# Welcome
## Guide

**PaperTrails**

# Your path to
# SUCCESS

We empower local businesses and organizations with comprehensive tools and dedicated support.

### Human Resource Guidance
Dedicated, customized support from a local expert to augment your current team and processes.

### Comprehensive Payroll Services
Local support and accessible tools for all of your business' payroll and tax needs.
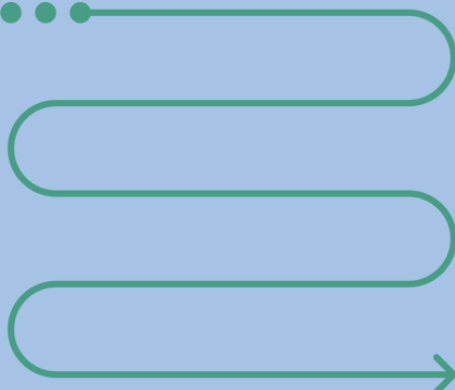
### Compliance Accuracy
HR experts that are ready to help you navigate this ever-changing world.

A complete employee journey from
## Hire
to
## Retire

# Welcome!

## We're so glad you're here.

On behalf of all of us at Paper Trails, thank you for entrusting my great team with payroll, HR and compliance services for your company. Our team prides itself on providing world-class service, and that includes making sure that you have the right resources to support your business and its interactions with Paper Trails. This welcome kit is the first resource you'll receive!

## We're including things like:

**+** Information about isolved and what additional integrated services we offer.

**+** The tools and resources we make available to our clients making their daily lives easier.

**+** How to get the most out of your investment in Paper Trails.

**+** Who to contact in case you need assistance, have questions, or are looking for more information.

We are here to provide you with everything your business needs to be successful. If you have any questions, never hesitate to reach out to any member of our team. We can be reached by phone at 207-721-8575 or via email at payroll@papertrails.com.

We look forward to working with you for many years to come!

**Chris Cluff**
President

**Let's Go!** →

# The Four Pillars of Paper Trails

Welcome to Paper Trails, where our commitment to excellence is built upon four core pillars. These pillars are the foundation of our mission to provide you with unparalleled payroll and HR solutions.

**Client Service**

**Trust & Security**

**Training & Education**

**Integrated Solutions**

## 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.

# Client Service

At Paper Trails, our top priority is providing world class customer service to our clients. We treat our clients like a neighbor, not a number. Any payroll provider can pay your employees, track employee time, or manage employee benefits. But, at Paper Trails, our team is ready to answer your call, respond to your email, and provide the training you need to succeed in this ever-changing world.

Our team of fun, knowledgeable payroll and HR experts live in our community, shop in your stores, and eat in your restaurants. This allows our small business to connect with your small business and its' employees on a daily basis. We are in the people business, and we strive to get to know you and your people so we can tailor our services to ensure that your investment in Paper Trails will help your business thrive!

## Here's what sets us apart:

- ✓ We **ANSWER** your calls.

- ✓ We **RESPOND** to your emails.

- ✓ We **ANTICIPATE** your questions.

- ✓ We **SOLVE** your problems.

- ✓ We **EDUCATE** your staff.

- ✓ We **PROVIDE** you resources.

- ✓ We **PREVENT** your headaches.

- ✓ We **PROTECT** your business.

# Training & Education

At Paper Trails, we believe that knowledge is power, which is why we offer an extensive range of training and educational resources to support our clients. We are dedicated to empowering you with the information and skills needed to navigate the complexities of payroll and HR management confidently.

## Training resources include:

**Monthly expert-led educational webinars on certain features of isolved and/or trending compliance topics.**

* These webinars are typically held on the 3rd Tuesday of each month at 2pm.

* Be sure to keep an eye on our email announcements and follow us on social for webinar updates.

* Visit papertrails.com/resources/webinars to see upcoming trainings or to watch our past webinars.

**isolved University training.**

The most rewarding way you can help yourself have a great experience with Paper Trails is to make an investment in educating yourself on how to best utilize isolved. The University has great short classes and help guides on every aspect of the system.

There are 2 ways to access the University:

1. Once you have your isolved login, click your name in the top left corner > click "University" > You may need to sign up the first time.

2. Visit learning.isolved.com and sign in.

We highly recommend completing these classes first:

* How to Navigate isolved

* Employee Management 1

* Employee Management 2

* Payroll Processing

# Training & Education

## Educational resources include:

**A comprehensive resource center on our website. At papertrails.com/resources, you can find:**

* A frequently updated blog on all things payroll and HR.
* isolved self-service help guides, videos and FAQs.
* Checklists, eGuides and more.
* New employee paperwork.
* Labor law posters.

**A weekly small business podcast, "Small Business Big World" at papertrails.com/podcast.**

* New episodes each Tuesday.
* Interviews with experts across a wide variety of industries.
* Geared to help the every day small business owner.

Listen on Apple Podcasts

Listen on Spotify

Listen on iHeartRadio

**Oh, and guess what - we are happy to provide any one-on-one training on any topic you are struggling with.**
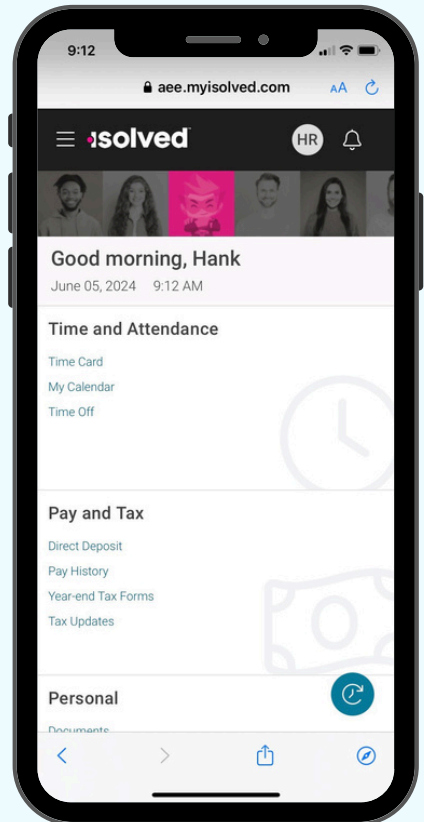
**This is the first stop to get what you need. If something is missing, just reach out, and we'll get you exactly what you need!**

# isolved People Cloud

Your employees are automatically setup with online access of their own. To use these self-service tools, employees can download the isolved People Cloud mobile app, or visit myhrstuff.com.

## Employees can:

+ View, download and print paystubs or W-2s.

+ Review and update tax withholdings and direct deposit information.

+ Update personal info, emergency contacts and more.

+ Punch in and out, request time off, enroll in benefits and submit expenses (if in use).



## When new employees are added, they will receive an activation email. To activate their account:

+ Open the activation email and click the link.

+ Enter the information on the "User Registration Page" and create a strong password and security questions.

+ Done!

We are enclosing "help cards" for you to distribute to your employees to help them troubleshoot common employee self service questions. They can also visit papertrails.com/help for more.

# Key Processing Information & Deadlines

## Payroll Processing Cutoff Time:

The deadline for submitting payroll is 12pm EST three business days prior to pay day. For example, payroll must be submitted no later than noon on Tuesday for Friday pay day. Payrolls submitted after this deadline will be pushed to the next business day.

## Payroll Debit:

Paper Trails will debit the full amount of your payroll, including all wages and taxes, from your business checking account one business day before pay day. For example, if your pay day is Friday, funds will be withdrawn from your account on Thursday morning. When you submit payroll to us, please ensure that funds are available in your account to avoid bounce fees and employee direct deposit issues!

## Payroll Funding Option:

We understand that managing cash flow can be challenging for small businesses. That's why we integrate with Payro, a payroll funding option that provides instant access to funds whenever you need them.

### Key Benefits:

- Instant Access: Get the funding you need without delay.

- High Approval Rates: Most businesses are approved quickly.

- Same-Day Funding: Access up to $500,000 in payroll funds.

- No Impact on Credit: Applying does not affect your credit score.

# Becoming a HCM Hero

Our integrated services are designed [to simplify and enhance your business operations](#). By seamlessly connecting payroll and HR support with things like benefits administration, timekeeping, and employee onboarding, we provide a cohesive and efficient solution tailored to your needs.

With Paper Trails, you can trust that all your payroll and HR processes are efficiently managed in one place, making your business life easier and more productive.

Visit [papertrails.com/what-we-offer](#) to learn more!

## Human Resource Consulting Services
Dedicated, customized support from a local expert to augment your current team and processes.

The foundation of any successful small business lies in the establishment and organization of essential HR practices. Proper HR policies are crucial as they lead to robust business operations, including efficient payroll processes, ultimately driving overall success and growth.

With our local HR consulting services, you can expect:

* Tailored solutions such as custom created employee handbooks, job descriptions, offer and termination letters, new hire onboarding checklists and more!

* New processes such as recruitment strategies, employee onboarding, performance management and more will be put in place to streamline these tedious HR tasks.

* No more worrying if your benefits are in compliance with ERISA or ACA laws. Our HR experts will ensure that your business is adhering to all local and federal guidelines required of a business your size.

# Becoming a HCM Hero

## Time and Labor Management

Timekeeping allows employers to track and monitor punches, meals, breaks and overtime, calculate and manage paid time off, collect employee time via time clock, mobile punching or computer, and track employee locations/department/job for labor allocation.

- All time cards are stored electronically and seamlessly flow to payroll for processing.

- Employees have the ability to clock in via a time clock, web clock or mobile app. Employee time off requests flow to managers for review and approval.

- Customized rules for holidays, break/lunch, overtime, vacation and alerts can be setup based on department or role based policies.

## Applicant Tracking and Onboarding

Automate the sourcing and hiring of candidates as well as the onboarding and offboarding of your employees.

- Applicant tracking makes it easy to attract, recruit and onboard talented individuals.

- Once hired, new employees can complete all new hire paperwork electronically which will flow automatically into payroll and timekeeping.

- A robust recruiting application enables you to send job postings to multiple job boards at once, and allows the whole team to manage interviews, score candidates and make job offers.

- New hire onboarding enables employees to complete all new-hire paperwork and log in to the HR platform on day one.

- You may customize the new hire process with company forms and documents for review and acknowledgement and maintain I-9 compliance with E-Verify integration.

# Becoming a HCM Hero

## Benefits Administration
Configure benefit plans, drive open enrollment and ensure accurate deductions through our many integrations.

**Benefits administration has never been so easy!**

- Online open enrollment with customized rules and benefit plans for different class employees.

- Benefit enrollments flow directly to the insurance carrier and into payroll for flawless processing.

- Affordable Care Act (ACA) tracking, compliance and reporting.

- 401k, Simple IRA or similar retirement plan tracking, reporting and integration with your retirement provider.

## Expense Management
Integrate expenses to decrease time from occurrence to reimbursement and increase operational efficiency.

- Customize your process to follow your policies with built-in alerts to notify employees of any non-compliant expenses.

- Reimburse your employees faster through a streamlined tool that can be accessed anytime and anywhere.

- Digital expense reports are required to have a receipt and all pertinent information to support submitted expenses.

## Compliance Documentation
Many businesses often overlook their responsibilities or assume benefit carriers will gather compliance docs.

- Federal and state guidelines require businesses to obtain and store certain documents.

- We can help obtain certain documents such as Section 125 plans, ERISA Wrap SPD, and more to keep your business inline.

# Trust & Security

Paper Trails has spent over 20 years (and counting!) safely and securely delivering payroll and human resources technology and support to our clients. We understand the significance of operational risk management and cybersecurity in today's digital landscape and are dedicated to regularly evaluating and enhancing our risk and security practices. This commitment to security is a fundamental aspect of our operation, ensuring we responsibly manage and safeguard sensitive information.

## Our commitment:

At Paper Trails, we employ a dedicated and methodical approach to ensuring the security of your business and employee data. Our strategy includes a multi-layered defense system, strict access controls, employee and client training, and regular security audits to safeguard your business. We understand the importance of confidentiality and integrity in payroll and HR services, and we are committed to maintaining the highest standards of security.

Check out papertrails.com/payroll-security to learn more.

"The most important service Paper Trails provides is protecting and accounting for client funds as well as holding in strict & secure confidence all personal and private data."

**Chris Cluff**

# Things You Have Access To

At Paper Trails, we go beyond just payroll and HR services. We provide a multitude of resources, services, integrations, partnerships, and more, all designed to make your life easier. Our comprehensive offerings ensure you have the tools and support you need to efficiently manage your business and focus on what matters most.

## Things you have access to that we haven't covered:

+ We [partner with hundreds](#) of benefits, workers compensation, insurance and retirement companies to integrate your payroll with your benefits, simplifying your contribution, tracking and reporting requirements.

+ With [ZayZoon](#), we're making it easier than ever to support your employees' financial wellness. ZayZoon gives employees instant access to their earned wages with no added risk or liability for your business.

+ We can create a custom general ledger tailored to your needs and integrate it with [QuickBooks Online](#) for easy bookkeeping.

+ Our integration with [The Work Number by Equifax](#) automates Income and Employment Verification Service by instantly providing proof of income and employment for employees to help them qualify for loans, credit, and public aid.

+ Paper Trails provides an integration with [Turbo Tax](#) to make your employee's tax filing process quick and easy. Just enter your company's EIN and all W-2 info is automatically pulled into TurboTax - no mistakes, no wasted time!

+ isolved's [Employee Marketplace](#) allows employees to take advantage of exclusive perks and discounts through thousands of partners at no additional charge. Your employees can discover and save on things to do, see, eat or buy.

+ Our team can create [custom imports and exports](#) within isolved, macros and APIs to enhance efficiency, and custom reports that matter to your particular business to allow almost any system you use to "talk" with our payroll platform.

# Social Media

Stay connected with Paper Trails and never miss out on the latest updates, insights, and resources to help your business thrive. By following us on social media, you can stay in the loop with:

## ✓ Payroll and HR Articles

Get expert insights and advice on payroll, HR, and small business management. Our blog covers a wide range of topics designed to help you stay compliant, efficient, and ahead of industry trends.

## ✓ Legislative Updates

Keep up with the latest changes in payroll and HR legislation. We provide timely updates to ensure you're always in compliance with the newest regulations.

## ✓ Software News

Stay up-to-date with the latest updates and enhancements to our software. We regularly share news about new features, improvements, and tips on how to maximize the efficiency and effectiveness of our tools.

## ✓ Podcast Episodes

Listen to the latest episodes of our podcast, Small Business Big World, where we feature interviews with industry experts, discuss current trends, and share tips for small business success.

### Follow @papertrails or @smallbusinessbigworld

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