

## OnPay Profile

All workers, regardless of pay type, must establish a profile with OnPay upon hire and are responsible for keeping their information up to date. CFO Unlimited will not edit, change, or alter any personal data that can be done via the worker's profile.

## New Worker

All new workers must be submitted via the [client portal](#) no later than 8 calendar days prior to the worker's first pay date.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
18	19	20	21	22	23	24
25	26	27	28	29	30	31

*Visual details: An arrow icon is on Thursday, 22nd. A checkmark icon is on Tuesday, 27th. A stack of money icon is on Friday, 30th.*

*Example: If a new worker's first paycheck is scheduled to be paid on Friday, the 30th, their information must be submitted to CFO no later than 11:59pm on Thursday, the 22nd and the worker must complete their OnPay onboarding by 11:59pm on Tuesday, the 27th.*

## Worker Changes

Any changes to a worker's record must be made by the worker via their OnPay Profile, with exception to the following:

- Home Address
- Pay Rate
- Pay Frequency
- Deductions and/or Garnishments
- Employer Contributions

Changes to any of the above must be submitted via the [client portal](#) no later than 8 calendar days prior to their effective date.

## Hours Submission

All worker hours must be entered and approved by 11:59 pm CST 3 days prior to the applicable pay date.

## Missed Deadlines & One-Off Payrolls

If any deadlines are missed and you would like CFO to rush a new worker's setup, a worker's changes, or process a one-off payroll run, please text us at 414-212-5226, and we will work with you to get done what is needed after the deadline was missed. Work related to missing a deadline will cost \$100 per occurrence.

**NOTE: All one-off payroll runs will also be processed as direct deposit unless otherwise noted, paying the worker 2 business days following the payroll submission.**

## ? Frequently Asked Questions

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### What is the difference between employee, independent contractor, and vendor?

**Employee:** These are team members who are paid through payroll, are subject to employment taxes, and are issued a Form W2 at the end of the year. Employers control the work and hours of the employees and provide the tools needed to get the job done.

**Independent Contractor:** These workers are paid for services through payroll software and are issued a Form 1099 at the end of the year. These wages are not subject to employment taxes, but workers are responsible for calculating and paying any individual taxes they may owe (i.e.: Self Employment tax). Workers control the work and hours needed to get the job done, but generally have a routine pay schedule. More information about the difference between independent contractors and employees can be found on the [IRS](#) website.

**Vendor:** Like Independent Contractors, these are not subject to employment taxes and are paid via accounts payable, NOT payroll software. Depending on their filing status (as noted on their W9), they may or may not receive a Form 1099 at the end of the year. Vendors generally provide a product, whereas an independent contractor provides a service.

### How do I determine if an employee should be salary or hourly?

The Fair Labor Standards Act (FLSA) defines the difference between salary and hourly pay in the following ways:

**Salary (Exempt):** A fixed amount of compensation paid to an employee on a regular basis, regardless of how many hours they worked. Salaried employees are not eligible for overtime pay. Salaries must be a minimum of \$43,888 to be considered exempt. *Note: This threshold is scheduled to increase on January 1, 2025, to \$58,656. Please visit the [Department of Labor](#) website for more information.*

**Hourly (Non-Exempt):** A rate of pay paid to an employee for each hour worked. Hourly employees are eligible for overtime pay, which is 1.5 times their regular rate of pay for any hours worked over 40 in a workweek (non-exempt).

### Which pay schedule should I use?

The most common pay schedule for hourly workers is biweekly, and semi-monthly for salary workers. We recommend a biweekly schedule for all workers however each business is unique, and some states have regulations on pay frequency.

### Why do my workers need to have their own OnPay profile?

Due to the sensitive nature of payroll information, we require all workers to set up a profile with OnPay. This allows workers to update their information when changes need to be made and provides them with easy access to their paystubs and tax documents.

### Why does CFO only update certain items in a worker's record?

The key concern is limiting the number of individuals with access to worker's data and limiting errors in their record. Personal data is significantly more likely to be entered correctly if the worker is inputting it themselves, ensuring accurate and timely payment. Some fields must be updated by an administrator though due to local regulations and tax liabilities to the employer.

### Can my workers get paper checks instead of direct deposit?

OnPay does not mail paper checks to any workers. If an individual would prefer to receive a paper check as opposed to direct deposit, it is the employer's responsibility to download the worker's pay stub and write them a check for the net pay after payroll has been processed. CFO does not monitor which workers receive paper checks and will not provide alerts regarding workers who have turned off their direct deposit.