



# Payroll Integrations & CalSavers

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# Who Are We?

# Payroll Integrations: Modernizing Payroll and Retirement Management

Founded in 2018 with a vision to simplify payroll and retirement management, Payroll Integrations has become a leader in providing seamless API integrations between payroll systems and benefit providers.

## Who We Are

We are an API integration -platform -as-a-service (iPaaS) that specializes in connecting payroll platforms with a diverse range of retirement providers.

## Our Clients and Partners

We work with 80% of the payroll provider landscape and we're trusted by **the top 10 401(k) providers** to automate the transfer of their employers payroll data.

## What We Do

Through **scalable and secure integrations**, we deliver measurable cost and time savings, enhanced productivity, record-keeping accuracy, and robust data security for our customers and partners.

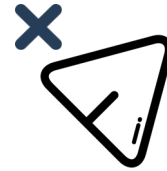
# Why Automation?

# The Problem With Retirement Administration For Employers



## LOST PRODUCTIVITY

Employers spend 50 to 100 hours annually solely on payroll data exchange with their record keeper\*



## MANUAL DATA TRANSFERS

Employers pull payroll reports from the payroll website, populate spreadsheets by hand in custom file formats, then coordinate file transfer with record-keeper



## INACCURATE DATA

45% of HR staff have to manually re-enter data into numerous systems every payroll



## COMMUNICATION BREAKDOWNS

Missed deferral changes lead to compliance issues and potential data entry error

\*Data gathered from leading payroll companies

# How Payroll Integrations Helps



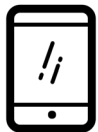
## AUTOMATED PAYROLL SUBMISSION

Our solution creates a seamless and accurate automated payroll submission experience. By automating payroll and deferral changes, we eliminate the need for employers to manually upload files



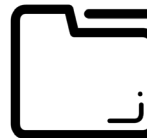
## RECOVERED PRODUCTIVITY

Employers save between 50 to 100 hours per year with our automated solution. This reduces burdensome administrative tasks such as pulling reports and keying in employee data



## STAY COMPLIANT

Our integration platform provides real time payroll and census data throughout the year, eliminating the time -consuming task of business owners and HR offices gathering data so employees can have their retirement funded

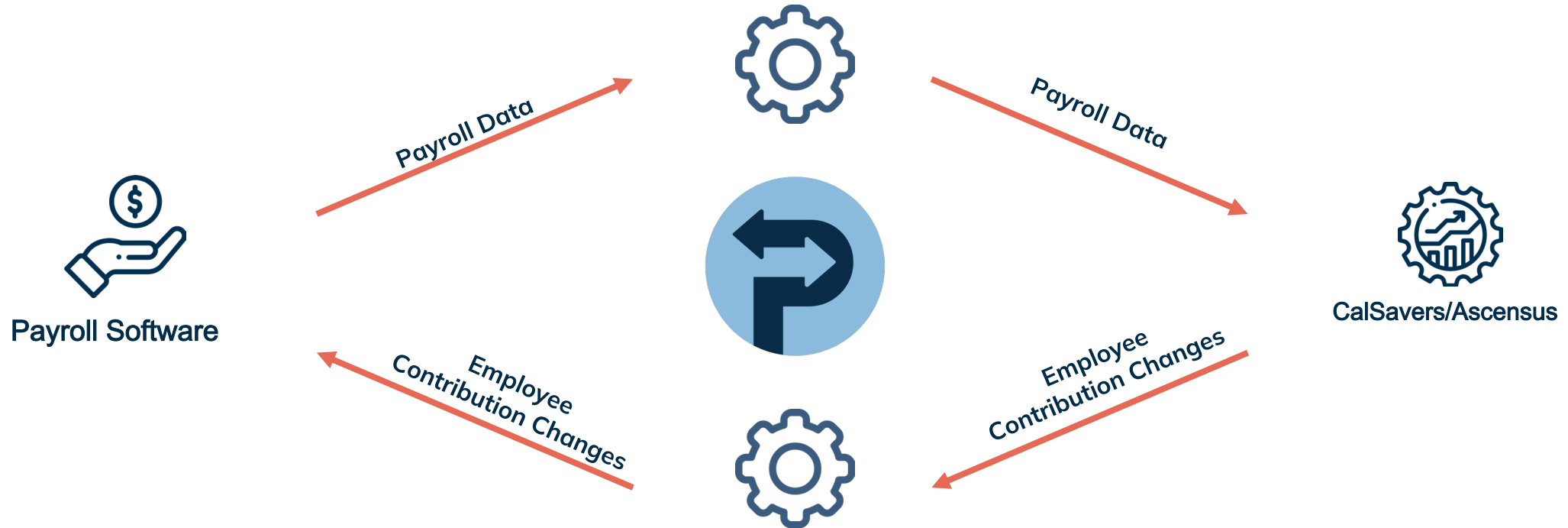


## ERROR REDUCTION

Our solution removes manual data entry risk, reducing the potential for errors and improving contribution accuracy

# How It Works

# Payroll Integrations to CalSavers



**Payroll to CalSavers:** After each payroll is marked complete, Payroll Integrations extracts payroll and census data directly from the payroll provider, converts the data into a format compatible with CalSaver's system, and delivers it for funding.

**CalSavers to Payroll:** When updates occur on CalSavers end (e.g. deferral changes, new enrollments), the integration allows those updates to be instantly transmitted back to Payroll Integrations. We then automatically convert the data into the payroll provider's desired output and push the changes back to the payroll platform





# PAYROLL INTEGRATIONS

Payroll Integrations connects your benefits and payroll platforms. Connecting will grant the following permissions to Payroll Integrations Inc.

- Sync earnings and deductions
- Retrieve historical pay data
- Manage employee elections
- Maintain employee election history

By continuing, you agree to the Payroll Integrations Inc.

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# API Solutions vs SFTP

Payroll Integrations builds 360 API Integrations with our payroll partners over legacy SFTP based file transfer

## Employer Direct with Payroll SFTP

Could be significant setup costs

Higher recurring per payroll fees

Project can take 6-8 months

Extensive testing required

Large human capital expenditure

Cannot process historical payrolls



## Payroll Integrations API

No setup costs

Only Payroll Integrations monthly fees

Go live within 5 minutes

No testing required

No human intervention to set up

Can process historical payrolls

# Cost to Employers Building Direct - Example

## Investment Summary

Quote Number 02-2024-102320 1



### Company Information

[Redacted]

### Executive Contact

[Redacted]



248  
Total Employees



\$0.00  
Implementation Costs



\$10,704.00  
Total Annual Investment

Expiration  
2/16/2024

[Redacted]

\*\* The Implementation Costs and Total Annual Investment listed out on this Investment Summary are estimates based on the services, frequencies, recurring rates and pay counts outlined on the sales order and are shown for illustrative purposes only. These numbers are not binding amounts and shall not become incorporated into or made a part of any sales order or services agreement governing the services contemplated therein.

## Sales Order

Quote Number 02-2024-102320 1



### Company Information

[Redacted]

[Redacted]

### Recurring Fees and Considerations

	Count	Min	Base	Rate	Bi-Weekly	Annual
Per Processing Integration	1	-	\$80.00	-	\$80.00	\$2,080.00
Monthly Processing 401k Feedback with Other 401k	248	-	-	\$1.50	\$372.00	\$4,464.00

Total Annual Investment						Total Annual
[Redacted] Services						\$6,544.00

	Count	Rate	Total
Other Considerations Hardware and Other Fees			
Other Considerations Implementation			

Total Other Considerations	Total Setup
Implementation and One-Time Fees	\$2,250.00
Discount Value	(\$2,250.00)
Total Net Implementation and One-Time Fees	\$0.00



# Why Integration Companies Exist

# Problem Solved by Payroll Integrations

- Not feasible for a company focused on other business to build out the number of integrations required to service a large portion of the market
- Constant upkeep and expensive redesigns needed for existing integrations

**5,700**

Payroll Providers  
servicing the US  
Market

**6+**

Months to build a  
single connection  
without a platform  
like ours/domain  
knowledge

# Security as a Priority



## DATA ENCRYPTION

All employer and participant data is encrypted using best in class encryption methodology while in transit and at rest. This means the data is never accessible to outside bad actors



## AUDITING AND TESTING

Payroll Integrations undergoes annual audits and independent 3<sup>rd</sup> party conducted end to end penetration testing of all systems ensuring there are no vulnerabilities that can be exploited



## CONNECTION QUALITY

Employers payroll connections are authenticated through OAuth and API tokens. Payroll Integrations never collects an employers username or password to facilitate a connection



## CLOUD CONTROLS

We have engaged Amazon Web Services (AWS) to provide cloud hosting infrastructure. AWS offers industry leading facility monitoring, data security infrastructure and network security architecture

# In Conclusion

## Stay Compliant

Leverage Payroll Integrations' extensive reach of payroll integrations to expand CalSavers coverage, maintain connectivity, and keep employers in compliance with state mandates

## Employer Time Savings

Deliver a best-in-class experience for CA employers by automating painful admin processes, ensuring greater employee participation



## Value Add Service

Give employers the choice to unburden themselves of a time-consuming process by offering them an optional benefit

## Set and Forget

After connecting in 5 minutes or less, employers are not required to interface with our service again. Employee accounts will be funded automatically every pay period



# Thank You

For further questions feel free to contact us.