



10 Problems PaySmart can solve.

1. Time

PaySmart removes non-productive tasks that take away time and resources so you can focus on bottom line activities such as strategic planning, marketing, and customer service. What is your time worth? Could you make more money if you had time to work your business?

2. Cash Flow

PaySmart improves your cash flow by integrating most of your employee cost-centers into a single cost factor per \$100 of payroll; including employer matching FICA, FUTA, SUTA, work comp, administrative overhead, and employee benefits. Your cash flows in "real-time" with your income.

3. Worker's Compensation

PaySmart makes buying and maintaining work comp easier than ever. No more BIG down payments. No more year-end premium audits. Because your work comp is built into your PaySmart factor, you only pay for the insurance you need as it is utilized. And best of all, PaySmart has BIG buying power that can save you money by using our insurance rates.

4. Employee Benefits

PaySmart has "turnkey" benefit plans in place for your employees. Imagine adding a 401(k) plan, a Section 125, Dental, Group Life, and other valuable benefits to your business without spending a fortune. And best of all, PaySmart manages the programs, deductions, and benefit records, making employee benefits easier than ever.

5. Government Compliance

PaySmart simplifies all the rules and regulations associated with employing people. We can assist you in complying with all federal, state, and local laws and statutes. PaySmart provides you with legally required employee forms and paperwork. We can even maintain your employee files.

6. Human Resources

PaySmart acts as your own personal HR Director, assisting with employee handbooks, job descriptions, record management, supervisory training and conflict resolution. Do your employer practices and policies protect you from employee lawsuits? Do you have a reliable source to get your questions answered by HR professionals?

7. Operating Leverage

PaySmart creates operating leverage for businesses by creating a fixed cost for employing people. Rather than having to increase your internal investment in human capital and equipment to keep up with external growth, PaySmart provides a predictable mechanism that allows you to increase profits at a greater rate than internal costs. This is achieved through outsourcing to PaySmart.

8. Employee Turnover

PaySmart helps reduce turnover by establishing better systems, policies and benefit packages. Turnover can cost your business thousands of dollars a year in lost production and employee re-training. PaySmart will help keep your employees loyal and motivated.

9. Risk Management

PaySmart can really benefit businesses with work comp experience modifiers above 1.00. They can offer sound advice for improving workplace safety and preventing claims from occurring. They will proactively manage your comp claims and work with you to reduce the cost and investigate potential fraudulence.

10. Payroll & Taxes

PaySmart solves each of these problems by becoming an administrative partner with you. We issue paychecks, W-2's, direct deposits and tax deposits. We assume your tax liabilities and responsibilities. Administrative Services Outsourcing makes everything possible for employers.

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