



Welcome to PAYTECHonline for September 2011

**TOP STORY**

## E-Pay Statements Overwhelmingly Popular Among American Workers



*NPW Includes 'Early Show' Appearance,  
Paycheck Maximizer App, Facebook  
Campaign*

The "Getting Paid In America" survey, conducted as part of National Payroll Week® September 5-9, revealed that direct deposit is the current method of pay for more than 95% of respondents, while online statements are already in use or desired by another 73%. Learn more about other results, as well as NPW-related media coverage and networking opportunities.

**FEATURE STORY**

## Free Survey Provides Payroll Salary Analysis, Market Trends

APA's 2011 *Survey of Salaries and the Payroll Profession*, sponsored by Visa, is a comprehensive overview of the payroll function, providing the most detailed results ever presented in the history of the biennial survey. Survey topics range from payroll department staffing and salaries to payroll processes, payment practices, and systems. Download your free copy today and see the results for yourself!



**GOVERNMENT CORNER**

## APA Opposes Paycard Bill

APA has made it known in writing to the California Assembly that it wants vetoed Senate Bill 931, which imposes severe restrictions on the use of paycards in California. Learn more about this bill and why APA is opposed to it.

## PAYROLL EVENTS

### **EIPC Spotlights Compliance for Higher Ed Payroll Pros**

APA is gearing up for a busy fall. After the Fall Forum wraps September 23 in New Orleans, the Association turns its focus to the Educational Institutions Payroll Conference (EIPC), October 30-November 2 in Lake Buena Vista, Fla. Learn how you can be a part of EIPC, which addresses compliance issues impacting payroll professionals in higher education.

## CHAPTER NETWORK

### **Chapter Contests, Prizes Still Available as Part of NPW 2011**

Learn about the many ways you can still showcase your local chapter's achievements over the past year as part of National Payroll Week, as well as how you can win prizes for doing so.



## PAYROLL RESOURCES

### **Make Yourself Heard; Volunteer for Shared Services Task Force**

With an increase in shared services organizations, APA and AAPA continue to accept volunteers for their joint Shared Services Task Force. This task force aims to support members by offering learning opportunities via workshops and publications to practitioners and executives, as well as numerous networking opportunities.

## FEATURE STORY

### **Let Self-Service Ease States' UI Payment Reporting**

Did you know that most states offer a self-service filing option for state unemployment payments? By registering online, you can have access to a host of applications, including copies of your past quarterly wage reports, making your payments online, entering or uploading current reports, and making payments via debit or ACH.

## FEATURE STORY

### **Virtual Congress Couples Live Experience With Convenience**

For the second consecutive year, APA offered its Virtual Congress in May for those who couldn't make it to the 29th Annual Congress in Salt Lake City. Learn more about what Virtual Congress had to offer in terms of education and networking, and how you can be a part of the online experience in 2012!



## VENDOR NEWS

### **SumTotal Acquires Accero and CyberShift**

Learn more about this new acquisition and what it means for SumTotal. Plus, First Data helps merchants accept payments anywhere; Ceridian teams up with Incentives Advisors; and UltiPro Workplace helps a large credit union achieve peak HR.

## BUYER'S GUIDE

# Self-Service Solutions Buyer's Guide

This month is the Self-Service Solutions Buyer's Guide. And that's not all. You can also find an extensive list of past Buyer's Guides.

## NEW MEMBERS

### APA Welcomes 522 New Members

Our online, searchable-by-state listing is very handy. Use it to contact payroll people in your area, including 522 new payroll peers.



New Member  
Julie Ong

## WEBSITE NEWS

### Survey Respondents Prefer Direct Deposit, Electronic Pay Statements

*NPW Includes 'Early Show' Appearance, New Paycheck Maximizer App, Viral Facebook Campaign, and More!*

By Clint Hale

**National Payroll Week**® has become the benchmark for paying tribute to America's hard-working payroll professionals, and NPW 2011 was no exception to this ever-growing trend. NPW, which took place September 5-9, 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 30,000 responses over a four-month span leading up to and including NPW, featured some interesting results:

\*57.6% of respondents cited higher wages as more important than better health benefits.

\*A staggering 95.6% of respondents receive their pay via direct deposit, compared to 3.8% from paper check and none via paycard.

\*When asked how they would feel if their company offered an online pay statement in lieu of a paper pay statement, 47.4% said their companies already employed such a strategy, to their delight. Meanwhile, another 25.5% said they would prefer that their company offer such an online portal.

### NPW Garners Substantial Media Coverage

For the fourth straight year, APA was featured on CBS' "The Early Show" as part of NPW on September 3. 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 also featured in a number of other print and online publications as well, including:

\*[CNBC.com](#)

\*[Yahoo!](#)

In addition, Eileen Gaughran -- APA's Senior Director of Communications and Vendor Relations - [was interviewed](#) about Money Matters National Education Day, which featured 863 volunteers nationwide teaching teens about their paychecks. Students have until [September 30 to go online and take the scholarship quiz](#). APA, in conjunction with MasterCard, is awarding one \$5,000 and three \$1,000 scholarships as part of this program.

### Paycheck Maximizer App Debuts

NPW also featured the unveiling of a W-4 Paycheck Maximizer app for smartphones. This new app, sponsored by ADP, allows users to use their [iPhone](#) or [Android](#) smartphone device to determine whether they should adjust their Form W-4.

### NPW and Social Networking

APA's new social networking committee spearheaded a viral campaign through Facebook. This campaign asked members to put the answer to the question, "Where do you like to spend your paycheck?," as a status update on their personal Facebook pages. In addition, the [NPW Facebook page](#) was updated during NPW with a welcome page encouraging new "fans" to like the page and participate in the "Getting Paid In America" survey, which was embedded into the page.

The image shows the Facebook logo, which consists of the word "facebook" in white lowercase letters on a dark blue rectangular background.

## FREE Webinar Tackles Regulatory Impact on Paycard Participation

Don't let regulatory reforms erode participation in your electronic payroll program. Attend a free webinar, "[Paycards Gain Importance as Regulatory Changes Hinder Electronic Payroll Participation](#)", to learn how you can achieve and maintain superior electronic payroll adoption, despite decreasing employee participation in bank accounts and new restrictions that impact some paycard programs. This webinar, presented by [FSV Payment Systems](#), is scheduled for November 3 from 1-2 p.m. ET.

As banks have adjusted their fee structures, virtually ended free checking, raised minimum balance requirements and dissolved rewards programs, the declining appeal of checking accounts stands to diminish employee participation in direct deposit. Unless your paycard offering represents a compelling alternative, you may face a rising return to paper paychecks. At the same time, regulatory changes have also affected how certain paycard programs operate, reducing functionality and features for some programs. While you may have heard that convenience checks are no longer available or that employees can no longer ACH funds from their paycards, many paycard programs are exempt from these restrictions.

Attend this free webinar to learn about:

- \*The impact of regulatory changes on paycard services and functionality -- why some programs were forced to cut services and others were unaffected
- \*Maximizing electronic payroll adoption as employees increasingly abandon checking accounts
- \*Increasing the value of paycards to employees as the cost of financial services rises.

## FEATURE STORY

# Visa, APA Team Up to Provide Free Analysis of Payroll Salaries

[APA's 2011 Survey of Salaries and the Payroll Profession](#), sponsored by Visa, is a comprehensive overview of the payroll function, providing the most detailed results ever presented in the history of the biennial survey.



Conducted by an independent research firm, the survey collected data from a nationwide sample of APA members during the spring. Survey topics ranged from payroll department staffing and salaries to payroll processes, payment practices, and systems.

Generally, the results are presented in three useful formats: overall results; results cross-tabulated by the number of Forms W-2 the respondents issued for 2010; and, for the first time, key results are cross-tabulated by region. The four breakout regions in the U.S. are Northeast, South, Midwest, and West/Pacific.

Where applicable, results of the 2011 survey are compared with corresponding findings of the previous survey, conducted in 2009.

Salary information always draws the most attention. For the various job titles, average salaries in the 2011 survey are compared with those reported in 2009. Salaries are also tabulated by region, showing the average, minimum, and maximum salaries for each job title. In addition, overall average starting base salaries are compared with the average starting base salaries of those who are Certified Payroll Professionals (CPPs). In every case, CPPs earn more on average.

Salary data and the many other metrics within the survey provide opportunities for you to compare your payroll operations with those of your peers.

The survey results are presented as an electronic publication. The [e-book](#), sponsored by [Visa](#), is available free to APA members. Anyone who [joins APA](#) (member log-in required) is given free access to the e-book as a benefit of membership.

## APA Opposes California Paycard Bill

By Cathy Beyda, Esq.



On September 14, the American Payroll Association sent a letter to California Governor Jerry Brown requesting that he veto Senate Bill 931, which was recently passed by both the California Assembly and Senate. The bill imposes severe restrictions on the use of paycards in California.

SB 931 goes far beyond ensuring that employees have full access to their wages each pay period and would require that employers also provide a number of free banking services to their employees.

Similar restrictions are not imposed on any other method of wage payment and are so cost prohibitive that issuers and employers are likely to stop offering this beneficial wage payment method to employees in California.

Moreover, the sponsors of SB 931 have failed to show a need for increased regulation of paycards. To the contrary, studies have repeatedly shown that paycards are one of the least expensive and safest ways for employees to receive their wages. If some employees have been denied full access to their wages, as the sponsors suggest, the problem lies in the lack of enforcement of the current statutory provisions, not in the provisions themselves.

APA is concerned that SB 931 would hurt the very people it seeks to protect by establishing a *de facto* ban on a wage payment method that offers substantial benefits to employers and employees alike.

### Paycards Offer a Valuable Solution to Underserved Workers

A paycard is a reloadable prepaid (i.e., stored value) card issued to an employee through a national or regional bank, credit union, or savings and loan association on behalf of an employer. Each payday, the paycard is electronically loaded with the full amount of the employee's net pay.

Paycards offer a valuable solution to unbanked and under-banked workers (collectively referred to as the underserved population) as they are guaranteed a means of accessing their full wages without cost. Without paycards, underserved employees often are forced to rely on expensive alternative financial services, such as check cashers, to access their wages and then incur additional expense when purchasing money orders to pay their bills. The vast majority of paycards are branded, meaning that they bear a Visa, MasterCard, or Discover logo. These cards can be used anywhere that payment brand is accepted. So, for example, employees can take their cards to more than 90,000 bank branches nationwide and receive their full wages from the bank teller without cost. In this way, an employee can treat his or her paycard exactly like a paper paycheck and "cash it out," only without any of the fees the employee would incur by using a check cashing service. Employees may also choose to use their cards to make point-of-sale purchases, receive cash back from point-of-sale transactions, make purchases by mail, phone, or Internet and pay bills online--things they cannot do when they only carry cash.

Moreover, all benefits offered on debit products by the major payment brands also are available on payroll cards and are free of charge. These include purchase protection, dispute resolution procedures and zero liability programs.

Just like employees with direct deposit who decide to access wages from an out-of-network ATM, employees with payroll cards may incur fees if they fail to take advantage of the many access methods that are offered free of charge. Employees are always provided with clear notice about fees and how to avoid paying fees when using their paycard (See Regulation E requirements below).

### **The California Labor Code Requires Full and Free Access to Wages**

Under the California Labor Code, employers are responsible for ensuring that their employees are provided with full and free access to their wages. The Labor Code provisions "manifest a strong public policy that prohibits an employer ... from imposing conditions or obstacles which interfere with or prevent an employee from promptly receiving their due wages *in full*." [DLSE Op. Letter No. 2008.07.07 (July 7, 2008)].

Consistent with this policy, employers who pay their employees using paychecks must make arrangements with an established place of business in the state for employees to cash their paychecks without discount. Similarly, the Labor Code, as interpreted by the DLSE, currently requires employers who compensate their employees using paycards to provide employees with at least one means of accessing their full wages each pay period in cash. According to the DLSE: *By providing one free transaction, the payroll card programs effectively provide for immediate and free access to an employee's wages in full. The fact that there are other options for employees to choose such as to withdraw a lesser amount does not render the use of a payroll card violative of the employee's right to full and prompt payment of wages. There is a prompt means for an employee to withdraw their full wages as cash on the established pay day by performing an electronic transaction using the pay card at any VISA member financial institution. (DLSE Op. Letter No. 2008.07.07 (July 7, 2008)).*

The current treatment of paycards by the DLSE is consistent with how other states treat paycards.

### **SB 931 Would Unnecessarily Encumber the Use of Paycards in California**

If enacted, SB 931 would impose a number of costly requirements and restrictions on paycard programs. [As this chart illustrates](#), these requirements and restrictions go well beyond those imposed on any other permissible method of wage payment.

### **There Is No Justification for the Increased Paycard Restrictions**

The sponsor of SB 931, the California Labor Federation, acknowledges that the California Labor Code already requires that "workers must be able to access their wages without deductions" but argues that increased regulation is necessary because some employers are "flouting the law" and employees are being charged excessive fees. Thus, the Labor Federation acknowledges that, to the extent that abuses do in fact exist, it is because the current statutory requirements are not being enforced and not because those requirements are inadequate.

Moreover, contrary to the Labor Federation's suggestion, studies have repeatedly shown that paycards are one of the least expensive ways for employees to receive their wages. Indeed, a recent study by Bretton Woods, Inc. analyzed the cost of paycards relative to other payment options available to underserved employees including general purpose reloadable prepaid cards and paper paychecks. The study found that the annual cost incurred by employees who use paycards averaged \$83, while the average cost incurred using general purpose cards was \$185, and the average cost of using check cashing and money order services averaged \$256 annually.

In addition to being one of the least expensive means of receiving wages, paycards are the only method of wage payment that offers underserved workers a guaranteed means of accessing their full wages on payday, without cost, and that also offers underserved workers a path into the financial mainstream.

In a recent study by the San Francisco Office of Financial Empowerment and the Corporation for Enterprise Development (CFED), low-income workers reported that their financial options improved as a result of electronic payment. Participants stated that paycards helped them prioritize their spending, allowed them to shop online, and helped them to save money.

**According to the report:** *Employees saw their financial options improve as a result of having electronic pay. ... [O]ne older employee spoke strongly about his ability now to shop online and how this has opened up his life's options, enabling him to take advantage of online savings, rent a car and book airline travel. He had such a positive experience with his payroll card that he had followed up with the issuing bank to open up a bank account and is accruing savings. Another participant spoke about spending less now as she doesn't carry as much cash on her and keeps a balance on her paycard.*

Thus, contrary to the California Labor Federation's suggestion, paycards do not present any problems that require a statutory fix.

### **Paycards Already Are Subject to Significant Consumer Protections**

Unlike other prepaid products, paycards already are subject to significant regulation. Only paycards have been singled out by the Federal Reserve Board as being subject to Regulation E, which includes many important consumer protections. For example, if a paycard is used fraudulently, the cardholder is only liable for up to \$50 in fraud losses. Regulation E also requires dispute resolution procedures to protect cardholders, and requires that all terms, conditions and fees be clearly disclosed, permitting paycard holders to easily understand how to use the card to their best advantage. Although overdrafts on paycards are uncommon, recent revisions to Regulation E prohibit fees for overdrafts without prior consent.

Moreover, in addition to the requirements set forth in Labor Code sections 212(a) and 213(d), the California Labor Code requires the timely payment of all wages, severely limits the circumstances under which deductions may be made from wages, and prohibits the rebate of wages to employers.

## **APA Stands by the Core Principles Agreed to by the Consumers Union, the APA, and Related Organizations**

In early 2011, the APA, Electronic Payroll Coalition, Consumers Union, and the National Consumer Law Center joined together to establish 10 core principles regarding the use of paycards. The groups all agreed that the core principles are essential to promoting a fair, safe and convenient method of delivering wage payments to employees. While each organization was free to submit supplemental principles, APA continues to believe that the following standards draw an appropriate line between requiring employee protections and requiring that employers provide their employees with free banking services.

1. Employees must be able to access their full wages, at least once each pay period, without cost.
2. Cardholder fees to open or close a paycard account, and fees that inhibit an employee's ability to access full wages at least once each pay period without cost, must be prohibited. Cardholders should not be assessed a fee for a replacement card unless they have already received one free replacement card during the calendar year.
3. The terms and conditions of the paycard program, including all program fees that may be incurred by the employee, if any, must be provided to employees in a clear and conspicuous manner in paper or printable form before the employee is enrolled in a paycard program.
4. Terms and conditions and fee disclosures must be provided in the languages the employer normally uses to communicate employment-related policies to their employees.
5. Employees should be provided an option to check account balances via an automated telephonic system and at least one additional electronic option. These should be offered without any cost to the employee.
6. Paycards should not be linked to abusive forms of credit, credit practices and fee-based overdraft programs.
7. Employers must select a program that maintains payroll funds in an FDIC- or NCUA-insured account on a pass-through basis to the individual cardholder.
8. The funds in a paycard account shall not expire. This principle does not override any effect of state escheat laws.
9. If the paycard has an expiration date, the employee must be provided with a free replacement card prior to the expiration date.
10. Employers who offer paycards must also offer direct deposit to a checking or savings account established by the employee at a bank or credit union of the employee's choosing.

APA favors the ability of employers to compensate their employees using electronic payment methods, including paycards, and supports restrictions, consistent with the Labor Code, that ensure that employees are provided with full and free access to their wages. SB 931 goes well beyond requiring employers to provide their employees with access to their full wages without cost, however, and requires employers to provide free banking services to one group of employees.

For all of the above reasons, we oppose SB 931.

*Cathy Beyda, Esq. is an attorney with the law firm Paul, Hastings, Janofsky & Walker LLP, in Palo Alto, Calif. She is also the Chair of the Paycards Subcommittee of APA's Government Affairs Task Force (GATF) and also the Chair of APA's Paycards User Group.*

## PAYROLL EVENTS

# EIPC Brings Vital Higher Ed Training, Networking



Lake Buena Vista Fla., is the site of this year's Educational Institutions Payroll Conference (EIPC).

APA's [Educational Institutions Payroll Conference \(EIPC\)](#) focuses on compliance issues impacting payroll professionals working in the higher education community.

The three-and-a-half day conference, taking place October 30-November 2 in Lake Buena Vista, Fla., addresses issues such as nonresident alien payroll taxation, visas, employment eligibility, student FICA exception, fringe benefits, FLSA concerns, and much more.

This annual conference will also allow college and university payroll professionals nationwide to gather and network with peers facing the same set of unique challenges.

[Learn more about EIPC](#), as well as how to register and secure your spot for this one-of-a-kind payroll conference.

## Preparing for Year-End Offers Latest in Legislation, Regulations that Affect Payroll

Reduce the risk of noncompliance penalties with [Preparing for Year-End and 2012](#), an information-packed, one-day class that specifically addresses the complex compliance issues of year-end payroll processing. Preparing for Year-End and 2012, which will visit cities nationwide in October and November, brings attendees up to date on the latest changes in legislation and regulations that affect the close of the current year and the beginning of the new year.

Topics to be addressed at Preparing for Year-End and 2012 include:

- \*Year-end processing tips
- \*Year-end forms
- \*Fringe benefit taxation and reporting
- \*Implementing new tax laws and regulations

## CHAPTER NETWORK

# NPW May Be Over, But Chapter Contests Are Still Open

Show your support, spirit, and dedication by participating in the 2011 National Payroll Week chapter contests. Make plans with your chapter to celebrate NPW. All winners will receive a certificate and acknowledgement in the January 2012 edition of APA's PAYTECH magazine.



Entering the NPW chapter contests is simple! To enter the NPW contests, [visit the National Payroll Week website](#) and submit the completed Q&A and required items to the Chapter Relations Department at [chapterrelations@americanpayroll.org](mailto:chapterrelations@americanpayroll.org).

Here are the contests. Their deadlines are all September 23:

- \*[Chapter Photo](#)
- \*[National Education Champions Contest](#)
- \*[Educational Outreach and Community Service](#)
- \*[Local Media Outreach](#)
- \*[Local Government Outreach](#)
- \*[Individual Activity Contest](#)

## FREE On Demand Webinars Spotlight Chapter Leadership Tactics

Did you miss a recent chapter leadership webinar? If so, you still have a chance to register for these webinars in [On Demand form](#).

\*Webinar On-Demand Chapter Leadership Webinar Membership Development  
--Product code 09CLSR01

\*Webinar On-Demand Chapter Leadership Webinar Chapter Finances  
--Product code 11CLSR01

\*Webinar On-Demand Chapter Leadership Webinar Website Development  
--Product code 11CLSR02

**Register today!** For more information or questions, please contact APA's Chapter Relations department at [chapterrelations@americanpayroll.org](mailto:chapterrelations@americanpayroll.org).

# Chapter President Profile

## Kathleen Pullin, CPP

### Birmingham Payroll Association

By Caren Bennett

Having attended meetings with the [Birmingham Payroll Association](#) for 15 years and served on the board for five years, Kathleen Pullin knows what a valuable resource the chapter is to payroll professionals. So when she was asked to become President, Kathleen "couldn't say no." As President, Kathleen is active in all areas of the chapter, serving on all of the committees and subcommittees.



Kathleen Pullin,  
CPP

"I do anything anyone else doesn't do," she says with a laugh.

A major focus for Kathleen has been recruiting new members. Kathleen has had great success by simply approaching people she meets in business settings and getting the word out about chapter meetings and other events. Along with the chapter's webmaster and others, Kathleen helped completely revamp the Birmingham Payroll Association website to make it easier to navigate. The new site provides information on the chapter and special events, as well as a simple way to register for meetings or become a member. Best of all, the new site was up and running within two months - quite a task!

All of the chapter's hard work has paid off as membership has risen 25% since she became President.

Charity work has increased the chapter's presence in the Birmingham community, and Kathleen is very proud of their involvement. This year the chapter has been involved with the Lovelady Women and Children's Center, a non-profit organization which houses women and children in need, and offers counseling, education, and career training, among many other services. The Birmingham Payroll Association has donated office supplies, school supplies, and toiletries to the Center. They have also planned a lunch at the center this year to celebrate National Payroll Week.

Future goals of Kathleen's include continuing to grow the membership and furthering member involvement.

"Once people get to know us they tend to stay involved," she said, "and membership involvement is the key to success."

She also hopes to promote opportunities for payroll education. In fact, the Birmingham Payroll Association offers CPP study groups twice a year.

In 2009, Kathleen was awarded Payroll Professional of the Year by the Birmingham Payroll Association. In her free time, she is committed to helping shelter animals, and currently has one cat and one dog. She is also working with her husband on overseeing the construction of a lake house.

## PAYROLL RESOURCES

# Be a Part of Joint Committee to Support Shared Services



Payroll, accounts payable, human resources, and benefits departments nationwide are increasingly being realigned into shared services organizations. This strategic organizational architecture aligns vital business support functions to quality service at a lower cost to corporate business units. With an increase in shared services organizations, APA and AAPA continue to accept volunteers for their joint Shared Services Task Force.

This task force, which formed in 2009, aims to benefit members by offering learning opportunities via workshops and publications to practitioners and executives. The task force also provides a forum in which members of both APA and AAPA can network and exchange ideas regarding best practices.

"Some (committee volunteers) might have a mature perspective, having implemented shared services before," said committee chair Bill Parker, Shared Services Director at AECOM. "For those who haven't, they can learn from those people in their implementations."

Anyone interested in volunteering for the Shared Services Task Force can do so by contacting Jim Medlock, CPP, APA's Director of Education and Training, at [jmedlock@americanpayroll.org](mailto:jmedlock@americanpayroll.org).

## PayState Update Delivers Compliance Info to Your Inbox

[PayState Update](#) is the only biweekly e-newsletter dedicated exclusively to state and local payroll compliance news and issues. If you process payroll in more than one state, this four-page newsletter -- delivered electronically -- is indispensable. The publication includes in-depth articles and analyses, comparative charts, state-by-state information, Q&A feature, and topical indexes.

## Management-Level Training from Home or Office



For those whose busy schedules simply don't allow time to travel for one of APA's Advanced Payroll Concepts courses, APA also offers [Advanced Payroll Concepts: Virtual Classroom](#). This online course, which begins on September 27 and takes place every Tuesday and Thursday for a three-week period, provides management-level training on vital topics such as taxable/nontaxable compensation, tax reporting, and payroll leadership issues.

The virtual classroom will use WebEx's Training Center, and aims to increase your return on investment with enhanced payroll training. This virtual classroom course will help ensure your ability to prepare Forms W-2c and 941-X, while providing information on complex benefits issues, unemployment insurance, and more.

# Crossword Answers for August/September PAYTECH

[The August/September 2011 PAYTECH crossword puzzle answers](#) are now available. Crosswords are published bimonthly in PAYTECH, with subsequent answers available in that month's PAYTECHonline.

## FEATURE STORY

# Congress Web Event Offers a Virtual Taste of Congress

By Susan S. Garcia



For the second year, APA/AAPA hosted its Virtual Congress & Expo live on May 26 in conjunction with the 29th Annual Congress in Salt Lake City. The virtual venue provided a taste of the networking, education, and expo offerings APA's Annual Congress provides every year.

Much like physically entering a conference center, approximately 4,500 attendees logged in to be greeted "virtually" by APA/AAPA's Executive Director Dan Maddux. .

With a day packed full of educational RCH-awarding webcasts, a General Session straight from the live Congress, an interactive Expo Hall, and a Networking Lounge to mix and mingle with fellow attendees, Virtual Congress participants had plenty of opportunities to get involved.

"It's the next best thing to being there!" said Doug Dawes, CPP, Payroll and HR Manager at CTR Systems.

To give Virtual Congress attendees a true idea of what it was like to be on site in Salt Lake City, APA presented a General Session via the web showcasing the sketch comedy act The Water Coolers.

APA knows the importance of offering networking opportunities during conferences, and Virtual Congress was no different. Every individual could search for fellow attendees by choosing demographic options, such as state or size of company. They could also enter the Networking Lounge and participate in live chat sessions.

"I really loved attending the Virtual Congress. I made some great contacts, attended some of the classes, and was thrilled that we could download the class program to follow along," recalls Barbara Eyrse, Payroll Tax Accountant with the City of Charlottesville, Va. "I loved the Networking Lounge and reading some of the conversations and actually joined in on a couple of them. This is a great thing that APA does for those of us who cannot attend."

To provide as much education as possible, the following webcasts were offered throughout the day:

- \*Employee or Independent Contractor--How to Determine a Worker's Status
- \*Multi-State Income Taxation--Which States Require Me to Withhold?
- \*Nonresident Aliens--Who Are They, and What Special Requirements Do They Have?
- \*Making Paycards Effective: Maximizing Participation in Your Paycard Program--Sponsored by [Global Cash Card](#)

"Global Cash Card recognizes the importance of continuing education for all APA members. By being the premier sponsor of the Virtual Congress, we hope to help those members who cannot attend Congress receive the same access to the education and information that is vital to their business. Michael Purcell, Global Cash Card's Executive Vice President, said he and his team are excited to offer our webinar on maximizing participation in the Virtual Congress. He said that it assisted those companies who are looking to better understand how a paycard solution can be. We look forward to working with the APA in the future for all payroll professionals."



Visitors could also enter the Live Expo with exhibitor reps on hand to assist with questions and provide demos. With a simple click on one of the 13 virtual booths, adorned with each company's logo, attendees were able to browse through downloadable information and resources. Attendees even had several opportunities to enter door prize drawings.

In addition, the Gold Medal Challenge sponsored by [PayPerks](#) gave visitors the chance to win a free registration to the 2012 Annual Congress in Orlando, Fla., or two chances for a free APA On-Demand Webinar.

"It's been extremely rewarding to be part of the APA's Virtual Expo for the past two years. Each year our booth has gotten more than 600 engaged visitors. And the setup process is a breeze!" said Arlyn Davich, PayPerks Founder and CEO.

Congratulations to the Gold Medal Challenge Winners:

- \*1st Place: Angela Mitchell
- \*2nd Place: JW Fiocchi, CPP
- \*3rd Place: Tonya Davis, CPP

"This was the first year that I have participated in Virtual Congress. I really enjoyed the seminars because the presenters were informative and very lively," said Mitchell, Payroll Specialist for the Virginia Port Authority. "Being able to visit with each of the vendors was also great. I learned how my company could possibly be positively affected by some of the vendors and I even saw some of the vendors that my company currently uses! I am always looking for ways to make the payroll process easier for everyone involved and the challenge allowed me to do just that."

Be on the lookout for information pertaining to the 2012 Virtual Congress as we draw closer to [APA's 30th Annual Congress](#), May 6-10, 2012 at the Gaylord Palms Resort and Convention Center in Orlando.

*Susan Garcia is Solutions Manager for APA.*



## Payment Options for UI Payments and Payroll Burden

State unemployment payments--a tough topic at best for payroll. But did you know that most states offer a [self-service filing option](#)? By registering online, you can have access to a host of applications, including copies of your past quarterly wage reports, making your payments online, entering or uploading current reports, and making payments via debit or ACH. The system reduces workload and costly mistakes by reducing repetitive entries, performing the calculations, finding errors, and displaying information windows that allow you to correct problems before the report is sent. An electronic workflow also reduces handling, processing, and storage costs for the states. Filing is fast, convenient, and secure.

Even those states that do not offer self-service will accept quarterly wage reports via magnetic media, either via File Transfer Protocol (FTP) or mail. States and territories without self-service include: Alabama, Delaware, District of Columbia, Idaho, Montana, New Hampshire, New Mexico, Puerto Rico, U.S. Virgin Islands, and West Virginia.

A chart that spells out filing formats for each state is available in the [August/September issue of PAYTECH \(member log-in required\)](#). This article offers state-by-state information for magnetic media and electronic filing formats, as well as other key information.

*Melenie Lambert, CPP, is the Payroll Director for Employer's Resources of Colorado and a member of both the Denver Chapter Payroll Association and the Southern Colorado Chapter of the APA.*

### VENDOR NEWS

## SumTotal Systems Acquires Accero and CyberShift



[SumTotal Systems](#) announced the acquisition of CyberShift and Accero. According to the company, these acquisitions advance and accelerate SumTotal's vision and expand talent management to the human capital management market.

"Customers are requiring more end-to-end solutions for enabling strategic, high-value HCM processes across their entire organization, while having 'one-hand-to-shake' with their deliver partner. We have raised the bar for how organizations manage their workforce by providing complete visibility and strategic planning in a single solution that enables better decision making," said John Borgerding, CEO of SumTotal Systems.

# First Data Helps Merchants Accept Payments Anywhere



[First Data](#) and VeriFone Systems announced that First Data will offer its merchant clients VeriFone's PAYware Mobile solution through its alliance partners. VeriFone's PAYware Mobile is a complete payment solution that transforms a smartphone into a secure payment portal. Using VeriFone's VeriShield Total Protect, PAYware Mobile is integrated with First Data's security infrastructure to help assure merchants and consumers they are paying over a secure mobile payment channel.

"With mobile devices becoming a main channel for how we transact and interact, we wanted to make it easier for merchants to maximize their mobile phone investment by turning it into a payment system," said Bruce Dragt, Senior Vice President and Division Manager of Payment Acceptance, First Data.

# Ceridian Joins Forces with Incentives Advisors



[Ceridian](#) announced it is partnering with Incentives Advisors, a leader in helping businesses improve profits by identifying, administering and securing government incentives. Ceridian Tax Credit Services will help participating clients take advantage of federal hiring and employment tax credits. According to the company, the new service aims for ease of use and will leverage existing HR/payroll information to help clients reduce their tax liability and improve their bottom line results.

"Incentives Advisors' expertise in nationwide incentives as well as their proprietary screening technology makes it easy for employers to take advantage and maximize the benefit of these programs," said Bart Valdez, Ceridian Executive Vice President and Chief Commercial Officer.

## BUYERS' GUIDES

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

Featured this month:

- [Self-Service Solutions Buyer's Guide](#)

These other Buyers' Guides are also available:

\*[2011 Time & Attendance Time Capture Technologies Buyer's Guide](#)

\*[2011 Paycard Providers Buyer's Guide](#)

\*[2011 Workforce Management Buyer's Guide](#)

\*[29th Annual Congress Expo Directory](#)

\*[2011 SaaS Providers](#)

\*[2011 Software Solutions](#)

\*[2011 Yellow Pages](#)

\*[2011 Time & Attendance Systems](#)

\*[2010 Outsourcing Options](#)

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