Payroll switching checklist

A practical guide to changing payroll providers

Plan, prepare, and switch with confidence—with the guidance of your CPA.

01 Plan your transition

Set a clear plan and key dates.

- ☐ Confirm your target payroll transition date.
- ☐ Identify your last pay date with your current provider and first pay date with the new provider.
- ☐ Confirm payroll processing deadlines and employee payment dates.
- ☐ Assign responsibilities between your business, CPA, current provider, and new provider.
- ☐ Confirm what your current provider will support and what your new provider will migrate.
- ☐ Review any cancellation requirements, notice periods, or fees.
- ☐ Decide whether you're switching payroll only or evaluating business banking and payroll together.

02 Gather your payroll records

Collect the information your new provider will need.

EMPLOYEE INFORMATION

- ☐ Employee roster (legal names, contact info, hire dates).
- ☐ Compensation, pay rates, and pay frequency.
- ☐ Federal, state, and local withholding elections.
- ☐ Direct deposit details and payment preferences.
- ☐ Employee work locations and applicable state tax information.

PAYROLL HISTORY & RELATED RECORDS

- ☐ Current-year payroll registers and year-to-date (YTD) wages.
- ☐ YTD federal, state, and local taxes withheld.
- ☐ Employer tax amounts and contributions.
- ☐ Employee deductions, benefits, and garnishments.
- ☐ Paid time off (PTO) balances and accruals.
- ☐ Prior-year W-2s, W-3s, and corrections.
- ☐ Payroll tax notices, outstanding liabilities, or unresolved issues.

BUSINESS / CLIENT

TARGET FIRST PAY DATE

Configure with confidence.

Confirm responsibilities. Get the new system ready.

03 Review tax & compliance responsibilities

Confirm filings, accounts, and outstanding items.

- ☐ Confirm which payroll tax returns have been filed by the current provider.
- ☐ Review applicable federal, state, and local tax filing history.
- ☐ Confirm outstanding payroll tax deposits, liabilities, notices, or corrections.
- ☐ Determine who is responsible for final filings and deposits with the current provider.
- ☐ Confirm applicable employer tax registrations and account numbers.
- ☐ Review state withholding and unemployment tax accounts, where applicable.
- ☐ Confirm tax setup requirements for employees working in multiple states or local jurisdictions.
- ☐ Confirm which tax filings and deposits the new provider will handle and from what date.
- ☐ Confirm any required payroll tax reporting-agent authorizations (e.g., Form 8655).
- ☐ Identify who will handle year-end reporting, including W-2s and corrections.

04 Set up your new payroll system

Get your new provider configured and ready.

- ☐ Verify business legal name, EIN, and entity information.
- ☐ Confirm employee records and compensation details are entered correctly.
- ☐ Verify employee direct deposit information.
- ☐ Confirm federal, state, and applicable local tax settings.
- ☐ Configure pay schedules, pay periods, and payroll dates.
- ☐ Set up benefits, deductions, employer contributions, and garnishments.
- ☐ Import or enter year-to-date payroll history, where applicable.
- ☐ Verify paid time off balances and accrual settings, if applicable.
- ☐ Confirm general ledger mapping and accounting integration.
- ☐ Set up payroll administrators, approvals, and access permissions.
- ☐ Confirm payroll tax filing and payment responsibilities with the new provider.

Run payroll from your Surf account, keep banking and payroll connected, and get better visibility into payroll funding.

This checklist is provided for general informational purposes only and is not tax, legal, or accounting advice. Requirements vary by business, jurisdiction, and payroll circumstances. Consult your CPA, tax advisor, and payroll provider to confirm applicable obligations and responsibilities.

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Run, review & wrap up.

Double-check your first payroll and complete the handover.

05 Review & run your first payroll

Double-check everything before and after you run it.

BEFORE SUBMITTING

- ☐ Confirm the first payroll period and processing payment date.
- ☐ Confirm employee details and processing timelines.
- ☐ Verify payroll funding and available funds.
- ☐ Review employee hours, salary, overtime, and other earnings.
- ☐ Verify withholding, deductions, benefits, and employer contributions.
- ☐ Review gross pay, taxes, deductions, and net pay in the payroll preview.
- ☐ Spot-check employee records and calculations.
- ☐ Resolve discrepancies before submitting.

AFTER SUBMITTING

- ☐ Confirm payroll was successfully processed.
- ☐ Verify employee payments and direct deposits.
- ☐ Confirm applicable payroll tax payments and filings are handled as agreed.
- ☐ Reconcile payroll totals with your accounting records.
- ☐ Save payroll reports and confirmations.
- ☐ Confirm who to contact if a correction or issue arises.

06 Close out your previous provider

Wrap up, confirm filings, and keep your records.

- ☐ Confirm the final payroll with the previous provider processed successfully.
- ☐ Confirm remaining tax deposits and filings are completed or assigned.
- ☐ Confirm year-end reporting responsibilities, including W-2s and corrections.
- ☐ Obtain final payroll registers, tax reports, and payment confirmations.
- ☐ Obtain employee year-to-date payroll records and historical reports.
- ☐ Resolve outstanding notices, liabilities, or corrections.
- ☐ Retain access to historical payroll records or obtain copies.
- ☐ Confirm all outstanding obligations before terminating access or service.
- ☐ Retain payroll and employment tax records for the applicable recordkeeping period.

Simpler payroll for you and your clients.

Business Banking + Payroll. Finally connected.

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