

# **Tackling payroll complexity in Latin America**

## **A Briefing Paper from Webster Buchanan Research**

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## Executive Summary

With a mixture of emerging and booming economies, political uncertainty and instability and extreme contrasts in business confidence and fortunes, the 22 nations of Latin America can never be categorized as one homogenous whole. But for regional and global payroll managers, there are common challenges and opportunities – and as this research survey concludes, different kinds of demands on the senior payroll professional that may lead to a **reassessment of the role of the regional payroll manager**.

Webster Buchanan Research held in-depth discussions with a select group of senior international HR and payroll managers from multinationals responsible for Latam, along with country specialists with expertise in individual legislative issues and customs. Respondents were predominantly drawn from Webster Buchanan's Global Payroll Research Network<sup>1</sup> (see "Appendix 1: Methodology").

The challenges respondents cited included:

- **Compliance requirements** can be complex and difficult to interpret, with frequent changes, onerous payroll reporting requirements, detailed paper-based record keeping and complex salary calculations. Changes are sometimes ambiguous and payroll managers are given little notice to implement them. Respondents take a collaborative approach to these challenges, working closely with both in-house functions (such as legal) and third party vendors
- Many **HR administrative requirements** impinge on payroll, including requirements around onboarding, separation processing, time and leave processing and records management. The administrative burden in the region is high, stemming from statutory and company specific regulations and a raft of other factors such as the use of workbooks and the requirement to sign payslips, as well as complex rules around hiring and firing in some countries
- Wages are paid weekly, bi-weekly or monthly - but different legal and customary norms mean employers can end up running more **frequent pay cycles**. One respondent reported having to run almost a dozen payroll cycles every week in Mexico for different employee groups
- Payroll managers must be able to respond to company-specific **collective labour agreements** (CLAs), sometimes at extremely short notice (two days being the minimum cited). This can lead to multiple challenges, not least from a **system** perspective. Given that this kind of change is not 'owned' by a multinational's software vendor, reconfiguring systems can be difficult for payrolls that run in-house,

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<sup>1</sup> Webster Buchanan's Global Payroll Research Network is a confidential community for senior international HR and payroll managers. Visit [www.websterb.com](http://www.websterb.com) for details

while outsourcers can't always be expected to manage the complexity and provide the flexibility required to accommodate last minute changes, configuration changes and retrospective calculations

- With labor laws often tilted strongly in favour of the individual, organizations adhere to strict processes for voluntary and involuntary **terminations**, which makes processing leavers extremely burdensome
- **Benefits awards** can be particularly complex in some countries, sometimes because of local custom rather than statutory requirements, and employers' benefits obligations can make salary costs relatively high

To manage these complexities, the Latam regional payroll manager may well require a different set of skills than a conventional in-country payroll professional. More collaborative, but also sufficiently empowered to fight its own corner, payroll must be able to assume the role of a cross-functional enabler ensuring HR, legal, in-country teams and vendors work together in a joined-up way. Dealing with these particular complexities means payroll assuming new roles:

- As a **cross-functional enabler**, anticipating and interpreting changing requirements for HR administration and workforce management
- As a **process management expert**, agreeing and/or imposing and policing processes that bring regional or global standardization where possible and allowing exceptions where necessary
- As a **change manager**, with the skills and experience required to drive through significant change to processes and working practices
- As a **regional leader**, managing in-country experts who have the proximity and language skills to deal with local requirements

In addition, our research found:

- It may be necessary to **plan for a higher headcount in payroll** to manage the complexities of collective labor agreements. While this is not technically payroll's responsibility, HR will often seek help interpreting time and pay implications. Ideally payroll should have a role in the bargaining process, if only to ensure it has advance notice of changes
- Organizations that manage Latin American payrolls remotely should look to **local advocates** to help overcome resistance at a country level
- Critical factors for **setting up regional centers** include use of self-service technologies and sharing resources across countries. Where outsourcers are used, this may include extending the scope of services beyond payroll to HR administration
- While the administrative overhead in Latam is likely to be eased over the coming years as paper-based forms and manual practices are gradually automated, some country initiatives – such as the new reporting requirements of Brazil's eSocial program – **may actually create extra work for payroll**

## Part One: Managing Payroll Compliance

### 1.1 The nature of payroll complexity in Latin America

Ensuring organizations remain compliant in the face of complex and constantly changing compliance requirements is one of the biggest challenges facing those who manage payrolls in Latin America. Requirements such as the need to keep paper records, rules around hiring and firing, and the administration of a large number of mandatory and customary benefits all create a high administrative workload. Not only must payroll managers navigate their way through the layers of complexity to get to grips with how strict labor laws, tax rules and other statutory legislation apply to their operations, but they also need to differentiate between a statutory requirement and a commonly accepted practice – and for the latter, understand the potential impact on employee relations if a common practice were not observed.

The nature of complexity in Latin American payrolls is best illustrated with specific examples from the larger countries highlighting the type of challenges payroll managers can expect to face, including:

- **Implementing frequent changes.** In several countries, including Brazil, the complex tax structure is subject to frequent changes as successive governments respond to the country's rapidly developing economy. Making timely changes to calculation systems – and sometimes applying them retrospectively – can be a challenge in itself
- **Detailed record-keeping requirements.** The level of paper-based bureaucracy is extremely high in some countries. In Colombia, for example, forms for new starters physically have to be taken to the authorities to be stamped and signed, and copies sent to payroll, while in Argentina, employers register all employment relationships in a payroll book which is inspected periodically by the Ministry of Labor. In most countries, some form of paper workbook containing detailed records about an employee's employment history is mandatory and should be available for inspection by the authorities. In Brazil, for example, the CTPS (Carteira de Trabalho e Previdencia Socia) is a physical book signed by the employer and lists employment history, positions held, wages, bank details and any special arrangements
- **Payroll-related reporting.** Tax and social security reporting requirements can be onerous, particularly where regulatory authorities try to tackle the so-called "black market" in illegal workers. In Mexico, where a concerted crackdown is taking place, employees are registered at the Social Security Institute and employers with workforces of 300 or more must file an audited report demonstrating they have paid the

mandatory monthly premiums applicable to every employee (both employers and employee contribute). Meanwhile, under the compliance requirements of the CDFI (Comprobante Fiscal Digital por Internet) from January 2014 it has become mandatory for employers to file electronic versions of payslips in XML format with the authorities. Mexico is also the only country in the region where social security contributions have to be calculated twice, once in the payroll before month end, then again at month end on the Social Security website and a reconciliation between the two figures carried out

- **Payslip requirements.** In Mexico, in a hangover from the previous paper-based regime, employees must sign their payslips and organisations are obliged to keep receipts for a minimum of five years as evidence that payments have been made
- **Complex salary calculations.** Most countries pay a 13th month salary or bonus, and if an employer fails to pay it, pays an incorrect amount, or is late in paying, it is often considered a serious offence. In Argentina, for instance, the amount received is equal to 50% of the highest monthly wage in the previous six months and is paid each June and December. In Colombia, there are two types of salary: a minimum monthly statutory salary; and the integral salary where compulsory benefits are paid in advance and included in the monthly salary on a pro-rata basis. The latter is only applicable to employees with annual earnings of at least 10 times the minimum monthly salary
- **Complex benefits packages.** Benefits awards can also be particularly complex in some countries. In Brazil, for instance, it is customary that the equivalent of each dollar paid in salary is also given in benefits. Mandatory benefits cover familiar items such as paid vacations and meal vouchers, but there are a host of other awards that are not mandatory but are expected in certain lines of employment, including health, dental, transportation bonus and pension and life insurance. Some benefits are simply historical accidents, such as the grocery bonus (cesta basica de alimentos): traditionally a physical box of food given to an employee to feed their family, it's now more commonly a pre-paid card that can only be used to purchase groceries
- **Payroll cycles.** Employees' wages are paid weekly, biweekly or monthly depending on the country and specific contractual arrangement. But with legal and customary norms differing, employers can end up making frequent payments. One respondent reported having to run 11 payroll cycles every week in Mexico for the different employee groups it manages.

## 1.2 Improving compliance visibility

Several contributors to the research believe that their greatest challenge in the region is understanding the changing legislative requirements. It's not just that the requirements are complex and prescriptive, but several countries in the

region are also undergoing significant revisions to their labor laws, requiring subject matter experts to keep on top of changes. One additional challenge for payroll leaders in Latin America is that unlike environments such as the United States or the United Kingdom – where the American Payroll Association and the Chartered Institute of Payroll & Pensions Professionals tend to liaise with government authorities on forthcoming regulatory updates - in some countries changes can be introduced at short notice to take place with immediate effect. In some circumstances, there can also be uncertainty about interpretation – for example, in Mexico, there is some uncertainty as to whether electronic signatures of payslips are legally binding, as there has yet to be a test case.

While many respondents report poor visibility into upcoming legislative changes, some have managed to improve the situation by:

- **Working closely with other internal functions** such as tax and treasury, legal, and Compensation & Benefits
- **Relying on system vendors and outsourcers**
- **Bringing in targeted expertise on the ground.** One global payroll manager who was struggling with an implementation in a specific country recruited a local accounting manager who spoke Spanish and understood the payroll requirements
- **Relying on updates from third-party software providers.** Rather than trying to customize its own systems to keep pace with the volume of change, one organization was looking to use the in-country extensions written by its service provider in an attempt to simplify its processes. By keeping as close to the “vanilla” country extension as possible – and at the same time simplifying the awards given to its staff - it hoped to ensure that as requirements changed, it could mitigate some of the risk by looking to systems updates to keep it legal

## Part Two: Dealing with administrative overhead

### 2.1 HR administrative tasks

Alongside the challenge of maintaining payroll compliance, there is also a high HR administrative overhead in some countries. In many countries organizations are required to keep large amounts of paper-based records and to have them stamped by authorities and signed by employees and managers. Although not strictly payroll requirements, the administration of these tasks either impinge on the payroll process or are an integral part of payroll data preparation, and payroll is often expected to play a role in completing them.

Payroll is impacted in these HR activities in a variety of ways:

- **Onboarding employees.** Rules around hiring and enrolling employees are often prescriptive and bureaucratic, and although it is HR's responsibility to onboard an employee, payroll can play a role in ensuring that all the necessary activities have been completed before they join the payroll. In Brazil, for example, employees' workbooks (CTPS, see 1.1) must be amended, stamped and signed whenever they start a new job or change job title. In Argentina, employees must be registered before several different bodies including the Federal Administration of Public Revenue (AFIP), trades unions and medical and life insurance companies. In some industries, a medical examination is also advisable to attest to an employee's fitness at the time they start to work for an employer
- **Time and leave processing.** Demands around time management and absence reporting can be much greater than in other countries and are often by regulation closely linked to payroll. Argentina, for example, operates consecutive days-off rules which mean vacation has to be taken in a block. One respondent said this meant there were only six- to seven months of the year when all payroll employees were at work at the same time so the organisation had to over staff to cover these periods resulting in greater costs and administrative overheads
- **Separation processing.** Organizations are required to adhere to a strict process for voluntary and involuntary terminations, and processing leavers can prove burdensome. In Mexico, for example, some organisations choose to make final/severance payments in front of a judge to avoid the risk of future claims from departing employees, and in several countries, the employee will only be handed their final payment once they have signed a release confirming it is what the company owes them. Similar to the onboarding experience, a medical examination can also be required before the employee leaves the organisation (for example, in Argentina). Deadlines for final payments and notifications add a further complication with countries such as

Mexico requiring immediate payments to terminated employees. Again, missing such a deadline opens the organization up to the risk of legal action

- **Records management and storage.** As is common in countries around the world, paper payroll and HR records are required to be held for many years, although the timeframe can be lengthy – in Argentina, for example, it is necessary to keep employee workbooks for 10 years and the authorities can request to see them at any time within that period. Respondents indicated that the use of electronic document storage is relatively limited: even where companies do keep electronic documents, they often duplicate paper records keeping.

## 2.2 The role of Payroll in HR administration

While the responsibility for these extra administrative requirements falls predominantly on HR, the onus is on payroll to take a lead to ensure that all of its processes are coordinated and that in-country teams, staff at shared service centers and payroll vendors work effectively together.

One participant with responsibility for payroll in several Latin American countries including Brazil, Chile and Panama stressed the importance of collaboration to ensure that disparate functions including HR, legal and payroll are “joined at the hip” within the organization. While HR holds overall responsibility for administration, payroll takes a primary role in all activities, and the global payroll manager is the point of escalation for any issues that arise, particularly relating to vendors. The respondent argued that it is imperative that a payroll representative is present at all new hires (orientations) as well as during the off-boarding process.

In these instances of cross-functional collaboration, one function needs to take responsibility for ensuring nothing falls through the cracks, effectively acting as the “glue” between multiple functions and different groups of employees. Given the significant work burden placed on it when problems need to be resolved after the event, there is a strong case for payroll taking on this responsibility. In this capacity of “cross-functional enabler”, it is also necessary for payroll to ensure roles and responsibilities are clearly defined and allocated.

To do so, regional payroll managers will need to:

- Be able to work collaboratively and be adept at cultivating strong internal and external relationships
- Exert influence up the chain of command as well as downwards
- Build loyalty and trust and gain commitment from internal teams and other key stakeholders
- Raise payroll’s profile and maintain high visibility to ensure payroll keeps a seat at the table when decisions that impact it are made

## Part Three: Workplace environment

### 3.1 Managing the impact of collective agreements

The political strength and bargaining power that trade unions hold in many Latin American countries adds an extra dimension to the challenges payroll faces in the region. In countries such as Brazil, while union membership is not compulsory it is the norm for blue collar workers. With collective labor agreements (CLAs) specifying everything from rates of pay to shift patterns and vacations, payroll has to keep abreast of changes year round – while agreements are usually negotiated annually, changes can also be introduced mid-year and the terms are often required to apply retrospectively to previous periods.

There is a limit to how much third-party service providers can help in managing CLAs. Several respondents recognized that their vendors could not be expected to manage the complexity created by CLAs, nor provide the flexibility that was required as a result of last-minute negotiations, particularly in relation to configuration changes and retrospective calculations. With some countries supporting a combination of region-specific, industry-specific and company-specific agreements, it is almost impossible for a third party to interpret the implications of an employee moving from one region to another.

Managing payroll in line with CLAs can also create systems challenges, as it's quite possible for a company-specific agreement to create an exception to a commonly-accepted rule on something like vacations. So the system or process needs to be flexible and configurable to cater to exceptions.

Again, managing collective agreements is not the responsibility of payroll, but HR partners often look for expertise in payroll in understanding the impact of changes on specific payments. Ideally payroll will be proactive in managing this responsibility in a number of areas:

- It may be necessary to budget and plan for a bigger headcount in the HR or payroll department than is conventionally required, factoring in the extra work that managing CLAs is likely to bring, including interpreting agreements and updating the payroll system configuration. Some respondents have dedicated personnel who are solely responsible for managing CLAs. This will not be unique to Latin America, of course: payroll teams in some European countries may be contending with similar issues, and this may provide a benchmark for relative payroll headcount
- Ensure CLA knowledge and expertise is shared across the team to avoid creating a key person dependency

- Find ways of either securing a place for payroll within the bargaining process, at the very least ensuring that it is regularly briefed during negotiations so that it has advance warning of any agreements reached, can better understand the implications of them, and be more prepared for the changes involved. Ideally this will be a two-way relationship, with payroll providing feedback on the impact of potential changes during negotiations, particularly in terms of how quickly a change can be implemented
- Schedule time for any customization or configuration of services to meet changes to CLAs

### **3.2 Managing cultural differences**

As with any international business function, payroll managers from outside the region may initially find it challenging to understand cultural differences within Latam, and the nuanced differences country by country. These range from operational issues – North Americans and Northern Europeans may be frustrated to see less importance put on punctuality than elsewhere – to the inherent challenges of working in what is often a less process-oriented workplace, where efforts to standardize and optimize processes may encounter resistance (*see Part Four*).

Several respondents spoke in particular about a distrust of centralized processes, and the difficulty of implementing process standardization – a particular issue for global and regional payroll managers who often find themselves taking the role of agreeing and policing standardized processes. In one instance where an organization had centralized its HR processes and set up its HCM system as the single system of record for employee data, investigations revealed that payroll data was still being maintained locally and was only updated in the master database after the local payroll was closed.

Respondents also highlighted challenges in influencing the actions and behaviors of team members at local level. Ensuring there is an advocate on the ground who speaks the local language and who is used to working with the cultural idiosyncrasies can help to overcome some of these difficulties: for smaller country populations where resource may be limited, an alternative is to use an advisory service to discuss ideas and help implement programs.

## Part Four: Process Improvements and Automation

### 4.1 The two sides of automation

While the administrative overhead is likely to be eased over the coming years as paper-based forms and manual practices are gradually automated, some initiatives may create extra work for payroll. For example, under the compliance requirements of the Comprobante Fiscal Digital por Internet (CDFI) in Mexico, it is now mandatory for employers to file electronic versions of payslips in XML format with the tax authorities, and while epayslips are now permissible for employees, most companies are still also printing out copies of the payslips to be signed.

The scale of some changes could also be significant, testing payroll change management expertise. For example, new reporting requirements in Brazil under the eSocial program require HR and other employment-related data to be electronically sent to government departments – a move that is drawing comparisons with the introduction of Real Time Information (RTI – the move to real-time reporting and payment of pay-as-you-earn tax) in the UK. This more transparent system of reporting will enable the authorities to cross-check data, ensure organizations are filing and paying the correct amounts and monitor how well organizations are applying current legislation.

Respondents warn that preparing the ground for it involves significant work, however, and new systems and processes will need to be put in place. While acknowledging that it will result in greater efficiency of payroll in the long-term, one participant indicated that eSocial means fundamentally changing the way the organization has worked over the last 20 years and will also require a change in working practices for both managers and employees.

### 4.2 Complexities of payroll integration

In general, the level of custom system integration required in some countries to comply with legislation or collective labor agreements is one of the biggest technical challenges faced by payroll in the region. One respondent operating in Mexico was led to believe from the vendor that it would deliver a sophisticated level of integration and automation and a single data file. While the vendor carried out some consolidation, it was only 80 percent of what was required and subsequently had to add further custom fields to the software. This also put the company behind in its overall drive to centralize processes across other regions.

Complex time and absence processing in Latin America and its links to payments also creates a requirement for closer integration of time and attendance systems and payroll. One respondent explained that because of the

way the company's time and attendance system was configured, it couldn't, for instance, handle banks of hours arrangements (whereby employees are able to bank hours to be paid when it was more convenient/helpful for them). The upshot was that employees were receiving payment for more hours than actually worked. Another respondent believes in hindsight that the organization had made a major error by not including time and attendance as part of the payroll system implementation.

### 4.3 Overcoming hurdles to setting up regional centers

Linked to the cultural challenges outlined in Part 3.2, some participants reported that their in-country payroll managers tended to be unwilling to relinquish control. This kind of resistance to change is far from unique to Latam, of course – in fact, it's a common feature in multi-country payroll projects. But given the combination of legislative complexity, the need to adhere to strict deadlines and the extra administrative overhead, it's perhaps understandable why some respondents preferred local accountability rather than regional or centralized control. Collective labor agreements can further complicate the issue, with payroll sometimes concerned about losing very specialist in-house knowledge in this field.

As a result, respondents acknowledged difficulties in shifting payroll from local to regional centers. This was compounded by the fear of penalties from authorities or employment tribunals, which encourages employers to err on the side of caution and over-resource HR support teams, or over-engineer processes. In addition, implementation projects can be long, and moving resources to regional shared service centers can be challenging. That said, some of our respondents had successfully set up shared service centers in the region – two in fact have settled on Colombia as a country where it's possible to find Spanish and Portuguese language skills as well as payroll technical knowledge for the whole region.

Factors that managers have found critical to the success of such regionalization projects include:

- Making the most of technologies such as **employee and manager self-service** to underpin the work of regional support teams. This needs to be accompanied by strong change management, changing the mindset of employees in the wider business to make the most of the process efficiencies that come in a shared set-up. For example, if year-end statements and other forms become available online but employees continue to request documentation from HR, then the improvement will not be realized
- **Organizing teams** so that transactional resources can be shared across countries, while country-specific expertise is dedicated to each one. The

country-specific complexities in the region make it unlikely that subject matter experts (SMEs) can be shared across countries, but they can sit alongside their transactional colleagues and offer a career path for administrative staff as they gain more experience and qualifications

- Making the most of offerings from **outsourcing partners**. The scope of services provided by some providers in the region extends beyond payroll to include HR administrative tasks. This is one option to help ease the hefty administrative burden on many Latin American payroll departments, and may also help payroll in its role as a cross-functional coordinator
- **Setting expectations** in the business about what can be achieved in a shared set-up. Faced with suspicion about process improvement initiatives, organizations have to work harder to gain buy-in to regional shared set-ups

## Appendix 1: Methodology

Webster Buchanan Research examined the complexities and challenges of Latin America payroll through two different lenses:

- Discussions with senior representatives from multinationals of different sizes, with regional or global responsibility for payroll in multiple Latin American countries
- Interviews with and documentation gathered from in-country experts, country managers and regional managers from TMF Group, the project sponsor. These contributors primarily covered Argentina, Brazil, Colombia and Mexico

Practitioner respondents were predominantly drawn from Webster Buchanan's Global Payroll Research Network<sup>2</sup> and ranged from Fortune 500 companies to multinationals with a smaller international footprint.

The research project utilized Webster Buchanan's Practitioner Panel Methodology. Each interview was based on a questionnaire framework that enabled Webster Buchanan to focus discussions on common topics, while giving respondents free rein to talk in detail about the issues that matter most to them.

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<sup>2</sup> Webster Buchanan's Global Payroll Research Network is a confidential community for senior international HR and payroll managers. Visit [www.websterb.com](http://www.websterb.com) for details

## End Notes

### About the Authors

**Webster Buchanan Research** is an independent market research and consulting company specializing in international HR and multi-country payroll, operating from regional centers in London, San Francisco, and Singapore. Webster Buchanan has been carrying out research in multi-country payroll since 2002, when the sector was in its infancy: since then, we have worked with numerous senior HR, payroll, and finance professionals from around the world through our consulting, market research and events businesses. Our clients range from some of the world's largest multinationals to small companies operating in fewer than a dozen countries.

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