
FEATURE REFERENCE

Stratum PEO Platform

Feature Reference — every capability, by area

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About This Reference

This is the depth companion to the *Product Guide*: a feature-by-feature description of what the Stratum PEO Platform does, organized by capability area and written from the user's point of view. It describes behavior and value — what each feature does, who uses it, and the rules it enforces — rather than implementation. For architecture and data handling see the *Technical Capabilities Overview*; for security controls see the *Security & Architecture Brief*.

Every capability below is delivered through the same three role-aware experiences — the Colleague Console for your staff, the Customer Portal for clients, and employee self-service on web and mobile — and is available, in role-appropriate form, to your own internal tenant as well. The same capabilities serve every kind of operator the platform is licensed to: PEOs, ASOs and payroll bureaus, domestic EORs, staffing agencies, and CPA firms.

Identity, Access & Security

Authentication and sessions. Every user signs in against a single multi-tenant identity service. Sessions are token-based with short-lived access and longer-lived refresh windows, and a deactivated or role-changed account is rejected on its next request rather than lingering until a token expires.

Role-based access control. Twenty roles — fifteen internal PEO-staff roles and five client-side roles — govern every action. Internal staff carry no tenant of their own and act inside a client only through an explicit, audited on-behalf context; client-side roles are scoped to a single company and can never see another.

Multi-factor authentication. MFA is mandatory for all internal staff (sign-in is blocked until enrolled) and configurable per client for administrator roles, using standard authenticator apps with one-time backup codes. SAML 2.0 single sign-on is available for enterprise clients, with just-in-time provisioning and attribute mapping.

Access governance. New internal accounts follow a request-and-approval workflow — requester, manager approval, then identity-admin approval — and administrators cannot self-approve their own elevation. Periodic access reviews produce a completion record per reviewer, and a review period cannot be closed until it is done. These map directly to SOC 2 CC6 access-control criteria.

Audit trail. Every create or update on a sensitive record writes an append-only audit entry — who, what, when, and a before/after diff — with PII excluded from the diff. There is no interface at any role that can edit or delete audit history.

Core HR & Employee Records

Employee profiles. Each employee has one profile carrying identity, contact, employment, and compensation detail, with Social Security and bank data encrypted at rest. Pay-rate history is retained so any rate change keeps its effective date.

Change review. Sensitive self-service changes — tax withholding, direct deposit, home address — do not take effect silently. They enter a pending queue for review, because each can affect payroll or tax treatment; approval

writes a before/after record to the audit log. Low-risk changes such as emergency contacts apply immediately.

PEO-wide registry. A cross-tenant employee registry lets your PEO see its entire covered workforce for reporting and operations without breaking the per-tenant isolation that keeps one client's roster invisible to another.

Employees outside the US. An employee's work country is recorded, and employees working outside the US are excluded from US payroll calculation. The platform does not compute non-US payroll; where that payroll runs elsewhere, its actual costs can be imported so reporting reflects them.

Onboarding

Guided new-hire workflow. Creating an employee opens a structured onboarding checklist covering personal information, the W-4, direct deposit, benefits election, policy acknowledgment, and I-9 verification. The employee completes their steps in the portal; PEO staff verify the compliance-sensitive ones.

AI document extraction. Uploaded identity and work-authorization documents are read by AI to pre-fill structured fields during I-9 and W-4 collection, reducing manual entry and transcription error, with an E-Verify submission workflow.

E-signature. Onboarding paperwork — offer letters, policy acknowledgments, I-9 — is signed in-flow, with a retained, audit-ready signature trail.

Enrollment windows open automatically. Saving a new hire opens their new-hire benefits enrollment window off the hire date, so eligibility is driven by policy rather than a manual step.

Payroll

Multi-state tax engine. Payroll computes federal, state, and local income tax, FICA, and employer taxes (SUTA/FUTA) across all fifty states, with state withholding proven to the cent by deterministic golden-value tests. Supplemental wages, multiple pay frequencies, and multi-state employees are handled natively.

Local and municipal tax. Where an employee's worksite and home differ, the engine computes local tax for both jurisdictions and applies the standard resident/work credit (Ohio RITA and Pennsylvania Act 32 conventions), carrying per-locality wages and tax through to the correct year-end wage-statement boxes. Every local figure it produces is returned with its jurisdiction, source layer, and a plain explanation, so any number on a pay stub can be accounted for.

Garnishments. Court-ordered garnishments — child support, tax levies, creditor orders — are tracked with statutory limits, and a satisfied order closes itself and opens a release task automatically.

The run lifecycle. A pay period is created, timesheets and changes feed in, the system calculates every employee's gross, taxes, deductions, and net, and an automated separation-of-duties check holds any anomalous run for a reviewer before funds move. Funding confirmation, review clearance, and voids each require a PEO role distinct from whoever prepared the run.

Outputs. Direct deposit is exported as NACHA ACH files (each export logged with user, timestamp, entry count, and dollar total); employees without direct deposit are paid by physical check through an integrated print-and-mail

vendor with positive-pay fraud protection. Pay stubs and annual W-2s are generated for employees, and each client's state unemployment (SUI) and state income tax (SIT) account numbers carry through to quarterly filing so a multi-state client's wage reports use their own registered numbers. ACH files go to your bank and checks to your print-and-mail account; both transmit once those accounts are connected.

Tax deposits and returns. Federal deposit liability is tracked per client by pay date, with the correct depositor schedule and due date for each deposit. Quarterly and annual federal returns (941, 940) and state quarterly wage-and-tax returns are built from the payroll ledger and filed through the filing provider you choose, under your credentials, with each submission tracked to its acknowledgment.

ACA reporting. Applicable-large-employer status is determined from monthly full-time-equivalent counts, and Forms 1095-C and the 1094-C transmittal are generated from hours, enrollment, and plan-cost data.

Contractors and corrections. Independent contractors are paid gross, outside employee withholding, with 1099-NECs at year end. Backdated rate changes surface as retro-pay candidates for hourly employees and are staged into an open period at the supplemental rate; salaried retro is flagged for review. Reversals, voids, and off-cycle runs each follow their own controlled path.

Benefits

Plan catalog and enrollment. A benefits catalog of medical, dental, vision, and supplemental plans drives enrollment across three window types: automatic new-hire windows, an annual open-enrollment period the PEO opens for all clients, and qualifying-life-event windows that open automatically when a QLE case is resolved.

Carrier files. An employee's election automatically generates the corresponding EDI 834 enrollment file to the carrier, and a termination generates the matching carrier notification — no manual re-keying. Files transmit once your carrier or clearinghouse connection is credentialed.

Tax-advantaged accounts. FSA, dependent-care FSA, and HSA elections are made as an annual amount, validated against the IRS limit, and spread across the remaining pay periods, with employer HSA seed contributions and mid-year recalculation.

Retirement self-service. Traditional and Roth 401(k) and SIMPLE IRA elections are made and changed through one self-service panel with a single admin approval queue; approved contribution percentages flow straight into payroll and year-end reporting. Enrollment and contribution changes reach your 401(k) recordkeeper through a generic connector configured against that recordkeeper's own interface.

Plan compliance testing. Nondiscrimination tests — ADP and ACP, the annual-additions limit, top-heavy status, and cafeteria-plan key-employee concentration — are computed from completed payroll and recorded ownership data, and the participant and contribution figures a Form 5500 needs are assembled for filing.

COBRA. COBRA is furnished automatically on the qualifying event, with a daily safety-net sweep, statutory deadlines tracked, and generation and settings held to PEO staff.

AI benefits assistant. Employees ask plan questions in plain language and get answers drawn from their own company's catalog, so responses are always company-specific.

Time Off & Leave

Accrual engine. Balances grow automatically each pay period from each client's configured leave plan, with carryover caps enforced at year-end. Unlimited-PTO policies are supported alongside accrual-based ones.

Plan-driven self-service. The leave-type picker an employee sees is generated from their company's configured plans and their own eligibility — so vacation, sick, bereavement, jury duty, parental, and family/medical leave appear automatically rather than from a generic hardcoded list.

AI policy validator. Each request is checked in real time against company policy and statutory rules — balance, advance notice, blackout dates, documentation requirements — before it reaches a manager.

FMLA and leave of absence. Employees can run an FMLA eligibility pre-check (the 12-month, 1,250-hour, 50-employee tests) and submit statutory leave requests, which route to the PEO's HR/compliance team for the formal designation. Intermittent and reduced-schedule leave is supported, and future-dated requests show a projected balance as of the start date.

Manager approval. An approval decrements the balance and adds the hours to the next payroll run automatically; unactioned requests escalate to the client admin.

Time Tracking

Timesheets. Hourly employees log daily entries by type — regular, overtime, PTO, sick, holiday — and submit before the deadline. A manager's approval converts the entries directly into payroll for the current period, with no re-entry. Clock-in is also available from the mobile app, with an optional per-site geofence for clients who want location confirmation, and a client can opt an employee or department into holding pay rather than paying zero hours when a timesheet goes unsubmitted, with a late catch-up path once it's filed.

Overtime and break compliance. Regular and overtime entry types are supported, with daily-overtime and meal/rest-break rules (such as California's) applied where they govern.

Workers' Compensation

Policies and classification. Workers'-comp policies are tracked per client with carrier, term, covered states, and experience modifier, and employees are mapped to NCCI class codes — including multiple classifications for multi-state workers.

Premium calculation. Premium is calculated per employee per payroll run from class-code rates and the tenant's experience mod, accumulating to year-to-date premium reporting with an effective-rate view.

Claims. First Report of Injury intake runs a full claim lifecycle — investigation, medical-only or lost-time classification, reserves, and closure — with an open-claims worklist across tenants for your insurance team.

Certificates of insurance. Certificates are issued against active policies and rendered in standard ACORD form, with revocation tracked.

OSHA recordkeeping. The OSHA 300 log and 300A annual summary are generated from the claims already recorded, rather than kept in a separate spreadsheet.

Staffing Agencies

Assignments as the unit of work. A staffing agency's own customers (the worksites its workers are placed at) are a first-class record, and each placement is an assignment carrying both the pay rate and the bill rate. Work state and workers'-comp classification resolve from the assignment, so payroll taxes and premium follow where the worker is actually placed.

Applicant to paid, without re-entry. Requisitions, a candidate pool, and per-requisition applications feed the standard hire flow, so a candidate moves from applicant to hired to placed to paid to billed as one record.

Worksite-host portal. A named contact at the worksite approves timesheets, acknowledges rate changes, reviews and disputes invoices, and can view and sign a quote — through a secure emailed link rather than a separate account.

Bill-rate invoicing and margin. Approved hours are invoiced at the bill rate per worksite customer and period, with margin reporting against pay-rate cost.

CRM & Case Management

Operational CRM. The internal system of record for every support interaction: the full case lifecycle with SLA tracking and stop-clock handling, an escalation engine with mentions and routing by team, priority, and category, outbound email and call logging tied to cases, scheduled follow-ups, a service catalog of standardized request types, and CSAT survey capture. Client admins track their own company's open cases through the Customer Portal.

AI assistance. Incoming cases are automatically classified for category, priority, and routing so the SLA clock starts correctly; agents get an AI-drafted reply grounded in case history and the service catalog; and sentiment analysis on case threads surfaces at-risk client relationships to account management early.

Sales pipeline. A purpose-built sales pipeline — opportunities, stages, proposals, contacts, and activity — ships within the CRM and bridges into operations: a single promote action converts a closed-won opportunity into a fully provisioned tenant, opens an onboarding case for account management, and issues the new client's primary contact an administrator invitation. A prospect's census generates a full cost-stack quote directly from the pipeline. Sales roles are isolated from all client-tenant data.

Accountant and related-company access. A client can invite their outside CPA firm into the Customer Portal with a scoped, read-oriented view of their own payroll and financial records, and related companies under common ownership can be linked as a controlled group for a consolidated view across the family — the foundation for fuller cross-entity aggregation, which is on the roadmap.

Offboarding

Guided termination workflow. Setting an employee to terminated opens a structured checklist with SLA due dates: termination notice, final-pay calculation, benefits termination, COBRA initiation, carrier notification, access revocation, final paycheck, equipment return, and case closure.

50-state final pay. The final-pay engine auto-fills rate, hours, accrued PTO, and deductions, then shows wages owed, PTO payout where the state requires it, net final pay, and the statutory deadline with any wait-time-penalty exposure — deadlines that range from same-day to the next regular payday by state.

Separation notices and WARN. State-specific separation notices are generated automatically for the states that require them, and large-scale reductions are checked against WARN-Act thresholds.

Automatic deprovisioning. When employment status changes to terminated, the person's portal access is deactivated automatically and the action is logged as access-control evidence.

Compliance & Documents

Document management. Documents are stored with retention policies and e-signature audit trails, surfaced to both PEO staff and client admins.

Compliance reporting. The platform produces EEO-1 reporting, state new-hire reporting, and state sick-leave checks, and generates compliance documents as part of the workflows that trigger them.

Submission and evidence integrity. Every obligation that must be sent to a third party and proven — a tax filing, garnishment remittance, carrier enrollment, ACH batch — moves through one lifecycle and reaches a completed state only when real, channel-specific evidence is attached. The platform refuses to let staff mark "done" a submission that rides an automated rail without that rail's own confirmation.

Unclaimed property (escheatment). Uncashed paychecks and other client-owed funds are tracked against each state's own dormancy period, with a daily sweep flagging items approaching their statutory remittance deadline — a compliance exposure that is easy to lose track of manually across fifty states' worth of differing rules.

Finance & Billing

Billing and contracts. Per-client service agreements support PEPM or percent-of-payroll fee structures, volume tiers, markups, and add-on fees, driving recurring invoice generation, dunning, collections, credit memos, and a rate-change audit history. Pricing authority is deliberately separated from the role that issues credits.

Finance and treasury. The platform keeps your PEO's own books inside the same isolation boundary as any tenant: general ledger with automatic payroll journal posting, AP/AR, a bank-account registry and cash position, a client trust/impound sub-ledger with tie-out, settlement runs, tax-impound tracking, fixed-asset depreciation, and bank reconciliation.

Notifications, Reporting & Automation

Notifications. A single three-tier router (priority email, SMS, and in-app) is used by every service — case updates, approval requests, SLA alerts, access-review reminders — with a daily digest. Employees on the mobile app also receive push notifications for the same events, and can ask an in-app AI assistant plain-language questions about their own pay, benefits, and time-off balances.

Reporting. A cross-service report builder runs tenant-scoped reports over payroll, HR, CRM, CSAT, and task data from a registry of reportable objects, with tenant isolation enforced at the query layer for every report.

Scheduled and event-driven automation. Recurring and deadline-driven work runs on its own schedule — invoicing and dunning, collections, COBRA non-payment termination, I-9 reverification, tax-notice deadlines, contract and policy renewals, enrollment-window close, monthly depreciation, compliance scans, and hourly SLA-breach detection — with a watchdog surfacing any job that falls behind on an Automation Health view. Event hooks handle the rest: a termination deprovisions access, an election generates its carrier file, a satisfied garnishment closes itself, and a routine self-service change applies immediately while routing only the consequential cases to a person.

Data Migration & Conversion

Per-client import wizard. PEO staff (or a client admin on their own tenant) bring an employer's existing employee, payroll, and year-to-date data in from a prior system through a guided wizard, with dedicated adapters for ADP, Paychex, Gusto, Workday, Rippling, QuickBooks Payroll, and BambooHR plus a generic CSV template. Every upload is validated and previewed — row counts, warnings, and row-level errors — before anything is written, mid-year conversions carry year-to-date figures forward against statutory wage bases, and any import can be rolled back until payroll has run against it.

Book-of-business conversion. When an operator adopts Stratum, a bulk tool provisions an entire roster of client companies from one CSV, each as its own isolated tenant, processing each row independently and reporting created/conflicted/errored status per company — turning a multi-week professional-services conversion into a self-serve, two-step process.

Shadow-run validation. Before a client cuts over from their prior payroll provider, a shadow trial recomputes a real, already-run pay period on Stratum and diffs the result against the incumbent's numbers to the penny, producing a leave-behind comparison — so a client can see the platform gets their own payroll right before a single dollar moves through it.