

A Full Guide to Our

Resources

HUMAN
RESOURCE
COMPLIANCE
CHALLENGES

 PaperTrails

 PaperTrails



Empowering Success Through Education, Knowledge & Support.



Transforming Challenges into Opportunities with the Right Tools.

Running a business is no small feat, and it's easy to get caught up in the daily grind. At Paper Trails, we believe that education, resources, and support aren't just nice to have – they're essential for success. With the right tools and knowledge at your fingertips, you can transform challenges into opportunities.

Providing resources and guidance isn't about checking boxes; it's about building confidence and clarity. Whether it's navigating labor laws, improving payroll processes, or tackling HR challenges, the right support can make all the difference.

Through this approach, we have seen that informed business owners don't just solve problems—they make better decisions, build stronger teams, and lay the foundation for long-term success.

This guide is here to help put education at the heart of your operations, equipping you to overcome challenges and uncover new opportunities. Let's move forward together, one informed decision at a time.



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The Payroll Maturity Model

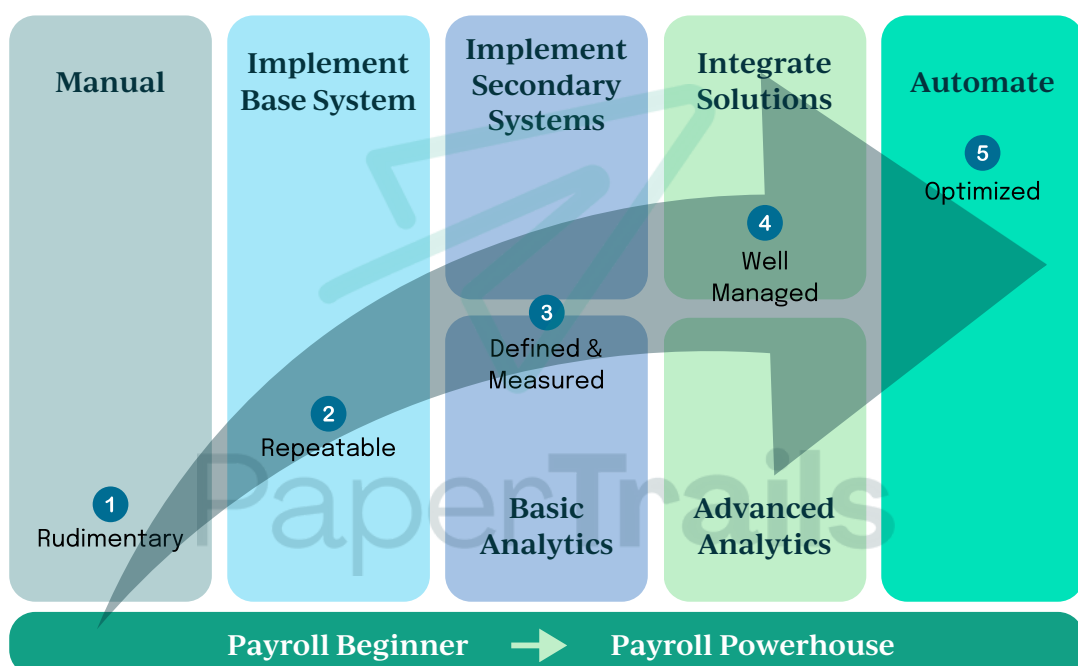
From Payroll Beginner to Payroll **Powerhouse**

Payroll is the foundation of your business operations, but inefficiencies, compliance risks, and outdated processes can make it a challenge. Our Payroll Maturity Model helps you assess where your business stands and with our help, we can set you a clear path to evolve your payroll from basic manual tasks to a fully optimized, strategic system.

Why Maturity Matters

A mature payroll system ensures compliance with regulations, increases efficiency through automation, and builds employee trust with timely, accurate payments. It also prepares your business for growth, handling complexities like multi-state employees and new compliance requirements.

Explore the stages (illustrated below) to identify where your business is today and discover actionable steps to move forward. Together, we'll turn payroll into a strategic advantage.

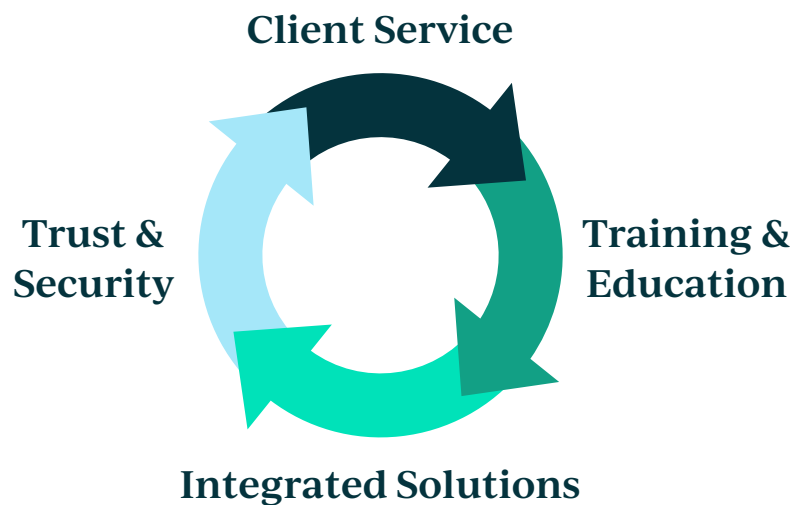




The Core Pillars of Paper Trails

At Paper Trails, our approach is guided by four core pillars that shape everything we do. These principles ensure we deliver exceptional service while empowering your business to thrive.

These pillars form the foundation of how we support your business, driving efficiency, security, and success every step of the way.



1 Client Service

Our pride lies in delivering exceptional service, ensuring that your business receives personalized support and solutions tailored to your unique needs.

2 Training & Education

We are committed to empowering our clients with comprehensive training and educational resources, helping you make the most of our partnership.

3 Integrated Solutions

Streamline your payroll and HR processes, helping provide seamless connectivity across all aspects of your business for greater efficiency and productivity.

4 Trust & Security

We prioritize the trust and security of your business, implementing robust measures to safeguard your data and ensure compliance with all relevant regulations.



Customer Service



The Cornerstone of Our Commitment

At Paper Trails, we believe that great customer service is more than just a promise—it's the cornerstone of how we operate. Without being present and available for the small businesses in our community, we wouldn't be able to deliver the education, training, and support that are essential to their success.

We don't see our clients as numbers; we see them as neighbors. While any payroll provider can pay employees or track time, we go further by offering responsive, reliable, and personalized service.

When you call, [we answer](#). When you email, [we respond](#). And more than that, we anticipate your needs, solve your problems, and [provide the training and tools](#) your team needs to thrive in today's fast-paced world.

Customer service isn't just something we do—it's how we prevent headaches, [protect businesses](#), and empower our clients to focus on growth. Our team is here for you every step of the way, making sure you feel [supported and prepared](#) for whatever comes next. Because at the end of the day, being present for you is what makes everything else possible.



Education, Education, Education

Empowerment Through Knowledge and Training

At Paper Trails, we understand that running a business comes with its fair share of challenges, especially when it comes to payroll and HR management. That's why we prioritize equipping you with the tools and knowledge you need to succeed. We believe that education isn't just helpful—it's empowering.

From monthly expert-led webinars that dive into key compliance topics to on-demand training videos and one-on-one sessions, our resources are designed to meet you where you are. Additionally, the isolved University offers short, focused courses and help guides to ensure you get the most out of your investment in Paper Trails.

Your success is our success, and we're committed to making sure you have the education and confidence to lead your business into the future.

* Expert Led Monthly Educational Webinars

Generally held the 3rd Tuesday of each month at 2pm.

Visit papertrails.com/webinars.

* Frequently Update Payroll & HR Blog

Hundreds of articles answering a wide variety of questions.

Visit papertrails.com/blog.

* eGuides, Infographics, Labor Posters & More

Checklists, guides, labor law posters and more to keep your business compliant.

Visit papertrails.com/resources.

* isolved Help

Videos, instructions and help with logging into or navigating the isolved platform or isolved People Cloud.

Visit papertrails.com/help.

* The isolved University

Short, informative classes teaching all aspects of isolved.

Visit learning.isolved.com.



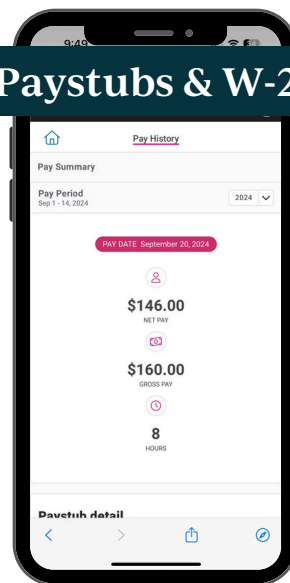
Payroll & HR On The Go

Convenience at Their Fingertips

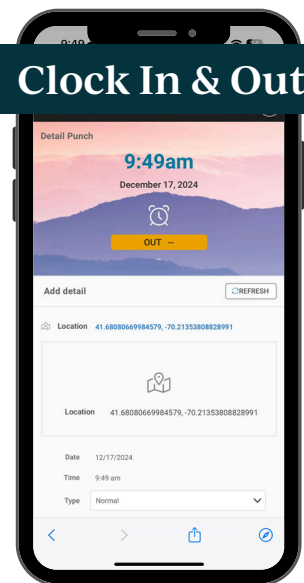
In today's fast-paced world, convenience matters. With the mobile-friendly isolated People Cloud app, your employees can take control of their payroll and HR needs –anytime, anywhere.

Whether it's viewing paystubs, updating tax withholdings, or requesting time off, employees have the tools they need right at their fingertips.

Paystubs & W-2s



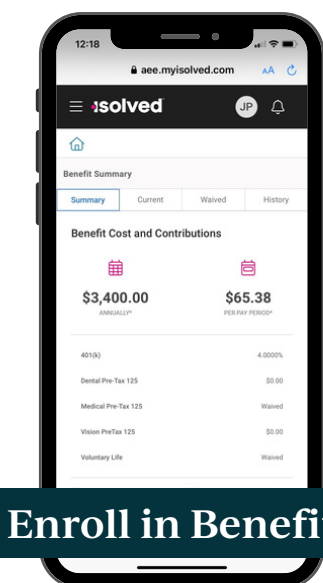
Clock In & Out



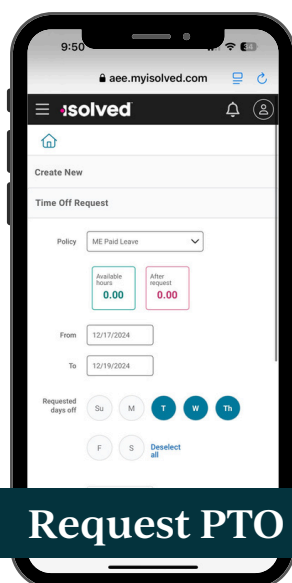
Accessible online at myhrstuff.com or through the [isolated People Cloud mobile app](#), this self-service solution empowers your team to manage their information on their own schedule.

They can download W-2s, adjust direct deposit details, punch in and out, and even enroll in benefits—all from their phone or computer.

Save time, reduce administrative burdens, and give your team the flexibility they need to focus on their work, not paperwork.



Enroll in Benefits



Request PTO



Partnerships

Improving business

through partnerships

Partnering for Your Success

At Paper Trails, we know that running a business is easier when your tools and partners work together seamlessly. That's why we collaborate with trusted local vendors and industry experts to integrate solutions that make your day-to-day operations smoother and more efficient.

These partnerships aren't just about convenience—they're about helping your business thrive. By connecting you with the right tools and experts, we make it easier for you to focus on what matters most: growing your business and supporting your team.

Who We Partner With

Accountants

- ✓ Direct access to isolved.
- ✓ Custom general ledger.
- ✓ Automatic payroll journal entries.

Benefits Brokers

- + Integrated open enrollment.
- + ACA & COBRA tracking & reporting.
- + Efficient 180° or 360° flow of data.

Workers' Comp

- + Workers' comp pay-as-you-go.
- + Custom organizational structure.
- + Automatic data transmission.

Investment Advisors

- ✓ Integrate your retirement plan.
- ✓ Reconciled payroll contributions.
- ✓ Custom census reports & exports.



Becoming a HCM Hero



The Services That Complete the Experience

Payroll and tax services may be at the heart of what we do, but like your favorite meal, it's the additional tools and services that make the meal complete. Just like no dinner is perfect without the necessary utensils, delicious sides, and indulgent desserts, our integrated services are what elevate your experience, making managing your business easier and more enjoyable.

From timekeeping and benefits administration to applicant tracking, learning management software, and more, these services are designed to complement and enhance your payroll processes. They streamline operations, keep you compliant, and give you the full plate of tools you need to succeed.

At Paper Trails, we believe in delivering more than just the basics. Our integrated solutions ensure that your business runs smoothly, efficiently, and without a hitch—just like a perfectly prepared dinner.

Visit papertrails.com/what-we-offer or contact your payroll processor to learn more about any of the following services.

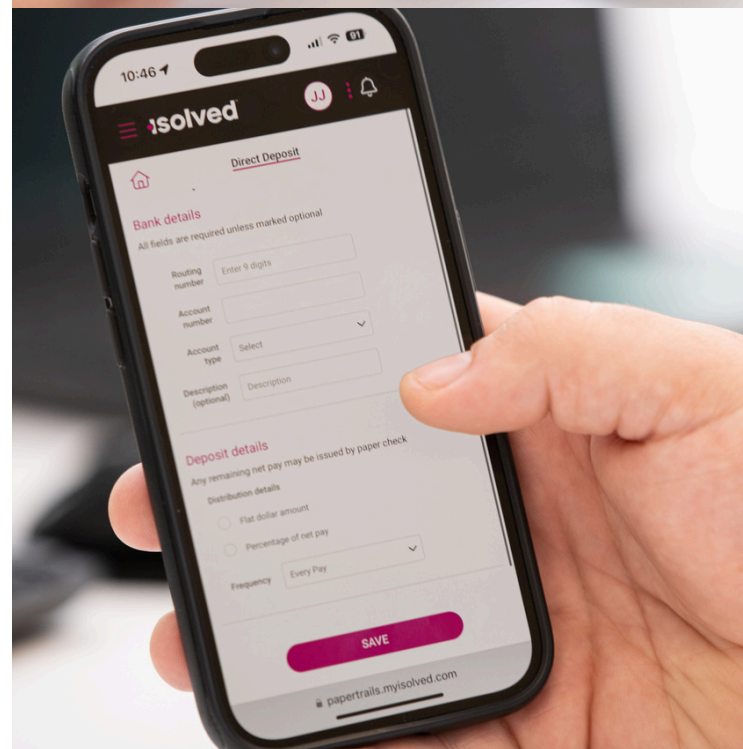
Time & Labor Management

With our timekeeping solutions, employers can monitor punches, meals, breaks, and overtime with ease, ensuring compliance and accuracy. Manage paid time off seamlessly, collect employee time through time clocks, mobile devices, or computers, and gain valuable insights by tracking employee locations, departments, and job roles for efficient labor allocation.



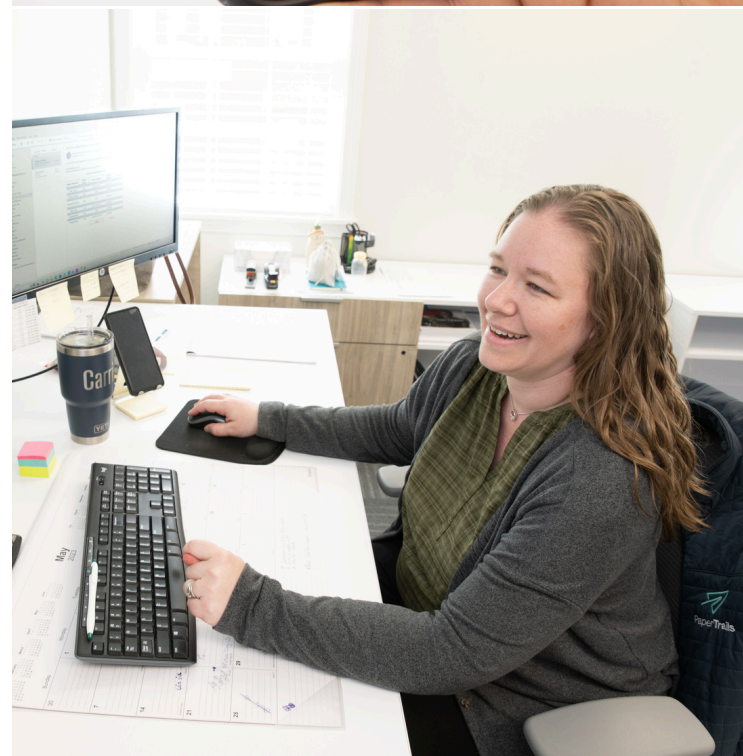
Hiring & Onboarding

Our robust tools enable you to post job openings across multiple platforms, coordinate interviews, score candidates, and extend offers—all in one place. Once hired, new employees can complete paperwork electronically, with everything seamlessly integrating into payroll and timekeeping systems. Customized onboarding workflows ensure your team is set up for success, while features like E-Verify integration maintain compliance for you.



Benefits Administration

With our comprehensive benefits administration tools, you can streamline the entire process—from configuring benefit plans to ensuring accurate deductions. Open enrollment becomes a breeze with online tools that allow you to customize rules and benefit options for different employee groups, while seamless integrations with insurance carriers and payroll systems ensure flawless processing.





Expense Management

Integrate expenses directly into your workflow, reducing the time from occurrence to reimbursement and boosting operational efficiency. Employees can submit expense reports anytime, anywhere, with built-in alerts to ensure compliance with your policies and flag any non-compliant submissions.



Learning Management

With Learn and Grow, your team has access to courses that keep them up-to-date with essential job skills and compliance requirements. You can attract and retain top talent by offering learning as a valuable benefit, boosting their skills and helping them explore new ones. For businesses with unique needs, the platform allows you to upload custom content tailored to your industry, ensuring training remains relevant and impactful.



Compliance Documentation

Compliance documentation is a critical yet often overlooked aspect of running a business. We simplify compliance by helping you obtain essential documents like Section 125 plans, ERISA Wrap Summary Plan Descriptions (SPDs), and more. These are not just boxes to check—they are vital for protecting your business, avoiding costly penalties, and ensuring your operations remain aligned with legal standards.



Integrations

Expanding Possibilities Through Trusted Tools

Our integrations are designed to make life easier for both your business and your employees. From simplifying tax filing with TurboTax to ensuring a payroll safety net with Payro or giving your employees access to valuable perks through the Employee Marketplace, these integrations are here to support your team and your operations. By leveraging these trusted tools, you can enhance efficiency, reduce stress, and provide meaningful benefits that make a real difference.

Contact your payroll processor to learn more about any of these items.

1 The Employee Marketplace

The isolved Employee Marketplace provides employees with access to exclusive deals on nationwide goods and services with cash back rewards on purchases including:

- ✓ Travel-Related Purchases (lodging, transportation)
- ✓ Events (movies, concerts, sport events)
- ✓ Dining & Gym access (restaurants, gyms, shops)
- ✓ Electronics (TVs, computers, phones, etc.)
- ✓ Retail & Apparel (clothing, shoes, etc.)



This free, simple feature is available only through myhrstuff.com or the isolved People Cloud Mobile App.

2 TurboTax

All of our clients benefit from a seamless direct integration with TurboTax, designed to make tax filing easier and more accurate for employees. Once an employee enters their Social Security Number and your business's Employer Identification Number (EIN), TurboTax automatically pulls their wage and tax information directly into their return. This integration reduces the risk of manual entry errors, saves time, and ensures employees have the most up-to-date and accurate data at their fingertips.





3 E-Verify

We integrate with E-Verify, a reliable, internet-based system designed to simplify and secure the process of verifying employee eligibility to work in the United States. By comparing information from the Form I-9 to records maintained by the Department of Homeland Security (DHS) and the Social Security Administration (SSA), E-Verify provides a fast, accurate, and compliant way to confirm employment eligibility.

This free integration helps businesses maintain compliance with federal regulations while streamlining the onboarding process for new hires. By reducing errors and ensuring accuracy, E-Verify gives employers peace of mind and supports a transparent and lawful hiring process.

4 The Work Number by Equifax

All our clients benefit from a free and direct integration with The Work Number, an automated Income and Employment Verification Service designed to simplify and secure the verification process. This service instantly provides proof of income and employment, helping employees qualify for loans, credit, housing, and public aid—right when they need it most.

For employees, The Work Number ensures a timely, efficient, and secure application process, offering instant verifications available 24/7. For employers, this integration reduces liability risks, decreases the workload of verification fulfillment, and enhances service to employees.

The Work Number improves the security and efficiency of verification processes, ensuring compliance with federal Fair Credit Reporting Act (FCRA) regulations. Every verifier must complete a rigorous credentialing process and provide a permissible purpose before gaining access to employee information.

5 General Ledger Integration

We understand that every business is unique, which is why we offer the ability to create a custom general ledger designed to meet your specific needs. Whether you require detailed categorization or streamlined reporting, our solutions are built around your business operations.

To make bookkeeping even easier, we can seamlessly integrate your custom general ledger with QuickBooks Online, ensuring your financial records stay accurate, organized, and effortlessly up-to-date.





6 Payro

At Paper Trails, we understand that cash flow challenges can arise unexpectedly, whether due to rapid growth, seasonal fluctuations, or delayed receivables.

That's why we partner with Payro to provide an easy, cost-effective solution to help businesses bridge the gap when payroll deadlines approach. Payro offers short-term loans specifically designed to cover payroll expenses, ensuring your employees are paid on time, every time. Through our partnership, we streamline the process for our clients, enabling them to get approved in just 48 hours and access same-day funding when needed.

With Payro, funds are available on demand once pre-approved, giving you the confidence to manage cash flow challenges without compromising your business or your team.

Sign up now. Keep on standby.

papertrails.com/payro

1 Apply at papertrails.com/payro

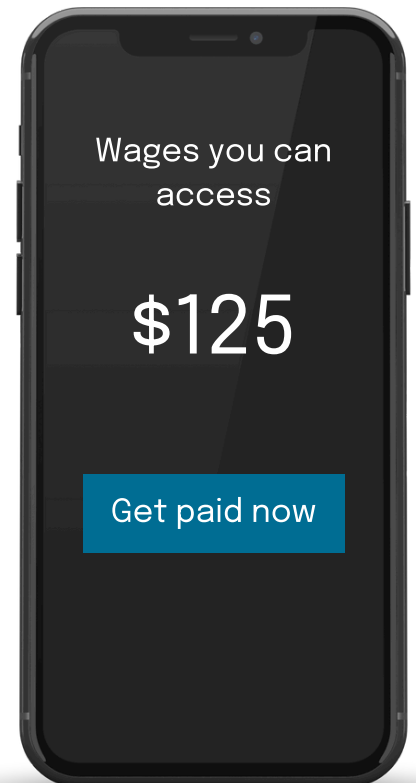
2 Request funding online, anytime.

3 Repay within 0-4 weeks.

7 ZayZoon

Through our free integration with ZayZoon, we're making it easier than ever to support your employees' financial wellness. ZayZoon gives employees instant access to their earned wages, reducing the financial stress that can come from waiting until payday. This voluntary benefit not only improves morale but also enhances workplace productivity, retention, and engagement—creating a healthier, happier workforce.

With ZayZoon, there's no added risk or liability for your business. Transfers are funded by ZayZoon and recovered automatically on the next payroll cycle, so you can focus on running your business without administrative overhead. Employees benefit from a secure, easy setup and access to ZayZoon's financial wellness platform, which includes education and predictive financial tools to help them manage their money effectively.



8 Employee Navigator

We integrate with Employee Navigator to streamline payroll and benefits management, eliminating the hassle of dual entry and reducing errors. With real-time data synchronization, employee demographics and payroll deductions are seamlessly updated across systems, ensuring accuracy and efficiency. It also allows businesses to offer a comprehensive set of benefits without the added complexity of managing payroll deductions manually. Features like single sign-on (SSO) enhance security and simplify access for employees, while real-time syncing ensures clean, up-to-date records.

9 Custom Integrations

Every business is unique, and so are the tools and systems it relies on. That's why we offer custom APIs, macros, and import/export solutions designed to connect your payroll and HR processes with almost any system your business uses. Whether it's a timekeeping system, POS platform, billing software, certified payroll system, or CRM, we can create seamless integrations that save you time and reduce manual work.

These custom solutions ensure that your systems "talk" to each other, streamlining data flow and minimizing errors. By automating processes and reducing redundancies, we help you focus on what matters most—running and growing your business. Our team works closely with you to understand your specific needs, building integrations that make your operations smoother and more efficient.

With our flexible and personalized approach, you'll have the tools you need to manage your business with ease, knowing your systems are working together seamlessly. Let us handle the heavy lifting so you can concentrate on what you do best.

10 The HR Support Center

Managing HR can be complex, but our HR Support Center is here to make it easier. Think of it as your central hub for everything HR—keeping you informed, organized, and compliant.

With access to the latest HR news and updates on state and federal compliance, you'll always know what's happening and how it affects your business. Plus, the support center offers a library of ready-to-use resources like job descriptions, offer letters, and PTO policies, saving you time and effort when you need it most.



Trust & Security

Built on Trust: Protecting What Matters Most

At Paper Trails, trust and security are the foundation of everything we do. For over 20 years, we have been dedicated to delivering reliable and secure payroll and HR solutions, understanding that safeguarding sensitive information is critical to your business. In today's digital world, managing operational risk and cybersecurity threats is more important than ever. That's why we continuously invest in skilled personnel, effective processes, and advanced technologies to ensure your data is always protected.



A Comprehensive Approach to Security

We take a multi-layered approach to protecting your business and employee information. Our security strategy includes strict access controls, regular security audits, and compliance with industry standards to minimize risks and prevent unauthorized access. Our partnership with isolved, our payroll technology provider, further strengthens this approach. isolved's comprehensive security program includes data segregation, two-factor authentication, and external audits to safeguard customer data and maintain regulatory compliance.



Continuous Staff Training

Security isn't just about technology—it's about people. That's why we prioritize ongoing cybersecurity training for our entire team. Through continuous education and real-world scenario training, our staff stays up-to-date with evolving security threats and best practices, ensuring they're always prepared to protect client data.



Empowering Our Clients

We believe that security is a shared responsibility. Beyond protecting our own systems, we empower our clients with the knowledge and tools they need to safeguard their own data. Through our online portal and client-facing educational resources, we provide timely information on security best practices and emerging threats to help you protect your business.



Stay Informed and Engaged

Your Go-To for Updates,
Education, and Connection

Our social media channels are more than just a place to connect—they're a valuable resource for staying informed and engaged. Whether it's compliance updates, training recordings, payroll tips, educational videos, or insightful articles, we're dedicated to keeping small businesses in the know. You'll also find fun updates and highlights that showcase the vibrant community we're proud to serve.

Follow us on LinkedIn, Facebook, Instagram, and YouTube for a steady stream of content tailored to the needs of small business owners. From navigating compliance to simplifying payroll, our posts are designed to educate, inspire, and support you in running your business more effectively. Stay connected and let us help you stay ahead.

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@papertrailspayroll

You Tube

@papertrails

LinkedIn

@papertrailspayroll



Contact Us

We're Here for You, Every Step of the Way

Whether you need assistance, have questions, want training, or simply want to chat, our team is ready to help. Reach out (or stop in!) anytime—we're just a call or message away!



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2023 IRS Limits on Retirement Benefits & Compensation

SIMPLE IRA Deferral Limit	\$15,500
SIMPLE IRA Catch-Up (over 50)	\$3,500
408(p) SIMPLE IRA Eligibility	\$5,000
401(k)/403(b)/457 Deferral Limit	\$22,500
401(k)/403(b)/457 Catch-Up (over 50)	\$7,500
415(c) Annual Addition Limit- Defined Contribution Dollar Limit	\$66,000
401(a)(17) Compensation Limit	\$330,000
408(k) SEP IRA Contribution Limit	\$66,000
414(q) Highly Compensated Employee Dollar Limit	\$150,000
Minimum Ownership %	>5%

Maine State Retirement Savings ROTH Contributions

IRA Contribution Limits	\$6,500
Catch-Up (over 50)	\$1,000