PaperTrails

2026 Year End Checklist & Deadlines

Interactive version:
papertrails.com/yearend

2026 is almost gone, and we're already preparing for year end. We need your help! Please use this checklist to ensure that you know what you need to do to get through year end successfully!

How to read this checklist:

- **MUST DO** has a deadline or a penalty if missed.
- **REVIEW** means check it or make a decision.
- **FYI** is good to know.
- Owner shows who acts: You, Paper Trails, or Both.

Key dates at a glance

AFTER NOV 1 W-2 previews start with each payroll dated after 11/1.	**WED NOV 11** Veterans Day. Banks and Paper Trails closed.	**NOV 26 + 27** Thanksgiving. Paper Trails closed both days (banks open Friday).	**FRI DEC 11** CUTOFF: W-2 adjustments, third party sick pay, manual checks.	**DEC 24 + 25** Closes at noon Dec 24. Closed Dec 25.
THU DEC 31 Closes at noon. Friday pay dates roll back to this day.	**FRI JAN 1** Closed. Maine minimum wage rises to $15.70.	**MON JAN 11** W-2s mailed to employees (on or around).	**FRI JAN 22** Nonpayroll 1099 information due to Mainely Bookkeepers.	**MON FEB 1** W-2 deadline (January 31 falls on a Sunday).

If you only do five things

1	**Verify employee mailing addresses, names and Social Security numbers. W-2s now go straight to employees.**	**Now**
2	**Send W-2 adjustments, third party sick pay statements and manual or voided checks to Paper Trails.**	**Fri Dec 11**
3	**Decide how to handle the Thursday, Dec 31 pay date. Weekly Friday payers get 53 pay dates in 2026.**	**Before your last 2026 payroll**
4	**Forward non Maine unemployment rate notices and any IRS CP136 notices as soon as you get them.**	**As received**
5	**Update pay rates for Maine's $15.70 minimum wage and review your first payroll of 2027.**	**January**

What's new for 2027

Maine pay transparency & monitoring Pay ranges in job postings (10 or more employees) and written notice of electronic monitoring. Already in effect. See November.	**Maine minimum wage: $15.70** Tipped wage $7.85, exempt salary threshold $905.79 per week. Starts with your first pay date in January. See January.	**No Tax on Tips & Overtime** New W-2 reporting for qualified tips and overtime, plus Tipped Occupation Codes for tipped employees. See December.
Roth catch up for high earners Catch up contributions must be Roth for employees over $150,000 in prior year Social Security wages. See December.	**1099 threshold is now $2,000** Beginning in 2026, contractors paid $2,000 or more need a 1099. Send your information by Jan 22. See January.	**Trump Account contributions** Optional employer contributions up to $2,500 per employee, reported on the W-2. See November.

November To Do

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2 W-2 previews available	3	4	5	6	7
8	9	10	11 Veterans Day CLOSED	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26 Thanksgiving CLOSED	27 CLOSED (banks open)	28
29	30					

■ Closed / early close ■ Deadline ■ Good to know

☐ **Critical: Review & verify employee mailing addresses**

MUST DO
Owner: **You**
Due: **Now**

2026 W-2s will be mailed directly to your employees, not to you. Ask employees to check their address at myhrstuff.com or in the isolved People Cloud app, or run the "Employee Mailing Labels" report in isolved (Reporting > Reporting Hub). Verify names, Social Security numbers and dates of birth too. The IRS can penalize each W-2 filed with a missing or incorrect Social Security number or name ($60 to $340 per form for 2026 filings, amounts may increase).

☐ **Verify your company information with Paper Trails**

MUST DO
Owner: **You**
Due: **Now**

Confirm we have your correct Federal & State Tax ID numbers, full legal business name and mailing address so we can file your taxes accurately.

☐ **Watch for IRS CP136 notices (semiweekly tax deposits)**

MUST DO
Owner: **You**
Due: **As soon as received**

A CP136 notice means your tax payment frequency is changing. Send it to payroll@papertrails.com as soon as you receive it so we can adjust. If we don't receive it, payments will be late and you will be liable for any IRS penalty or interest.

☐ **Gather fringe benefits & W-2 adjustments**

MUST DO
Owner: **You**
Due: **Fri Dec 11**

All W-2 adjustments must reach Paper Trails before Friday, December 11. They are often non cash items, and include:

- S corporation shareholder health insurance premiums and automobile or mileage reimbursements
- Group term life paid on behalf of employees over $50,000
- Third party sick pay (short or long term disability paid by your insurer). You report the taxes, so send us your insurer's quarterly statements
- Personal use of a company vehicle
- Non cash payments like gift cards, gym memberships, employee gifts or other fringe benefits

Please check with your accountant to ensure you're reporting accurate numbers. Questions? payroll@papertrails.com. Adjustments after December 11 require amended returns at $175/hour.

☐ **Preview W-2s with every payroll**

REVIEW
Owner: **You**
Due: **Each payroll after 11/1**

Previews appear in the Report Archive in isolved with each payroll dated after 11/1. Check names, addresses, Social Security numbers and special wages (tips, overtime premium, Roth catch up contributions).

☐ Maine law updates: pay transparency & employee monitoring

REVIEW
Owner: **You**
Due: **Now (already in effect)**

Pay transparency (LD 54): If you have 10 or more employees, job postings must include the pay range. Employees can ask for the range for their position, and you must keep pay history records for three years after an employee leaves.

Employee monitoring (LD 61): You must give written notice about electronic monitoring (computer, email, phone and other digital activity) to job candidates and to current employees at least once a year. Video and audio monitoring is also restricted in employees' homes, personal vehicles and personal property.

Review your job postings, add the monitoring notice to your hiring materials and update your handbook. Our HR Consulting team is happy to help: payroll@papertrails.com.

☐ Private short term disability plan instead of Maine PFML?

REVIEW
Owner: **You**
Due: **Tell us right away if you opt in**

Maine employers can enroll in a private short term disability policy in lieu of the state PFML program. Many clients have saved significantly on premiums. Contact your benefits broker (or ask us for an introduction). If you opt into a private plan, notify us immediately so we can adjust your payroll configuration.

☐ Do you cover the employees' share of Maine PFML?

REVIEW
Owner: **Both**

Based on updated IRS guidance, premiums you pay on an employee's behalf must be added to their pay as a taxable fringe benefit. We have configured this for most clients. Questions? Contact your payroll processor at payroll@papertrails.com.

☐ Are you compliant with Maine's mandatory retirement law?

REVIEW
Owner: **You**

Maine employers with 5 or more employees must offer access to a retirement plan, either a company plan like a SIMPLE IRA or 401(k) or the state's Roth IRA program, MERIT (some exceptions apply, such as businesses open less than 2 years). Details at papertrails.com/retirement or mainesaves.org.

☐ Review 2026 retirement, HSA & FSA contributions

REVIEW
Owner: **You**
Due: **Before your last 2026 payroll**

Do you have employees or owners who want to maximize their 2026 retirement, health savings (HSA) or flexible spending (FSA) contributions? Review deductions now to make sure they are on track.

Age Range	401(k), 403(b) & 457(b)	SIMPLE IRA (<25 EE)	SIMPLE IRA (26-100 EE)
< 50 years old	$24,500	$18,100	$17,000
50-59 years old	$32,500	$21,950	$21,000
60-63 years old	$35,750	$23,350	$22,250
64+ years old	$32,500	$21,950	$21,000

Program	2026 Max Contribution
Health Savings Account (Self)	$4,400
Health Savings Account (Family)	$8,750
HSA Catch Up (55 and over)	$1,000
Flexible Spending Account, Health	$3,400
Flexible Spending Account, Dependent Care	$7,500

☐ Offering Trump Account contributions?

REVIEW
Owner: **Both**

Employers can now contribute to "Trump Accounts" for employees or their dependents. Contributions are capped at $2,500 per employee per year and must be made under a written contribution program. Employees must open an account first. Employer contributions are generally not taxable to the employee and are reported on the W-2 in Box 12 with code TA.

If you are offering this benefit, contact your payroll processor at payroll@papertrails.com so we can set up your payroll correctly.

☐ Prepare for Veterans Day & Thanksgiving payroll

FYI
Owner: **Both**
Due: **Nov 11, 26 + 27**

Banks and Paper Trails are closed Wednesday, November 11 (Veterans Day) and Thursday, November 26 (Thanksgiving). Paper Trails is also closed Friday, November 27, but banks are open so Friday pay dates are not affected. Payrolls are due by noon three business days before your pay date. Submit early. Talk with your payroll processor to adjust this schedule as needed.

December To Do

Friday, December 11 is the cutoff for W-2 adjustments and fringe benefits, third party sick pay statements and manual or voided checks. After that, changes require amended returns at $175/hour. Haven't verified employee mailing addresses yet? Do it now (see November).

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3	4	5
6	7	8	9	10	11 CUTOFF: W-2 adjustments	12
13	14	15	16	17	18	19
20	21	22	23	24 Closes at NOON	25 CLOSED	26
27	28	29	30	31 NOON close. Fri pay dates roll back		

■ Closed / early close ■ Deadline ■ Good to know

☐ Process all manual & voided checks

Paid employees by manual check outside of payroll? We will record them on payroll so all wages are properly reported. Forward them to payroll@papertrails.com before December 11.

MUST DO
Owner: **You**
Due: **Fri Dec 11**

☐ Submit all bonus payrolls

In order to accommodate the high volume and special processing requests, end of year bonuses are due a minimum of 5 business days prior to the bonus date. Example: Friday bonuses need to be submitted no later than Monday. Bonus runs are processed as separate payrolls after we meet all regularly scheduled payroll deadlines. Any bonus run that results in a total tax liability over $100,000 or a direct deposit to a single person greater than $100,000 will need to be funded via wire. We will contact you as soon as we know if this will happen to coordinate wire payment.

If you'd like to process a bonus payroll run, please email your payroll processor at payroll@papertrails.com to request a Bonus Spreadsheet and instructions on how to submit our Bonus Payroll Request Questionnaire.

MUST DO
Owner: **You**
Due: **5 business days before the bonus date**

☐ Submit fringe benefits & W-2 adjustments

All W-2 adjustments must reach Paper Trails before Friday, December 11. They are often non cash items, and include:

- S corporation shareholder health insurance premiums and automobile or mileage reimbursements
- Group term life paid on behalf of employees over $50,000
- Third party sick pay (short or long term disability paid by your insurer). You report the taxes, so send us your insurer's quarterly statements
- Personal use of a company vehicle
- Non cash payments like gift cards, gym memberships, employee gifts or other fringe benefits

Please check with your accountant to ensure you're reporting accurate numbers. Questions? payroll@papertrails.com. Adjustments after December 11 require amended returns at $175/hour.

MUST DO
Owner: **You**
Due: **Fri Dec 11**

☐ Submit NON MAINE unemployment rate notices

MUST DO
Owner: **You**
Due: **As received**

Every December, each state issues updated unemployment rates. If you have employees outside Maine, email the notices to your payroll processor as soon as you receive them so your first payrolls of the year are correct. Missing rates can mean additional tax, penalties and interest that you will be liable for.

Paper Trails now receives Maine rates automatically, so we do not need Maine notices.

☐ Friday pay dates: 53 pay dates in 2026, 52 in 2027

MUST DO
Owner: **Both**
Due: **Before your last 2026 payroll**

2027 has 53 Fridays, but the holiday changes how that plays out. Friday, January 1 is a bank holiday, so Friday pay dates roll back to Thursday, December 31, 2026. Weekly Friday payers will have **53 pay dates in 2026** (all 52 Fridays plus December 31) and only **52 in 2027** (January 8 through December 31). The same applies to biweekly Friday payrolls if January 1 is one of your pay dates. Biweekly cycles that land on December 25 and January 8 are not affected.

If you pay exempt (salaried) employees a fixed amount each pay period, your 2026 salaries may total one extra paycheck unless you adjust the final 2026 payroll, and your 2027 per period amount should be based on 52 pay dates. Because wages count in the year they are paid, the extra pay date also shows up in 2026 year end wages and in per paycheck deductions like retirement and benefits. To make other arrangements for the January 1 pay date, talk with your payroll processor.

☐ Process your final payroll of the year

MUST DO
Owner: **You**
Due: **Dec 31**

Review carefully: employee names, addresses and Social Security numbers, plus final benefit deductions, PTO payouts and fringe benefits. Adjustments or payrolls submitted after 12/31 require amendments at $175/hour.

☐ Review "No Tax on Tips" and "No Tax on Overtime" on W-2s

REVIEW
Owner: **You**

Under the One Big Beautiful Bill Act, eligible tips, tipped occupation codes and overtime are reported on the W-2 in Box 12 and 14. Anyone receiving tips must have a Tipped Occupation Code. Service charges are not tips, and limits apply based on role and total wages. Employees should confer with their tax advisor about deductions.

Preview W-2s with each payroll in the Report Archive in isolved.

☐ Secure 2.0: Roth catch up contributions for high earners

REVIEW
Owner: **You**

Beginning in 2026, catch up contributions (the higher limits for age 50 and over) to a 401(k), 403(b) or 457(b) must be Roth (after tax) for employees who earned more than $150,000 in taxable Social Security wages in the prior calendar year. isolved should categorize these automatically, but please preview your W-2s with each payroll.

☐ Prepare for Christmas & New Year's payroll processing

FYI
Owner: **Both**
Due: **Dec 24, 25, 31 + Jan 1**

Banks and Paper Trails close at noon on Christmas Eve (Thursday, Dec 24) and are closed Christmas Day (Friday, Dec 25). We also close at noon on New Year's Eve (Thursday, Dec 31) and are closed New Year's Day (Friday, Jan 1).

Payrolls are due by noon three business days before your pay date. Submit early. Talk with your payroll processor to adjust this schedule as needed.

January To Do

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1 **CLOSED. Min wage $15.70**	2
3	4	5	6	7	8	9
10	**11** W-2s mailed to employees	12	13	14	15	16
17	**18** **MLK Day. CLOSED**	**19** Webinar, 2pm	20	21	**22** **1099 info due**	23
24	25	26	27	28	29	30
31 W-2 deadline is Mon Feb 1						

■ Closed / early close ■ Deadline ■ Good to know

☐ Maine minimum wage changes

On January 1, Maine's minimum wage rises with the cost of living to **$15.70**. Tipped minimum wage will be **$7.85**. The minimum weekly salary for exempt (salaried) employees will be **$905.79**. Changes take effect with the first pay date in January, regardless of pay period.

Employees in Portland, Rockland or other cities and states? Track the minimum wage in each place an employee works.

MUST DO
Owner: **You**
Due: **First pay date in January**

☐ Process your first payroll of the year

Review carefully: pay rate changes (including minimum wage updates), deduction and benefit changes, and PTO carryovers and balances. As my high school geometry teacher used to preach, "Proper Preparation Prevents Poor Performance!"

MUST DO
Owner: **You**
Due: **First payroll of the year**

☐ Submit nonpayroll 1099s for preparation

Paper Trails no longer prepares nonpayroll 1099s, but our friends at Mainely Bookkeepers have taken over this service. Beginning in 2026, the threshold for issuing a 1099 to a contractor is $2,000 annually. Submit your information by January 22 to Kaitie Bubier at kaitie@mainelybookkeepers.com.

MUST DO
Owner: **You**
Due: **Fri Jan 22**

☐ Review & update employee deductions

Update deductions in isolved for the new year: medical, dental, vision and other insurance, retirement contributions, uniforms and other voluntary deductions.

REVIEW
Owner: **You**

☐ Prepare & send ACA forms to employees

If you and your associated businesses have 50 or more full time equivalent employees, you must prepare 1095-C forms for your employees. Paper Trails will reach out to start this process.

REVIEW
Owner: **Both**

☐ Update your employee handbook & tell your team

Make sure policies reflect new pay transparency, employee monitoring, paid family leave, earned paid leave and retirement requirements. Our HR Consulting team is ready to help with all of your HR and compliance needs.

REVIEW
Owner: **You**

☐ Update 2027 retirement, HSA & FSA contributions

REVIEW
Owner: **You**

Many employees and owners like to maximize pre tax benefits. Please update your deduction amounts so the maximum contributions are made for 2027. **These figures are ESTIMATES as IRS has not yet issued final numbers. Please verify as we get closer to January 1 for actual limits.**

Age Range	401(k), 403(b) & 457(b)	SIMPLE IRA (<25 EE)	SIMPLE IRA (26-100 EE)
< 50 years old	$25,500	$19,100	$17,500
50-59 years old	$34,000	$22,950	$21,500
60-63 years old	$37,250	$24,350	$22,750
64+ years old	$34,000	$22,950	$21,500

Program	2027 Max Contribution
Health Savings Account (Self)	$4,500
Health Savings Account (Family)	$9,000
HSA Catch Up (55 and over)	$1,000
Flexible Spending Account, Health	$3,500
Flexible Spending Account, Dependent Care	$7,500
Commuter transit/parking (monthly limit)	$350/month

☐ Are your labor law posters compliant?

REVIEW
Owner: **You**

Display federal and state posters prominently for all employees, and in an easily accessible electronic location for remote employees. Our Labor Law Poster service keeps your posters current at every work location. Sign up at papertrails.com > Resources > Documents > Labor Law Posters.

☐ W-2s are mailed directly to your employees

FYI
Owner: **Paper Trails**
Due: **On or around Mon Jan 11**

W-2s will not be delivered to you this year. They will be mailed to employees on or around January 11, well before the deadline (January 31 falls on a Sunday, so the deadline is Monday, February 1).

Employer copies are in isolved: Reporting > Year End Report Archive. Employees can get electronic copies at myhrstuff.com or in the isolved People Cloud app. Employees who use TurboTax can have their W-2 data imported securely through our TurboTax integration.

☐ Look for your PFML benefit 1099s

FYI
Owner: **Paper Trails**

If your employees received PFML benefits in 2026, the State will mail them a 1099-G for the taxable portion. Questions go to the Maine Department of Labor at 207.621.5024.

2027 Holiday Schedule

Date	Holiday	Banks	Paper Trails
Fri, Jan 1, 2027	New Year's Day	**Closed**	**Closed**
Mon, Jan 18	Martin Luther King, Jr. Day	**Closed**	**Closed**
Mon, Feb 15	Presidents' Day	**Closed**	**Closed**
Mon, Apr 19	Patriots' Day (Maine & Mass only)	Open	Open
Mon, May 31	Memorial Day	**Closed**	**Closed**
Fri, Jun 18	Juneteenth National Independence Day (observed)	Open	Open
Mon, Jul 5	Independence Day (observed)	**Closed**	**Closed**
Mon, Sep 6	Labor Day	**Closed**	**Closed**
Mon, Oct 11	Columbus Day / Indigenous Peoples' Day	**Closed**	**Closed**
Thu, Nov 11	Veterans Day	**Closed**	**Closed**
Thu, Nov 25	Thanksgiving Day	**Closed**	**Closed**
Fri, Nov 26	Day After Thanksgiving	Open	**Closed**
Fri, Dec 24, 2027	Christmas Eve	Open	**Closed at noon**
Sat, Dec 25, 2027	Christmas Day (falls on a Saturday, observed Friday, Dec 24)	Not a business day	**Observed Fri, Dec 24**
Fri, Dec 31, 2027	New Year's Eve	Open	**Closed at noon**
Sat, Jan 1, 2028	New Year's Day 2028 (falls on a Saturday, observed Friday, Dec 31)	Not a business day	**Observed Fri, Dec 31**

Christmas 2027 and New Year's 2028 both land on Saturdays. Banks stay open the Friday before, so we observe Christmas on Friday, December 24 and New Year's Day on Friday, December 31, and we close at noon both days. Friday pay dates are not affected because banks are open. Please contact your payroll processor to arrange alternate submissions when holidays impact your payroll schedule.

Monthly Webinars

Every month we host a short webinar on a compliance, HR or isolved topic. Most run about 30 minutes and start at 2pm on the third Tuesday. Join live, or watch past sessions on demand whenever you like. Here's the 2027 lineup.

Sign up at papertrails.com/webinars

JAN 19	**What Maine Business Owners Need to Know for 2027**	JUL 20	**The Employee Handbook Check Up**
FEB 16	**Payroll Fraud Is Local! Protect yourself and your employees**	AUG 17	**Parting Ways: Terminations, Final Pay & Severance**
MAR 16	**Manager Essentials: Documentation, Performance Conversations & Avoiding Claims**	SEP 21	**Worth More Than a Raise: Benefit Ideas You Haven't Thought Of**
APR 20	**Preparing for Summer: Seasonal, Foreign & Tipped Employee Compliance**	OCT 19	**Getting the Ferrari out of First Gear: isolved Features you might not be using**
MAY 18	**Leave & Time Off in Maine, Year Two: PFML Claims, PTO Accruals, Carryover & Payout**	NOV 16	**Year End Payroll & HR Compliance Tips & Tricks**
JUN 15	**AI in HR, Year Two: What's Working & What to Watch**		

Tools & Resources

We do a lot more than run payroll. This is everything you have access to as a Paper Trails client. To get started with any of it, ask your payroll processor or email payroll@papertrails.com. The full list is always at papertrails.com/resources/things-you-have-access-to.

Learn & Stay Informed

The Blog	Answers to hundreds of payroll and HR questions. We update it often with payroll, HR and compliance topics for small business owners.
Monthly Webinars	We host one each month, generally the third Tuesday at 2pm. Join live or watch past sessions on demand anytime. Details are in the webinar section of this checklist.
Guides, eBooks & Checklists	Downloadable checklists, infographics and eGuides, including year end and MERIT/PFML resources.
The Podcast	Small Business Big World. Practical conversations for small business owners, good for the commute.
Follow Us	Compliance updates and payroll tips on LinkedIn, Facebook, Instagram, YouTube and TikTok. Look for @papertrailspayroll.
isolved University	Short courses on using isolved, covering every part of the platform.

HR & Advisory Support

HR Consulting	Help ranges from a one time tune up to year round guidance. We do HR audits, custom handbooks, hiring reviews, multistate compliance, personnel file and I-9 reviews, and hands on HR help. Meet Danielle Nemeth and Kaylee Gregoire.
Labor Law Poster Service	One laminated poster each year covers federal, state and local requirements. We email you when a posting changes.
Performance Management	Goes beyond the annual review. Set goals, run 360 degree reviews, recognize good work, send pulse surveys and use a 9 box talent grid.
Work Opportunity Tax Credit (WOTC)	We spot eligible hires during onboarding so you can claim the credit at tax time.
FSA, HSA, HRA & COBRA Administration	We handle enrollment, claims, benefit debit cards and compliance paperwork for your pretax accounts and COBRA.

Workforce Tools

Time & Labor Management	Tracks punches, meals, breaks, overtime and PTO. Employees can clock in on a time clock, their phone or a computer.
Hiring & Onboarding	Post jobs, schedule interviews, score candidates and send offers in one place. New hires move into electronic onboarding, including E-Verify.
Benefits Administration	Set up your plans, run online open enrollment, and keep deductions accurate through carrier integrations.
Learning Management	Learn & Grow courses for job skills and compliance. You can also upload your own content for your industry.
Expense Management	Employees submit expense reports from anywhere, with policy alerts built in. Reimbursements go through payroll.
Compensation Management	Run merit and bonus cycles without the spreadsheet. Set eligibility rules, route approvals, review comp ratios, then send approved changes to payroll.

Perks Your Employees Will Love

isolved People Cloud Mobile App	Employees see paystubs and W-2s, enroll in benefits, clock in and out, request time off and update their information from their phone.
People Cloud Connector for Claude	Employees can check time off balances and submit requests from the AI tools they already use, with real isolved data.
ZayZoon EWA	Employees can get a portion of earned wages before payday. ZayZoon funds the transfer and recovers it automatically.
FinFit Financial Coaching	Financial wellness help for your team, including health assessments, unlimited coaching, and affordable credit and personal loans.
The Employee Marketplace	Free through the People Cloud app. Discounts and cash back on thousands of everyday brands.

Voluntary Benefits	Powered by Corestream. Employees can choose dental, vision, accident, hospital and life insurance, and you don't have to administer any of it.

Integrations

Payro: Payroll Financing	Short term loans for eligible businesses that need to cover payroll when cash is tight.
Workers' Comp Pay As You Go	Premiums are calculated from your actual payroll each cycle, so payments are smaller and accurate. Works with many carriers.
QuickBooks Online & General Ledger	We build a general ledger for your business and sync it directly to QuickBooks Online.
Custom Integrations & APIs	Custom imports, exports, macros, APIs and POS integrations that connect payroll to timekeeping, accounting, ERP or certified payroll systems. Email payroll@papertrails.com.
Accountant Access	We work directly with your accountant or CPA and give them access to detailed reports in isolved.
Profit by Paymentus	Manage employee spending with physical or virtual cards, pay bills and send invoices. It syncs with QuickBooks Online.
Retirement & MERIT Integrations	We connect with 120+ retirement providers and Maine's MERIT program, and contributions flow automatically each pay cycle. Email payroll@papertrails.com.
Employee Navigator	Keeps benefits and payroll in sync, with employee demographics and deductions updating in real time. Includes single sign on.
The Work Number by Equifax	Automated income and employment verification. Every client is set up automatically.
E-Verify	Check Form I-9 information against DHS and SSA records to confirm work eligibility.
TurboTax	Employee wage data flows into tax filing. Every client is set up, and wages pull in when an employee enters their SSN and EIN.

Protection & Peace of Mind

Acrisure Cyber Services Plus	Cyber scans, vulnerability recommendations, breach support and cyber liability coverage, available through the isolved Marketplace. Email payroll@papertrails.com.
Background Screening	Employment, drug and other pre hire screenings through National Crime Search. Most services have no account setup fees or monthly minimums.
Trust & Security	Strict access controls, regular audits and ongoing staff security training, backed by isolved's security program.

Reminder of Policies & Procedures

These are the policies that keep your payroll accurate and on time. Thank you for your help with them! If you have questions, reach out to your payroll processor.

Requests in writing, sensitive data secure. All changes and requests must be submitted in writing by email. Send sensitive data only through our secure email platform, Barracuda, or our OneDrive secure folders.

Payroll deadline. Payroll must be submitted by 12:00pm three business days before your scheduled pay date.

New hires. We encourage isolved new employee onboarding or Quick Hire. Employees cannot be set up without a Social Security number and address, which are required to avoid W-2 penalties.

Direct deposit fraud is real. Paper Trails does not make direct deposit changes on behalf of employees. Employees should change their own direct deposit in the isolved app or myhrstuff.com (or an admin can in isolved). Fraudsters use public information like social media to target employers and employees, so use multifactor authentication to make sure only employees are giving you forms.

Personnel records. You are responsible for keeping personnel records (W-4s, I-9s, etc.). Paper Trails does not maintain them for you. By law, employers must keep personnel records for at least three years.

Pay rate changes. We need a written statement of the rate increase and when it takes effect (or the prorated amount). We do not calculate prorated amounts for you.

Efficient processes. We may use spreadsheet imports, macro files and other integrations to process your payroll accurately. Please work with us if we recommend process adjustments.

Additional fees that may apply

While we never want to nickel and dime our clients, the following fees may apply:

Fee	Amount	When it applies
Late payroll	**$50**	Payroll not received by the deadline (example: a Friday pay date requires a Tuesday 12:00pm deadline)
Stop payment on a Paper Trails check	**$35**	Per check
Insufficient funds / bounced payroll	**$250**	First occurrence. Second occurrence is $500 and results in termination of direct deposit or a 5 day payroll lead time
Direct deposit return or credit back	**$15**	Each
Direct deposit change notification	**$10**	Each
Workers' compensation audit report	**From $150**	Each. More complex reports are billed at $175/hour
Amended tax returns	**$175**	Per quarter
Year end adjustments and amendments	**$175/hour**	W-2 adjustments after December 11, or payrolls and adjustments submitted after 12/31
Consulting and extra training	**$175/hour**	Payroll, HR, audit or other consulting under an engagement letter, or software and staff training beyond normal implementation
Zero payroll runs	**Base rate**	No payroll will be processed until you notify us in writing of company closure. Zero payroll runs are invoiced at the base payroll rate for each payroll