



Welcome to PAYTECHonline for October 2009

TOP STORY

TOP STORY

Survey Respondents Choose Wages Over Better Benefits

Thanks to your hard work and participation, NPW 2009 was a rousing success. Get full results of the "Getting Paid in America" survey, check out video clips from payroll's Labor Day appearance on CBS' "The Early Show," and much more.



WEBSITE NEWS

Get 'LinkedIn' With Online Payroll Networking Opportunities

Social networking has branched out into the professional sphere, so much so that APA has launched a LinkedIn page. This page provides a one-stop shop for payroll professionals looking to engage in some business-oriented social networking, all from the convenience of their home or office computers.



GOVERNMENT CORNER

Survey Reveals Terminated IT Employees May Steal Company Data

Cyber-Ark recently released a survey that contained some startling statistics regarding terminated IT employees and their potential to steal sensitive information from their employers. Get more detailed findings from this survey.

PAYROLL EVENTS

EIPC to Spotlight Latest in Higher Education Payroll

APA's Educational Institutions Payroll Conference (EIPC) is scheduled for November 1-4 in Indianapolis, and will address a number of issues related to higher education payroll. These issues include FLSA's impact on time and attendance, the economic stimulus' effect on year-end processing, shared services, and more.

CHAPTER NETWORK

Improve Chapter Membership With Tips From the Experts

Improve your membership development and find out how to add new blood to your chapter with tips from chapter development experts during a free webinar on December 11. Learn how to recruit new members, retain existing ones, gain mentoring techniques, and much more.



PAYROLL RESOURCES

Are You a 'Payroll Goddess?'

Take a few minutes to enjoy PayrollGoddess.com, a site devoted to informing and entertaining people just like you. The site features payroll calculators, polls, an online gift shop, and much more.

VENDOR NEWS

MasterCard White Paper to Focus on Paycard Prevention

MasterCard recently penned a White Paper that details how paycards are perceived by organizations nationwide. Learn what to expect from this white paper, as well as how you can view it once it's available on the APA homepage; and more.

NEW MEMBERS

APA Welcomes 263 New Members!

Our online, searchable state-by-state listing is very handy. Use it to contact payroll people in your area, including 263 new payroll peers.



New APA Member
Nini Soe

BUYER'S GUIDES

The 2009 Time & Attendance Buyer's Guide

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

FEATURE STORY

Survey Respondents Say Higher Wages Trump Better Health Benefits

'Getting Paid In America' Survey One of Many Highlights of NPW 2009

By Clint Hale

[National Payroll Week](#)[®] has become the benchmark for paying tribute to America's hard-working payroll professionals, and NPW 2009 was no exception to this ever-growing trend. NPW, which took place September 7-11, featured contests, media coverage, education, and plenty of other payroll-centric resources. Plus, who could forget the famed "Getting Paid In America" survey?



Survey Results

This year's "Getting Paid In America" survey, which garnered nearly 40,000 responses over a four-month span leading up to and including NPW, [featured some interesting results](#):

*55.1% of respondents cited higher wages as more important than better health benefits.

*A staggering 92% of respondents receive their pay via direct deposit, compared to 7.7% from paper check and 0.3% via paycard.

*When survey takers were asked which late-night talk show host deserves a higher salary, David Letterman prevailed over Conan O'Brien with a whopping 62.1% of the vote.

[Full results of the "Getting Paid In America" survey results are now available on the NPW homepage.](#)

NPW Garners Substantial Media Coverage

For the second straight year, APA was featured on CBS' "The Early Show" during Labor Day as part of NPW. The event featured members and APA staffers decked out in NPW gear, as well as the always-popular Dancing Paycheck. Check out [APA's new Facebook page to see "The Early Show" appearance.](#)

NPW was featured in a number of other print and online publications as well, including [Reuters](#), which provided some stats from the "Getting Paid In America Survey"; [the Philadelphia Business Journal](#); [News Radio 1200 WOAI](#); and more. Other NPW coverage included:

*[Marketwire](#)

*[New Jersey Today](#)

*[Fox Business](#)

Speaking of Facebook...

APA recently unveiled a [Facebook page devoted exclusively to National Payroll Week](#). The page features links to "The Early Show" appearance and national television ads, news on APA-related events, and payroll professionals like you sounding off on the latest in payroll, chapter, and statewide information. Simply click "Become a Fan" at the top of the NPW Facebook page to follow all the comings and goings of the weeklong celebration of payroll.

Money Matters National Education Day

More than 600 APA members taught thousands of teenagers and young adults about good paycheck management on Money Matters National Education Day. A total of 689 members volunteered to teach this year at schools all across the nation.

This year, APA's North Jersey Chapter and CyberShift teamed up to conduct the Money Matters course at Rutgers University's Newark (N.J.) campus. The two-hour session showed a group of 20 local youths how to maximize their paychecks and make smart financial decisions from the first day on the job.

"If we can help students understand the components of their paycheck, they can make better choices that will directly impact their take home pay," said Colleen Flores, presenter and board member of the North Jersey. "We want them to be able to increase their savings and build financial security."

"The greatest gift you can give youth is the financial education," said co-presenter Tom Altier, CFO of CyberShift, Inc. "We provided the tips and tools they need to make informed decisions with their money. Managing money effectively to meet present needs and future goals is a learned skill."

Check out the January issue of PAYTECH for more information on Money Matters National Education Day in 2009.

More NPW Resources

Check out [the NPW homepage](#) for more resources and coverage of NPW 2009, including paycheck management advice, a list of NPW 2009 sponsors, and more. Also, [visit American Greetings](#) to check out the NPW e-card and play the Pay Day Maze game.

WEBSITE NEWS

Get 'Linked In' With the Latest in Payroll Networking

Online professional networking is no longer the way of the future; it is a modern-day reality. On that note, [APA now sponsors a professional networking page through LinkedIn](#), one of the foremost business-oriented social networks on the Web today. To join the APA LinkedIn group, simply go to [the LinkedIn homepage](#), and register your account. From there, search "American Payroll Association" under Groups, click on the appropriate APA LinkedIn page, and click "Join Group."



The APA LinkedIn page allows payroll professionals from across the nation to network with one another from the convenience of their home/office PCs, laptops, and PDAs, spreading information about APA certification, statewide conferences, and much more.

While you're at it, [check out APA on Facebook as well](#). The page features plenty of payroll networking, links to clips from APA's National Payroll Week appearance on CBS' "The Early Show," info on upcoming events, and much more.

APA, Visa Team Up for Paycard-Centric Webinar

Paycards are a hot topic in today's payroll environment, so much so that some companies are doing away with paper paychecks altogether in favor of paycard programs. Taking that movement into account, APA and Visa® are co-presenting a webinar, ["Eliminating Paychecks: How Payroll Card Programs Can Drive Direct Deposit Enrollment."](#)



This free hour-long webinar, scheduled for November 5 from 1-2 p.m. EST, will tackle topics such as which states allow you to eliminate paper paychecks; how paycard programs can be integrated into direct deposit payroll initiatives; and much more. Online attendees can also learn about their ability to achieve 100% electronic pay distribution, as well as the steps necessary to get there.

The webinar will also set aside 15 minutes at the end for a Q&A session.

Free Job Board Newsletter Aims to Enhance Your Job Search

Actively searching for a job, or just want to keep up-to-date on the latest opportunities? Sign up for the free Job Board News brought to you in partnership with [Jobing.com](#). [Click here to subscribe](#). Also, [visit APA's Job Board](#) for more information.

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](#)

GOVERNMENT CORNER

If Terminated, Nearly Half of IT Professionals Would Steal Sensitive Info

Cyber-Ark Survey Reveals Telling Results Regarding Corporate Security

More than 40% of IT professionals surveyed in the spring of 2009 admitted that, if fired, they would steal sensitive information from their employers, including customer lists, R&D plans, and privileged password lists, according to a recent survey from Cyber-Ark. Payroll professionals take note: the most commonly accessed information includes sensitive personnel records.



In addition, more than 45% of IT professionals said they would steal the CEO's password and the admin account information for the e-mail server. This last figure amounts to a fourfold increase over the responses from the previous year.

[Cyber-Ark's 2009 Trust, Security & Passwords Survey](#) also found that 35% of IT professionals routinely use the admin password to access sensitive corporate information without authorization.

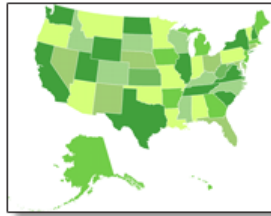
"This unauthorized access to information such as customer credit card data, private personnel information, internal financial reports, and R&D plans can leave a company vulnerable to a severe data leak; risks include financial or regulatory exposure, and damage to the organization's brand or competitive positioning," Cyber-Ark says in its report.

The most commonly accessed information includes HR records and customer lists, but merger and acquisition plans and layoff lists are also monitored. Nearly three-quarters of those surveyed claimed that "they could circumvent the controls currently in place to prevent access to internal information."

Cyber-Ark's survey focuses on identifying security and privacy trends among IT workers: "Results are intended to raise awareness about the risks associated with powerful, and often unmanaged, privileged users and passwords."

Green State Effort Expands to Rhode Island, Hawaii

The ongoing effort to encourage states to allow employers to forego paper paychecks in favor of electronic wage payments, either through direct deposit or paycard, expanded to two new states in recent weeks. Rhode Island and Hawaii joined seven other states on the targeted list.



Letters to each of the nine states currently being targeted are available on [APA's Government Relations page](#).

A primary aspect of the Green State Effort is a grass-roots letter-writing campaign to state legislators and regulators showing the support of the business community for this endeavor. Payroll professionals are asked to print the letters on their own company letterhead and mail or e-mail them to the state labor department addressed in the letter. The Green State Effort is backed by Visa and its corporate partners.

APA is encouraging all its members to participate, due to the lower cost, green profile, and ease of use associated with paperless pay. APA's Government Relations office has forwarded copies of the letters to APA's local chapters in each of the states targeted so that the administrative offices might hear directly from businesses in their communities.

California Issues Web-Based Child Support Guide for Employers

The California Department of Child Support Services recently [released a web-based guide, "California Child Support: A Guide for Business,"](#) for employers explaining their obligations under the law, with regard to child support, and the opportunities available to employers seeking to use electronic methods to report new hires and remit payments. You can also access [APA's Facebook page](#) to learn more about this new guide and provide your feedback as well. Plus, you can use Facebook to spread the message regarding this new guide to those among your circle of Facebook friends.

Latest *Inside Washington* Covers APA Positions on Cell Phone Taxation, No Match Letters, I-9, and More

Check out the [October issue of *Inside Washington*](#) to learn about:

*APA recommends IRS suspend enforcement of cell phone taxation. APA also made comments on IRS's proposals to simplify the method of valuing this employer-provided benefit.

*SSA has no immediate plans to resume sending no-match letters to employers. However, you can find and correct any mismatches shortly after you submit your W-2 file, using SSA's Business Services Online.

*IRS corrects the cause of erroneous notices for "missing" Schedules B, thanks in large part to input from APA members. Meanwhile, if you did receive one of these notices, you must reply to IRS.

*APA members make recommendations to improve Form I-9 and the I-9 handbook. Suggestions from the Government Affairs Task Force include cleaning up the form, requiring the social security number on all forms, defining "employment date," and reorganizing the handbook.

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

EIPC to Tackle Higher Education Compliance



EIPC provides valuable networking opportunities, and much more, for payroll professionals in higher education.

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 \(EIPC\)](#) help you handle these compliance issues that impact payroll professionals in the higher education community.

Scheduled for November 1-4 in Indianapolis, EIPC's 3 1/2-day curriculum addresses employment eligibility, fringe benefits, visas, FLSA issues, and more. EIPC is designed for those payroll/tax professionals who work for public/private colleges and universities. Workshops at this year's EIPC will touch on a bounty of topics, including IRS plans for auditing 403(b) plans, FLSA's impact on time and attendance, shared services, tax treaty benefits and limitations, and much more.

"My experience is that this conference provides information that virtually always applies to the way higher education does business," said Robyn Diehm, Senior Accountant for Biola University Inc., a 2008 EIPC attendee. "It's well worth the investment of time and money."

In addition, EIPC will feature four general sessions touching on topics like fringe benefits and APA's lobbying efforts in Washington, D.C., and their effects on legislation. Also, APA will offer a Government/Public Sector Preparing for Year-End and 2010 course on-site at EIPC. This course features information on the American Recovery and Reinvestment Act and its impact on year-end reporting, compliance changes for 2010, and more.

For more information, or to register, visit [the EIPC home page](#).

APA, Jobing Help Get Your Job Search in Gear

You've been putting off seeking out a new career for a myriad of reasons. Perhaps you simply weren't sure now was the time to undergo such a search, or maybe you didn't know where to start. Whatever, the reason, APA and [Jobing.com](#) have teamed up to help kick start your job search right now!

The two organizations will present, "[Wrap Up the Year & Ring in a New Career](#)," a free webinar (exclusive to APA and AAPA members) scheduled for November 18. Whether you are looking for a brand new opportunity or ways to gain additional responsibilities in your current position, this webinar will help you prepare for such an endeavor. In this webinar, you'll learn what to do to prepare yourself for the next step, including networking techniques during the holiday season, keeping your focus, 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.

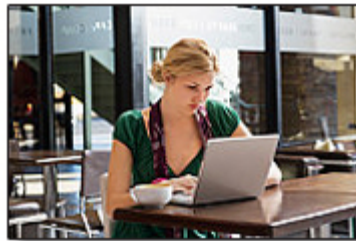
[APA Compliance and Education Calendar](#) -- dates, locations

CHAPTER NETWORK

Free Chapter Leadership Webinar Spotlights Membership Development

Struggling to grow your chapter's membership? Can't get your members to step up and volunteer on committees or as officers? Do you want to increase chapter participation? [Register for the free Chapter Leadership Membership Development Webinar](#) to get the help you need.

Presented by APA's Chapter Relations Department, this free, 90-minute webinar is scheduled for Friday, December 11 at 12:00 noon, CT..



Both current and future chapter officers are invited to attend and acquire the tools you need to grow, develop, and maintain your chapter. Learn how to increase participation and interest, no matter the size of your chapter.

The special guest speaker will be 2007 Payroll Man of the Year Ron Moser, CPP. As a founding member of [the Buffalo-Niagara Area Chapter in New York](#), Moser, who served as Chapter President for 10 years, has firsthand experience with growing a chapter in a small market. Over the past 10 years, his chapter has grown from six to 60 members.

Ron has also served as a Statewide Conference Planning Chair, and will share how statewide conferences are a great place to gain new members.

This free, interactive webinar will tackle chapter membership recruitment, retention, and essential mentoring techniques. During this session, chapters will hear about the challenges we all face and the success that follows from sound planning. Through the interactive webinar format, you can share your own personal chapter challenges and get answers from those who have been in the same boat. All interested chapter members are highly encouraged to register and participate.

In-House Education Provides Year-End Solution for Chapters

With year-end just around the corner, APA has more than 60 one-day seminars available nationwide devoted exclusively to preparing for year-end. But what if you aren't near a city where the course is offered? Dawn Ness, CPP, of the Bison Chapter in Fargo, N.D., has the perfect solution--APA's In-House training.

"Since our chapter is located in Fargo, we do not have many opportunities to attend APA certified training courses without having to travel out of state. That can be costly and time consuming for our members," said Ness. On that note, for the fourth year, the Bison Chapter recently worked with the APA to have the entire Year-End seminar presented locally.

Ness said that another benefit of holding the class as an "in-house" event is that attendees feel that they are receiving one-on-one training, since the classes tend to be much smaller than those in major cities. Also, the daylong seminar is a great opportunity to network with other local payroll professionals, and of course, the year-end book is an indispensable resource for closing the current year and preparing for the next.

In addition to year-end classes, the APA offers all of its payroll seminars and courses as in-house training events. For a complete list of APA course and seminars, consult [the online Portfolio of Education and Publications](#).

For one-day classes, the minimum number of attendees is 11, while that number is 8 for multi-day courses.

If you would like more information on how your chapter can host an in-house training event, e-mail inhouse@americanpayroll.org or call David Ross, Director of Education Solutions, at (210) 226-4600, ext. 3205.

Chapter President Profile: Dee Nelson, CPP



Dee Nelson, CPP

By Caren Bennett

It takes a passion for payroll to be a great Chapter President, and Dee Nelson, President of the Matanuska Susitna Valley Chapter in Alaska, has plenty of it!

"There is no better thing than to scream from the rooftops about how much I love what I do," said Dee.

Dee understands that for payroll professionals to excel, education is essential. She works to ensure that her chapter provides top-notch education and networking to her members, all the while striving to make sure that no one goes without the education necessary to do their job. The Alaska Statewide Conference is one way the Matanuska Susitna Valley Chapter has promoted education. They are now celebrating their 10th statewide in Alaska, and Dee has been chair for eight of them.

Recently, Dee has focused on networking with other Alaska APA chapters, working side-by-side with them to ensure all needs are met throughout the state. She also encourages community service within her chapter. Through community service, Dee has brought about a greater awareness of the payroll profession. National Payroll Week is a great opportunity to do just that. For National Payroll Week 2009, Dee's chapter partnered with the Alaska Worker's Association to help spread the word about maximizing workers' paychecks.

"There is a group of workers who literally live paycheck to paycheck, and we love that we can help them get the most out of their checks thru (Advance Earned Income Credit) and pretax items," said Dee. "Education is the key to success, and the American worker is no exception."

Dee is very proud of her membership in APA, both on the local and national level.

"These groups of professionals are the finest group of dedicated members that I have had the privilege of working with," she said.

Dee is always available to her members to help them with any payroll issue that may need addressing. In the future, Dee would like to work on improving the chapter's ability to market itself to those who aren't keen to the latest in payroll. Serving as Chapter President, as well as head of the third local chapter of the [American Accounts Payable Association](#), keeps Dee's fire for payroll and AP education burning.

"Leadership in the chapter is the most rewarding job I have ever done," she said.

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.

PAYROLL RESOURCES

Channel Your Inner 'Payroll Goddess'



By Jon Bohnert

Do you rock payroll? Then elevate your status to [Payroll Goddess](#)! If you're seeking a cool, fun diversion from the everyday trials and tribulations of being a payroll professional, visit a new website recently introduced by the folks at [PaycheckCity](#). This whimsical site reminds us to not take ourselves too seriously (while still taking payroll VERY seriously).

Payroll is one of the most important jobs in any company. The owners, managers, employees, and even the local, state, and federal governments depend on you to get the job done correctly. That's a lot of pressure! It's definitely not for everyone, but for those that do it, [PayrollGoddess.com](#) can help you strut your payroll stuff.

There's a great variety of Payroll Goddess merchandise. Enjoy a [virtual stroll through the boutique](#), where you will find mugs, tote bags, clocks, journals, buttons, stickers, t-shirts, even a cute little teddy bear.

What Else You Will Find

*There is a great monthly raffle. Payroll Goddess merchandise is given away with only a free registration required. You're automatically entered to win.

*Need a workplace chuckle? [Check out the cartoon of the week!](#) Always funny and timely.

*Only a Payroll Goddess can fully appreciate [the free PaycheckCity calculator.](#)

*[Polls.](#) Come back frequently to cast your vote and have your say. You can also see results from past polls, or create your own. Fun and interesting!

Jon Bohnert is Vice President of Symmetry Software.

Professional Development at Your Fingertips With New E-mail Newsletter

APA's new e-mail newsletter, "What's New @ APA!," will give you a quick look at new and upcoming educational programs and special offers from APA. You can compare programs and products, click for more info, and order. It's the convenient way to bookmark professional development opportunities and resources for you and your team. This e-newsletter will come to you every other week, reducing the volume of e-mails you receive for individual educational programs. That will make your inbox happy! So, look for your first issue in your inboxes in early November, and see What's New @ APA!

See How Your Salary Stacks Up Against Others

APA's 2009 Survey of Salaries and the Payroll Profession will equip you with the knowledge necessary to see how your salary measures up, as well as with information necessary to present a raise request to management. Information on downloading the 2009 Survey of Salaries from the APA website will be coming to APA members' inboxes on or around October 19.



This detailed survey reveals some rather telling findings in terms of payroll salaries, including average salaries for certain payroll jobs, average starting salaries, how CPP status affects salaries, and more.

Learning the 'Fundamentals' Key to Professional Growth

Most payroll professionals are detail-oriented, which is a great trait to have when you are dealing with countless laws that change yearly and vary by state. How many employees rely on your knowledge and accuracy? They all assume that you know everything there is to know about payroll. With these kinds of pressures, many of us have a greater appreciation for continuing education than other professionals.

Jennifer Coleman, FPC, is an Accounting Administrator with Bozzutos, Inc., where she is responsible for the payroll for 50 IGA stores along the east coast. Coleman assumed payroll duties with the company nearly four years ago and now processes more than 4,000 checks per week. She is one of the many payroll practitioners who learned payroll on the job by asking questions and seeking more information, something she does to this day.

"My goal has always been to provide the best, most accurate service possible to my customers," she said. "Having learned payroll on the job, and dealing with payroll in several states, I wasn't always confident I was giving my customers the best answers."

To further her pursuit of knowledge, Coleman's manager encouraged her to look into [Fundamental Payroll Certification \(FPC\) training](#) from APA.

"I love to learn, so whenever my company offers me an educational opportunity, I take it," she said. "I looked online and found [APA's Fundamentals of Payroll](#). I enrolled in an eight-week online instructor-assisted course, which allowed me to study when it was convenient and to ask questions of an expert, online instructor. The online course, combined with the textbooks and web-based exercises and quizzes, allowed me to learn what I needed for the job and to prepare for and pass the FPC exam."

Completing a formal payroll training program, such as Fundamentals of Payroll, improved Coleman's job performance. The web-based training exercise features seven specific modules designed to further professionals' payroll knowledge, including Administration, Payroll Calculations, and Fringe Benefits.

"I would definitely recommend the Fundamentals of Payroll course to anyone in the profession, regardless of whether or not they are pursuing certification," she said. "Even if you feel like you know everything, it all changes day-to-day and year-to-year."

For more information on Fundamentals of Payroll, visit [the Fundamentals of Payroll homepage](#) on APA's website. Those interested in trying out Fundamentals of Payroll before making the decision to purchase, [can try a free demonstration](#).

VENDOR NEWS

MasterCard White Paper Spotlights Perception of Paycards

Paycards represent a solution that many see as a "win" for the employer, employee, and issuer. For employers, particularly those with unbanked, remote, temporary or part-time workers, they offer a more efficient and cost-effective payment solution than cutting checks. For employees, they provide immediate access to their income and the ability to pay bills without incurring the cost of check-cashing fees. For issuers, they represent an additional source of revenue.



Despite the upsides, paycards remain a niche product favored by larger companies and select industries. In fact, based on a 2009 MasterCard-sponsored survey of the general business market, only 1% of U.S. companies that could take advantage of paycards have done so. Why?

In this white paper, *A New Perspective on Payroll Cards: A Roadmap for Adoption*, [MasterCard](#) shares insights based on research conducted with APA and independently, of both employers and employees, as to how paycards are perceived. The paper, which will be available on the APA homepage in the coming weeks, provides a roadmap for employers and issuers who are interested in accelerating the adoption of this product and realizing its true value.

Be on the lookout for this MasterCard white paper in the coming weeks on [the APA homepage](#).

Kronos Acquires Stromberg from Paychex

[Kronos[®] Incorporated](#) has acquired the assets of time and attendance software vendor [Stromberg](#) from [Paychex, Inc.](#) in a cash transaction. Kronos will continue to support the acquired customers through a team of Stromberg employees based in Orlando, Fla. Stromberg's 1,400 customers mainly include U.S.-based organizations in industries such as retail, hospitality, and not-for-profit. Customers include A&P Supermarkets, Bacardi Bottling, Cambridge Quality Care, Hillsborough County School District, Hudson Bookstores, Office Depot, PetCo, and Universal Studios. Stromberg was primarily a mid-market vendor, delivering time and attendance software to organizations with 250-1,500 employees.



"We welcome Stromberg customers to the Kronos customer community. We are committed to helping these organizations achieve even greater value in the areas of controlling labor costs, minimizing compliance risk, and improving workforce productivity," said Aron Ain, Chief Executive Officer at Kronos.

"Paychex acquired Stromberg five years ago to accelerate our entrance into the time and labor management business for our target market," said Jonathan J. Judge, Paychex President and Chief Executive Officer. "The divestiture now will allow Stromberg to be paired with a leader in workforce management solutions that shares Stromberg's focus on larger clients."

The latest addition to the Paychex product line is Time and Labor Online (TLO), a web-based time and labor management system designed for mid-sized companies. Time and Labor Online builds on the foundation created by Paychex's acquisition of Stromberg and Time in a Box, a Stromberg time and attendance product for small and medium-sized businesses that Paychex purchased in 2003. Time in a Box will remain part of the Paychex offering.

Accero Updates Cyborg 6.0 to Meet Requirements of NACHA/IAT

[Accero](#) has announced updates of Accero Cyborg 6.0 to meet the National Automated Clearing House Association (NACHA) rules governing International ACH Transactions (IAT). The rule will require every ACH payment entering or exiting the United States to be identified and formatted as an International ACH transaction.



Clients using Accero's suite of products are ensured compliance through these modifications and additions. They include new cross-reference to payroll form; new IAT inbound and outbound information forms; modified direct deposit entry form; modified ACH output formatting; and updated reports. In addition to bringing Accero Cyborg 6.0 into compliance with the new rules, Accero's Fast Forward, Self-Service, and Reporting Administration products have also been updated.

"Our enhancements relative to NACHA/IAT ensure that our customers can continue supporting their employees' ACH requests secure in the knowledge their Accero product is in full compliance with the new regulatory requirements," said Tom Malone, CEO of Accero.

Mosaic to Employ Ceridian Multinational Human Resource Outsourcing Solution

[Ceridian](#) has announced that The Mosaic Company will use Ceridian HR Outsourcing to support its multinational shared services HR environment. Mosaic will utilize Ceridian's service center, HR, payroll, health, and welfare administration. It will also utilize LifeWorks employee assistance programs, tuition reimbursement, leave administration, e-Learning, recruiting, and talent management solutions.



"Mosaic needed a partner that could provide its HR services within an aggressive timeline," said Keith Strodman, Executive Vice President and General Manager, Ceridian HRO and Multinational Solutions. "Our experience with spin-offs provides Mosaic with a variety of best practices and the ability to achieve the company's goals."

NEW MEMBERS

APA Welcomes 263 New Members!

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