

TECHNOLOGY CONSULTING

IN THE GLOBAL COMMUNITY

Final Consulting Report
Republic of Palau
Social Security Administration
Brittany Redmond
August 2022

Carnegie Mellon University



Republic Of Palau Social Security Administration

Student Consultant, Brittany Redmond
Palau Community Partner, Ulai Teltull

I. About the Organization

The Republic of Palau Social Security Association (ROPSSA) is a self-supporting organization which offers retirement, disability and death/survivor benefits to eligible persons. The organization's administrator, Ulai Teltull, is responsible for overseeing the Healthcare Fund (HCF) and all Social Security Administration (SSA) activities. The organization is a government agency with roughly 35 employees, located in a shared, temporary office space in Koror, Palau. Employees conduct a majority of their operations through in-person interactions and with the aid of proprietary software. This software allows employees to compute and track social security contributions, with all transactions stored on a back-end SQL database. More details are included in the final report.

The organization's mission statement is the following:

The mission of the Republic of Palau Social Security Administration (ROPSSA) is to ensure that eligible persons are ensured a measure of security in old age or during disability. This safeguard against hardship is extended to familial survivors (spouse and/or children) in the case of mortality.

II. Online Payment System

Most of the SSA transactions are completed in person, with the exception of a couple of government agencies which make contributions by direct transfer. Consequently, a large number of work hours are allotted to appointments, form validation, and then data entry. To make contributions more convenient, the SSA has requested a consultant investigate online payment methods.

After researching and comparing several options, it was determined that a SaaS called JotForm would suit the organization's needs. While the organization is limited to available features, the software is user friendly and sustainable. This solution will allow the SSA to evaluate participation levels and overall benefit to the organization in a cost effective manner.

Consulting Partner

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About the Consultant

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Brittany is completing the second year
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Management.

Republic Of Palau Social Security Administration Proposal

Student Consultant, Brittany Redmond
Global Community Partner, Ulai Teltull

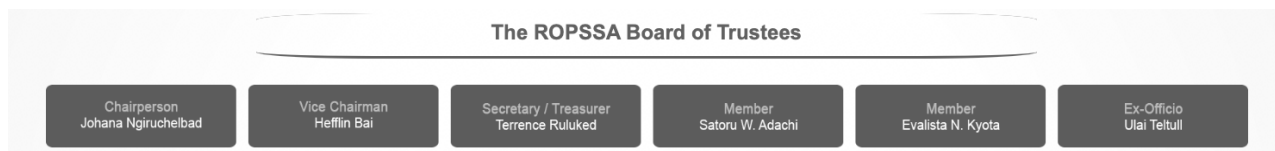
I. About the Organization

Organization

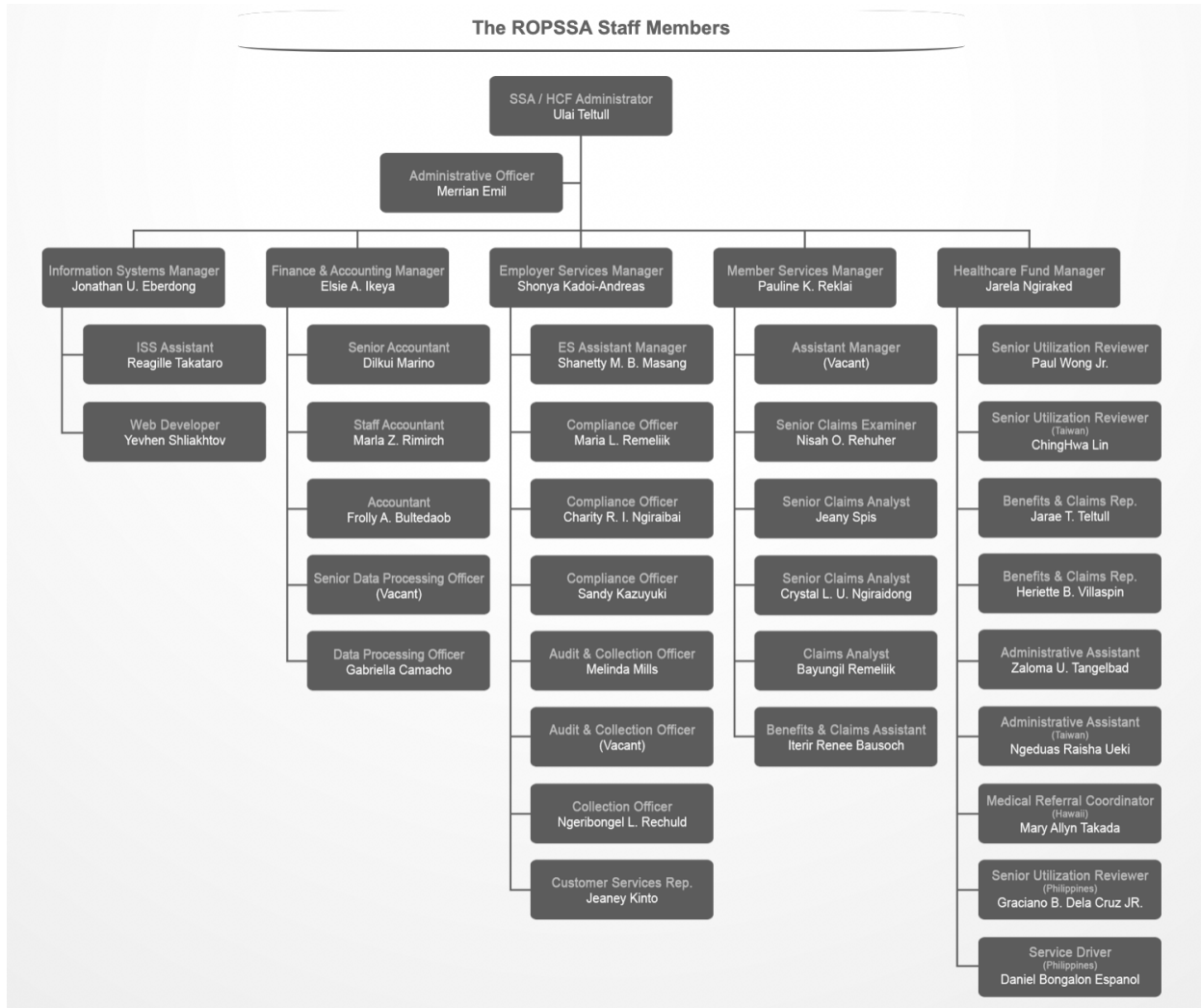
The Republic of Palau Social Security Administration (ROPSSA), currently regulated by Title 41 of the Social Security Act of 1947, offers retirement, disability and death/survivor benefits to eligible persons. In addition to these responsibilities, ROPSSA administers Palau's first national health care financing program according to the National Healthcare Financing Act. More information about the organization can be found at <http://ropssa.pw/index.html>. A more formal definition of the organization's mission is outlined below:

The mission of the Republic of Palau Social Security Administration (ROPSSA) is to ensure that eligible persons are ensured a measure of security in old age or during disability. This safeguard against hardship is extended to familial survivors (spouse and/or children) in the case of mortality.

ROPSSA is governed by 5 Board of Trustee Members. Board members include Chairperson Johana Ngiruchelbad, Vice Chairman Hefflin Bai, Secretary and Treasurer Terrence Ruluked, Satoru W. Adachi, and Evalista N. Kyota. The Board appoints the ROPSSA administrator. In addition to the overall administration of the SSA, the current administrator assumes the role of Ex-Officio board member and Healthcare Fund Governing Committee member.



ROPSSA maintains 37 employees, including Administrator Ulai Teltull and Administrative Officer Merrian Emil. The administration is split into 5 distinct Functions: Finance and Accounting, Employer Services, Member Services, Healthcare Fund, and Information Systems. Elsie A. Ikeya, Shonya Kadoi-Andreas, Pauline K. Reklai, Jarela Ngiraked, and Jonathan Eberdong manage those sections, respectively. The full organization structure is included below:



ROPSSA is a self-supporting and self-funding public corporation which serves roughly 2,000 business owners, 12,000 active members, and nearly 4,000 beneficiaries. In FY 2022, it received funding from the national government in order to increase supplemental benefits to eligible social security beneficiaries. However, ROPSSA is a self-sustaining agency which covers its own operating costs. Technology limitations are similar to those of most other organizations on the island. At present, paperwork and payment information is submitted in person (paper copy). After submission, payments are processed and pertinent data is stored in the organization's database. The current process involves some data entry redundancy, explained in another subsection. The organization would benefit from an online payment system, as well as digitized work-flow and data submission to reduce data entry to a single entry.

Facilities

The SSA facility is a temporary, prefabricated building centrally located in Koror . They have plans to relocate to a new, permanent location in Koror after construction (~ 1 year). Currently, the SSA has cubicle workstations and a sufficient number of computers for its employees. The IT section is

in a separate room with a single server stack. The SSA employees use desktop computers. There are no significant observations about lighting, security, furniture, power, or climate controls.

Programs

The SSA oversees employer reporting and deposits to social security and the HCF. Contributions are mandatory and employees contribute a minimum of 7% and 2.5% of their income to Social Security and HCF, respectively. Employers are required to match these contributions and therefore pay a total of 14% and 5% gross income to these accounts quarterly, on behalf of their employees. Additionally, the SSA allows individuals to deposit funds into individual Medical Savings Accounts (MSA), for use within the local hospital and medical clinics. Any of these payments require the payee to process paperwork and payments in-office. Required documentation can be downloaded from the organization website (listed above). SSA staff process all transactions with the assistance of a Tailored SSA/HCF HQ System and credit card payment machines. After payment, transaction records are archived in a SQL 2016 hosted on the organization’s server. All data entry or export is made through the software user interface.

Staff

This project was initiated by the IS manager, but it primarily impacts members of the employee services section (ESS) and the finance section. ESS is responsible for processing payments. After processing, data is logged by the finance section. Interactions with computers are primarily done through the tailored SSA/HCF HQ System. Points of contact for these sections’ managers are listed in the *Organization* subsection above.

Technology Infrastructure

Hardware	Dell Workstations: Dell Optiplex 7010/20 Desktops Servers: Dell PowerEdge R270 Server
Network	TCP/IP LAN Network
Internet Connection	26 MBPS shared connection (local ISP)
OS Server	Windows 2008, 2012, 2019
OS Work-Station	Windows 10, 11
Software Programs	MS Office 2016, Tailored SSA/HCF HQ system, Abilla MIP Accounting System

Quarterly, roughly 2000 employers send a representative to the SSA office to submit employer paperwork and make subsequent payments. A few of the larger businesses send excel documents capturing relevant information and credit card information via email. After calculation, payments are charged to the appropriate accounts (or checks are processed). There is no secure means of submitting documents or payment information currently. The SSA is looking for a means to allow employers to submit payments online.

Technology Management

ROPSSA technology is managed by the Information Systems section, under the leadership of information systems manager. The section includes the manager and 2 additional staff members. The team is responsible for maintaining all hardware, software, network, and application components. The IS team solves any problems as they arise; the team has a logging procedure, but it isn't always adhered to. Any issues pertaining to the website are handled by a foreign employee living in Palau. Issues pertaining to the SSA software are handled by an outsourced foreign contractor. Any other system improvement projects are likely to be outsourced to the appropriate vendor. Operational tasks are handled internally, scheduled and handled by the IT team.

Technology Planning

The Information Systems section identifies and plans technology infrastructure projects. All projects proposed by the IS section must have authorization from the administrator before continuation. The budget for technology planning is under the umbrella of other support activities. After each proposal, the administrator reviews the budget to determine whether the project will be approved and funded. Additionally, the administrator will consult the board of trustees, listed above, for significant financing requests. Most technology maintenance or improvement projects are conducted on an ad hoc basis.

Communication

Internal information is communicated via memo. Email is used for all other communication, internal and external. The organization has internet access, and regularly updates its official website. No issues with communication were found. Currently, the organization utilizes software which stores data on a backend database on its server. Employees access information via the software interface. Intranet is utilized for file sharing, but employer section forms are not utilizing the electronic forms in the intranet facility, as employers have to turn in filled out forms.

Apart from computer communication, a bulk of the employer section information communication is completed by paper, including forms and payments. A file sharing system might be beneficial, as the office maintains stacks of papers which could be filed virtually and then recycled. Additionally, there is no way for customers to submit forms and payments online. A secure means to do so would benefit the organization most. Currently, technology is only used as a means to store records of transactions.

Business Systems

Billing and data processing operations are separate. Currently, data is entered twice: once to determine amount paid and, second, to store the information after verification. All information is stored in a SQL database on the organization's server. Payroll, benefits, and other functions are managed by the chief finance officer. In general, operations could be automated a bit more so that data is only entered once. Additionally, credit cards and checks are primarily used for payments. Electronic Fund Transfers are utilized for a few businesses, but a cheaper alternative might be to enforce such transfers across a majority of businesses.

Information Management

After payments are processed, employer data is stored by the finance section via the SSA software interface. The software interacts with the SQL database on the server. Employer payment history is critical to the organization. Information flow among staff is typically by paper, with pertinent data requiring duplicate entry into the software. They have not attempted to automate in the past. The database was built with the creation of the outsourced SSA software. Shortcomings of the current system include the following:

1. Multiple data transcriptions into software (duplication of work)
2. Little to no automation (operations by paper)
3. Redundant information (storage in database and in local file system)
4. Security issues transmitting PII (often via email)

In general, the organization would benefit from more automation and more secure methods of conducting operations.

II. Develop Online Payment Method

Motivation

The primary goal of this project is to identify a feasible and sustainable means for employers to submit forms and make online contributions to Social Security and the Health Care Fund. Feasible and Sustainable are defined in Appendix A. A secondary goal is to allow all active members of HCF to contribute to individual Medical Savings Accounts (MSAs). This would, at a minimum, provide an element of convenience for local businesses and individuals, as well as reduce some customer service related demand. Currently, this amounts to roughly 10% of businesses who pay in-office with a credit card. The aforementioned issues of work duplication and paper operations can be solved by enabling employers to submit forms and make contributions online.

Another requirement was a solution which integrates with the SSA's existing software. This is largely due to the fact that SSA staff members are already trained to operate the software. Additionally, the SSA invested a significant amount for its development. This section will give a brief overview of the project's expected outcomes and recommendation. Appendix A outlines a more detailed course of action review, which compares alternative solutions by evaluation criterion relevant to pertinent stakeholders. This appendix was used during the decision-making process with the administration's leaders in order to more succinctly outline the benefits and drawbacks of each potential solution.

It is also important to note that a future goal of the SSA is to implement an online portal which will allow employees to see whether contributions have been made on their behalf. An online payment portal was investigated in this report, but only for SS and HCF contribution purposes. If this is a future goal, then a more comprehensive analysis should be conducted to explore a client portal which allows taxpayers to see contributions made on their behalf *and* allows business owners to make payments through the web application. Such an application could be integrated with the current software such that data is automatically added to the organization database. This would remove the need for data entry and improve workflow automation.

Expected Outcomes

Currently, payment processing and data entry are divided amongst two sections. The option for online payment is expected to reduce quarterly, in-person transactions by at least 10%. This 10% reflects the proportion of businesses making credit card payments in person. It is a hope that such an option will encourage others to pay online as well. This primarily impacts the employer services section. Staff members in this section receive forms from clients, verify the information, utilize the SSA desktop software to compute the required contribution (using data from the form), and process the total payment. A form submission software and payment gateway would limit this to only the validation and confirmation receipt, reducing the total time taken to conduct operations.

A primary consideration for the design is integration with the current software and operations workflow. JotForm allows the SSA to collect the necessary data and payment from an online form with secure payment integration. The form also has the option to allow employers to submit data in an excel file, which can then be imported to the organization's software for data entry. It is important to note that the organization decided to not use paypal as the payment gateway. When I departed, they were still deciding on gateway.

The desired outcomes are to improve convenience, to reduce demand on the SSA, and to increase efficiency. Currently these are simply measured in the number of employee hours spent processing transactions. If this is 20 minutes per customer, for example, this would amount to 667 hours. Suppose online transactions reduced this time to 10 minutes for 10-20% of businesses, for example. This would reduce time to complete operations by 15-30 hours quarterly. Evaluated at minimum wage (3\$ per hour) this would equate to \$180-\$360 in savings per year. More importantly, however, it would allow employees to focus on other important tasks.

Savings should be understood in the context of losses the SSA would incur on credit card transactions and recurrent JotForm subscription fees (~\$40/month). Currently, the SSA covers the 3% transaction fee for employers who pay with credit card. All payment gateways investigated have similar fees. It is possible that an online payment method will incur the SSA larger operating costs. To illustrate this simply, assume that each business contributes \$1000. The SSA would be responsible for paying \$30 per transaction. If all 2000 businesses paid online through a payment portal, the SSA would need to cover roughly \$60,000 in transaction fees. This is a worst case scenario, but something which should be considered. Depending on the popularity of the online payment system, the SSA might want to consider implementing a policy change to encourage automatic bank transfers (similar to how larger businesses transfer funds).

I initially investigated an online payment portal in order to achieve the expected outcomes. The two options for such a portal would be to outsource to a vendor or attempt to build a simple web application using an open-source low code platform. The vendor runs the risk of not making a sufficient return on investment. Rick Berg, a software engineer based in New Jersey, submitted a bid for the previous SSA software design project. The SSA has not worked with him in the past, but he expressed interest in the portal design in the range of \$10,000. However, due to other commitments, he is no longer able to take on the project. The decision to use JotForm was primarily driven by a desire to lower upfront, sunk costs and to allow for more flexibility while gauging the utility of an online payment system.

Expected Outputs

The expected output is to develop an online form and to enable the organization to implement the form with an appropriate online payment gateway.

Planned Activities

- a. Collect all existing forms
- b. Work with ESS to design digital forms
- c. Determine gateway specifics and set up necessary accounts (requires linking to SSA bank of Hawaii account)
- d. Initiate subscription
- e. Establish web page security
- f. Embed forms on ROPSSA webpage
- g. Train appropriate staff to use software

Feasibility

There is a high level of feasibility for the completion of this project using JotForm.

Sustainability

The SSA seems committed to utilize online payment methods. JotForm is more intuitive and easy to change when compared to a custom software. In my opinion, this will benefit the organization more in the face of frequent legislative changes.

Appendix A: Alternatives Review

Alternatives

1. SaaS: The first general solution is to subscribe to a Software as a Service, which is flexible, cost effective, and can be canceled at any time. Two specific examples, which will each be listed separately in the decision matrix, include Forms.io and Formplus. These form builders would allow users to submit an online form and process payments through a payment gateway.
2. Google Forms: This option allows an organization to create an online form for free and to connect a payment gateway. Instead of a static form embedded in the organization webpage, this option requires forms to be sent to individual businesses quarterly.
3. Bank of Hawaii Payment Processor: The SSA currently uses a Bank of Hawaii processor for in-office credit card transactions. They also offer online payment options, which I believe can be used as a standalone solution or in conjunction with SaaS. If taken as a standalone solution, I believe payments could be completed as an invoice or independently by the business. This option would require a separate method for form data collection (perhaps google forms or google sheets). **Note, I still need more info for this option like where the portal would be, can we integrate with the web page, what are fees, etc.**
4. Online Payment Portal: An online payment portal can be created to make payments to Social Security and Health Care Fund. If a future goal is to create a portal with individual Palauans, it might be better to plan and execute a portal encompassing all of these goals. Such a portal would be the most complex and comprehensive option.

Alternative Attributes

1. Sustainability: defined as the ability to be maintained. There is not a lot of technical expertise, so projects are rated on a scale of low, medium, and high. A high level of sustainability is the best possible measure. It is evaluated by how easy it is for the global partner to use and modify. For example, the online payment portal would be the least sustainable option because any modifications would require. SaaS is the most sustainable option.
2. Security: The scale for security is again low to high. The security of the online payment portal system is largely up to the developer, so this evaluation is the most flexible. Google Forms is the least secure option. Forms.io or Formplus are the most secure. High security means that it's PCI compliant with some form of SSL encryption (128 bit for Forms.io and 256 for Formplus). Google Forms is low because it isn't PCI compliant.
3. Cost: The scale of cost is in US Dollars (USD), with low cost being the best option. All of the options, except for perhaps the custom portal, require a payment gateway. Gateway comparisons are in the table below. Please note that only some gateways may be compatible with banks in this region, so choice may be limited to what is available (to be determined). For simplicity and because each option will have similar fees, gateway transaction costs are excluded from overall cost. In this case, cost only includes the price to establish the online payment method.

Payment Gateway	Fees
PayPal Standard	2.9% + \$0.30 per transaction
PayPal Pro	2.9% + \$0.30 per transaction \$30/month
Stripe	2.9% + \$0.30 per transaction
Braintree	2.9% + \$0.30 per transaction
Square	2.6% + \$0.30 per transaction
WePay	2.9% + \$0.30 per transaction

4. Feasibility: Feasibility is defined as possible to complete easily and efficiently. Complexity is a subcategory of feasibility. Each of the listed options is feasible. Continuation with each course of action might present its own challenges, but each of the listed alternatives is feasible. Feasibility is defined on a scale of low, medium, and high, with high feasibility corresponding to less complex projects which are easy to modify and use. For example, the online payment portal ranks lowest on feasibility and SaaS as highest. With SaaS, another benefit is ease of gateway integration.
5. Time to Complete: I decided to include this as a separate attribute, but it can also be considered a subset of feasibility. In general, more complex solutions are associated with a longer completion time. However, the primary difference is between the custom portal and all other options. It is reasonable to assume that all options, except for the custom portal, can be completed within the next 6 weeks. This is assuming there are no significant issues connecting payment gateways. The payment portal has a significantly longer completion time, with only a technical plan completed by the end of these 6 weeks.

Decision Matrix

Alternative	Sustainability	Security	Cost	Feasibility	Time
Forms.io	High	Medium-High	\$100/month 1200/year	High	1.5 mo
Formplus	High	High	\$22.5/month \$270/year	High	1.5 mo
Google Forms	Medium	Low	Free (only Gateway fees)	Medium	1.5 mo
Bank of Hawaii	Medium	High	Free (Gateway /bank fees)	Medium	1.5 mo
Payment Portal	Low	Depends	10-20k	Low	5+ mo

Recommendation

The recommended solution is one of the form builders. The higher priced form builders seem to have easier integration with payment gateway and to be more user friendly. Any significant issues with payment gateway availability in this region might require a pivot in choice, but that will be determined with the project work start. Additionally, form builders are PCI compliant and have built-in security measures. One challenge with this solution will be that we may not be able to connect the payment gateway with a Bank of Hawaii processor.

Outcome

After an initial meeting with the SSA, we concluded that Forms.io was the best solution. However, the software turned out to be a little less user friendly than anticipated. JotForm seemed to be a little more user-friendly and sustainable. Additionally, payment gateways are easier to integrate on JotForm, with 7-8 gateway options available in the region. This motivated a switch to JotForm as the software of choice. Subsequent mock-ups and explanations are outlined below.

Appendix B: JotForm Mockups



SOCIAL SECURITY ADMINISTRATION

P.O. Box 679 Koror, Republic of Palau 96940

Tel: 488-2457/1823 Fax: 488-1470

www.ropssa.org

EMPLOYER:

Business' Name

CHECK TYPE OF BUSINESS

- Corporation
- Sole Proprietorship
- Joint Venture
- Credit Union
- Partnership
- Other

Employer Name

Employer Name

First Name

Last Name

Employer Identification Number (EIN)

P. o. Box

Location

Phone

Payroll Ending Date

Date

Date Quarter Ended

Date

Total Gross Revenue earned during this period\$


EMPLOYEE DATA

To submit info, please fill out the table OR submit a file (.xlsx or .csv)

Data Table

Last Name	First Name MI	Gross Wages	SS Tax (14%)	HCF Tax (5%)	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="Add"/>

File Upload



Browse Files
Drag and drop files here

	Gross Wages	Social Security	HCF
Total			
Adjustments	NA		
Penalty Charge	NA		
Interest	NA		
Total By Tax	NA		
Grand Total	NA	0	0

Total number of employees listed

Social Security Total

HCF Total

Grand Total

AUTHORIZATION AND PAYMENT

IMPORTANT NOTICE: Failure to comply with the deadlines will result with civil penalty of 100% of amount owed or \$250 which ever is greater. A civil penalty could be charged up to \$2,000 per Quarter. 14. **DECLARATION:** Under the penalties of perjury, / declare that the Quarterly Tax Report is, to the best of my knowledge and belief, true and correct.

DECLARATION: *Under the penalties of perjury, I declare that the Quarterly Tax Report is, to the best of my knowledge and belief, true and correct.*

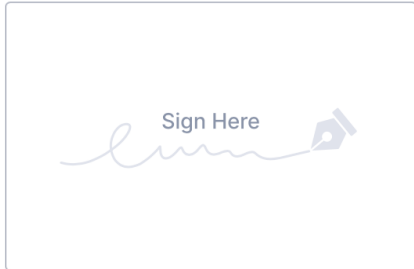
Title

Owner's Name/Officer

Title

Owner's Name/Officer

Signature



Clear

Date

Date

My Products

Description

 Preview PDF

Submit

Appendix C: Subsequent Steps


Payment Gateway

Bank of Hawaii, the largest bank on the island, returned a list of payment gateways which are compatible with their bank and the region. The list, along with a rough comparison of costs, was sent in a separate document to the chief financial officer at the SSA. The SSA will need to select a payment gateway and contact sales in order to establish an account. At that point, the payment gateway can be integrated with the JotForm Form. The list of potential gateways include:

1. Authorize.net
2. Cybersource
3. BrainTree
4. Bluepay
5. PayJunction
6. Worldpay
7. FirstData
8. Paysafe
9. PayPal

For example, if the SSA were to choose PayPal, they would establish a business account (screenshot of the webpage included) and link any relevant bank account. After that point, they can then integrate the payment gateway with JotForm.

Create your PayPal account. It's free to sign up!

 **Personal**
For people who want to pay online.


Join the 325 million active users who choose to pay online or on mobile with PayPal. Pay securely at millions of stores and send money quickly to anyone's PayPal email address or mobile number. Plus, you can still collect your eligible card reward points.

- It's free – sign up for a PayPal account, and shop without transaction fees*, no matter how you choose to pay.
- Shop securely – store all your financial information behind a single secure login.
- Shop globally – pay on sites of all sizes worldwide and in 25 currencies.

[Sign Up for a Personal Account](#)

[Learn More](#)

*A currency conversion fee may apply for cross-border transactions.

 **Business**
For people and businesses who want to receive payments.





Accept multiple types of payments with a single PayPal account. Get started in minutes.

- Securely accept credit and Visa Debit card payments without a monthly fee*.
- Your buyers don't need a PayPal account.
- Get paid faster with Online Invoicing and PayPal Checkout.
- Sell securely with PayPal **Seller Protection**.

[Sign Up for a Business Account](#)

[Learn More](#)

*No monthly fee. 2.9% + \$0.30 per transaction. [See all fees](#)

Connect Form

After clicking the “My Products” widget, click the blue connect button on the right. This will direct the user to connect the paypal account. This applies to any other payment Gateway. Once this is complete, you will click the drop down for “Payment Type” and select “User Defined Amount”. Lastly, you will want to change the “Get Price From” dropdown to a calculated field, in this case it’s Grand Total.

The screenshot displays the Jotform builder interface for configuring a PayPal Checkout form. The top navigation bar includes 'UPLOAD', 'BUILD', 'SETTINGS', and 'PUBLISH'. The left sidebar, titled 'Form Elements', lists various payment gateways under the 'PAYMENTS' tab, with 'PayPal Checkout' selected. The main canvas shows a form with a signature field, a date field, and a 'My Products' dropdown menu. Below these fields are two payment buttons: a yellow 'PayPal Checkout' button and a black 'Debit or Credit Card' button. The right sidebar, titled 'PayPal Checkout Integration', contains the following settings:

- Connect** (blue button)
- Environment**: Live Mode (dropdown)
- Currency**: USD - United States Dollars (dropdown)
- Payment Type**: User Defined Amount (dropdown)
- Replace Submit Button With PayPal**: YES (checkbox)
- Enable PayPal Credit**: YES (checkbox)
- Enable Card Payments**: YES (checkbox)
- Payment Box Sub Label**: Buy me a coffee (text field)
- Suggest an Amount**: NO (checkbox)
- Get Price From**: None (Manual) (dropdown)
- Additional Gateway Settings** (dropdown)
- SAVE** (green button)

Embed Form

The last step is embedding the forms to the ROPSSA webpage. For example, the link for the employer quarterly tax form can be located at <https://form.jotform.com/221997972201058> . The JotForm webpage has information about different methods of embedding.

The screenshot displays the JotForm interface for embedding a form. The top navigation bar includes 'Jotform | Smart PDF Forms' and 'Employer's Quarterly Tax Report' with a 'Last edited yesterday' status. The main navigation menu contains 'UPLOAD', 'BUILD', 'SETTINGS', and 'PUBLISH'. The left sidebar lists various actions: 'QUICK SHARE', 'EMBED', 'ASSIGN FORM', 'EMAIL', 'PREFILL', and 'PLATFORMS'. The 'EMBED' section is active, showing a code snippet for embedding the form:

```
<script type="text/javascript" src="https://form.jotform.com/jsform/221997972201058"></script>
```

 A green 'COPY CODE' button is located below the code. Below the code, there are several other embedding options: 'SOURCE CODE', 'IFRAME', 'WORDPRESS', 'FEEDBACK BUTTON', 'POP-UP', and 'LIGHTBOX', each with a brief description of how to use that method.

Project Handoff

Project handoff will be complete by August 5, 2022, with members of the IT, Finance, and Employer services sections having been trained on how to use JotForm. This includes creating and editing forms, integrating payment gateway, embedding the form to the webpage, and how to train employers. It will be the responsibility of the SSA to implement and test the form for the next pay cycle, as well as adjust for any unforeseen challenges. Additionally, they will be responsible for training employers and disseminating any guidance needed to facilitate the online payment process.