



Paperless Pay

Choosing TALX is like money in the bank.

Transform your payroll process and be 100% paperless while empowering your employees.

Main Menu Features

The TALX Paperless Pay solution provides an Employee Self-Service Main Menu that is tailored to your company needs. This service is branded with your logo and colors to reflect your corporate image and features the following:

- Message Board
- Single Sign-On
- Pay Analysis
- Leave Balance Table
- Multiple Language Options
- Secure access to additional TALX services (if applicable)

PayStub Review

PayStub Review replaces the paper-intensive payroll process with electronic efficiency. Designed to allow current and former employees to access recent and historical PayStubs via Intranet, Internet, telephone, or fax, PayStub Review places vital information at your employees' fingertips. Since our universally compliant PayStub is not limited by the space available on a slip of paper, we can expand the service to deliver a wage statement that highlights your employee's total compensation package.

- Universally compliant
- Highly expandable
- Unlimited number of earnings and deduction codes
- HTML enabled PayStub messaging
- 3 years of rolling history standard
- Dynamic PayStub glossary
- PayStub comparison
- Leave balance table

The screenshot displays the 'PayStub Review' interface for a regular paystub dated 04/15/2009. The interface includes a navigation bar with options like 'PayStub History', 'PayStub Details', and 'Cumulative Pay Report'. Below this, there are tabs for 'Print', 'Download', 'Chart', 'Modal', 'Compare', and 'Timesheet'. The main content area is divided into several sections:

- Company Information:** 12345 Main Street, St. Louis, MO 63124. Product QA Management, 12345 Main Street, St. Louis, MO 63124.
- Employee Information:** Employee ID 800922222, Department TALX-20, Base Pay Rate \$14,230.7700. Pay Advice # 6221854, Period Begin Date 04/05/2009, Period End Date 04/15/2009, Pay Frequency Bi-weekly.
- W-4 Withholdings:** A table showing withholdings for Federal, PRI State, SEC State, and Local taxes across four locations.
- Earnings:** A table listing various earnings such as Overtime, Testing desc, Vacation Pay, Imputed Life, Absence Pay, Holiday Pay, Personal Holiday Pay, Other Pay, and Annual Non-Retail Bonus. It includes columns for Job Code, Prior Period, Rate, Hours, Hours YTD, This Period, and YTD.
- Pre-Tax:** A table showing pre-tax deductions for Group Health Plan, Dental Plan, Vision Plan, and 401(k) Plan.
- Taxes:** A table showing tax withholdings for FICA-OASDI, Federal Withholding Tax, FICA-HI, Missouri State, and Total Taxes.
- After-Tax:** A table showing after-tax deductions for Imputed Life, Optional Term Life Plan, Optional AD&D Plan, Executive LTD, and United Way Contribution.
- Net Pay:** A table showing the total net pay for the period, which is \$8,450.81.
- Other Benefits and Information:** A table showing vacation hours, personal holiday hours, and 401(k) Plan Co. Match.
- Pay Summary:** A table summarizing earnings, pre-tax deductions, federal taxable wages, social security taxable wages, medicare (HI) taxable wages, total taxes, and after-tax deductions.
- Pay Distribution List:** A table showing the distribution of the net pay to two direct deposit accounts: a checking or money market account at Commerce Bank, National Association, and a savings account at Commerce Bank, National Association.

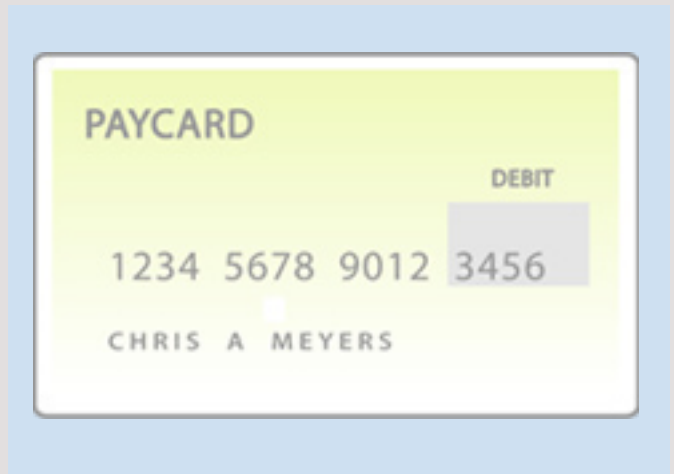
The interface also includes a disclaimer at the bottom: "Disclaimer information about opt out option. This is sample text. It is placed here to fill the void where actual content will be displayed. It is intended for viewing purposes only. Any other use is strictly prohibited. Thank you for your cooperation."

“In addition to hard costs, an estimated 352 labor hours were saved each month due to the elimination of the labor-intensive and decentralized distribution system.”

Payroll Cards

Payroll Cards have emerged as a key component in taking your employee population 100% paperless. TALX offers a best-in-class payroll card solution designed to give your employees an additional option to direct deposit and a means of avoiding expensive check-cashing fees.

- Pre-Check program to meet state check requirements
- Best-in-class customer service
- Instant issue and branded programs
- Employee Web account management tools
- Administrator tools
- Easy enrollment



Direct Deposit Maintenance

Employees enjoy the ultimate in pay distribution flexibility with Direct Deposit Maintenance. Designed to encourage higher participation in direct deposit plans, the TALX solution allows employees to personally manage their own direct deposit accounts. Accessible through Web or telephone, Direct Deposit Maintenance allows users to review, add, change, or delete any account at any time. This service can also accommodate paperless enrollment in your payroll card program.

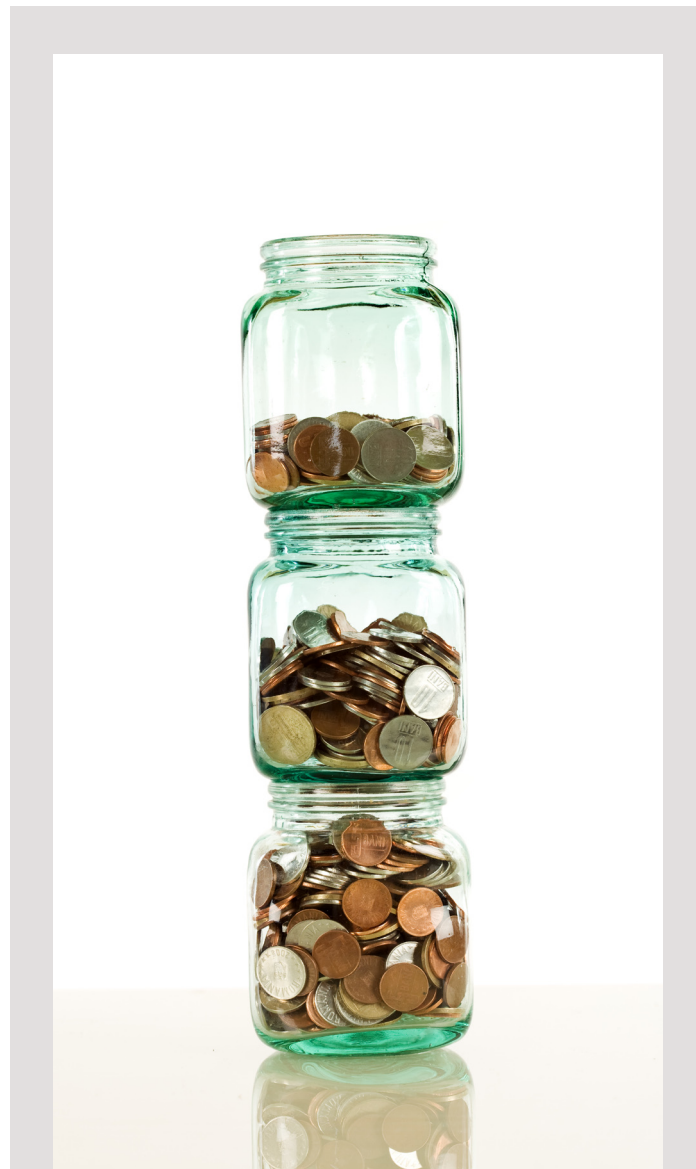
- Validates routing number information
- Eliminates your pre-note process
- Configures to support your direct deposit rules

W-4 Update

This turnkey electronic feature from TALX empowers all employees, especially your payroll team. W-4 Update allows employees to directly handle filing and updating their own state and federal W-4 information, positively affecting efficiency and productivity. Entries are more accurate, changes are more efficiently handled, and the payroll department gets more time for other tasks.

The TALX W-4 feature:

- Automates over 150 federal, state, and local tax forms
- Resolves reciprocity issues with a multi-state wizard
- Automates form rules to prevent common entry errors
- Allows for a federal form-only option



Personal Information Manager

Address changes, name changes, and marital status changes are all easily and accurately made with Personal Information Manager. TALX transfers the administrative responsibility for personal data updates to employees. Count on reduced errors and secure access from the Internet or your Intranet.

eReports

The eReport feature, which provides custom paperless statements, is available to employees and webManager users. The functionality of eReports provides a way to convert any related paper report or statement that you may currently issue with an electronic counterpart. With unlimited customizable options, this added convenience has been used for commission statements, scheduling, bonus reports, and much more.

The screenshot displays the TALX webManager interface. At the top, there are navigation links for 'Paperless Pay', 'My Other Solutions', 'My Other Sites', and 'Hide Screen'. The user is identified as 'Ann Example' with links for 'My Account' and 'Log Out'. The main menu includes 'Main Menu', 'PayStubs', 'Direct Deposit/PayCard', 'Interactive W-4', and 'More'. The 'Main Menu' section features buttons for 'PayStubs', 'Direct Deposit/PayCard', 'Interactive W-4', and 'webManager'. Below this, there are links for 'W-2 Management' and 'Employment and Income Verification'. An 'Important Notice' states: 'Your last successful login was April 16, 2009 02:29:55 PM Central Time. Learn more'. The central area shows a 'Welcome Ann Example of TALX, provider of Equifax Workforce Solutions' message. Below this, there are tabs for 'Messages', 'Analysis', 'Distribution', 'Withholdings', and 'Time Off'. The 'Analysis' tab is active, displaying a pie chart for '04/15/2009 - Regular'. The pie chart is broken down into: Pre-Tax (light blue), Federal Tax (orange), Social Security (yellow), Medicare (red), After Tax (tan), and Net Pay (green). A legend on the right lists these categories. There are also buttons for 'Print PayStub', 'Pay History', and 'PayStub Details'. At the bottom, there are sections for 'Alerts' (You are currently enrolled to receive alerts!) and 'Personal Information' (Is your personal information up-to-date?). The footer contains 'Copyright © 2009 TALX Corporation. All rights reserved.', 'Hide Screen', 'Privacy Policy', and 'Terms and Conditions'.

“It lessens contact between our employees and our payroll team allowing them to focus on more pressing issues.”

It's time to liberate your payroll department.

How often can you make a decision where everyone wins? Choosing Paperless Pay from TALX benefits everyone. Leverage TALX's expertise and provide a single, seamless interface between your employees and your payroll. Employees are empowered to help themselves, and your payroll team will have time to focus on more strategic work. Here are other ways your organization can benefit:

Reduce Costs

Every organization is looking for ways to drop more money to the bottom line, and TALX assists clients in identifying how to maximize cost savings. We will work with you to develop a business case unique to your process that highlights your potential savings.

Go Green

The TALX paperless employee self-service solution complements your organization's Go Green initiatives by eliminating the need to print paychecks and paystubs.

Capitalize On Our Experience

TALX has assisted organizations across a multitude of industries in transitioning from a paper-based process to a paperless process. Take advantage of our experience across many unique client populations and demographics with your rollout.

Become Fully Compliant

The key to going paperless in all 50 states is ensuring the process is legally compliant. TALX proactively monitors federal and state legislation to ensure that we provide a fully compliant solution, and will supplement your internal resources by reaching out to you when legislation may impact your payroll practices.

Offer Universal Access

TALX provides many options for employees to access the Employee Self-Service Main Menu. Remote and former employees can access services via the Internet, your Intranet portal, or our telephone IVR solution. In addition, employees can receive notifications when new wage information is available or when changes have been made.

Services in Short

- **PayStub Review** – Offers a secure electronic database of pay information accessible anytime, via Web and phone
- **Payroll Card** – Provides compliant paperless payment options for your employees to eliminate any remaining checks in your process
- **Direct Deposit Maintenance** – Gives employees the tools to make changes to deposit accounts and amounts
- **W-4 Update** – Allows employees to manage state and federal withholding information on their own
- **Personal Information Manager** – Gives employees the responsibility of updating their own name, address, and other personal data
- **eReports** – Allows for custom paperless statements for commissions, schedules, and much more

Additional Main Menu Options:

As part of your overall paperless strategy, the Main Menu can also provide direct access to TALX W-2 Management and Employment Verification solutions.

“The employee interface is simple and easy to use and puts all functionality together in one place.”

More TALX Services That Save Time and Money

Employment Verification

Offer your employees automated employment and income verifications.

Unemployment Cost Management

Reduce unemployment costs through claims processing, hearing representation, and reemployment strategies.

Employment Tax Services

Receive comprehensive employment tax planning, compliance, and refund services.

Assessments

Leverage best-in-class assessments and technology to help you identify, hire, and develop the right people.

I-9 Management

Maintain compliance with immigration and E-Verify® regulations by completing and storing federal I-9s electronically.

Paperless Pay

Offer electronic paystubs and paycards and better manage direct deposits, W-4s, and other employee information.

Onboarding

Collect and manage information for new hire forms online to increase compliance and eliminate costs.

W-2 Management

Deliver an electronic W-2 option to your employees, including optional paper distribution, reissues, corrections, and tax software upload capability.

Tax Credits and Incentives

Capture all the federal, state, and local tax credits and incentives you're eligible for.

Garnishments

Diminish the paperwork and liability of employee garnishment processing.

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