

Don't underestimate the benefits of a "Low-Touch" integration

Although it may seem like a small detail, the difference between Human Interest's "Low-Touch" integration and a 401(k) plan that offers partial or zero integration with your payroll provider can add up to hours of manual work. Let's take a look at some things that may need to be completed manually with a provider that offers partial or zero payroll system integration:



With partial or zero integration between payroll and your 401(k) provider:

- To process employee contributions... manually provide a completed payroll journal for each pay period.
- To adjust payroll for employee contribution rate changes made in the 401(k) platform... make personnel updates directly on the administrator dashboard.
- To hire or terminate an employee... make personnel updates directly on the administrator dashboard.
- To complete year-end census and reporting... provide information manually to your plan administrator to conduct nondiscrimination tests, which must be done on-time to avoid penalties.

With a Human Interest 401(k) and "Low-Touch" integration:

- To process employee contributions... do nothing.
- To adjust payroll for employee contribution rate changes made in the 401(k) platform... do nothing.
- To hire or terminate an employee... do nothing.
- To complete year-end census and reporting... do nothing.

Take the tedium out of 401(k)-related tasks

A Human Interest 401(k) streamlines processes and reports, communicating directly with your payroll system to sync information on-the-fly. Say goodbye to manual reporting and busywork related to updating employee information that is already in your payroll system. With AccuPay Systems, Human Interest has your payroll and retirement benefit integration needs covered, so you can focus on the bigger picture.

How a “Low-Touch” integration works

Payroll journal census data

Human Interest handles all the compliance-related tasks:

- Annual discrimination testing
- Preparation of IRS Form 5500
- Distribution of required statements and notices



401(k)
or 403(b)



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