CONTENT STRATEGY PORTFOLIO

TAMI G.

Long-Form Content

E-books and white papers that build thought leadership and nurture buyers through the journey.

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An e-book on reclaiming time from payroll tax compliance.

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A road-trip-themed e-book on who qualifies and how to claim.

03 **Your Path to Paperless Pay** — Page 18

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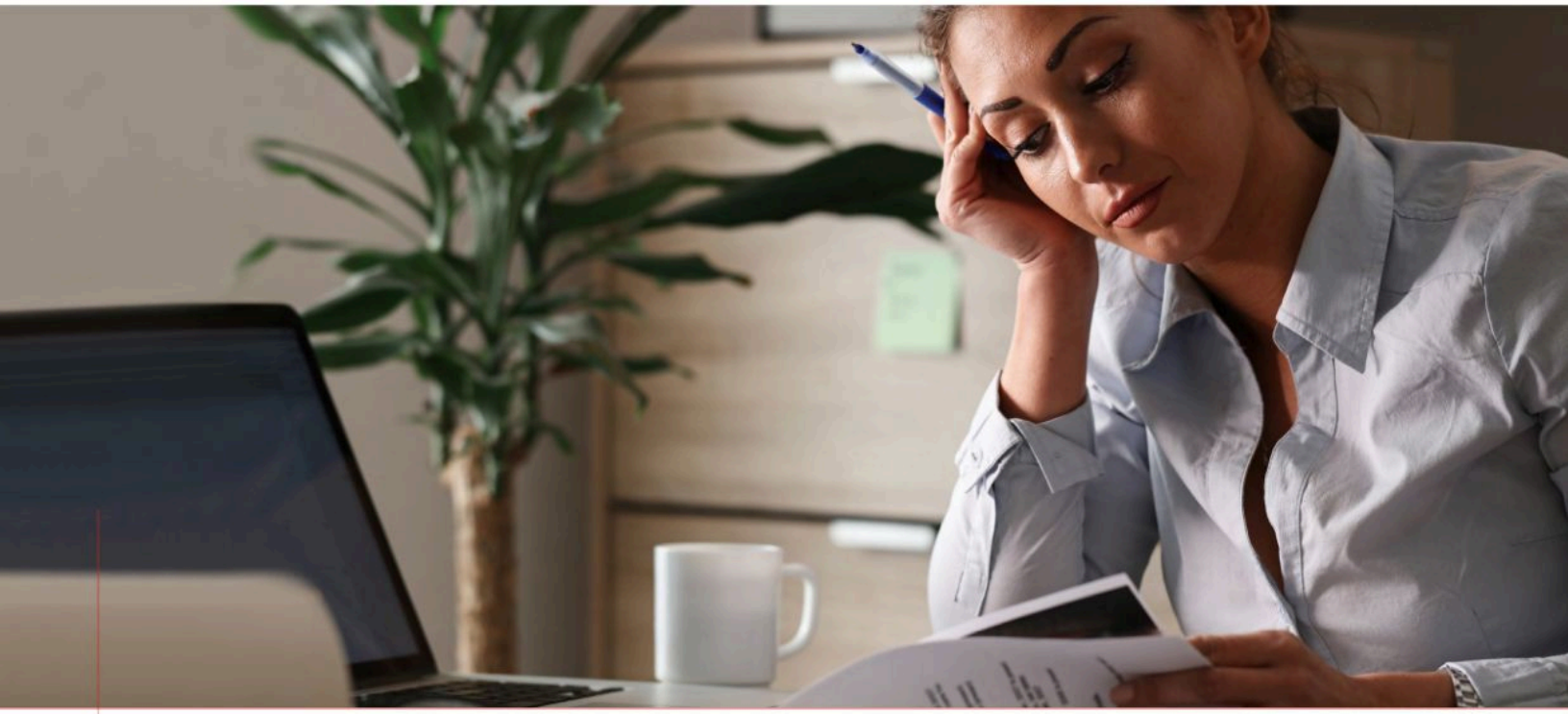
Make More Time For What You Love With XXX Employment Tax

This Could Be the Last Time You Feel the Burden of Payroll Tax Management

Payroll tax compliance is a minefield, fraught with complexity and risk. Remote and hybrid employees, new tax liabilities and jurisdictions, manual processes and staff shortages can leave you feeling overworked and overwhelmed.

Do manual processes often keep you sitting at your desk later than you'd like to be there? Do you ever wonder if integrated systems that proactively manage payroll taxes would get you back to what you're missing out on in your personal life? What if there was a way to get more hours back in your day?

Working tirelessly to keep up with the ever-changing payroll tax landscape to avoid penalties and interest is a lot of pressure on you! It leaves little time to do the things that you really enjoy both at work and in your personal life.



When was the last time you went home feeling caught up at work?

Being overworked or short-staffed can result in regrets for missed moments you can never get back and many broken promises. When was the last time you...

Could really think strategically about a new process that could make your job easier?

Took a 15-minute break from your day to take a walk and clear your head?

Enjoyed a long lunch with a friend instead of eating at your desk?

Left work on time to watch a child's sporting event?

In this guide, we'll give you specific time hacks to help you get hours back in your day by streamlining your payroll tax processes, so you can focus on other work priorities and have more time with the people you love.

What's your **"last time"?**

Everyday payroll tax compliance challenges

You face a multitude of challenges daily, and you're proud that everyone gets paid correctly and on time. Superheroes don't always wear capes. Some are payroll practitioners who wear smiles as they deal with the uncertainty of changing tax laws such as those caused by remote and hybrid teams.

Some of the challenges you face every day to ensure accurate payroll tax withholding, reporting and filing include:

Increased complexity of tracking and reporting due to the impact of hybrid/remote workers and new jurisdictions

Reliance on manual processes or disconnected technologies that slow you down

Constant worry about potential penalties from federal, state and local taxing agencies

Certainly not a lot of time left over to **enjoy life,** right?

Work hacks that give you time back

The XXX Employment Tax solution offers plenty of time hacks to give you hours back in your day. Time to enjoy the things you love to do — at work and in your personal life.

Some of these time hacks can help you to:

Boost efficiency when you work with a team of experts and smart technology that help to ease the administrative burden of tax compliance on staff while reducing costs. **You can boost efficiency with these time hacks:**

- Intelligent technology that uses automated business rules to detect and flag errors in your tax information
- Automated tax deposits and filings – quarterly/annually for federal, state and local jurisdictions
- Easy integration with most major payroll and ERP systems
- 24/7 secure access to tax filings, reports, deposits, amendments and notices
- Dedicated support and expert service

Reduce risk associated with handling the tasks associated with payroll tax filing, reports, deposits, amendments and notices. **When you work with a partner who can assist with these tasks, you can get valuable time back in your day:**

- Monitor and implement the latest tax legislation through a dedicated tax compliance team
- Receive, prioritize and sort notices; research reasons for the notice and respond to the agency
- Identify and resolve negative wages; research prior quarters and calculate correct amounts as needed
- Conduct continual balancing to ensure that tax filing data matches payroll data
- Identify and correct reconciliation mistakes throughout the year to help save time and ensure an easier year-end

Additional services that can advance your organization and provide additional time hacks for your payroll staff.

- Registration services to obtain state tax identification numbers when paying employees in new jurisdictions
- Year-End Print Services providing W-2 and 1099 statements that employees can access on their own on desktop or mobile

Isn't it time

to get back to your life and all the things you really enjoy?

"Last times" you can actually look forward to

Once you partner with **XXX**, you'll benefit from a combination of leading-edge technology and human expertise. You'll have a partner that can help streamline tasks, ease your workload and reduce your compliance risk. **We can help you with a different type of "last times," like the last time you:**

- **Need to keep up with legislative changes**
- **Have to research an agency notice**
- **Lack visibility into the status of your tax filings and necessary actions**
- **Miss your child's soccer game because you were on hold with the IRS**

XXX Employment Tax solution may reduce your payroll tax compliance tasks by up to

95%

Contact your XXX representative to learn more about how these time hacks can give you more hours back in your day.

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Rev your engine with XXX 9

Get started →

The road to the federal Research and Development ("R&D") tax credit is like any other journey. It's filled with bumps, detours and delays. At **XXX**, we strive to make the journey as smooth as possible. Think of us as the engine that gets you where you're going.

Start your journey: A look at the R&D tax credit

Start here

The road to success is paved with opportunities. One of the most significant — and, maybe, the most often overlooked — is the federal R&D tax credit.

What is the R&D tax credit? Simply put, it's an incentive for companies to invest in research and development. In practical terms, it's a way to reduce income tax liabilities with a credit calculated from qualified R&D-related expenses — dollar for dollar.

Unfortunately, a lot of companies don't claim this valuable credit on a federal or state level. They either assume the credit doesn't apply to them, or that claiming it isn't worth the time.

Are you leaving money on the table?

How is the R&D tax credit different than a typical write-off?

Typically, write-offs are expenses that lower your taxable income. The R&D tax credit reduces your tax liability — dollar for dollar. If you have $5 million in R&D tax credits, you'll have $5 million less in liability.

43%

of businesses say they are already claiming the R&D tax credit.[1]
Why aren't you?

Every year, more than 100,000 businesses claim over

$12 billion

in federal R&D tax credits.[2]

Passing the toll: Are you eligible?

The federal R&D tax credit applies to any company developing new or improved products, processes, software, techniques, formulas or inventions — regardless of industry.

If you can answer "yes" to the following four questions, your company may qualify.

- ☑ Are you engaging in an experimental process?
- ☑ Are you out to eliminate technical uncertainty?
- ☑ Do your R&D activities relate to the sciences, such as physics, biology, engineering or computer science?
- ☑ Are you developing a new or improved product, process or component of your business?

Keep your eyes on the road!

Activities that may qualify for the R&D tax credit include the development of:

- **Products**
- **Processes**
- **Software**
- **Formulas**
- **Techniques**
- **Inventions**

Check your route

Businesses in many industries receive the federal R&D tax credit. **Does yours?**

- ☑ Biotechnology
- ☑ Engineering
- ☑ Healthcare
- ☑ Manufacturing
- ☑ Pharmaceuticals
- ☑ Software

R&D TAX CREDITS

19%

The software industry drives nearly **19% of all global R&D spending.**[3]

70%

Manufacturing is responsible for **70% of private sector R&D spending.**[4]

In 2019, the pharmaceutical industry put

$83 billion

into R&D.[5]

What's a qualified expense?

If your business is eligible for the tax credit, you can offset your tax liabilities with the following expenses (when they're related to qualified R&D activities performed in the United States):

- **Wages paid to employees** performing the R&D activities
- **Supplies** (tangible, raw materials) used to conduct the activities
- **Cloud computing expenses** used to develop qualified software
- **Amounts paid to contractors** involved in the R&D activities

R&D HIGHWAY

Do all employee wages qualify for the credit?

Many wages qualify, but not all. To qualify, the wages must be paid to an employee who is conducting, directly supervising or directly supporting appropriate research activity. Only the time attributable to those activities may be claimed.

Do payments to contractors qualify?

Yes! If your company pays a third party to conduct research activities, you may be able to claim up to 65% of that expense. But, to qualify, your business needs to maintain substantial rights to the research and bear the financial risk of failure. (That is, you owe the money whether or not the research is successful.)

Which computer costs are qualified expenses?

You can claim cloud hosting services that were specifically used when coding or testing new or improved software.

Compact vehicles: Startups and small-to-midsize businesses (SMBs)

You may be surprised to learn that the federal R&D tax credit is available to businesses of all sizes, even startups.

If you're a small business, you can thank the Protecting Americans from Tax Hikes (PATH) Act of 2015, which expanded (and permanently extended) the R&D tax credit to benefit startups and SMBs. And, the Inflation Reduction Act (IRA) of 2022 added even more incentives for smaller companies. These laws let you apply the credit in ways that make sense for your business — and that directly affect your bottom line.

More than **80% of startups and SMBs** are not claiming their federal or state R&D tax credits.[6]

Offsetting payroll

The PATH Act allows small businesses to apply the R&D tax credit against their payroll tax — and the IRA doubles the amount that can be claimed. Starting in tax year 2023, qualified businesses can claim up to $2.5 million over five years ($250,000 against FICA and $250,000 against Medicaid per year). This allows smaller businesses to appreciate the benefits of the R&D tax credit even if they have little or no tax liability — thus freeing up cash flow.

Offsetting the Alternative Minimum Tax (AMT)

Under the PATH Act, as of tax year 2016, small businesses can choose to apply the R&D tax credit against the AMT — allowing them to monetize more of their R&D credits (by effectively raising the limits found in IRC Section 38).

What if I have no tax liability?

The PATH Act and the IRA provide a number of ways for small businesses to apply the credit. For example, you may be able to apply the credit against your payroll tax, allowing you to appreciate the full benefit of the credit — even if you have no liability whatsoever.

What if I didn't claim my credits last year?

If you were eligible for the credit but didn't claim it, you may be able to file amended tax returns for the past three years. If you suffered losses, you may be able to make retroactive claims even further back.

Beware of speedbumps

To offset payroll, you need to show average gross receipts under $5 million for the tax year the credit is being claimed, and have no gross receipts older than five years. (For example, the R&D tax credit is not available in 2023 for companies that had gross receipts in 2018.)

To offset AMT, you need to show average annual gross receipts under $50 million for the three years preceding the current taxable year.

The destination: Claiming the R&D tax credit

The federal R&D tax credit, while beneficial, comes with strict eligibility and documentation requirements. So, if you're interested in claiming the credit, make sure to familiarize yourself with the various rules and guidelines — and conduct a viability study beforehand.

Conducting a study

Before claiming the credit, make sure you can identify, document and support your eligible expenses. It's worth doing because if you claim expenses or activities that aren't eligible — or that cannot be supported properly — the IRS may deny the credit and impose penalties and interest.

Filing a tax return

When filing, make sure you're familiar with the carryback and carryforward provisions. You can claim R&D tax credits with an open statute of limitations — a period that typically includes the prior three years. If your business has unused credits before that time, you may be able to apply them on future returns with a schedule of up to 20 years.

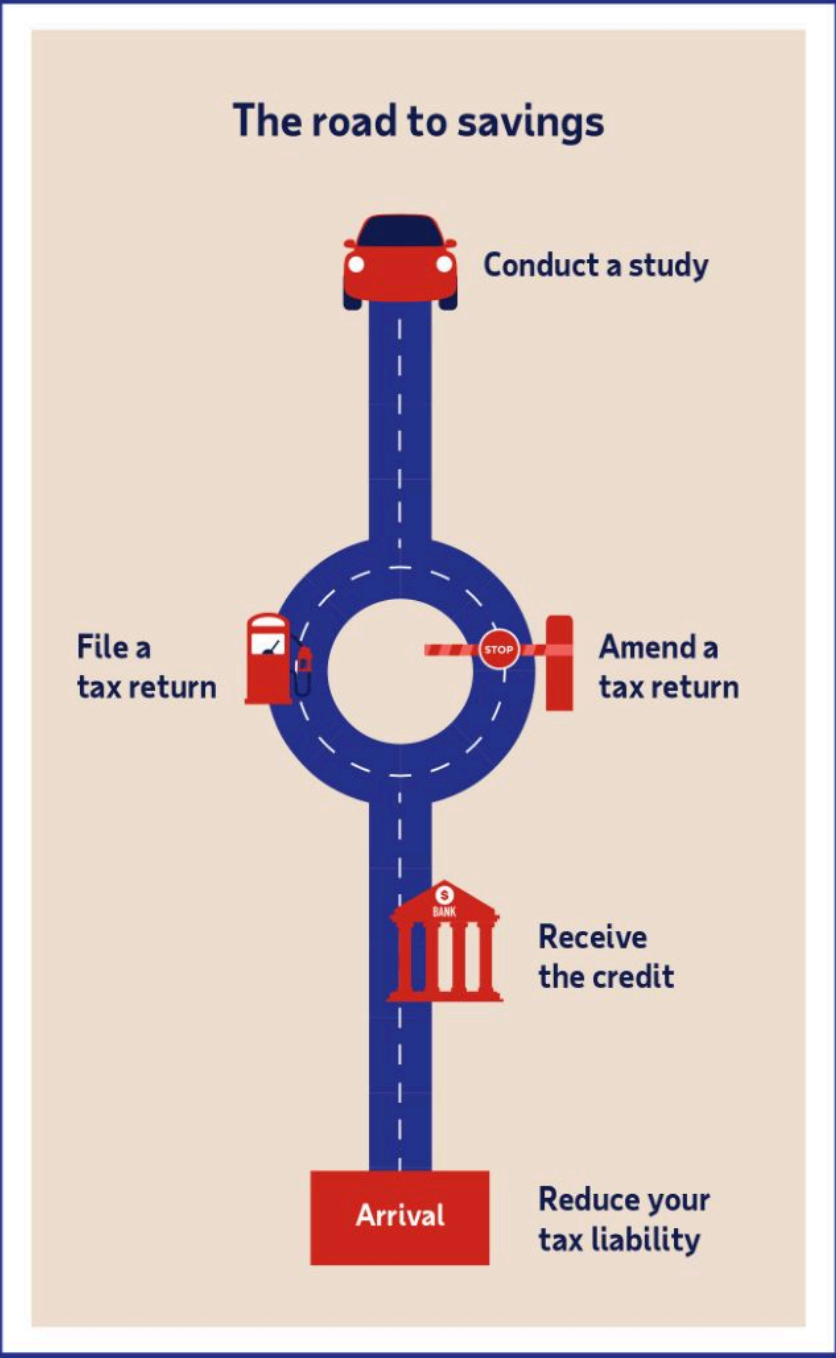
Claim the federal R&D tax credit by filing IRS Form 6765.

Amending a tax return

When amending tax returns, be sure you're up to date on any changes to the tax law.

The recent IRS Chief Counsel Memorandum requires that you submit additional information — including your company's research activities and the individuals who performed them — with each amended R&D claim.

The Tax Cuts and Jobs Act (TCJA) of 2017 amended IRC Section 174. You are required to capitalize and amortize all R&D expenses (over 5 years for U.S.-based activity and over 15 years outside of the U.S.), including software development costs, for tax years beginning on or after January 1, 2022. (This requirement is still in effect despite bipartisan efforts to delay or repeal it.)



What kind of documentation will I have to provide?

When filling out IRS Form 6765, you'll need to show how your expenses qualify for the R&D credit. Though no specific documentation is to be included with your return, you must conduct a study to substantiate the credit. Financial records, business records, oral testimony or technical documents can be used for this purpose.

How can a "carryforward" help me?

The carryforward allows you to apply this year's tax credits in the future. It's particularly beneficial to those who invested in R&D and didn't turn a profit, or whose credits outweigh their liabilities. (Unused credits first carryback, then carryforward up to 20 years.)

Rev your engine with XXX

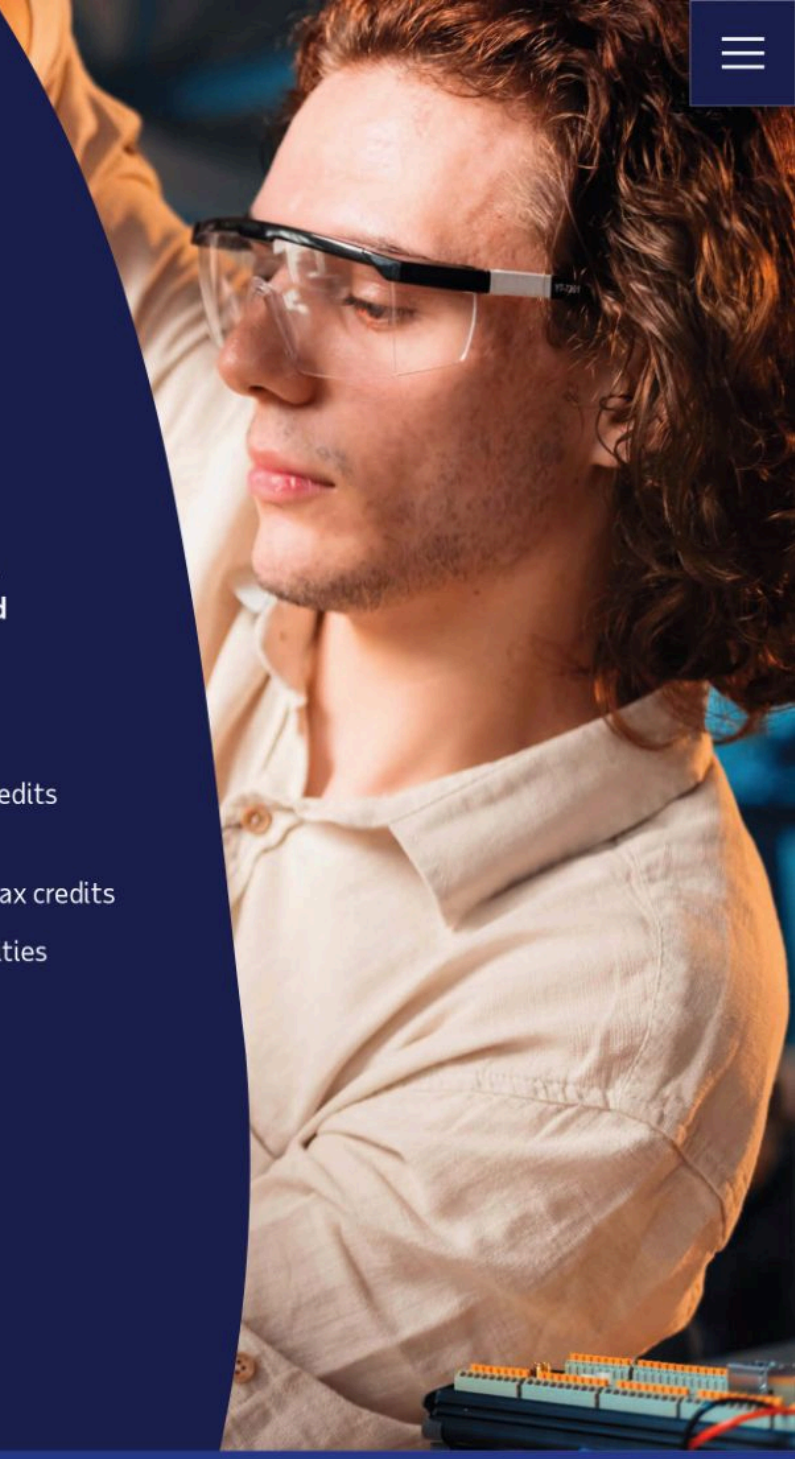
Nothing runs more efficiently than a finely tuned engine. In the world of R&D tax credits, that engine is XXX.

At XXX, our R&D experts step you through the process of claiming the credit, making sure you identify all of your qualified expenses and apply them in the best way possible. The results are impressive: **Our R&D clients have averaged a 400% to 500% return on their investments.**[7]

We offer our clients:

- ☑ A team of experts specially trained to maximize R&D credits within IRS guidelines
- ☑ A free estimate of a company's federal and state R&D tax credits
- ☑ An examination of a company's qualified research activities and expenses
- ☑ A transparent working relationship
- ☑ A fee structure that is based on success

It's time to get on the road to success.



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The **XXX** R&D tax credit team has access to all the information ...They were able to look back on the last three years and determine that we were eligible for tax credits totaling between $70,000–$100,000.

—Matthew Gebarowski, President, DirtLogic, LLC

"

Taking advantage of the **XXX** R&D tax credit solution has allowed us to realize opportunities we either were unaware existed or did not have the resources to explore.

—Dinesh Patel, President, US Pharmaceuticals

Why XXX?

At **XXX**, we've built a global reputation on our expertise, technology and resources — and for helping clients capture more than $1.1 billion in tax credits and incentives in a single year.[8]

Plus, we integrate seamlessly with most major payroll systems, so you can benefit from our expertise regardless of the systems you have in place or the size of your business. Equally important, our relationships with federal and state agencies keep us on top of changing laws and compliance requirements.

Does XXX work with CPAs?

Yes. If you're an accountant, we're ready to help maximize your clients' R&D tax credits by sharing with you our technology and expertise, along with the latest federal and state laws and regulations. We stand behind our service: We'll support your client in the event of an audit; and we'll refund our fees if we support the audit and the R&D credit is denied due to an error on our part.

At **XXX**, we always respect your relationship with your client. You will always remain your client's advisor.

Start your journey

XXX offers a complimentary assessment to determine whether you're eligible for the R&D tax credit, and we'll estimate how much you stand to gain by claiming it.

1. Fact or Fiction: The Truth About Research & Development Tax Credits, XXX, September 2017
2. XXX Webinar Poll, 2017
3. Statista, 2023
4. IBIS World Industry Statistics, Manufacturing in the United States 2005–2029
5. Congressional Budget Office, April 2021
6. Bloomberg, April 30, 2021
7. Individual results may vary
8. XXX internal data, 2019

XXX takes you further on your path to paperless pay

Learn how shifting to electronic payments can save time and money, while boosting employee morale.

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4 Multiple electronic pay options

5 The power of paycards

7 Benefits of electronic tip distribution

8 Benefits of fully electronic pay

10 Getting started

Introduction

It has never been easier to pay employees electronically. Ease is just one benefit of moving towards a 100% electronic employee pay environment, however. Additional benefits of switching from paper checks and paper pay statements to electronic formats (where permissible) include increased **reliability, time and money savings and convenience** for employees.

The reality is that paper checks run a high risk of getting lost or stolen, and electronic payments eliminate that risk.

Shifting to paperless and fully electronic pay is a win-win solution for employers and their workers that modernizes the employee payment process. For employers, electronic pay is both easy and reliable. For employees, electronic pay through a paycard or direct deposit gives them the tools to manage their financial wellness and potentially receive their pay early if needed.

The paperless process also allows for instant access to pay data and statements, tax documents, and more — all via easy-to-use apps and portals. Employees can view, download and print pay stubs and their W-2s at their convenience, which saves employers time and money by eliminating the need to mail paper documents.

XXX **makes the strategic shift to paperless simple and convenient.** As a single-provider employee payment solution, XXX can take a single payroll file and convert it into a wide breadth of payment options including direct deposit, XXX paycards and traditional paper checks when needed. Plus, XXX is informed by our extensive foundation of payroll data and regulatory expertise, to make sure you have the tools to make every payment compliant with laws and regulations in all 50 states.

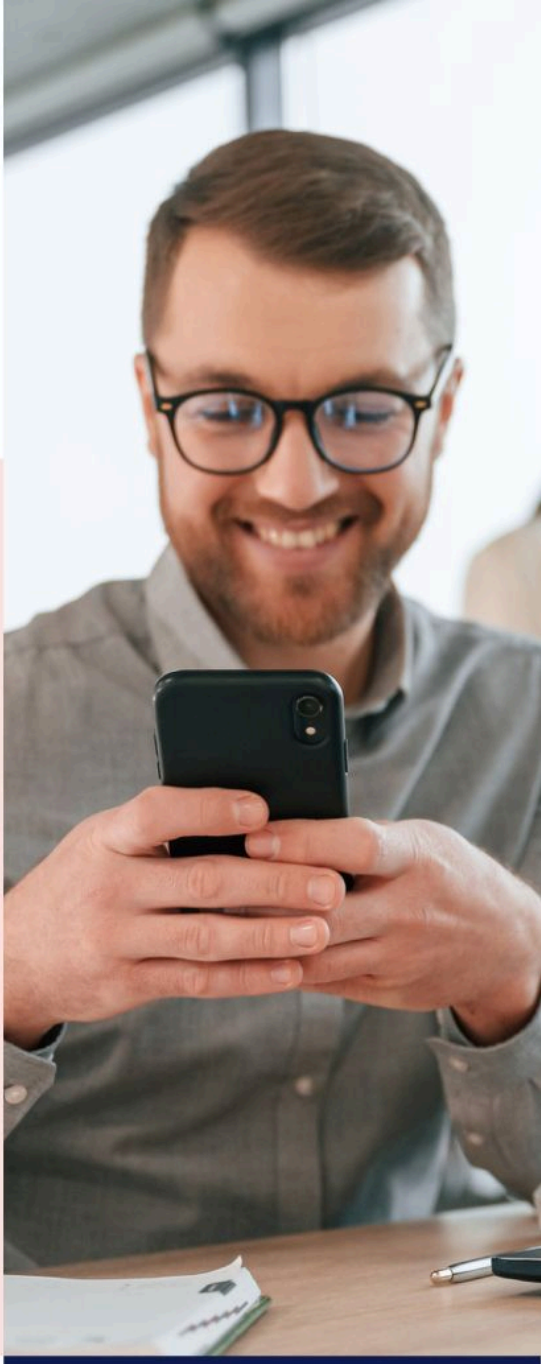
Multiple pay options

XXX offers multiple options for companies to pay their workers in a manner that's convenient for both parties:

Direct deposit: XXX processes over 1 billion direct deposit transactions to employees annually.

XXX **paycard:** XXX's paycard program provides unbanked or under-banked employees a convenient way to receive their pay electronically.

Electronic statements: Pay statements by pay period and annual W-2s available in a secure, easy-to-use consumer app, with statements going back three years with the ability to download or print. Paper statements are also available where needed.



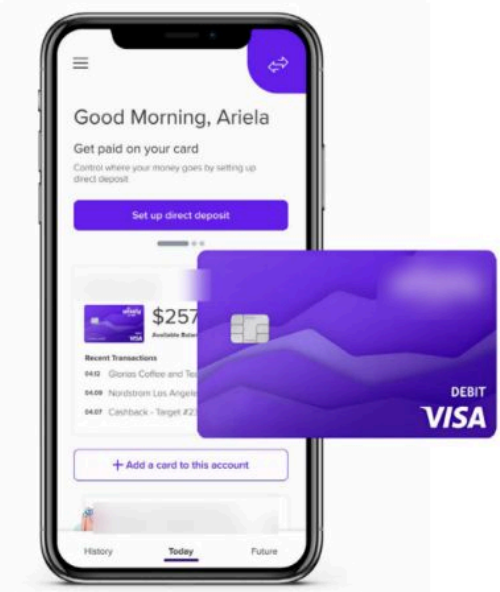
XXX

The XXX paycard solution comes with a mobile app equipped with financial wellness tools. The solution is designed to help meet compliance requirements in all 50 states.

Why XXX?

The new work model is more employee-oriented and how workers are paid must reflect these trends, or employers risk having an unhappy or short-staffed teams.

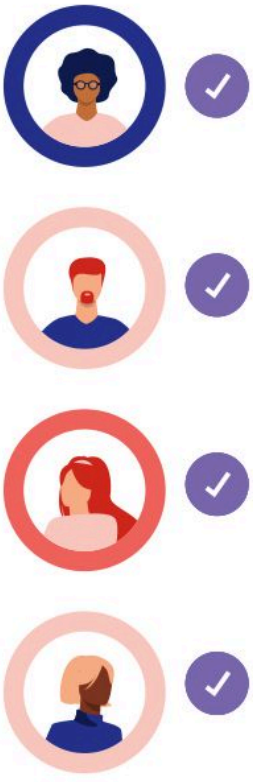
With XXX, employers get the best of both worlds — an employee payment solution that's both paperless and compliance-focused. Meanwhile, employees can enjoy being paid in a timely manner, and get easy access to their cash, all with a convenient, digital account[3] that has no hidden fees.[1]



How XXX works

The day you choose XXX ecosystem, XXX processes your payroll file for any and all ways you would like to pay your employees — including XXX.

Employees who've selected XXX as their preferred pay option will receive a XXX card that can be used just like a pre-paid debit card. XXX members also have access to the XXX mobile app,[2] which can help them manage all aspects of their account. Employees can receive their pay via XXX as soon as they self-enroll — they do not have to wait for their physical card to arrive in the mail.



XXX **benefits**

Eliminating paper payments is just the beginning of the perks for employers and employees who enroll in XXX. For example, XXX opens a door to the online digital economy for workers who might not otherwise have had access to it. The XXX paycard is also so much more than a prepaid card[3] and mobile app. It provides invaluable tools to help workers better manage their money, pay their bills[4] with ease and in some cases even access their wages before payday.

Earned wage access[5]

Employers typically have set paydays, but sometimes those days don't align with employees' financial needs. Earned wage access (EWA) helps workers access wages they've already earned, prior to their scheduled payday.

XXX's integrated EWA solution, powered by DailyPay, benefits employees because it may help manage cash-flow emergencies or even everyday expenses without turning to credit card debt or predatory payday loans. Meanwhile, employers can use the EWA benefit to attract and retain talent. There's no cost or change to payroll processing involved with EWA when used with the XXX card.

Companies that offer EWA not only attract more applicants, but that employees who are offered the solution use it frequently.

Why employers should offer EWA[6]

60%

of Millennials would leave their current employer and seek an employer who offers EWA

76%

of workers across all ages, income and education levels want EWA

1.9x

more applicants per job for those who offer EWA[7]

Benefits of electronic tip distribution

Paperless wage payments don't just apply to salaried employees. Service-based businesses such as restaurants, bars and salons, can also benefit greatly by moving to digital distribution of payments like employee tips.

In a recent study conducted by XXX,[8] employers noted that any electronic tip distribution solution would have to be:

- ☑ **Simple**
- ☑ **Compliance enabled**
- ☑ **Allow for same-day distribution**

XXX **for tip distribution** helps service-based employers address these demands.

While cash may seem like the simpler solution, employers felt that it presents a variety of challenges including:

- Needing to have cash on hand
- Hours needed to pay out tips
- Ensuring tips are distributed properly

However, an electronic payment solution like XXX could save time and increase safety with tip distribution as both the employer and the employee would not be vulnerable targets by carrying large sums of cash.

In a recent study conducted to determine how tip-based businesses collect and distribute tips to employees, it was found that a majority of respondents strongly agree that distributing tips electronically benefits both the employers' business as well as the employees.

A XXX restaurant client recently reported the following benefits after shifting to electronic tip receipt on XXX.[9]

350 min/week

Time saved in paying out tips
5 min paying out tips — 10 servers/day * 7 days = 350 mins/week

20%

Measured increase in customer satisfaction after shift to electronic tips
... because managers can spend time on the floor making table touches

$16,000

Can lower risk of missing cash
One store had over $16,000 in cash go missing; store needed to have that cash due to nightly cash tip payment requirements

$2,500

Reduces need for cash on-hand
Cash needs are reduced to only $2,500 per location, with non-cash instant payments of tips to XXX

Benefits of going 100% electronic with XXX

Shifting to a paperless employee payment solution is beneficial for businesses in general, but especially when doing so with XXX. XXX can help you reduce paper checks, paper pay statements, and paper W-2s all while delivering a positive employee experience.

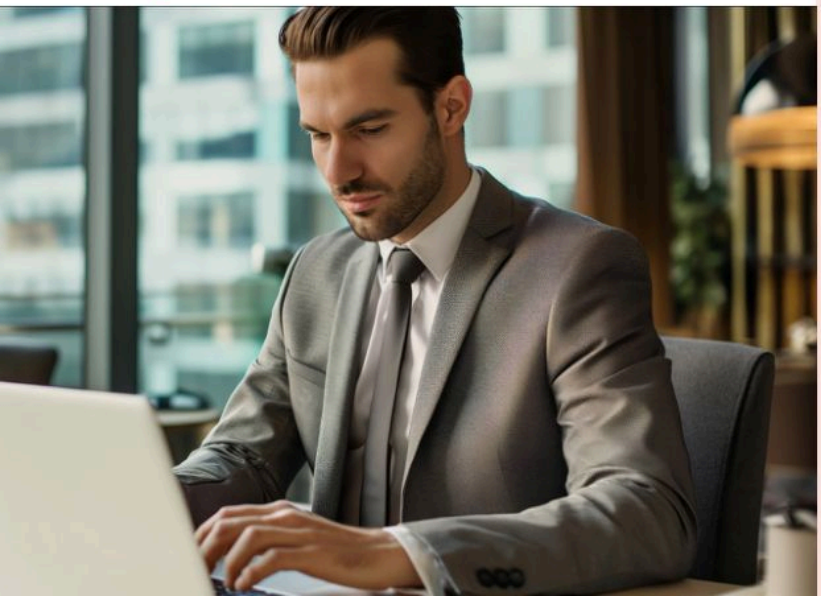
For over 75 years, XXX has helped businesses of all sizes run payroll, deliver HR benefits, and stay up-to-date with compliance and tax regulations.

Some of the key benefits of using XXX for transition to 100% electronic payments include:

50-state compliance

XXX doesn't just set companies up for payments and move on. We help ensure you have what you need for perhaps the most challenging part of wage payments — compliance. Payroll regulations vary by state and can change in an instant. XXX helps you stay on top of things by:

- ☑ Providing standard pay statement templates for client use
- ☑ Monitoring legislative and regulatory landscape and communicating updates



Security

XXX works tirelessly to keep its customers' and their employees' data safe. We take the following steps to protect your information:

- Our dedicated global team monitors information and monetary transactions round-the-clock using comprehensive controls, including data analytics, to detect, investigate and respond to anomalies and incidents.
- We embed multiple layers of protection into our products, processes, and infrastructure, to be sure that security always remains at the forefront.
- Our dedicated fraud prevention program includes ever-evolving anti-fraud practices, and cutting-edge technology to protect funds as well as client and employee Personally Identifiable Information (PII).

Additionally, we host our data centers for secure processing, which not only ensures high levels of security, but also resiliency, redundancy, and reliability.

XXX, our convenient and customizable administration tool and our employee apps all use the latest technology to ensure sensitive information is available securely. In instances where paper checks are required, we can print and mail them onsite, without relying on external partners. By using XXX, private data never leaves our secure offices or systems.

Expertise

XXX can easily integrate with a company's ERP to ensure data and payment information is transferred smoothly. Several plug-and-play integrations are available to connect with most leading payroll systems, with customization available where needed.

Additional electronic benefits include:

Lower costs: Elimination of printing and expedited mailing costs for paper checks and other statements could result in cost savings for businesses.

Consistent experience: Active and terminated employee pay information (Pay statements, W-2 and garnishments) is available in one place — the XXX mobile app.

Decreased risk: Combining security teams and technology, XXX keeps your data and your employees' data safe.

XXX's expertise by the numbers[10]

Moves over
$3.1 trillion
in client funds annually

XXX pays
1 in 6
U.S. workers every year

XXX processes
1+ billion
direct deposits annually

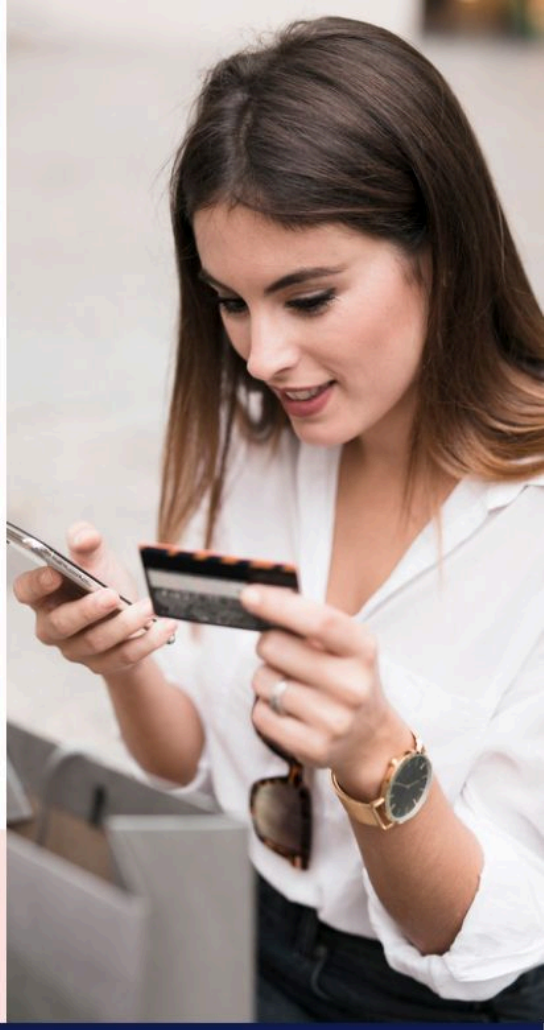
79 million
tax statements issued annually

XXX clients account for
80%
of the Fortune 500

Get started on your path to paperless with XXX

Your business has enough expenses and headaches. Eliminate some of both by simply paying your employees electronically where possible. The money saved by eliminating paper checks and W-2 forms could be reinvested in other critical parts of your business.

And with XXX, there's just one point of control, a single administrative tool that reduces your risk of data breach, and boosts employee morale by paying your people quickly and efficiently.



After all, employees stay when they're paid their way.

1. To view applicable fees, cardholders can log in to the XXX app or XXX.com to see cardholder agreement and list of all fees for more information.
2. Standard message and data rates may apply.
3. The XXX card is a prepaid card. The XXX card is not a credit card and does not build credit.
4. The bill pay feature, powered by Papaya, is available through the XXX app. Additional terms and limits apply. This optional offer is not a Fifth Third Bank or a Visa product or service, nor does Fifth Third Bank or Visa endorse this offer.
5. Earned Wage Access powered by DailyPay™, is available to XXX Pay cardholders through the XXX app or at XXX.com once the XXX card is activated. Additional terms and limits apply. Opt-in is required by both the employer and the employee. This optional offer is not a Fifth Third Bank or a Visa product or service, nor does Fifth Third Bank or Visa endorse this offer.
6. XXX EWA Research study of 500 companies and 1,000 employees. Jan 2022.
7. 2022 PwC Employee Financial Wellness Survey: PwC.
8. XXX Tips Distribution Study, 2023.
9. XXX with tips internal data collected from clients, 2024.
10. XXX internal data.