



Your Service

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IOIPay® Earns Top Honors



IOI® is pleased to announce that IOIPay® has been recognized by TopTenREVIEWS as a top three provider of online payroll services ahead of other large national payroll companies.

TopTenREVIEWS conducted a thorough examination of IOIPay® and its features and functionality in order to review and score different areas of the product and commented: "Whether your company is large or small, IOIPay's online payroll service is equipped to handle your payroll processing. Additionally, IOIPay® also comes with a handful of other services with its online payroll, including employee access, reporting, tax services and more. Its myriad features and complete payroll and tax service earn it our TopTenREVIEWS Bronze Award."

"We are very proud to have earned the Bronze Award from TopTenREVIEWS," said Najeeb A. Khan, president of IOI®. "In particular, our Support Quality Score of 100/100 gives credence to our business model, which is built around customer service, common sense, and doing things the right way – right now. Thanks to our dedicated staff, we have achieved this award."

Please visit the review at <http://online-payroll-service-review.toptenreviews.com>.



Message from the President

Our commitment with this publication is to provide you with a valuable resource tool. This edition focuses on year-end preparations. With multiple federal and state tax law changes and new regulations in the works, preparation is the key to success.

To aid the year-end planning process, we again are offering seminars and webinars covering important issues related to payroll documentation and processing. Look for the 2013

Year-End Webinar information on page two to register. We have also included many compliance and tax alerts as well as a checklist to guide you through your year-end processes.

We are proud to have received industry related recognition for our online payroll system. IOIPay® recently earned the Bronze Award by TopTenREVIEWS, a national rating service, for its outstanding features, functionality and customer support. This speaks volumes about the talent we have in our organization, from our software developers to our customer service representatives.

We know you, our customers, have many options. Thank you for choosing IOI® to be your payroll service provider.

We remain, @ Your Service.

Sincerely,

Najeeb A. Khan
President & CEO

TopTenREVIEWS Noted Scores:

- Support Quality Score: 100/100
- Software Integration: 10/10
- Features: 9.4/10



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2013 Year-End Checklist

- Verify that employee names and SSNs match their Social Security card
- Confirm the following information you have on file with IOI is correct:
 - Federal ID number
 - Business name and address
 - All earnings and deductions for applicable W-2 codes
 - State withholding account numbers
- Send in your new State UC rate changes and updates for 2014
- Report all manual and voided paychecks for 2013 on or before the last payroll
- Monitor employees reaching the FICA maximum \$113,700 for 2013 if you will be calculating taxes for manual checks.
- Record Third Party Sick (TPS) payments
- Review employee pension codes for W-2s
- Review YTD information for correct balances and verify there are no duplicate employees
- Report all additional earnings that should be noted on the 2013 W-2, such as:
 - Taxable fringe benefits
 - Moving allowances
 - Group term life
 - Auto allowances
 - Other compensations
- Schedule any bonuses needed for 2013 year-end as well as any special reports needed

The Affordable Care Act (ACA)

Report Forms Available in I-Center Library

IOI® has developed user friendly report forms to help employers determine their "pay or play" options. The report forms are available in the I-Center Report Library.

- Look-Back Report
- Full-Time Equivalent Report
- W-2 Affordability Safe Harbor Report
- Rate of Pay Safe Harbor Report

IOI® will continue to monitor the status of the Affordable Care Act and will attempt to alert you to important announcements as they become available.

2014 HSA Limits Max Contribution Levels

Individual,
Self-Only Coverage:
\$3,300

Family Coverage:
\$6,550

Catch-UP Contribution
(over 55):
\$1,000

Get Mobile



Access payroll information on your mobile phone anytime, anywhere. iPhone users can download the ESS mobile app by searching IOIPay® in the App Store.

You can also download it through your web browser at:
<https://secure.ioipay.com/mobileESS>.

Year-End Webinars

Get up-to-date year-end information by attending our Year-End Webinar

IOI® offers year-end planning tips to all its current clients. Plan for year-end by attending one of two webinars most convenient for you. Topics covered include compliance, tax updates, and what you need to know about the Affordable Care Act and how it might impact your company. Both sessions are complimentary for IOI® clients.

December 5, 2013 3:00 – 5:00 EST

Register at <https://www4.gotomeeting.com/register/529160791>

December 6, 2013 3:00 – 5:00 pm EST

Register at <https://www4.gotomeeting.com/register/644745055>

Compliance Alerts

Flexible Spending Plans

Employees who have flexible spending accounts, without grace periods, will forfeit any amounts that are left in their accounts at the end of the year. Now is a good time to remind employees that they still have time to use the funds to purchase glasses, contact lenses, hearing aids, etc.

Quarterly Company Package Information

Make sure you open and read your quarterly tax packets. Page two (2) of the packet indicates whether or not *IOI* will generate an ACH credit or debit against your bank account for over or under collection of taxes for that quarter and when that transaction will take place. Company packages are available by the 20th of the month following the calendar quarter end.

E-Verify

U.S. law requires companies to employ only those individuals who may legally work in the United States. E-Verify is used to verify the eligibility of individuals to work in the United States. Most states require the use of E-Verify for public and/or private employers. Please check your respective state website to ensure you are in compliance with your state's regulations. For information regarding Federal E-Verify rules, please visit the U.S. Citizenship and Immigration Services website at <http://www.uscis.gov>.



2013 Tax Alerts

Federal Unemployment Tax (FUTA)

FUTA Credit Reduction: Many states borrowed money from the federal government to keep the unemployment insurance coffers solvent. States have until November 10, 2013, to repay the loan to the federal government or be subject to the additional FUTA Credit Reduction tax for 2013. If you are an *IOI* tax-filing client in a FUTA credit reduction state, *IOI* will be collecting this tax before the end of December 2013. FUTA Credit Reduction States are: Arkansas, California, Connecticut, Delaware, Georgia, Indiana, Kentucky, Missouri, New York, North Carolina, Ohio, Rhode Island, Virgin Islands, Wisconsin.

2014 Tax Changes

Many states will be passing laws prior to the end of the year, which will go into effect on January 1, 2014. State minimum wage as well as withholding tables/rates, and unemployment wage bases may be affected. You will be able to find this information by visiting your respective state revenue website.

Work Opportunity Tax Credit (WOTC)

WOTC is still available to qualified veterans who begin work before January 1, 2014. Certain 501(c)(3) organizations are also able to claim this credit against their employer Social Security tax and receive a credit via a refund from the IRS. *IOI* can help with the certification and reporting process with its WOTC service.

W-2 Healthcare Premium Reporting

In 2013, employers with 250 or more W-2s will be required to report the cost of employer-sponsored group health care plans on employee W-2s. This information is for reporting purposes only and is not taxable income to the employee. You can choose to enter the amounts once a year at year-end or you can start now and record the costs on a payroll-by-payroll basis. Call your *IOI* customer care representative at 888.697.0021 to learn how to get started.

2014 Rates & Limits

	Wage Base	Rate	Amount
Social Security	\$117,000	6.2%	\$7,254
Medicare	≤ \$200,000	1.45%	\$2,900
	> \$200,000	2.35%	Unlimited
401(k) 403(b) 408(k) 457(b)	17,500+5,500		Over 50
408(p)	12,000+2,500		Over 50

\$5,591 Average maximum reimbursement allowed for tuition/education benefits. 61% of organizations offer some type of undergraduate educational assistance and 58% offer graduate educational assistance.

--Kador, John "Factoids from the workplace and beyond." *Human Resource Executive*. 16 Sept. 2013: 42. Print.

Featured Service

Reduce Your Costs of Labor by One Pay Period with *IOI*Time.

Automate timekeeping to remain competitive in today's business environment.

*IOI*Time features the benefits of a web-based automated timekeeping system to collect and calculate employee time, giving employers quick and accurate integration each and every payday. Whether time is collected by the swipe of a badge, entering a PIN, scanning a fingerprint or clocking in through the web, *IOI*Time allows you to view and edit information and run reports anywhere with a secure web connection.

- Online history and report archive
- Supervisor-level access
- Customized employee categories
- Job tracking and labor distribution
- Scheduling module
- Integration with payroll
- Easy access to tech support

The American Payroll Association estimates that the rate of human error in time card preparation is between 1% and 8%.

Tips and Tools for everyday productivity in IOIPay®

Did you know you can add an employee's picture to their demographic screen? This adds an extra level of security to ensure you are working with the correct employee.

**does not apply to those using custom screens*

Did you know you can search for an employee by last name on the Maintenance Login screen in Employee Self-Service (ESS)? Find your employees in a breeze!

Did you know the IOIPay® Document Depot offers the ability to store up to 8 PDF documents for each employee? Users can use the eight slots to store copies of the employee's job application, I-9 form, benefit enrollment and more.

Check out the NEW
www.ioipay.com



Same web address.
New web look.

IOIPay®

Payroll & Employer Services
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