



Welcome to PAYTECHonline for September 2009

## TOP STORY



### TOP STORY

## Payroll Facebook Networking Now at Your Fingertips

National Payroll Week 2009 is fresh on the minds of payroll professionals nationwide, and now's your chance to check out the NPW Facebook page to see how other APA members partook in the weeklong celebration, September 7-11. Plus, learn how you can become a "fan" of APA's brand new Facebook page.

## CHAPTER NETWORK

### Triad Chapter Lends a 'Paw' to Some Furry Friends

The Triad Chapter of the American Payroll Association and its "Pennies for Puppies" fundraiser help raise more than \$200 for a local animal shelter, and more.



## GOVERNMENT CORNER

### Know the Difference Between 'Adjusted Claim' and 'Claim' in 941-X Processing

In the Fall 2009 edition of the *SSA/IRS Reporter*, APA cites when you should choose "Adjusted Claim" or "Claim" in your Form 941-X processing. Learn more of APA's recommendations for this convoluted process.

## PAYROLL EVENTS

### Year-End Compliance, On Your Terms

Keep your company compliant through year-end with the right training. Attend the Preparing for Year-End and 2010 course, either in-person or for those who simply can't get away from the office, as an online webinar. Learn how you can participate in either of these valuable year-end compliance resources.

## FEATURE

### Analyzing Even More Reasons Companies Eschew Paycard Use

Check out a paycard-related Q&A with APA members as part of the final installment in a series highlighting the seven most common reasons companies bypass paycards. APA conducted the three-part series in conjunction with MasterCard.



## PAYROLL RESOURCES

### Your 'Guide' to Direct Deposit Begins Here

Ensure top-notch electronic payments with The Guide to Successful Direct Deposit. This publication includes steps to sell, implement, and administer direct deposit and paycard processes within your organization. See how you can secure this valuable text.

## VENDOR NEWS

### Wal-Mart Replacing Paper Checks With Paycards From MasterCard

Plus, Adobe delivers UltiPro through SaaS; and First National Merchant Solutions has launched a new merchant program aimed at validating compliance with the Payment Card Industry Data Security Standard.

## CHAPTER NETWORK

### Denver Chapter Takes Payroll to the Rapids

See how the Denver Chapter practiced valuable team building through a recent whitewater rafting trip, and how such an outing might benefit your local APA chapter.



## 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.

## 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.

## WEBSITE NEWS

### Network With Payroll Professionals on APA, NPW Facebook Pages

The world is going online, particularly in the realm of social networking, and to further benefit payroll professionals nationwide, APA is doing the same. The Association recently launched a [Facebook page](#) designed to keep payroll professionals up to date on the latest in APA and payroll-related initiatives. APA has also unveiled a Facebook page focusing on [National Payroll Week](#), which takes place the first week of September. Visit the page to see how other APA members celebrated during this year's weeklong tribute to payroll.



On APA's Facebook page, you can see all the latest photos, videos, and discussions on the APA Wall; share your thoughts in the Notes section; post your photos to the page's Photos section; and utilize the Discussion area as an interactive Q&A/networking tool. Best of all, this online resource is free!

"I enjoy sharing my notes in the Discussion section with any APA member who is interested in studying for the CPP exam," said Valerie Bauer, Payroll Account Clerk for Camden County Municipal Utilities Authority, and an active participant on APA's Facebook page.

APA's NPW Facebook page, meanwhile, features links for NPW Supporters, the "Getting Paid in America" survey, and Money Matters National Education Day. You can see how other APA members celebrated NPW 2009 at their workplaces and with their respective chapters. Plus, you can check out coverage from NPW 2009, including APA's appearance on CBS' "The Early Show" during NPW.

APA encourages all members and interested payroll professionals to visit both Facebook pages, become members, and contribute as much as possible to each page. Your input is greatly appreciated.

"This is a great way to connect, network, and contribute to APA," Bauer said. "It allows you to support your fellow payroll professionals, both within and outside your organization."

## Online Outlet for Small Businesses

APA and [Intuit](#) have teamed up to offer free payroll resources to small businesses through the [Intuit Small Business Payroll page](#). This page, hosted on the APA website, will help small businesses manage their payrolls, and will offer information on payroll processing, hiring practices, and the economic stimulus package.

## Get to Know Your 2009 Top Award Winners

At the [27th Annual Congress in May](#), Daniel Dycus, CPP, and Barbara Youngman, CPP, were bestowed the titles of APA Payroll Man and Payroll Woman of the Year. The cover story for [the August/September issue of PAYTECH](#) was dedicated to these two distinguished, hard-working payroll professionals. However you can learn even more about Daniel and Barbara by viewing the videos on the right side of the page. These videos were shot on-site during Congress.

## APA's ListServ Provides Answers to Payroll Questions

Where can you go to find the answer to your year-end and other payroll questions, or see how other companies handle the diverse array of company policies not regulated by law? These are just some of the topics covered on [APA's Payroll ListServ](#), a great source for questions and discussion on payroll practice and procedures!

It's easy to subscribe, just click on the link above to the Members Only area and click on the "ListServ Sign-up" page. After you join, you'll become one of the many APA payroll professionals who benefit from the give-and-take of the APA Payroll ListServ. You can ask questions, answer questions, or just read along -- no matter what, the ListServ will keep you on top of the latest topics buzzing through the payroll world.

## APA's Web Links

[APA's Local Chapters](#)  
[Forms, Pubs, and Info](#)  
[Education and Compliance Calendar](#)  
[State and Local](#)  
[Federal and General](#)  
[Organizations](#)  
[Joblinks](#)

## CHAPTER NETWORK

# Triad Chapter Donates 'Pennies for Puppies'

By Janet Pate, CPP



Janet Pate, CPP, and Michael Johnson, CPP, presented a donation to their local animal shelter on behalf of the Triad Chapter of the American Payroll Association.

[The Triad Chapter of The American Payroll Association](#) held its very first fundraiser, "Pennies for Puppies," for the [Guilford County Animal Shelter](#) in Greensboro, N.C. The chapter chose the animal shelter because donations have dropped and families are surrendering pets due to job loss and financial problems. The shelter not only has cats and dogs, but rabbits, hamsters, goats, snakes and other pets.

From May-July 2009, Triad Chapter members posted fliers and set out collection jars in their respective companies. The total contribution was over \$200, which helped the shelter with food, medication, and surgeries for the animals.

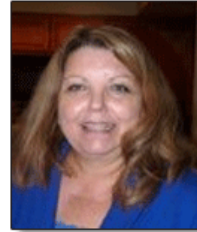
To add to the excitement, local news station Greensboro's local WFMY News 2 covered the story, and during our short visit to the shelter, nine pets were adopted.

*Janet Pate, CPP, is an Implementation Consultant for Labor Strategy and a member of the Triad Chapter of the American Payroll Association.*

## Chapter President Profile: Bonnie Tiefenbach

By Caren Bennett

For Bonnie Tiefenbach, President of the [North San Diego County Chapter of the American Payroll Association](#), leading the chapter is a team effort. When Bonnie was nominated for the position of President, she was apprehensive about taking the role. Luckily, she was able to look to the chapter's alumni, fellow officers, and members for support and guidance. Bonnie really enjoys and appreciates the community atmosphere the chapter has.



Bonnie Tiefenbach

As President, Bonnie has worked to increase membership and promote exposure for her chapter. She brings a fresh perspective to achieving these goals by working together with sister chapters in the Southern California area to increase exposure for her chapter. Bonnie also organizes community events where members can volunteer and give back to the community. The high level of involvement among members is something of which Bonnie is very proud.

"Everyone has a genuine desire to enhance their knowledge and skills," she said.

Bonnie strives to keep her membership informed and motivated in the complex world of payroll.

"It is my duty to keep people abreast and advise our members of pending legislation and court decisions which affect payroll," she said.

Bonnie also sets goals for her chapter, first of which is to promote chapter growth. She has been and will continue to seek various venues and media to help reach out to payroll professionals in her community. Bonnie feels that as chapter President she has a wonderful opportunity to serve the payroll community, as well as a great educational experience.

In her free time, Bonnie enjoys photography, creating mosaics, and beadwork. She also enjoys spending time with her family, including her three children.

## Denver Chapter Goes Whitewater Rafting



The Denver Chapter Payroll Association enjoyed a whitewater rafting trip in June.

By Brenda Emerson, CPP

Chapter team building and bonding doesn't only take place at chapter meetings or during community service projects. The [Denver Chapter Payroll Association \(DCPA\)](#) takes fun to an extreme and places a premium on hosting activities where chapter members can join in and have fun. For the fifth year, the [DCPA's NPW Community Outreach committee](#) organized a whitewater rafting excursion.

On June 27, the Denver Chapter Payroll Association rode the Arkansas River rapids. The water was only 40 degrees, but with wetsuits, boots, splash jackets, and the warmth of the sun, we stayed warm--for the most part.

Fourteen chapter members, family, and friends signed up for the all-day rafting trip in Buena Vista, Colorado, where we rode "the Numbers"--the fastest part of the Arkansas River. Our rafting guides instructed us well, and got us through the Class 4 and 5 rapids without anyone in our two rafts falling out or the rafts capsizing. We had a great time and were exhausted at the end of the day. These fun adventures have helped me become friends with people in the chapter, and I wouldn't have it any other way. It's chapter team-building at its best!

*Brenda Emerson, CPP, is Special Affairs Coordinator for the Denver Chapter Payroll Association.*

## 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).

### GOVERNMENT CORNER

## The Correct 'Process' to Fix Employment Tax Returns



*APA Advises U.S. Employers In SSA/IRS Reporter*

**By Scott Mezistrano, CPP**

**The 2009 Form 941-X** is a great improvement over the old Form 941c when you needed to correct a previously filed 941. However, many people get confused when, at the beginning of the 941-X, they are asked to select their process: "Adjusted Return" or "Claim."

In the **Fall 2009 edition of the SSA/IRS Reporter (page 5)**, APA clarifies the situations in which you should choose the "Adjusted Return" or "Claim" process. For example, do you owe money to the IRS, or does the IRS owe you money? If the IRS owes you money, do you want to apply it to your next return, or do you want a refund check?

In addition, APA explains why certain "Adjusted Return" 941-Xs should never be filed in the third month of a quarter, and we outline what to do if, for one quarter you are correcting, you owe IRS one type of tax, but IRS owes you for another type of tax.

## APA, IRS, and SSA--A Great Alliance

APA articles have been a regular feature in the *SSA/IRS Reporter* since 2003. APA's contributor status helps fulfill the Association's mission to educate the payroll community, in addition to providing great exposure for the organization before all employers and thousands of tax professionals. It is also evidence of the ongoing partnership among APA, IRS, and SSA. Seven million U.S. employers and thousands of tax professionals receive the *SSA/IRS Reporter*.

Read current and back issues of the [Reporter at the IRS website](#).

## Secure Thousands of Dollars From Uncle Sam

### *Help Your Employees Catch a Tax Break*

By Scott Mezistrano, CPP

Be a hero to your company's employees and let them know about new tax breaks available to them. There are plenty of breaks to be had, thanks to the American Recovery and Reinvestment Act of 2009, and they are described in [this new IRS brochure](#).



You can post the brochure to your company Intranet, e-mail it to employees, or call the IRS at 800-TAX-FORM and ask for Publication 4787, "ARRA: Catch a Break--Individual Overview." For each of the below, there is a brief description, upon which the brochure directs you to the right IRS form to complete to take advantage of the tax break.

- \*Making Work Pay Tax Credit
- \*Economic Recovery Payments
- \*First-Time Homebuyer Credit Amended
- \*Special Tax Break for Purchase of a New Vehicle
- \*Temporary Increase in Earned Income Tax Credit
- \*Temporary Increase in Refundable Portion of Child Tax Credit
- \*Temporary Suspension of Tax on Portion of Unemployment Benefits
- \*COBRA Health Insurance Continuation Premium Subsidy
- \*American Opportunity Tax Credit
- \*Qualified Higher Education Expenses (expansion of IRC Section 529 Accounts)
- \*Residential Energy Credits

## SSA/IRS Reporter Promotes Year-End Course

The IRS and SSA must think highly of APA's class, [Preparing for Year-End and 2010](#). It is promoted in the [Fall 2009 edition of the SSA/IRS Reporter \(page 5\)](#). As it says in the article, the one-day class "provides updates on the latest changes in legislation and regulations that affect the close of 2009 and the beginning of 2010."

The IRS and SSA even take an active role in the class. Most of the classes will include presentations by the IRS and SSA, on topics such as how to correctly complete [the 2009 Form 941-X](#), and the latest developments in submitting accurate and easily processed Form W-2 data.

Preparing for Year-End and 2010 will be taught at locations around the country in October and November, and will even be offered as [a series of live and on-demand webinars](#).

## Latest *Inside Washington* Spotlights APA Recommendations to IRS

Read the [September edition of \*Inside Washington\*](#) to learn about:

**\*APA members report erroneous IRS penalty notices for "missing" Schedule B.** APA and IRS advise you to respond to the notices and send APA your EIN and the affected quarter.

**\*IRS very receptive to recommendations of APA's Government Affairs Task Force.** Issues discussed include earlier issuance of Forms W-4 and W-5, validity of fill-in forms saved to computer hard drives, proper reporting of nonqualified deferred compensation, which Earned Income Credit amounts to print on the back of W-2 copy B, and printing Forms 1099 (copy A) on plain white paper.

You can always learn more about the lobbying activities of APA's Washington office and the six subcommittees of the Government Affairs Task Force by visiting the [Government Relations section of the APA website](#).

### PAYROLL EVENTS

## Ensure Year-End Compliance--Online or In-Person



When addressing complex issues pertaining to year-end processing, it's imperative to remain in compliance. Reduce the risk of noncompliance penalties by attending APA's [Preparing for Year-End and 2010 course](#),

or by enrolling in a [Preparing for Year-End and 2010 Webinar](#).

APA's traditional Year-End course will be offered in several cities nationwide in October and November, while the webinar version will be available in four segments in late October. Whether you choose to attend the course in person or virtually, APA's Preparing for Year-End and 2010 will bring you up-to-date on the latest legislation and regulations that affect the close of 2009 and beginning of 2010.

"This class was a tool to help keep me informed," said Debbie Kerns, Payroll Administrator for A.J. Dvoskin and Associates, Inc., and a Preparing for Year-End and 2009 attendee. "It was beneficial, in that it reassured me in the areas in which we were in compliance, and also gave me knowledge into any areas of weakness."

## AP Preparing for Year-End On Demand

Accounts payable professionals looking to expedite and streamline their year-end processes can do so by enrolling in APA's [Accounts Payable/Disbursements Preparing for Year-End and 2010 Webinar On Demand](#). This On Demand offering is delivered in three segments and will equip AP professionals with the know-how necessary to thrive in closing out 2009.

## EIPC Tackles Higher Education Compliance

Payroll professionals in higher education must deal with issues like nonresident alien payroll taxation, student FICA exception, and others. Let APA's [Educational Institutions Payroll Conference \(EIPC\)](#), November 1-4 in Indianapolis, help you tackle these compliance issues that impact payroll professionals in the higher education community. EIPC's three-and-a-half-day curriculum will address visas, employment eligibility, fringe benefits, FLSA issues, and much more.

## APA Education Calendar of Upcoming Events

### Conferences

[Educational Institutions Payroll Conference \(EIPC\)](#)

### Payroll Learning Center Courses

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

[Payroll 201: 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](#)

[Payroll Practice Essentials: Virtual Classroom](#)

## 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

## FEATURE STORY

# Three More Reasons Companies Commonly Bypass Paycards

By Elisa Corridore



*Editor's Note: This is the last in a three-part series addressing the most common reasons companies have not considered payroll cards based on the results of a joint APA/MasterCard 2008 survey.*

In [Part One](#), we discussed the first two concerns companies have--not having a sufficient number of employees to make a paycard implementation worthwhile, and senior management not being sold on the idea. In [Part Two](#), we addressed the next two concerns--employee misuse of paycards and/or liability the company may have, and employers or employees not understanding the costs and/or benefits associated with paycards.

This month, we will discuss the final three concerns--legal concerns, insufficient resources to implement a program, and not understanding how the card works.

## Reason #5: Legal Concerns

The Federal Electronic Fund Transfer Act (EFTA) and its implementing rule Reg E provide baseline requirement for payroll card programs. However, state laws and rules can and do impose requirements beyond the federal requirements. As a result, companies are concerned that they may not be compliant if they issue a paycard program in certain states.

The good news is that 21 states currently have a generally permissive/positive position regarding paycards, and [11 more states have legislation or regulations pending](#).

Any reputable paycard provider familiar with each state's law or regulation will assist you in designing a program that not only addresses the needs of your company and employees but also will ensure your organization's compliance.

## Reason #6: Insufficient Resources to Implement

In an economic environment where we all have to do more with less, having sufficient resources to complete any new project is a concern for most companies. When choosing a paycard provider, it's important that they're able to provide full implementation support. This includes internal marketing, training, integration, regulatory guidance, maintenance, and cardholder customer service.

The more they can do, the less you'll have to do. On average, according to Comdata research (as gathered from client feedback upon completion of implementation), if you commit only 2-3 hours per week, you can be up and running in 8-10 weeks. An experienced provider has done this many times. Take advantage of this experience and their documented best practices! There is no reason to reinvent the wheel when it comes to effective and efficient paycard implementation.

## Reason #7: Lack of Understanding

The great thing about paycards is that the administration and funds delivery are identical to that of direct deposit. You would enter the paycard account number and paycard provider bank routing number into your payroll software. The funds for the paycards are then included in your direct deposit ACH file to your bank and follow the same funding route as that of a direct deposit.

Once they've been loaded with funds, paycards work like any bank check card so your employees can:

- \*withdraw their cash from an ATM
- \*make point-of-sale purchases at accepting merchants (PIN and signature)
- \*write checks (if companion checks are made available by the paycard provider)
- \*see their transaction history via IVR and the Web

It's important that your paycard provider has a strong customer service team that's available 24/7 and can support multiple languages. They should also provide full disclosure to cardholders regarding services and fees, as well as collateral like FAQs (frequently asked questions) and cardholder user instructions.

## Questions From Our Readers

We solicited reader input regarding paycards over the last couple of months. As a result, we received the following inquiry.

**Q:** Can you provide a cost analysis of checks vs. direct deposit?

**A:** One of the cost comparisons I've seen lately is from NACHA--[ElectronicPayments.org](http://ElectronicPayments.org), "[Direct Deposit Cost Analysis, 2008](#)", which compares the cost of checks vs. direct deposit for a small or large business. Keep in mind your paycard provider will assist you in calculating the ROI of a paycard program specific to your company.

## Future of Paycards

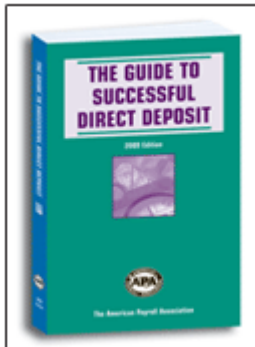
The good news--the concerns companies have regarding paycards are neither systemic nor technical in nature. Rather, their concerns stem primarily from misperception and lack of understanding of what paycards are and how they benefit both the employer and the employee.

Check back next month as we unveil a white paper, "A New Perspective on Payroll Cards: Roadmap for Adoption," that details the ways in which your organization can go about securing paycard use, as well as the many benefits of doing so.

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

## PAYROLL RESOURCES

# Secure Your 'Guide' to First-Rate Electronic Payments



With more and more organizations foregoing paper checks in favor of direct deposit and paycards, it is vital for any payroll professional to stay apprised of the latest in electronic payment. APA's [The Guide to Successful Direct Deposit](#) will provide steps to sell, implement, and administer direct deposit and paycard processes within an organization.

This softcover, perfect-bound text includes federal and state regulations governing direct deposit, as well as information regarding third-party electronic payments, such as tax deposits and child support withholding.

## Online PPE Course Suited to Time-Crunched Payroll Pros

If you are eager to learn payroll basics, but can't travel to a program, you can take [APA's Payroll Practice Essentials: Virtual Classroom](#) from the convenience of your home or office. Payroll Practices Essentials (PPE): Virtual Classroom is tailored to 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

## 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.

### VENDOR NEWS

## Wal-Mart Replacing Paychecks With Paycards From MasterCard, First Data



**[MasterCard](#) and [First Data-Money Network](#) announced that Wal-Mart Stores Inc. is eliminating paper checks for employees. The company will be implementing a new, more sustainable payroll program designed to reduce the number of paper paychecks and pay stubs.**

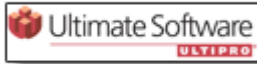
The program is being offered to the 1.4 million U.S. employees of Wal-Mart and Sam's Club. Under the new payroll program, employees who don't have direct deposit will be issued a MasterCard-branded payroll card through the First Data Money Network Payroll Distribution Service. Associates may access their wages through the Money Network MasterCard Paycard or Money Network checks. FirstData will provide the processing and reload network for the program as part of First Data's Money Network Payroll Distribution Service.

In a recent Mercator survey, payroll and payroll card suppliers said that the economy was driving a greater interest in payroll cards as a cost-cutting mechanism for employers.

"We have worked closely with Wal-Mart and First Data to develop a

customized program that will simplify the payroll process and support environmental sustainability," said Chris McWilton, President, U.S. Markets, MasterCard Worldwide.

## Adobe Delivers UltiPro Through SaaS



[Ultimate Software](#) announced that Adobe Systems Incorporated has deployed Ultimate Software's UltiPro through Software-as-a-Service (SaaS). According to Adobe, they selected UltiPro for its functionality and convenient SaaS delivery model, as well as for the company's culture and customer relationships.

"UltiPro improves the accuracy of our data, expedites the payroll process, and integrates well with other systems," said Lurbia Quinonez, Senior Payroll Manager for Adobe.

## First National Merchant Solutions, Trustwave Launch Merchant Program



[First National Merchant Solutions](#) has launched a Level 4 merchant program to validate compliance with the Payment Card Industry Data Security Standard (PCI DSS). All Level 4 businesses using First National Merchant Solutions services will have access to TrustKeeper, Trustwave's on-demand compliance management solution.

TrustKeeper provides the automated tools necessary to support a business' ongoing compliance, such as quarterly network vulnerability scans. First National Merchant Solutions will also offer its customers access to TrustKeeper Agent, which provides on-site monitoring software that performs policy checks and inspects for prohibited data storage on any installed system.

"Validating compliance with the PCI DSS helps protect merchants from data compromise, and consequently reduces the risk of fraud," said Robert J. McCullen, Chairman and CEO of Trustwave.

### 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.

## **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](#)
- [2008 Workforce Management](#)
- [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.