

Everything you need to know about payroll, union reporting, compliance, and how Zuma works — answered plainly.

PRICING & STRUCTURE

How much does it cost, and is pricing based on headcount or payroll volume?

Pricing is based on a weekly base fee plus a per-employee charge for each person on that week's payroll — so you only pay for the employees you actually run. If your crew is 20 one week and 35 the next, your bill reflects that.

Smaller operations with fewer than 10 employees typically qualify for reduced rates. Multi-entity companies with several FEINs get volume pricing based on the full picture.

What's included in the base weekly fee versus the per-employee fee?

The base fee covers your account, platform, payroll processing, tax calculations, direct deposits, service team access, and the payroll archive where all weekly reports are stored automatically.

The per-employee fee covers everything at the individual level:

- Pay calculations
 - Union benefit calculations
 - Tax withholdings and pay stub generation
 - Certified payroll reports, job cost reports, union remittance data, and standard weekly reporting — all generated as part of regular processing at no extra charge per report.
-

Can custom reports be developed?

Yes. Common requests include replicating familiar formats and automating reports currently built manually in Excel — typically for GL audits, workers' compensation audits, and union audits.

There is a small one-time flat fee to create the report, after which it can be generated automatically and downloaded weekly at no additional cost. Most custom reports are built in Excel format.

Are there additional fees for W-2s, quarterly filings, new hire reporting, or union maintenance?

Yes — and they're worth knowing upfront:

- W-2s: per-employee fee at year-end plus a base processing fee
- Quarterly tax filings: flat fee per quarter covering Federal Form 941 and state filings; Q4 also includes Federal Form 940
- New hire reporting: small per-filing fee
- Union maintenance (CBA updates, rate changes, benefit table management): quarterly fee
- Additional tax jurisdictions: small per-run fee when multiple states or local areas are active
- Your proposal will itemize all applicable fees before you commit.

Are volume discounts available for companies with multiple entities or FEINs?

Yes. Pricing is laid out per entity based on estimated headcount, then reviewed as a full annual picture. Discounts are proposed as a percentage across the board and approved quickly without lengthy back and forth.

What does year-end processing cost, and what's included?

Year-end includes a base processing fee plus a per-employee charge for W-2 preparation and distribution. W-3 filing and year-end reconciliation are included. Employees can download their W-2s directly through the self-service portal. Fees apply to every employee paid during the calendar year, even if paid only once.

UNION-SPECIFIC CAPABILITIES

Can you handle payroll across multiple states and multiple union locals at the same time?

Yes. Some clients run 15 or more locals across several states on a single weekly payroll. The system handles different benefit rates, tax jurisdictions, and reporting requirements for each local and state without separate payroll runs — including zero returns in states where you have an active account but no current employees.

Do you support direct uploads to union portals like iRemit, ISSi, Nika Star, Empower, and the EPR?

Yes. Upload files are auto-generated each week for portals that support it:

- Carpenters (iRemit): Upload files generated per local; one-time mapping on first upload, then download-and-upload each week
- Local 3 IBEW (JIB): Zuma sends a consolidated file to the Joint Industry Board every Monday — invoice typically arrives Monday afternoon or Tuesday
- Empower: Retirement data sent automatically on your check date
- Nika Star (under 50 employees): Excel report formatted by jurisdiction for portal entry
- For unions without portals, Zuma generates reports formatted to match the union's exact form — locked Excel, PDF, or paper transmittal.

Can you fully automate WH-347 certified payroll reports, including page 2?

Yes. Certified payrolls are generated automatically every time payroll runs — including page 2 and zero-hour weeks.

Multiple formats are supported:

- Paper/PDF: WH-347, NYC Comptroller, DASNY, Port Authority
- Electronic/Portal: LCMS, LCP Tracker, LCP Certified, eMars, SCA, NYSCH, DIR eCPR (California), NYS and NJ new certified payroll portals, Elations, and more

How do you handle the Carpenters' optional weekly dues deduction?

The system supports both scenarios for the same union. All mandatory benefits apply automatically. For optional dues, you flag each employee's election once — the system handles the weekly calculation or exclusion from there. No manual adjustments week to week.

Can your system process employees who have ITINs instead of Social Security numbers?

Yes. Zuma's system accepts ITINs (TINs starting with #9). This is a reality of New York construction and the system is built for it — unlike some platforms that have stopped accepting ITINs or made the process difficult.

How do you manage reciprocal agreements between union locals?

Zuma tracks which local the employee belongs to and which local's jurisdiction the work is performed in, then calculates benefits accordingly. The key exception is the Carpenters, who generally don't reciprocate between district councils — paying the wrong local can mean being charged in full again even with proof of payment. Zuma's team knows these distinctions and helps direct benefits correctly to avoid audit exposure.

Can you handle shift differentials and multiple pay rates for the same employee across different jobs or locals?

Yes. Multiple pay rates and shift differentials for the same employee in the same week are handled in a single timesheet entry. The custom timesheet can be built so differentials calculate automatically based on the job — for example, 5% for PLA work and 15% for non-PLA.

How do you manage different overtime rules when they vary by union and by job?

Overtime rules are tied to the union agreement, not a one-size-fits-all company setting. You enter the hours; the system applies the correct OT logic — daily OT, weekly OT, or double time — based on the classification and local assigned to that employee for that job.

How do you prevent and resolve Local-3 IBEW JIB reporting errors?

When a JIB error occurs, Zuma's team fixes and resubmits the file for you — no need to troubleshoot the JIB file yourself. With 60–70 Local-3 IBEW contractors processed every week, formatting issues and code changes are caught and addressed across all clients at once rather than one at a time.

Can we start running non-union employees while we wait for union certification?

Yes. A non-union classification is available so you can process payroll immediately. Once an employee is certified, their classification is updated to the appropriate union and local, and all benefit calculations kick in from that point forward.

ACCOUNTING & REPORTING

Do you offer QuickBooks general ledger integration with job cost allocation built in?

Yes. After payroll runs, an IIF file is generated for direct upload into QuickBooks — including job cost allocation so labor costs flow in by project with no manual journal entries. Zuma's team maps your chart of accounts during implementation and tests the file before go-live. About 70% of Zuma contractors use some form of GL integration, and QuickBooks Desktop is the most common.

What other construction accounting software do you integrate with (Sage, Vista, etc.)?

Supported integrations include QuickBooks Desktop, QuickBooks Online, Sage 300 CRE, Sage Intacct, Sage 100, Sage 50, Vista, and Trimble. If your software accepts a CSV upload, Zuma can typically work with the vendor to build a custom upload file mapped to your chart of accounts. Finalize your chart of accounts before the integration is built — changes afterward can break the upload file.

Can you build custom reports, and how quickly are they typically turned around?

Yes. Custom reports are a standard part of the service, not a special request. The more detail you provide — columns needed, date range, format, organization — the faster the turnaround. A report request link is in every service team email, and you can submit new requests at any point in the relationship, including mid-audit.

Do you have reports that mirror the union invoice so we can verify before paying?

Yes. Zuma generates a union report after each payroll run showing hours, classifications, and total amounts owed in a format that closely mirrors what the union requires — so you can verify totals and upload directly or use the numbers without re-entering data.

For Local-3 IBEW contractors, Zuma handles JIB remittance electronically and provides a summary report showing the exact totals submitted — matching the invoice you'll receive a few days later.

Can we preview how benefits are being calculated before we approve and submit payroll?

Yes. After entering time and before submitting, you can step through a preview showing benefit calculations for each employee and a certified payroll preview to verify rates and totals. This step is optional but always available.

IMPLEMENTATION

How long does setup take from agreement to first payroll?

For most union contractors, roughly 3–6 weeks from the welcome call to your first payroll run. Simpler setups (one entity, a few locals) fall on the shorter end. Multi-entity operations with many unions, multiple states, and custom reporting needs are closer to six weeks.

Gathering documents and signing the agreement typically takes 1–2 weeks before the welcome call is even scheduled. Starting the process early avoids cutting corners on setup.

What data and documents do you need to get started?

Zuma handles data transfer — you won't need to move anything manually. Standard documents needed:

- Voided check or bank account verification
- IRS letter confirming your legal name and address
- State unemployment account information
- Workers' compensation information
- Employee W-4s and current pay data (or portal access to retrieve it)
- Prior year quarterly tax filings
- Union locals and CBAs currently in use
- Copies of current union remittance reports
- Certified payroll samples (if applicable)

What does the onboarding process look like, and who is involved from your side?

Once documents are submitted and the agreement is signed, a welcome call kicks off the build. The team sets up your entities, programs union agreements, maps your chart of accounts, builds custom reports, and configures your timesheet process.

If you use QuickBooks, Sage, or another accounting platform, involving that vendor early ensures the integration is mapped correctly from the start.

Can we run parallel payrolls during the transition?

While simultaneous parallel processing isn't available, Zuma provides a sample payroll preview before your first live run — showing employee information, payroll calculations, and tax setup so you can confirm everything looks correct. Prior year-to-date data from your previous provider transfers as part of implementation.

Who walks us through the first few payrolls, and how much support do we get?

The implementation team walks you through the first several payrolls. For the custom timesheet process, they handle uploads for the first few weeks while you focus on getting time entry right — then gradually transition you to running independently.

Once you're on your own, the same contractor-only service team is there for questions and ongoing support. When you call about a layoff check or a union audit, they already know what you're talking about.

SERVICE MODEL

Is there a contract, and what happens if we want to leave?

No contract. Zuma bills week to week — if you decide to leave, you leave. No termination fees, no buyout, no lengthy exit process. The only requirement to keep your account active is a minimum of one employee processed per week.

Is our account handled by a team that only works with construction and union contractors?

Yes. Zuma has a dedicated division that only handles contractors — roughly 90% union, 10% prevailing wage. When you call, you don't have to explain what a fringe benefit is, what iRemit does, or why the Carpenters handle things differently than the Laborers. That baseline knowledge is already there.

How quickly can we expect a response when we have a question or an issue?

The goal is for emails to be answered within 30 minutes during business hours. Phone calls ring on multiple representatives' phones simultaneously — so if one person is unavailable, others receive the call. When you email, the entire team receives it.

If something goes wrong with a payroll run or union report, who do we contact and how fast is resolution?

Clients work directly with the same contractor service team that knows their account. Common situations handled include:

- Underpaid employee: manual check issued immediately so the employee receives correct wages
 - Hours charged to wrong job: job costing and certified payroll reports corrected
 - JIB remittance error: contractor sends the file; team corrects and resubmits
 - Union audit discrepancy: team reviews findings against actual payroll data and helps prepare the response
-

Is there after-hours support available for urgent issues?

Yes. If something urgent comes up outside business hours, clients can call or text the service manager's personal cell phone directly. In an industry where payroll deadlines and union reporting issues don't always happen on a 9-5 schedule, that direct access matters.

OPERATIONS

What is the cutoff time for submitting payroll each week?

In many cases, contractors can process payroll as late as 3:00 PM the day before payday and still have direct deposits hitting employees' accounts the next morning — even for payroll liabilities of \$1,000,000 or more. Most payroll companies cannot support that turnaround.

For tight pay cycles like Steamfitters Local 638 (period ends Tuesday, payday Wednesday), contractors process payroll Tuesday, print any checks in-house, and have direct deposits ready for Wednesday — no overnight courier required.

If you print checks for us, when are they printed and when do they arrive?

Checks are printed at Zuma's office in Melville, Long Island, then picked up by courier that evening. Delivery is typically by end of business the following day. Establishing a relationship with the regular courier driver upfront helps set a consistent delivery window.

Can we print checks ourselves from our office?

Yes. Checks print on standard 8.5x11 blank check stock (check on the bottom), available on Amazon for about \$35 for 500 sheets — no special printer required. After payroll runs, you download the check file and print from your office.

Many contractors mix methods: print a few live checks in-house while the majority of employees receive direct deposit. Layoff checks can be produced within about 45 minutes using this method.

Can employees split their direct deposit across multiple accounts?

Yes, across as many accounts as needed. The first account is set up as a fixed dollar amount (e.g., \$100 to savings), and the final account is set as 'remaining net.' There is no practical limit.

Do you generate positive pay files for fraud prevention?

Yes. Positive pay files are generated as part of the payroll process in the format your bank requires — useful when all employees receive physical checks and positive pay is part of your standard fraud prevention process.

Can third-party deductions like credit union payments be sent via ACH automatically?

Yes. Third-party deductions are set up as a recurring deduction on the employee's profile, and the payment is ACH'd directly to the third party each period — no manual check cutting or mailing required.

TIME ENTRY & FIELD OPERATIONS

Do individual field workers need to download an app, or can foremen enter time for their crews?

No app required for individual workers. Common time entry options include:

- Foreman entry (most common): hours entered by employee, job, and day
- Employee mobile punch: clock in/out on phone or tablet with optional GPS/geofencing
- Custom spreadsheet upload: Excel or Google Sheet mapped directly into payroll
- Direct entry in the payroll platform: hours entered in the payroll grid
- CSV upload / third-party integration: export from your existing time system and import into Zuma

Can we keep using our existing spreadsheet process for collecting time from the field?

Yes. If your foremen already use Google Sheets or Excel, Zuma builds a custom timesheet around that workflow: your job codes, unions, classifications, and shift differential rules. Built-in verification tabs let you check entries before anything goes into the payroll system. The data flows directly into Zuma — no re-entry.

How does geofencing work, and can I see where employees punched in?

Geofencing is optional — you can set geographic boundaries around job sites and flag punches that occur outside them. Even without formal geofencing, every mobile punch captures GPS location, visible to admins on a map. Employees don't see this. Many contractors find GPS capture alone gives them what they need.

Can the system track PTO balances and handle time-off requests?

Yes. PTO, sick time, vacation, or any combination can be tracked. Employees submit time-off requests through the portal, routed to you for approval. Some contractors also use this for union workers who don't earn PTO — a single click replaces the phone call to the office.

EMPLOYEE SELF-SERVICE

How do employees access pay stubs and W-2s if everyone is on direct deposit?

Every employee gets access to a self-service portal via registration email — accessible from any device. Through the portal they can view their full pay history for the life of the account (Zuma does not purge records), download individual or multiple pay stubs at once, and access W-2s at year-end without calling your office.

For union contractors with high turnover, this is especially valuable — a worker who was with you for two months can still pull their W-2 at year-end without anyone on your team being involved.

Can employees update their own tax withholding and direct deposit, or does that go through us?

That's entirely up to you. By default, both are view-only for employees. You can enable full self-service, keep both locked, or configure per-feature — for example, allowing employees to update withholdings while routing direct deposit changes through your office for approval. The system supports whatever level of control you're comfortable with.

COMPLIANCE & TAX

Do you handle all payroll tax filings at the federal, state, and local level?

Yes. Zuma handles all payroll tax filings across federal, state, and local jurisdictions — including NYC resident tax, Yonkers resident tax, state unemployment, and more. The system is zip-code driven, so correct local withholdings populate automatically when you enter an employee address. Zuma can also file zero returns to keep active state unemployment accounts ready when you need them.

How do you manage state-specific requirements like Washington paid leave or NY commuter tax?

State-specific requirements are built in based on where employees work and live — Washington paid leave, NY commuter tax, state disability, paid family leave, L&I, and similar programs are all part of standard processing. When requirements change, updates are made on Zuma's end. You don't track legislative changes or manually update rates.

Do you handle ACA reporting (1094/1095)?

Yes. ACA reporting including 1094-C and 1095-C preparation is part of the service offering.

When a union audit comes in, do you help prepare the response?

Yes. Supporting contractors through union audits is a normal part of the service. Union benefit audits occur every 1–3 years, and because Zuma tracks every benefit calculation week by week and employee by employee, the data is already organized when an audit arrives. The process:

- You receive the audit request from the union
- Forward the request to the Zuma service team
- The team reviews the union's findings against your actual payroll records
- Zuma prepares reports and supporting documentation for you to provide the auditor
- If the auditor has questions, forward them to Zuma — the team can speak directly with the auditor
- Zuma has helped contractors recover millions of dollars when union audit findings were incorrect.

Ready to simplify your payroll?

Contact Zuma today to see a demo and get a custom quote for your operation.