



ADP Advisor[®]

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New app puts ADP self service in the hands of mobile workers

Your employees leave the office. Why shouldn't access to their HR and payroll info travel with them? With ADP's new Mobile Self Service app, it can.

Available as a free download from the iTunes[®] store, the app runs as a native application on Apple[®] devices.

It's also available as a mobile Web application for BlackBerry[®], Android[™], and other mobile devices. Once securely logged in, your mobile employees can:

- View their pay statements
- Review and manage paid time off
- Track time and expenses
- Check retirement savings accounts
- View health plan information
- Submit time sheets
- Adjust scheduling coverage
- Receive company news and events
- Look up contact information
- View a company events calendar

The new ADP Mobile Self Service app allows on-the-go access to an employee's HR and payroll information.

employee could tap the Retirement icon to view current allocations, distribution percentages, account balances, and rate of return.

"The ability to clock in and clock out via your smart phone is a huge benefit for employers who track time and attendance," she adds. "Employees don't have to drive to a wireless hotspot. They can clock in wherever they are. ADP's GPS capability verifies that they're where they say they are."

Information reformatted for easy access and small-screen viewing

The ADP Mobile Self Service app was specifically designed to provide information commonly needed outside the office. "People want quick answers," Ms. Carsen says. "So we've carefully reformatted our pay statement to show the important information at a glance. You don't have to scroll through something that was designed as an 8½" by 11" pay statement." She points out that most features are available within two or three taps.

With the new ADP Mobile Self Service app, employees have a new, no-cost way to take routine information requests off the hands of the HR department. The application offers a simple and easy way to increase engagement and improve employees' quality of life. As Ms. Carsen observes,

The new ADP Mobile Self Service app enables on-the-go access to an employee's HR and payroll information.

If you're at the doctor's office and don't have your benefits information with you, you can easily access it.

Handy at the doctor's office, bank, or a financial planning session

"This isn't just another cool app, it's genuinely useful," explains Anna Carsen, VP of Product Management at ADP. "If you're at the doctor's office and don't have your benefits information with you, you can easily access it. If hourly employees are away on payday, they can check to see how much they were paid with just two taps."

Ms. Carsen notes that the ability to view past pay statements can be helpful when applying for loans. At a meeting with a financial planner, an



Free Offer

**25
Practical
Tips
For Managing
Remote
Employees**

▶ See page 3

ASK THE ADP ADVISOR

Can we charge a fee for processing child support payments?

Q: I have several employees for whom I deduct court-ordered child support payments from each paycheck. This involves some administrative work on my part. Am I allowed to charge a modest processing fee?

A: Most states allow you to charge an administrative fee for withholding and remitting wages. But the specifics vary considerably. Some states let you deduct the fee from the support payment. Others require you to charge the employee an additional fee on top of the payment. A number of states limit the fees you can charge, depending on the employee's wages. See the chart below, then check with the appropriate agency in your state for complete details. ■

State	Maximum fee you may charge*
AL	\$2/month
AK	\$5 per payment
AZ	\$1/payment or \$4/month
AR	\$2.50/payment
CA	\$1.50/payment
CO	\$5/month
CT	No provision
DE	No provision
DC	\$2/payment
FL	\$2/payment (\$5 for 1st payment)
GA	\$3/payment (\$25 for 1st payment)
HI	\$2/payment
ID	\$5/payment
IL	\$5/month
IN	\$2/payment
IA	\$2/payment
KS	Lesser of \$5/payment or \$10/month
KY	\$1/payment
LA	\$5/payment
ME	\$2/payment
MD	\$2/payment
MA	\$1/payment
MI	No provision
MN	\$1/payment
MS	\$2 per interstate remittance/\$5max
MO	\$6/month

State	Maximum fee you may charge*
MT	\$5/month
NE	\$2.50/month
NV	\$3/payment
NH	\$1/payment
NJ	\$1/payment
NM	\$1/payment
NY	No provision
NC	\$2/payment
ND	\$3/month
OH	Greater of \$2 or 1% of withheld amount
OK	\$5/payment, not to exceed \$10/month
OR	\$5/month
PA	2% of withheld amount
PR	Up to \$1 per payment
RI	\$2/payment
SC	\$3/payment
SD	\$3/month
TN	Up to 5%/payment, not to exceed \$5/month
TX	\$10/month
UT	\$25 one-time fee (from 1st payment or monthly increments)
VT	\$5/month
VA	\$5 set up fee or \$5 per remittance
WA	\$1/payment (\$10 for 1st payment)
WV	\$1/payment
WI	\$3/payment
WY	\$5/payment

* These are *general guidelines only*. Check with the appropriate agency in your state regarding the specific circumstances under which you may charge an administration fee.

ADP's Wage Garnishment Service helps you meet your electronic filing requirements and integrates fully with ADP payroll. Check item #4 on your Reader Service Form.

To submit questions for possible inclusion in future columns, visit www.ADP.com/advisor. Click on "Feedback to the Editor."

HELPFUL HINTS FOR 401(k) PLAN ADMINISTRATORS

ADP offering education resources for *National Save for Retirement Week* – 3rd week of October

Research shows that more than half of all workers in the United States have less than \$25,000 in total savings and investments.* That's one reason why Congress designated the third week of October as *National Save for Retirement Week*. The goal is to increase personal financial literacy and raise public awareness of retirement-savings vehicles available to all workers.

ADP's employee education and communications program, *lplan.isave.lbenefit*®, helps you do just that. It includes enrollment and investor education workshops, post cards, email communications, 401(k) Day materials, and educational briefs on numerous topics including *Taking a Loan*, *Market Volatility*, and *Target Retirement Date Funds*. You can also arrange for an ADP Education Specialist** to hold an enrollment meeting. ADP clients have seen a 13% increase in participation rates after such meetings.

* Source: 2010 Retirement Confidence Survey, Employee Benefits Research Institute. Excludes home ownership assets and any defined benefit plans.

** Registered representatives of ADP Broker-Dealer, Inc., an affiliate of ADP, Inc., One ADP Blvd., Roseland, NJ; Member FINRA.

Clients of ADP Retirement Services can prepare for National Save for Retirement Week by ordering materials through the ADP Retirement Client Services Team.

For more information on ADP payroll-integrated 401(k) plans, check item #6 on your Reader Service Form; call 1 800 432-401k, Promo Code 454; or visit www.ADP.com.

ASSOCIATION SPOTLIGHT

\$500 discount for ADP clients attending 14th Annual HR Technology® Conference & Expo in Las Vegas

Now in its 14th year, the **HR Technology® Conference & Exposition** is one of HR's most important events because it offers objective educational content; the world's largest exposition of vendors; and every important consultant, analyst, blogger, and influencer in attendance. "People hear directly from HR professionals offering them actionable insight that they can put to work the moment they get back to the office," says Bill Kutik, technology columnist, *Human Resource Executive*® magazine and a conference co-chairman.

This year's event will be held October 3-5, 2011 in Las Vegas and will focus on three critical areas: Talent Management, Social and Mobile, and Workforce Analytics and Planning. The conference has a high percentage of repeat attendees, who return year after year to network with their peers, see the latest innovations, and meet with industry analysts. Registrants can access **HR Tech Connect**, a Web-based application that lets them search for other attendees who share their interests, send private messages, and schedule one-on-one meetings.

ADP clients qualify for a special \$500 discount on Conference and Expo registration. Just go to <http://www.hrtechnologyconference.com/adp11.html> and enter the discount code: ADP11. But hurry. This discount *expires* September 19, 2011. ■

For more on the Conference and Expo, visit www.HRTechnologyConference.com.

See ADP solutions in action!

The best way to learn about ADP's comprehensive solutions is to see and hear about them in person from ADP professionals. ■

For the most current trade show information, see the "Events" section at www.resourcecenter.ADP.com.

Thanks for taking our survey!

Our thanks to the many readers who responded to the *ADP ADVISOR* online survey. Congratulations to Michele Kudela of the Solo Cup company, who won the drawing for an Xbox 360®. One survey finding of note: nearly 50% of our readers share their copy of the *ADVISOR* with co-workers. So do a colleague a favor and pass *this* issue along! ■

APA CORNER

Share your payroll views for a chance to win a paycheck and a Las Vegas trip

Wouldn't it be nice to win a free vacation and an extra paycheck? Take the National Payroll Week "Getting Paid In America" online survey at www.nationalpayrollweek.com and you could win a biweekly paycheck and five-day vacation for two to Las Vegas.

The survey takes less than five minutes to complete, and you'll be helping to improve payroll processing. The American Payroll Association uses the survey results to gauge workers' opinions of current and future payment methods and to promote payroll to top media outlets such as *USA Today*, CNN, and Yahoo.

The grand prize includes a trip for two for five days and four nights in Las Vegas, complete with spending money. The winner will also receive a biweekly paycheck (gross amount), based on the average weekly wages of all workers for the fourth quarter of 2010 (per the Bureau of Labor Statistics). ■

Take the survey today at www.nationalpayrollweek.com. Survey must be completed no later than 5 p.m. EST on 9/9/2011. A copy of the rules governing the contest is available on the survey website.

Two organizations honor ADP for diversity

ADP has been honored for its commitment to diversity by two organizations — one a leading civil rights organization in New Jersey, the other a thought leader on diversity.

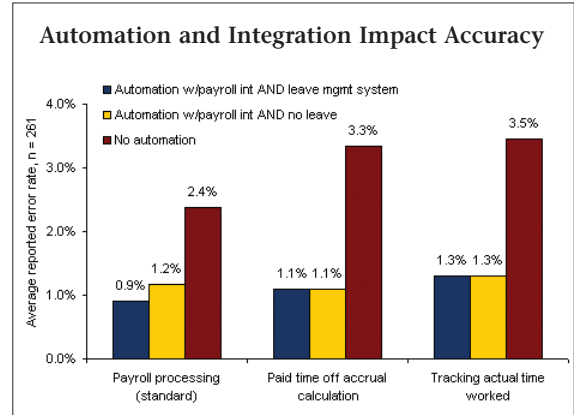
Garden State Equality, New Jersey's 82,000-member advocate for lesbian, gay, bisexual, and transgender (LGBT) equal rights, named ADP as one of its "Equality Companies of the Year." ADP was also honored for the second time by *Diversity MBA Magazine* as one of the "Top 50 Companies for Diverse Managers to Work." ADP was ranked 15th overall by the magazine.

"Diversity and inclusion help us hire, retain, and develop talent," said Tara Amaral, ADP's Chief Diversity Officer and Vice President of Talent Acquisition. "By treating each of our associates as unique and allowing them to grow to their full potentials, ADP brings added resources to each challenge it undertakes on behalf of its clients." ■

Higher error rates for companies that don't integrate payroll with time and attendance, Aberdeen study finds

While nearly 60% of all organizations have automated their timekeeping, integrating it with payroll, scheduling, and leave management has emerged as a true driver of performance. So concludes the Aberdeen Group in a report published this past June.

In a survey of best-in-class companies, the Aberdeen Group found that automating and integrating timekeeping, payroll, and leave management pays off by improving accuracy and minimizing errors. Companies that did so reported an average error rate of 1.3% in tracking actual time worked. That compared to a 3.5% error rate for companies *not* automating time and attendance — more than two and a half times as high.



Source: Aberdeen Group: May 2011

The report also noted that, "Through automation and integration with other systems, best-in-class organizations improved compliance by 9%." Other key differentiators of best-in-class companies included:

- Utilizing analytics and reporting tools to leverage time data to make better deployment decisions
- Empowering employees and managers to be self-sufficient through self-service ■

To download a copy of the full report, *Time and Attendance Strategies: Beyond Compliance and Payroll Accuracy*, visit www.ADP.com/attendance. For information on ADP time and labor management solutions that integrate with ADP payroll, check item #7 on your Reader Service Form.

DOL issues new disclosure regulations for retirement plan service providers

The U.S. Department of Labor has issued new regulations requiring most retirement plan service providers to disclose detailed information about retirement plan compensation. Record keepers and brokers who provide investment platforms must provide additional investment-related compensation and expense information to plan sponsors, such as mutual fund expense ratios.

The new rules, which apply to 401(k) and 403(b) plans covered by the Employee Retirement Income Security Act, as amended (among other types of plans), were designed to help sponsors better understand how their service providers are paid, how much they are paid, and the services they provide for this compensation.

Regulations take effect April 1, 2012, and require service providers to disclose compensation information to sponsors in order for their service arrangements to be considered reasonable and permissible. Plan sponsors can then evaluate the information received from the plan's service provider(s) and determine whether the services and compensation are necessary and reasonable.

In order to fulfill fiduciary obligations to the plan, sponsors must develop a due diligence process to assess retirement plan fees. This should include documenting the process and the decisions considered when selecting and monitoring service providers. Without such a documented process in place, a plan sponsor could be held personally liable.

For two decades, ADP Retirement Services has helped employers — from solo practitioners to global enterprises — navigate ever-changing workplace regulatory environments. ■

For more information, or to schedule an appointment with an ADP Retirement Services District Manager, call ADP Retirement Services at 800-432-401k.

Just a click away at www.ADP.com

Are employees saving enough for retirement?

Free answers at ADP Resource Center

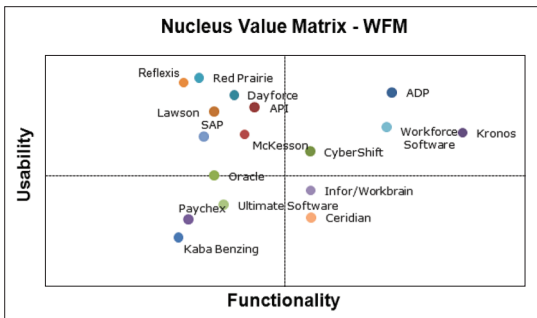
According to the “25 times” rule of thumb, a person whose expenses total \$70,000 during the first year of retirement will need a \$900,000 nest egg to provide 30 years of income. Are you and your employees saving enough to get there? Visit www.adp.com and find out. Simply enter your 401(k) numbers into an online calculator and get the estimated value of your account for every year until retirement. You can adjust your projected earnings rate, contribution percent, and current balance to compare “what if” scenarios. ■

To access the calculator, visit www.ADP.com and search “contribution calculator.”

Independent research: ADP time and labor software offers best combination of usability and value

More and more companies see workforce management (WFM) software as key to managing and reducing their largest operating expense – labor costs. After methodically interviewing end users, Nucleus Research, the leading provider of investigative information technology research, determined that ADP’s time and labor solutions provide the best combination of usability and functionality. The results were published this past May in a research note, *Technology Matrix 1H11: Workforce Management*.

“Because ADP has deeper expertise in the HR and payroll industry,” the authors write, “ADP clients have access to more industry knowledge and configuration advice compared to other WFM vendors.” Nucleus found that organizations working with ADP are less likely to require third-party consultants or compliance experts because of ADP’s depth and breadth of compliance and regulations knowledge. ■



Nucleus Research ranked 16 providers of workforce management software. The top-right quadrant represents the best combination of usability and functionality.

To download the full report, visit NucleusResearch.com and enter “Matrix” + “workforce” in the search field. For more information on ADP’s time and labor management solutions, check item #7 on your Reader Service Form.



TO READERS OF THE ADP ADVISOR

Block off an hour immediately after conference calls for individual team members to follow up on items you covered. Solicit customer feedback to help monitor remote employee performance. These are just two of the pragmatic suggestions in ADP’s free guide, *25 Practical Tips for Managing Remote Employees*.

Compiling best practices and expert recommendations from a wide range of sources, this handy reference provides a trove of ideas for anyone in charge of off-site workers. If just *one* idea proves helpful, it will be well worth having.

Comes in a standard 8" x 11" size for easy photocopying and distribution to your supervisors. Or visit ADP.com and search “25 tips managing remote employees” to download and circulate a PDF version.



25 Practical Tips for Managing Remote Employees

A printed copy of this guide is available FREE to readers of the ADP ADVISOR. Simply check item #1 on your Reader Service Form.



National Payroll Week to raise awareness of payroll-related benefits September 5-9

ADP celebrates its 16th year as the sole Diamond Sponsor

National Payroll Week celebrates the hard work of America’s 156 million wage earners and the payroll professionals who pay them. Together, through the payroll withholding system, they contribute, collect, report, and deposit approximately \$1.7 trillion, or 71.9%, of the annual revenue of the U.S. Treasury.

During this year’s National Payroll Week, September 5-9th, ADP is once again partnering with the American Payroll Association (APA) to raise awareness of the payroll profession and payroll-related benefits. Throughout the week, the APA will host presentations to school and civic groups, participate in community service initiatives, and use local media to educate current and future workers. For the 16th year in a row, ADP is the sole Diamond Sponsor of this event.



At www.MyPaycheck.org, your employees can learn how to increase their take-home pay.

Free resources to educate your employees

To further educate your employees about opportunities to save money via their paychecks, direct them to www.MyPaycheck.org, a website jointly developed by ADP and the APA. The site includes helpful tips and tools for adjusting withholdings and reducing pretax income. ■

For links to these free resources and more information about National Payroll Week, visit www.nationalpayrollweek.com.

New app continued from page 1

“Work is no longer defined by where you are. It’s all about making the most of your time and having the tools and information you need to balance the demands of work and personal life.” ■

The ADP Mobile Self Service application is available at no additional charge for select ADP services. Visit www.ADP.com/mobilesolutions for details.

For more on managing remote employees, request our FREE guide, *25 Practical Tips for Managing Remote Employees*. See the back cover for details.

For more information, check item #1 on your Reader Service Form.

PLEASE PRINT			
Name	Title	Company	
Email Address	Phone		
Street Address	City	State	Zip
ADP Client Code	No. of employees at this location	No. of employees in your company	

FREE from ADP!

1 *25 Practical Tips For Managing Remote Employees* — best practices and expert recommendations for managers in charge of off-site workers

YES, please contact me regarding the areas of interest I have indicated below:

- 2 **Payroll Management** — flexible payroll services that streamline your payroll process to manage the time-consuming tasks of payroll processing and employee payroll tax filing, so you can focus on your business.
- 3 **Payroll Payment** — convenient employee payroll payment options, including professionally printed checks, full-service direct deposit, or Visa® debit cards that provide cost savings, security, and the comfort of knowing your employees have a payment option suited for them.
- 4 **Tax and Compliance** — payroll tax filing, unemployment compensation management, wage garnishment services, sales and use tax solutions, tax credit services, or new hire reporting to help you remain compliant.
- 5 **Human Resources** — powerful HR information systems, employee/manager self-service modules, and pre-employment screening solutions with payroll integration to help reduce administrative burden, empower your managers and employees, and more effectively manage your human capital.
- 6 **Benefits Administration** — services that provide simplified benefits management that fit your specific needs including Retirement, COBRA, and Flexible Spending Account services with payroll and HR integration.
- 7 **Time and Attendance** — time and labor management, scheduling, and absence management that integrate seamlessly with ADP payroll to help manage your workforce more efficiently.
- 8 **Travel and Expense Management** — automate your travel and expense reimbursement process while automatically applying corporate travel policies and negotiated vendor discounts.
- 9 **Business Process Outsourcing** — transform how your HR services are delivered through outsourcing HR and benefits administration to a team of professionals.
- 10 **ADP TotalSourceSM** — cost-effectively outsource the management of human resources, employee benefits, payroll, and workers' compensation through the integrated services of a professional employer organization (PEO).
- 11 **Reporting and Printing Options** — searchable online or CD-ROM access to your payroll and tax reports, individual check or entire pay histories, and custom payroll reports. ADP can also print W-2 forms and 1099 statements for you.
- 12 **Pay-by-Pay[®] Program for Workers' Compensation** — improves your cash flow by using actual (not estimated) payroll data to calculate Workers' Compensation insurance premiums.
- 13 Please contact me regarding this specific service:

NOTE: The products and services described in this publication may not be available to all ADP clients in all geographic areas.



Enjoy a Starbucks Card, loaded with \$5, as our gift! Do you know other companies that could benefit from the time savings and accuracy of ADP's services? Refer them to us and we'll send you a Starbucks Card loaded with \$5! Enjoy a refreshing break with our compliments at any participating Starbucks retail location in the United States or Canada.

Yes, I think the company below could benefit from ADP's services. Please mail my Starbucks Card to the address I have listed above.

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Area Code/Phone	No. of Employees

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Please help us keep your accountant up-to-date on payroll tax regulations.

With more than 500 statutory payroll changes each year, we like to keep our clients' accountants well-informed. Please help us make sure your accountant is on our mailing list:

Your Accountant's Name	
Your Accountant's Firm	
Address	
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Fax this form to: 1-800-611-7270. Or detach, fold, seal, and drop it in any mailbox.

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YOUR SUGGESTED TOPICS FOR THE ADP ADVISOR ARE WELCOME

Please address your suggestions to:
Susan Lodge, Managing Editor • Susan.Lodge@adp.com

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