first hand what they have to say in the video clips posted on the right side of this page. These videos were shot on site at the 27th Annual Congress.

## PAYROLL EVENTS

# Webinar Tackles New NACHA Rules

When new NACHA rules for all international payments go into effect in September, will you be ready? After all, these new rules will require you to identify ACH payments as international payments. Fortunately, APA's new Webinar On Demand, "[International ACH Transactions and Payroll: What's the Connection?](#)," will explain what an international ACH payment is, and will also teach you how to comply with NACHA rules and OFAC requirements for international payments. This course is available online, 24/7, and will equip you with the tools necessary to handle these new rules.



# Fall Forum Features Solutions for Leadership-Driven Organizations

APA's [Fall Forum: Road to World-Class Performance](#) is designed for current and aspiring executive managers and leaders, as well as those who are interested in streamlining and optimizing their organizational operations. The Fall Forum, scheduled for September 16-18 at the posh [M Resort in Las Vegas](#), will offer global strategies, innovative practices, and leadership techniques sure to help you maximize output and control costs in your payroll operation. [Register today](#) to ensure your spot at this exclusive, leadership-driven APA conference.

## EIPC to Spotlight Higher Education Compliance

For those payroll professionals who deal with issues like nonresident alien payroll taxation, the student FICA exception, and much more, [APA's Educational Institutions Payroll Conference \(EIPC\)](#) is for you. Scheduled for November 1-4 in Indianapolis, EIPC's 3 1/2-day curriculum addresses visas, employment eligibility, fringe benefits, FLSA issues, and much more. EIPC focuses on compliance issues impacting payroll professionals who work for public/private colleges and universities. For more information, or to register, visit [the EIPC home page](#).

## APA Education Calendar of Upcoming Events

Payroll Learning Center Courses

[Payroll 101: Foundations of Payroll Certificate Program](#)

[Payroll 201: The Payroll Administration Certificate Program](#)

[Payroll Administration in Canada](#)

[Payroll Administration in the United Kingdom](#)

[Implementing Payroll Best Practices](#)

[Payroll System Selection and Implementation](#)

### Payroll Training

[Intermediate Payroll Concepts](#)

[Payroll Practice Essentials](#)

[Strategic Payroll Practices](#)

[Advanced Payroll Concepts](#)

### Specialty Seminars

[Mergers & Acquisition Forum](#)

[Local Income Tax Compliance](#)

[Audio Seminar Series](#)

[Audio Seminars On Demand](#)

[Garnishments Forum](#)

[Payroll Issues for Multi-State Employers](#)

[Payroll Tax Forum](#)

### Webinars

[Accounts Payable Webinars](#)

[Calculating Paychecks Webinar](#)

[Garnishments Forum Webinar](#)

[Local Income Tax Compliance Webinar](#)

[Payroll Webinars](#)

[Wage and Hour Summit Webinar](#)

[APA Education Course Listing](#) -- Find a class near you, as well as information on all APA courses.

[APA Compliance and Education Calendar](#) -- dates, locations

### CHAPTER NETWORK

## NPW 2009 Offers Plenty of Chapter Activities



National Payroll Week 2009 will offer APA local chapters plenty of opportunities for involvement.

**National Payroll Week (NPW)** will be here before you know it--September 7-11, 2009. This special week, dedicated to gaining the acknowledgement payroll professionals deserve, is the perfect opportunity for you to show off your chapter's spirit.

Start planning your NPW celebrations and events today and take part in this year's fun and exciting NPW contests. You could even win free registration to [APA's 2010 Congress!](#)

Now is the time to order your NPW merchandise for the [Chapter Promotion Contest](#). The deadline to purchase NPW items towards the Chapter Promotion Contest is **August 20, 2009**.

Don't miss your chance at great prizes from APA. Join in the NPW celebration by entering APA's seven other contests:

- \*[Local Government Outreach Chapter Contest](#)
- \*[Education Outreach & Community Service Chapter Contest](#)
- \*[Local Media Outreach Chapter Contest](#)
- \*[Individual Activity Contest](#)
- \*[Online Survey Promotion Contest](#)
- \*[Chapter Photo Contest](#)
- \*[National Education Regional Champions Contest](#)

Entry deadline for these contests is **September 25, 2009**.

Visit the [NPW website](#) for important information to assist you in promoting and educating the community, today's youth, your company, and your payroll peers. Please use the links below to serve as your NPW publicity toolkit prepared by APA's Public Relations Department:

- \*[Public Service Announcements \(PSA\)](#)--Distribute PSAs to radio stations in your area.
- \*[Letter of Support](#)--One key way to promote NPW is through local businesses. Encourage these organizations, such as the Chamber of Commerce, to promote NPW among their members.
- \*[Memo to Boss](#)--Get support from your company to help make your NPW celebration a successful one.
- \*[Proclamation Request](#)--Reach out to your local and state governments to gain acknowledgement.

Below are a few more links with NPW information:

- \*[National Education Day](#)
- \*[NPW Supporter Q&A](#)
- \*[NPW Brochure](#)

Organizing NPW celebrations and activities is fun and exciting. Set your NPW goals now and strive to achieve those goals; it will be worth every minute! Visit [the APA Store](#) to access the free NPW Kick-Off Webinar, which was originally held June 12, 2009.

It's time to show America who puts the "pay" in payroll. Let's make National Payroll Week 2009 the best yet!

## Chapter President Profile Ellen Chauvin, CPP

By Caren Bennett



Ellen Chauvin, CPP

Ellen Chauvin, CPP, Chapter President of the [American Payroll Association of Acadiana Chapter \(APAA\)](#), is proud that her chapter members eagerly share their payroll experiences.

"We often have discussions at our meetings about various payroll problems; each member brings something different to the table," she said.

That continual exchange of ideas and information among members results in a wealth of creativity and knowledge. To take advantage of this, Chauvin changed the chapter meeting schedule from quarterly to bi-monthly, enabling members to have increased networking opportunities.

Chauvin works hard to increase education within her chapter. Many members submit payroll questions to Chauvin, who seeks out answers by tapping into local resources or referring them to other payroll professionals. She also strives to raise awareness of payroll certification. Before joining the chapter, Chauvin had never heard of the CPP or FPC designations. Currently, the chapter offers both CPP and FPC study groups to help members achieve certification.

Before officially becoming President, Chauvin was interested in the position because she saw it as an opportunity to grow the membership of the small Acadiana Chapter. She has since worked hard to meet this challenge, and even began a database of potential members as one way of increasing membership. All of Chauvin's and her team's efforts have paid off; the Acadiana Chapter was named a winner in the 2008 APA National "Member Get a Member National Membership Drive." The APAA Chapter was recognized for having the highest percentage of new national members, as well as the highest percentage of new companies represented in membership (42%).

As President, Chauvin works to coordinate chapter goals each year. Among the goals for this year is an increase in membership. Also, Chauvin would like to create more committees within the chapter as membership increases, and also hopes to host a whole- or half-day payroll seminar in the future. The Acadiana Chapter is looking forward to National Payroll Week 2009! The chapter is discussing ideas and ways to get involved with their community.

Chauvin says that serving as Chapter President has greatly improved her speaking, leadership, and payroll skills. In her free time, Chauvin enjoys spending time with her family. Each summer, she and her husband host children in their home from Belarus who have been affected by radiation poisoning.

## APA Brings Education to Alaska

By Dee Nelson, CPP



APA's Larry White recently spoke to the Northern Lights Alaska Chapter (NLAC) of the APA, as well as presenting APA's Payroll Practice Essentials (PPE) course to Alaskan payroll professionals.

[The Northern Lights Alaska Chapter \(NLAC\) of the APA](#) was excited to have a guest from APA speak to its members at their June chapter meeting.

Larry White, CPP, APA's Director of Training, was coming to Alaska to teach the [Payroll Practice Essentials \(PPE\) course](#), when the NLAC was lucky enough to have him squeeze in an extra day to speak at our chapter meeting first. Larry touched on a number of topics during his speech, including garnishments beyond child support.

When the announcement was made to the chapter that Larry was coming, the response was overwhelming. His speech was timely, due to the change in the federal minimum wage that will directly impact the garnishment processes that our Alaskan payroll professionals have to deal with everyday.

Larry began the PPE class the day after his speech, and Alaskan payroll professionals got to enjoy his fabulous teaching style for three days of extensive payroll education.

A big thank you goes out to Larry for his wonderful presentation. His visit was so successful, we have asked him to return and be our speaker at this year's 2009 Alaska Statewide Payroll Conference, "Pay It Forward--The Power of Payroll Mentoring." We can't wait to learn even more from this devoted APA staff member!

*Dee Nelson, CPP, is Corporate Payroll Manager for Koniag Development Corp.*

## 2009 Study Groups and Statewide Meetings

[Study Group list](#)  
[Statewide list](#)

[Study Group Registration Form](#)  
[Statewide Registration Form](#)

## Contact Us

For anything chapter-related, or for more information about the issues above, please contact the Chapter Relations Department at (210) 226-4600 or [chapterrelations@americanpayroll.org](mailto:chapterrelations@americanpayroll.org).

### NEW MEMBERS

## APA Welcomes 345 New Members!

To use this [new member list](#): Download the file to your computer and open the file. You should see a listing of states and Canada in the left-hand frame (the "Bookmarks" window). Simply click on the state you want and you will go to the proper page. If you do not see the Bookmarks window, click F5. This list can be printed on any printer.

To contact new members on this list: Use the APA's searchable online membership directory (for use by APA members only). The directory is really easy to use. Just log in to the Members Only page by using the login at the right. After you log in, click on Member Directory and you will be transported to the Member Search page.

## VENDOR NEWS

### Intuit to Acquire PayCycle



**Intuit** has signed an agreement to purchase PayCycle Inc., which has been described as "one of the nation's fastest-growing online payroll services." The company said its acquisition will "give small businesses access to one of the most innovative online payroll solutions" and "will provide accountants with the ability to easily and profitably offer services as stand-alone payroll providers."

Intuit said the acquisition supports Intuit's strategic goals in two ways. First, it underscores the company's connected services strategy. In addition, PayCycle's partnerships with financial institutions are expected to extend Intuit's ability to offer integrated payroll solutions.

"We share a common vision--using the Internet to deliver a secure, easy-to-use payroll solution to small businesses," said Jim Heeger, PayCycle Chief Executive. "Like Intuit, our employees are proven innovators and industry thought-leaders who develop and deliver game-changing offerings."

### Infiniti Resource Management Selects MasterTax as Payroll Tax Solution



**MasterTax** has announced its newest customer--Infiniti Resource Management. Infiniti Resource Management is a professional employer organization providing payroll and human resource administration.

Infiniti said it was looking for software that would efficiently and accurately complete its payroll tax filing process. The company said it chose MasterTax because of its capability to seamlessly interface with Infiniti's existing payroll processing software.

"We look forward to providing Infiniti with a comprehensive solution to the tax filing challenges it has been experiencing," said Richard Warneka, President of MasterTax.

### CyberShift Named Finalist for 2009 American Business Awards



[CyberShift](#) has been named a finalist in the Best Overall Company of the year category for the 2009 American Business Awards.

CyberShift has evolved into the category leader in SaaS-based workforce and expense management software for companies with complex requirements. CyberShift's launch of its SaaS platform has resulted in more than 600 organizations relying upon the flexibility and deep functionality of the company's solutions.

"CyberShift's workforce and expense management solutions help organizations effectively manage their two top controllable costs--labor and employee business expenses," said Robert E. Farina, CEO for CyberShift. "We are honored that the CyberShift team's hard work and dedication to providing robust enterprise solutions and exemplary customer service has been acknowledged by The American Business Awards."

## **BUYER'S GUIDES**

Use these handy Adobe files to find the tools you need to accomplish your payroll goals. To access these Buyer's Guides, simply download the appropriate .pdf file to your computer and open it.

Featuring this month:

[2009 Garnishment Options Buyer's Guide](#)

These other Buyer's Guides are also available:

[2009 Software-as-a-Service \(SaaS\) Providers](#)

[2009 Outsourcing Options Buyer's Guide](#)

[2009 Paycard Providers Buyer's Guide](#)

[2009 Workforce Management Buyer's Guide](#)

[2009 e-Payroll Providers Buyer's Guide](#)

[2009 Payroll & HR Consulting Services Buyer's Guide](#)

[2009 Self-Service Solutions](#)

[2009 Time & Attendance Systems](#)

[2008 Data Privacy](#)

[2008 Tax Filing Solutions](#)

[2008 Biometric & Other Time and Attendance Technologies](#)

[2008 Garnishment Options](#)

[2008 Outsourcing Options](#)

[2008 Paycard Providers](#)

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[2008 Unemployment Insurance Administration Solutions](#)

[2008 Application Service Providers](#)

[2007 Forms, e-Forms & Check-Printing Solutions](#)

[2007 Benefits Administration Outsourcing](#)

**All Buyer's Guides can be downloaded.** Use these handy Adobe files to find the tools you need to accomplish your payroll goals. To use these Buyer's Guides, download the appropriate .pdf file to your computer, and open the file.

