

# How Apple Bank Eliminated Friday Morning Payroll Anxiety with OSV

## The challenge

For most payroll leaders, vendor relationships typically follow a simple rule: if you're not reaching out, everything must be going well. At Apple Bank, that mindset came with a cost — constant vigilance and recurring worry.

"Every Friday morning I'd wake up and be like, is it there? If it's there, then it means everyone else got paid," recalled the VP of Total Rewards Operations at Apple Bank.

That anxiety stemmed from more than just the usual payroll processing concerns. Apple Bank's multi-entity structure — with two separate entities serving both remote and in-person workers — created layers of tax filing complexity. Employees had to be assigned to the correct company entity based on location and role, not just where they lived. Hiring someone for the wrong Florida entity, for instance, could trigger unemployment and tax issues under the wrong EIN, creating compliance headaches that rippled through the organization.

However, the real challenge wasn't just the complexity; it was the wall of intermediaries standing between Apple Bank and the specialists who could actually help. With their previous vendor, getting answers meant going through an account manager, who then had to reach someone else, who might need to consult another person. Direct access to tax experts simply didn't happen, and visibility into filing status was limited at best.



## Overview



As the largest state-chartered savings bank in New York, with over \$17.5 billion in assets, Apple Bank provides a comprehensive range of retail banking services to individuals and businesses throughout New York City's five boroughs, Long Island, Westchester and Rockland counties, and New Jersey.



### Headquarters

New York City, NY



### Industry

Financial services



### Employees

1,000+



### OSV customer since

2024

"Previously, with other vendors, we've had to go through our account manager, who has to then talk to someone else who has to talk to someone else," the VP explains. The process wasn't just slow; it meant constantly wondering whether critical issues were being addressed at all.

## A different kind of partnership

When Apple Bank partnered with OneSource Virtual (OSV), the relationship shifted from transactional to collaborative. Instead of navigating layers of account managers, the team gained direct access to the specialists doing the actual work — Carmen for payroll tax, Vincent for agency communications, and Debbie as their dedicated account manager who knew exactly who to connect them with for any question.

That direct access proved invaluable when OSV helped Apple Bank identify and resolve a significant tax configuration issue that had been building for about 18 months. Things weren't coded correctly in Workday due to the initial setup, creating filing discrepancies that could have resulted in penalties. Carmen pushed through to get the right resources involved, and OSV's team helped rebuild the configuration and file six or seven quarterly amendments to bring everything into compliance.

"This has nothing to do with OSV," the VP notes about the original issue, "but they were able to really help us identify the issue and fix it pretty quickly once we identified the right resource."

What struck the Apple Bank team most was how the OSV platform provided complete visibility into their payroll tax operations without leaving Workday. "I don't even view OSV as a separate system even though it is," the VP says. "Everything can be done in Workday and that direct access and understanding of the process means we could go weeks at a time if nothing's wrong and we don't have to look at anything."

The integration was so seamless that OSV effectively disappeared into their existing workflows, functioning as an extension of the Apple Bank team rather than an external vendor managing processes in a black box.

## Confidence that energizes operations

The shift in the relationship fundamentally changed how Apple Bank's payroll team approached their work. Gone are the Friday morning check-ins, the follow-up emails asking for status updates, and the anxiety about whether critical processes were completed correctly.

"I'm not looking at my phone and checking my paycheck to make sure it hit — I'm confident that it's going to happen," the VP says. "We haven't had an issue with anything being done incorrectly, which is nice."

That confidence freed up significant time for the team to focus on what matters most: enhancing their Workday environment. Still relatively new to Workday at just under two years, Apple Bank launched everything at once, but not necessarily with all the enhancements that would make managers' lives easier. Now, instead of chasing down payroll and tax filing issues, the team dedicates time to configurations and improvements that foster better experiences across the organization.

The time savings go beyond just reducing follow-ups. "The timeliness of the response is great," the VP notes. "It still takes so much less time for this whole interaction from start to finish when we open a case."



Perhaps the most telling indicator of the partnership's success came during contract renewal. After working with legal and vendor management for years, the VP had come to expect lengthy, complicated renewal processes. With OSV, the entire renewal wrapped up in two weeks. "That has never happened in the entire time I've been working with them," the VP says. "The fact that we were able to just get a renewal — it was so simple."

## A partnership built on direct access

Across a career spanning seven to eight different payroll and HR systems, the VP of Total Rewards Operations has gained perspective on what truly differentiates vendors. OSV stands out not just for what they do, but how they do it.

"This is probably the most seamless interaction I've had, even when I was with other systems that had it within their own system," the VP reflects. "Getting connected with the people who are actually handling the tax just didn't happen. You had to go through other people to get there."

**"But I feel differently with OSV. I'm happy to rely on OSV, because they get results and get things done correctly."**

- VP of Total Rewards Operations at Apple Bank.

This new standard is more than process improvements. It means fundamentally rethinking what a vendor relationship can be. "Previously, if you don't have to reach out to the vendor, that means everything's going well. You don't want to have to rely on them," the VP explains. "But I feel differently with OSV. I'm happy to rely on OSV, because they get results and get things done correctly. I don't have that same anxiety of, 'we have to reach out to them again and figure something out.' It's like, 'oh, just open the case and we'll get this resolved.'"

For Apple Bank, partnering with OSV meant replacing Friday morning anxiety with genuine confidence. By evolving a necessary vendor relationship into a trusted partnership, Apple Bank was able to focus on what really mattered: enhancing their Workday environment and better serving their organization.