



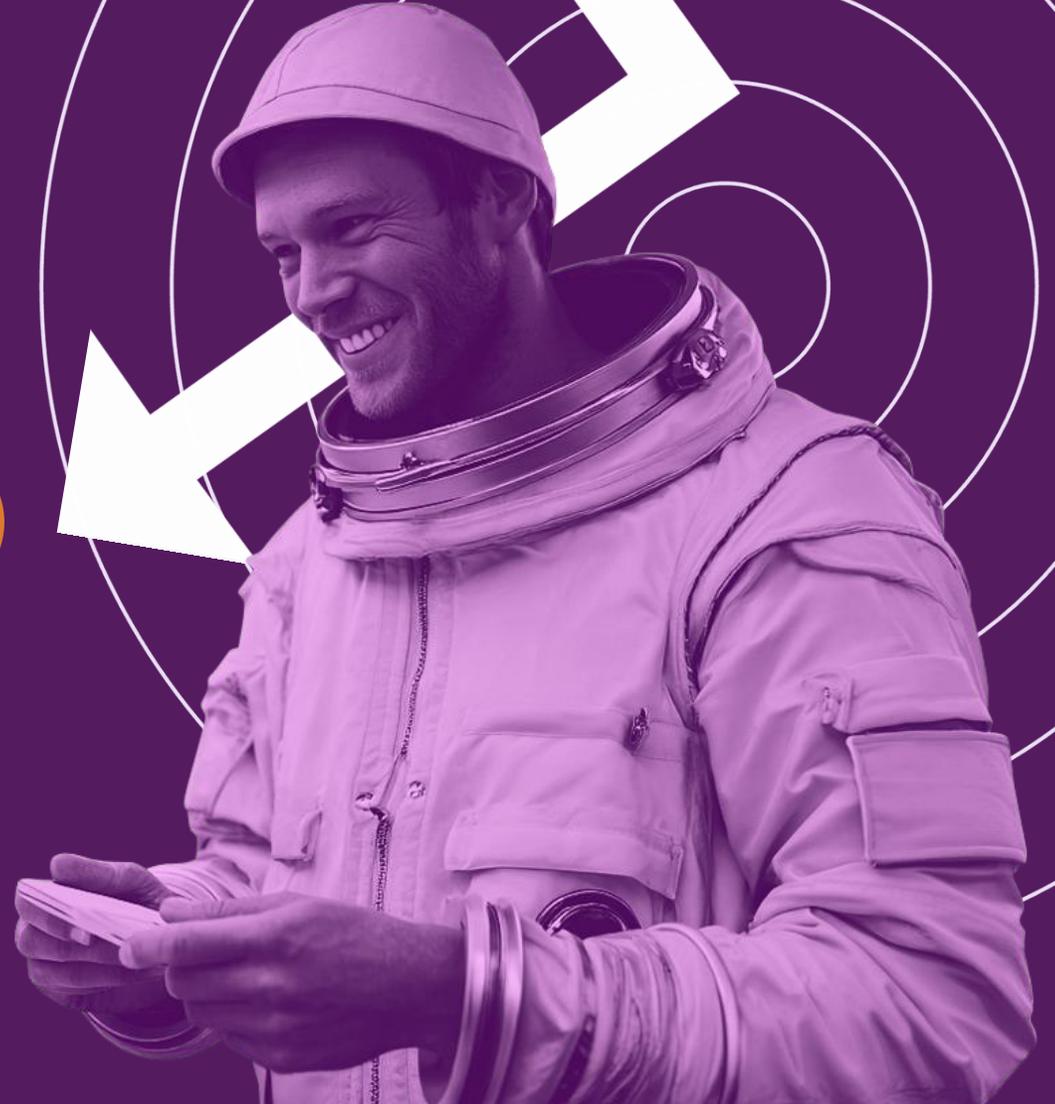
Your Financial Clarity Partner.

Case Study

More Pay at a Lower Price



Without Cutting People and More Coverage





Our client was running direct payroll.

While the platform performed well at an early stage, national expansion introduced hidden operational and financial friction.

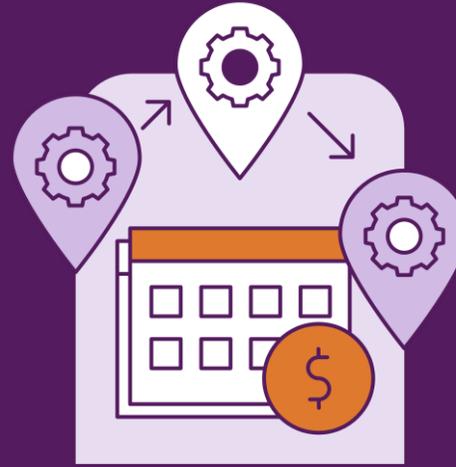
Each new state required separate registrations, filings, and ongoing payroll compliance management. Benefits were also administered through a separate provider, increasing coordination effort, and cost.

As headcount and geographic footprint grew, payroll operations became more complex, more fragmented, and materially more expensive, creating an operational bottleneck to national scale.

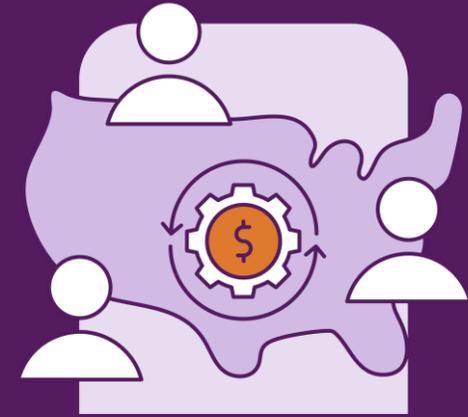
We were engaged to:



Reduce the total cost
of payroll and benefits



Eliminate the operational
burden of multi-state payroll
compliance



Enable continued national
hiring without disrupting
payroll operations or
employee experience

The objective was not
simply to replace a payroll
tool but **to redesign the**
payroll model to support
scale.

So, what we did?

We evaluated alternative payroll operating models and **sourced a Professional Employer Organization (PEO)** that enabled a **co-employment structure**.

By leveraging the PEO's aggregated employee base, the PEO provided favorable commercial and health benefits terms on the client's behalf.

We then fully managed the end-to-end transition from the existing payroll setup to the PEO model covering:



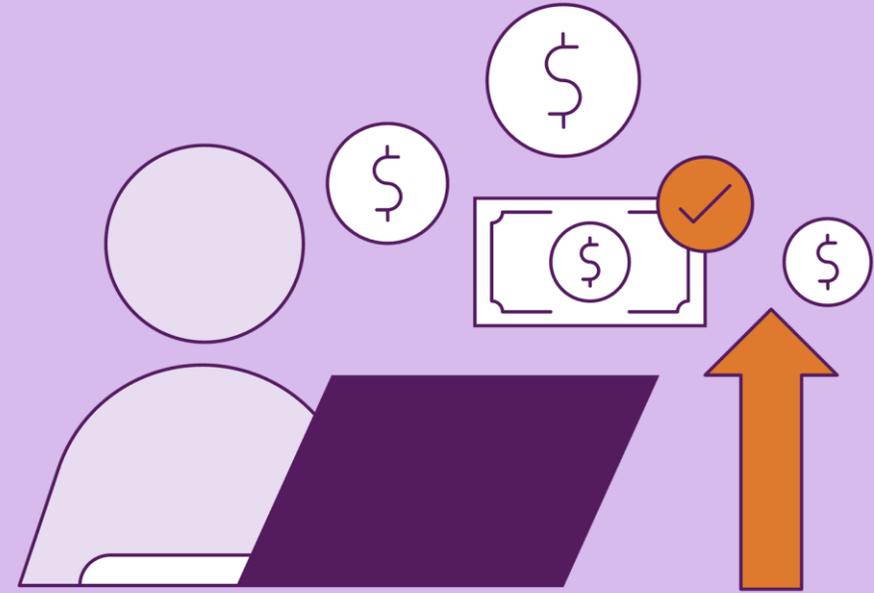
A man in a white astronaut suit is standing in a futuristic control room, looking at a large panel of screens and controls. The room is filled with various instruments and displays, suggesting a high-tech environment. The overall color scheme is purple and white.

What did
our client get?



Nationwide hiring without compliance friction

Access to nearly all 50 states without the need for individual state registrations, filings, or unemployment withholding management.



Higher employee take-home pay, same coverage

Average employee take-home pay increased 5% due to reduced healthcare costs thanks to a PEO with lower cost benefits but like for like coverage



Immediate payroll cost reduction

Biweekly payroll reduced from \$277K to \$211K per cycle (\$66K savings per cycle; 24% reduction per pay cycle)



Annual health benefits savings at scale

Annual benefits **Costs reduced by \$172K** for equivalent healthcare coverage.

Overall Outcome

Hundreds of thousands of dollars in annual savings, improved scalability, and lower operational burden **achieved solely by restructuring the payroll solution.**

Finity transformed payroll from a growing operational liability into a scalable infrastructure layer reducing cost, simplifying national expansion, and allowing the company to focus on growth instead of compliance.



Reach out to let us help you find
financial clarity for your business
www.finitynow.com