



Access Financial

Unlocking Global Expansion:

A Guide To Managing Global Mobility Risks
for Specialist Recruiters

www.accessfinancial.com | info@accessfinancial.com

Why This Matters To Recruiters

The increasing interconnectedness of the global workforce presents complex cross-border challenges for recruitment firms.

These challenges span areas like taxation, social security, immigration, and employment law, making the placement of candidates in international roles – both permanent and remote – a source of significant compliance risks.

The situation has been compounded by events like Brexit and the COVID-19 pandemic, which have further fragmented international employment rules and created inconsistent requirements across different jurisdictions. The core issue is managing the financial, legal, and operational complexities inherent in global workforce mobility.

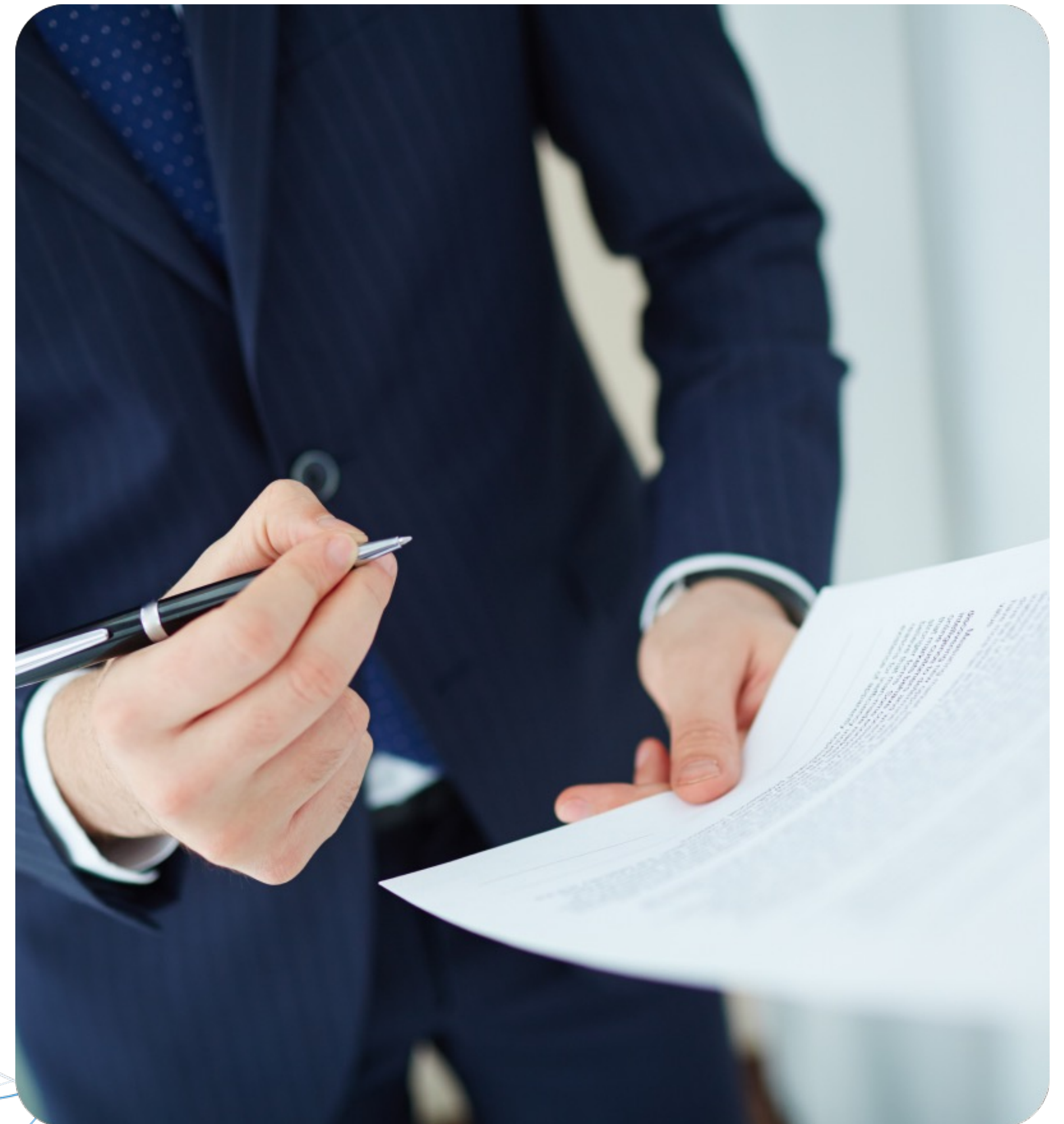
For recruitment firms, the risks of mishandling global mobility are high, potentially leading to significant penalties, reputational harm, and legal exposure for both the agency and its clients.

Conversely, operating compliantly on an international scale is an opportunity. It enables recruiters to:

- Broaden their talent reach
- Attract global clients
- Expand their business

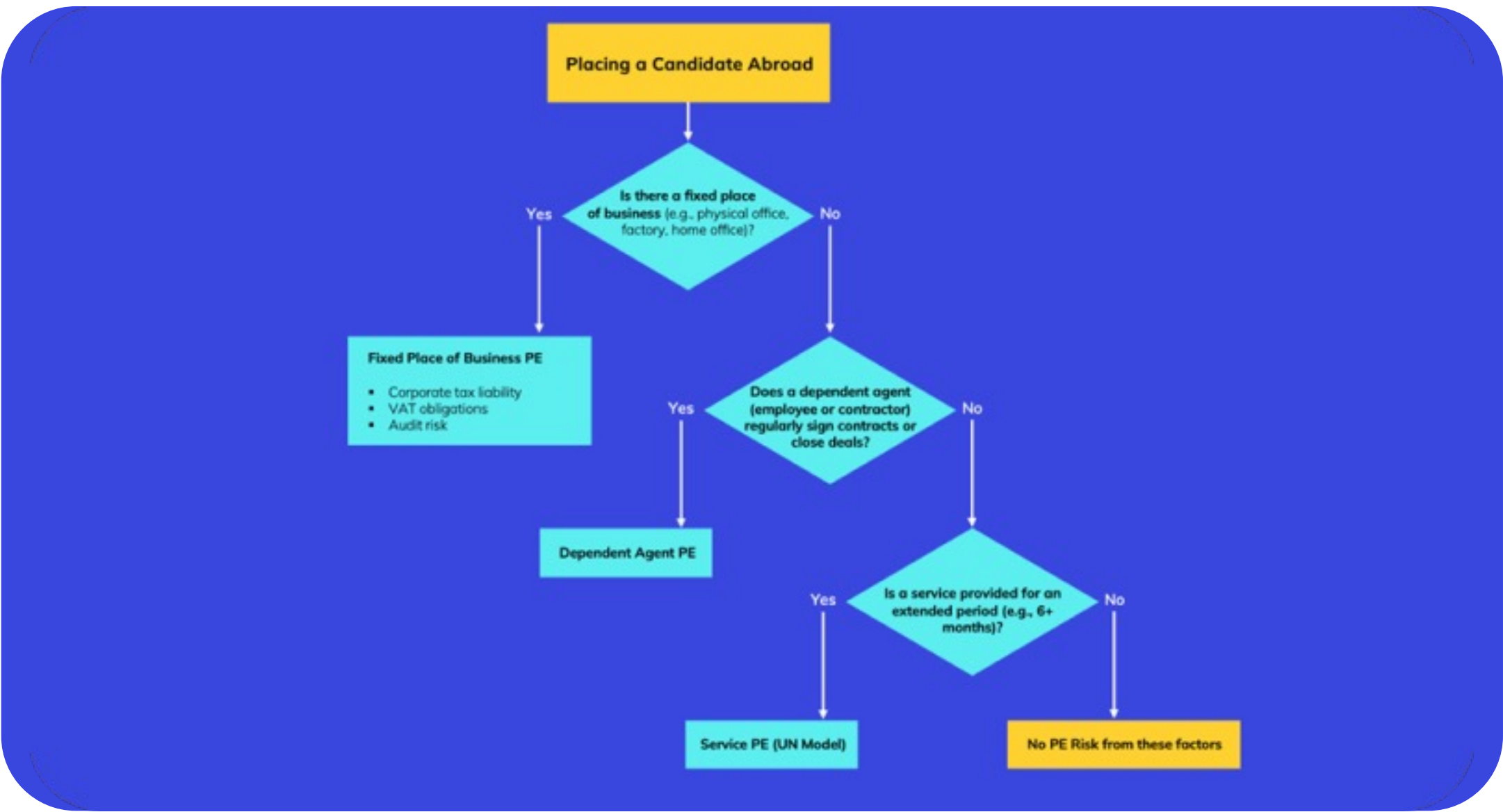
By proactively managing evolving labour laws, tax regulations, and data protection standards, firms can confidently handle cross-border placements, build trust with clients and candidates, and establish a presence in emerging markets.

Expertise in global payroll, tax, and compliance related to mobile workforces is essential for helping recruiters achieve business growth.



Key Global Mobility Risks Recruiters Must Manage

Permanent Establishment (PE): A Hidden Risk for Businesses



Placing candidates abroad can unintentionally create a “Permanent Establishment” (PE) for a client’s business in the host country – a move that can trigger corporate tax liabilities and regulatory obligations.

If PE risks aren’t properly managed, companies may face retroactive tax bills, audits, penalties, and reputational damage.

Types of PE Risks Under Double Tax Treaties (DTTs):

a) Fixed Place of Business PE

Most tax treaties – especially those based on the OECD Model – define a PE as a fixed business location where the company’s activities are partially or entirely carried out. Common triggers include:

- Physical Offices: Management hubs, branches, factories, and resource sites.

- Fixed & Controlled: The location must be physically established and under the company’s control.
- Duration: Temporary activity (less than six months) typically doesn’t create a PE, but ongoing or recurring projects might.
- Remote Work Risk: Home offices can also be deemed a PE if the company dictates their setup and the employee is involved in decision-making or core functions.
- Construction Sites: These can constitute a PE if the project exceeds certain durations (commonly six to twelve months, depending on the treaty in place).

Risks Associated with Fixed Place PE

If a business is deemed to have a PE, it could become liable for corporate tax on income generated from that location. That means local tax registration, regular filings, and adherence to local accounting rules. Additional consequences include:

- VAT or sales tax obligations
- Withholding taxes on payments like royalties or interest
- Audit risk and reputational harm, especially with regulators or investors

b) Dependent Agent PE

Even without a physical footprint, a PE can be created if someone in the foreign country – often an employee or tightly managed contractor – regularly acts on behalf of the business to:

- Negotiate or sign contracts
- Close deals
- Perform key sales functions

This is known as a dependent agent PE and is particularly risky when the agent is not operating independently and serves only one client.

c) Service PE (Per UN Model Treaties)

Some treaties, especially those based on the UN Model, introduce a third type: Service PE. This applies when a company provides services (e.g. consultancy or technical support) in a country for an extended period, typically more than six months in any 12-month window.

The same corporate tax liabilities apply, and the risk depends primarily on the duration and nature of the service provided.

Reducing the Risk of Creating a Permanent Establishment

Recruiters and clients can take proactive steps:

- **Review Double Tax Treaties:** Consult the applicable treaty.
- **Analyse Employee Functions:** Support work is usually safe; sales and strategy may not be.
- **Limit Local Authority:** Avoid giving foreign-based employees or agents the power to sign contracts or negotiate deals.
- **Track Days in Country:** Monitor how many days an employee spends in-country, especially for long-term business trips, remote work, or construction projects.
- **Implement Clear Remote Work Policies:** Define voluntary use of home offices and maintain employee control over their setup.
- **Use an Employer of Record (EOR):** Working with a reputable EOR can provide a compliant hiring structure in the host country and shield businesses from PE risk. Choose providers with local entities and expertise.
- **Consult Local Tax Advisors:** Always seek local legal and tax advice before entering a new market.
- **Prepare Transfer Pricing Documentation:** If a PE is formed, having solid documentation helps attribute profits correctly and avoid double taxation.
- **Consider Establishing a Subsidiary:** For long-term operations, it may be more beneficial to form a local legal entity to reduce ambiguity and enhance control.

Permanent Establishment vs. Subsidiary: Choosing the Right Structure

In some cases, businesses might prefer setting up a local subsidiary over risking a PE classification. While this often requires additional investment and administrative effort, it offers a clear legal and tax presence in the host country. This clarity can improve control, reduce uncertainty, and align better with local rules.

For recruitment firms handling international placements, it's crucial to identify when a worker's role might create a "taxable presence" abroad. Overlooking this can cause costly tax issues. Regular risk assessments, proper structuring, and timely advice are vital for compliance.

Understanding Tax Residency: Impact on PAYE and Payroll

When placing candidates overseas, recruiters must consider individual tax residency rules in the host country. These determine whether employers must register locally, withhold taxes, and comply with local payroll obligations.

What Is Tax Residency?

Unlike immigration or citizenship status, tax residency is determined by the local tax laws of each country. It identifies where an individual is legally required to pay personal income tax.

Key Residency Tests (Used Worldwide):

01

Physical Presence / Day Count Rule

The most common standard is based on the number of days spent in a country. If a person stays over a certain threshold (commonly 183 days per year – but sometimes as few as 60), they are likely to be considered a tax resident. Note: Some countries count **any part of a day**, while others use a **midnight presence rule**.

02

Permanent Home Test

Even if the individual stays fewer days, having a permanent residence – whether owned or rented – can indicate tax residency. A home in the host country is often viewed as a stronger indicator than just days alone.

03

Centre of Vital Interests / Economic Ties

If a person resides in multiple countries, authorities assess where their strongest personal and economic ties are, considering family, employment, bank accounts, and investments.

04

"Ties" or Points-Based Test

Some jurisdictions use a scoring method, assessing family ties, work, accommodation, and economic interests to determine tax residency status.

Why It Matters: Payroll and PAYE Implications

Whether a person is classified as a resident or non-resident has immediate payroll consequences:

1. Scope of Taxation

- **Tax Residents:** Usually taxed on their **worldwide income**, including earnings from outside the host country.
- **Non-Residents:** Generally taxed only on income **sourced locally**—that is, for work physically performed in that country.

2. Employer Payroll Obligations

If the worker is a tax resident—or creates a sufficient presence through work—the employer may be required to:

- Register with the local tax authority
- Set up and run a local payroll
- Withhold income tax and social security (PAYE)
- Submit regular filings
- Pay local employer contributions (e.g. healthcare, pension)

Non-compliance with these requirements can lead to backdated taxes, penalties, interest charges, and reputational damage.

3. Double Taxation Treaties (DTTs)

Many countries have bilateral agreements designed to prevent double taxation. These treaties often include “tie-breaker” rules to resolve cases where a person may qualify as a tax resident in two jurisdictions.

Important to note:

- Even if a DTT offers relief for employees, **employers may still need to comply with local payroll laws.**
- The popular **183-day rule** applies only if:
- The employer doesn’t have a PE in the host country
- The employee is paid from outside the host country
- The employee doesn’t reside in the host country

How PE and Tax Residency Interact

The tax residency of an individual can also influence PE risk for the employer:

- **Activities That May Trigger PE:** If the employee regularly signs contracts, maintains a fixed home office directed by the employer, or delivers long-term services, they may create a PE.
- **PE Triggers Payroll:** Once PE is established, the company becomes a taxable entity in that country. As a result, it must operate a local payroll and comply with income tax and social security regulations.

Strategies to Reduce Tax and Payroll Risk

01 Implement Global Work Policies

- Define clear boundaries on how long staff can work abroad.
- Prohibit contract-signing or high-level activities that could establish a PE.
- Make clear that home offices are voluntary and under the employee’s control.

02 Monitor Employee Locations

- Keep accurate records of international travel and time spent in foreign countries.
- Use tracking tools to flag when someone is approaching local residency thresholds.

03 Consult Experts

- Before sending staff abroad, seek input from global mobility, tax, and immigration specialists.

04 Use an Employer of Record (EOR)

- If your business lacks a legal entity in the target country, hiring through an EOR is the most efficient and compliant method. The EOR becomes the legal employer, assumes responsibility for payroll and taxes, and protects your business from local liabilities.

05 Establish a Local Entity (When Needed)

- For longer-term assignments, consider setting up a local subsidiary or branch to provide a clear legal and tax framework.

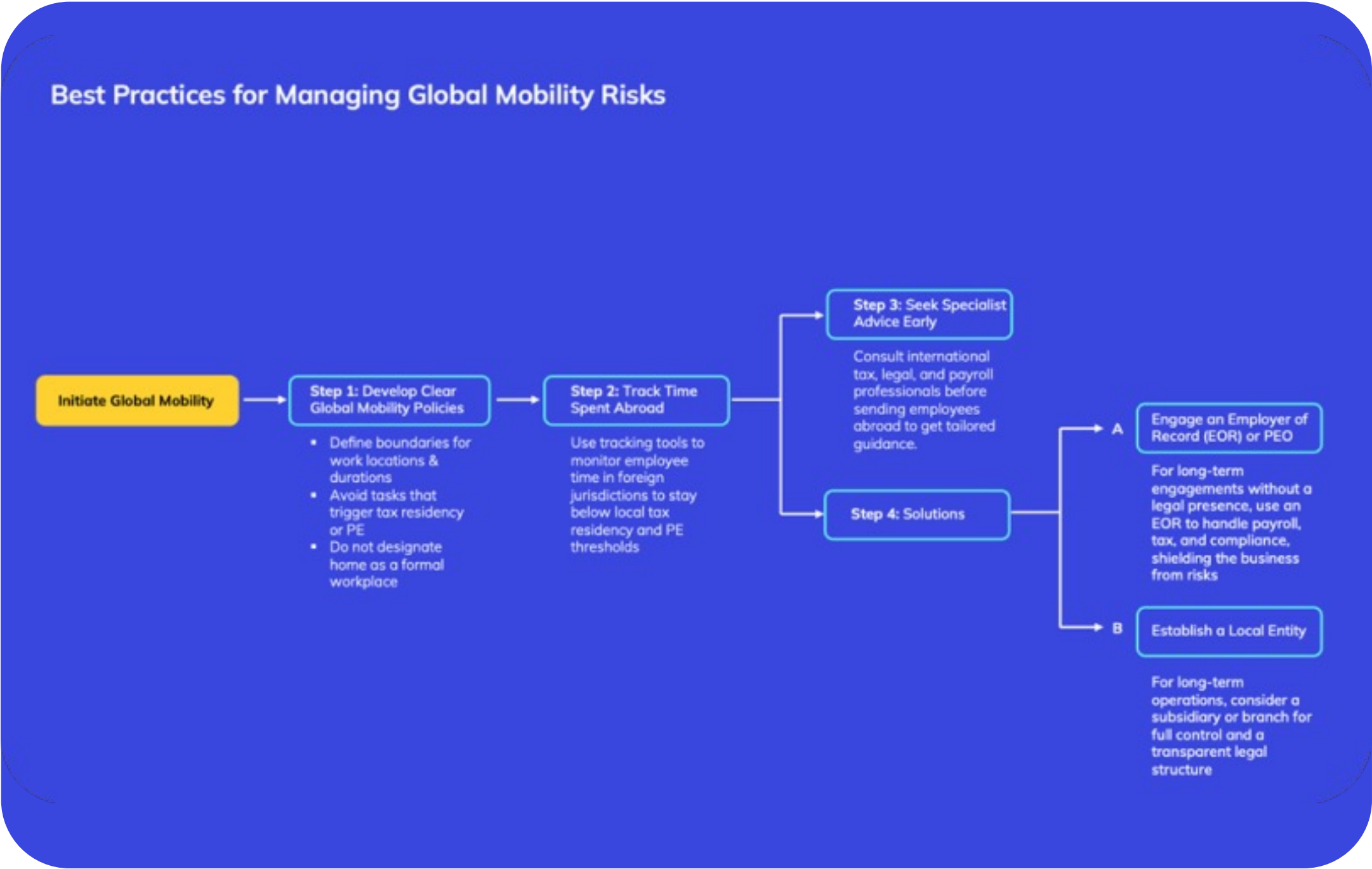
Understanding individual tax residency is essential when placing international workers. It directly determines whether the employer must withhold taxes locally and comply with host country payroll laws. It also links back to PE risk – highlighting the importance of robust planning and country-specific compliance strategies.

Maintaining Payroll Compliance and Minimising PE Exposure: Practical Steps

When an employee’s presence abroad creates tax residency or a Permanent Establishment (PE) for the business, the employer is typically required to operate a compliant local payroll system, including withholding income tax and making social security contributions.

To avoid these obligations – or at least control their impact – companies must adopt proactive mobility management strategies.

Mitigation Strategies for Businesses



In summary, whenever recruiters place professionals abroad, careful attention to tax residency triggers and payroll rules is essential. This not only ensures the employee’s income is taxed appropriately but also protects the employer from unnecessary compliance burdens or PE risk.



Understanding Social Security Obligations in Cross-Border Employment

Managing social security obligations is one of the more intricate aspects of global placements. Unlike income tax – where treaties are more common – social security is typically governed by specific international agreements or EU regulations. Ensuring workers don’t fall into coverage gaps or pay into multiple systems is vital for long-term financial protection.

Basic Rule: “Lex Loci Labouris” – The Law of the Place of Work

In most cases, social security contributions must be made in the country where the work is physically performed, regardless of where the employer is located. While logical on the surface, this rule can create problems for:

- Short-term assignees
- Remote workers
- Multi-country employees

These individuals risk losing future pension, unemployment, or healthcare benefits – or being required to pay into multiple systems – unless exemptions or agreements apply.

A1 Certificates: The EU Solution for Posted Workers

Within the EU, EEA, Switzerland, and the UK, social security obligations are coordinated under EU Regulations EC No. 883/2004 and 987/2009. These rules aim to ensure workers remain covered by just one system at a time.

What is an A1 Certificate?

An A1 form confirms which country’s social security law applies to an employee temporarily working in another member state. If granted, the certificate prevents dual contributions and guarantees continuous coverage under the home country’s system.

Who Qualifies for an A1 Certificate?

- The assignment is temporary (usually up to 24 months).
- The worker remains employed by a company in their home country.
- The worker was already subject to the home country’s social security before the assignment.
- The employee is not replacing someone previously posted to the same role.

Once approved, the employer (or sometimes the employee) must present the A1 certificate to authorities in the host country if requested.

What About Remote and Multi-State Workers?

The regulatory framework becomes more complex for those working across multiple countries or working remotely in a country different from where their employer is based.

Key principles:

- If the employee works 25% or more in their home country, that country’s social security rules generally apply.
- However, this can lead to misalignment if they live and work remotely in another jurisdiction.

New Framework for Cross-Border Telework (Post-2023)

To address growing remote work trends, a Framework Agreement on Cross-Border Telework was introduced (effective July 2023) among several EU, EEA, and Swiss states.

This agreement allows workers who telecommute up to 49.99% of the time from their country of residence to remain affiliated with their employer’s home-country social security system if both countries are signatories and an A1 certificate is obtained.

Why A1 Certificates Matter

- **Continuity of Benefits:** Preserves future rights to healthcare, pensions, unemployment, and more in the home country.
- **Simplified Compliance:** Avoids the need to register or contribute to multiple systems.
- **Cost-Efficient:** Helps employers and workers avoid paying into two separate systems simultaneously.

Beyond the EU: Totalisation Agreements

When social security movements fall outside EU regulations – such as assignments involving the U.S., Japan, or other non-EU countries – bilateral social security agreements (often called Totalisation Agreements) come into play.

Purpose of Totalisation Agreements:

- Prevent dual contributions to both countries' systems.
- Allow workers to **aggregate coverage periods** from both countries to qualify for benefits (e.g. retirement or disability).

How They Work:

- **Detached Worker Rule:** Most agreements allow the worker to stay covered in their home country if the assignment is temporary (e.g., under five years).
- **Certificate of Coverage:** Similar to an A1, this document must be obtained from the home country's authority to prove social security exemption in the host country.
- **Aggregation of Periods:** Contributions in both countries are combined to meet benefit eligibility thresholds.

Example: A U.S. employee temporarily assigned to Germany may remain in the U.S. Social Security system if a Certificate of Coverage is issued. Once the assignment ends, their time abroad can still count toward future benefits under the totalisation rules.

Key Takeaways for Recruiters and Employers

- **Default Rule:** Social security is usually owed in the country where work is physically done – unless exempted by an A1 or Totalisation Agreement.

- **Complexity Grows with Remote Work:** Traditional systems aren't well-suited for remote or hybrid models.
- **Local Nuances Matter:** Some countries offer exemptions or de minimis rules, but these are rare and require local verification.
- **Risks of Non-Compliance:** Penalties, coverage gaps, dual contributions, and potential PE complications can arise.
- **EOR/PEO Advantage:** Partnering with an EOR simplifies cross-border compliance by handling social security contributions and filings locally.
- **Consult Local Experts:** Each country has its interpretation of international agreements. Rely on legal and tax advisors to avoid surprises.

Cross-Border Social Security: Final Considerations for Employers

To successfully claim exemption from a host country's social security system under a totalisation agreement, the employer (or sometimes the employee) must obtain a Certificate of Coverage from their home country's social security authority. This certificate functions much like the A1 form within the EU, providing official evidence that social contributions are being made elsewhere.

Example: If a U.S.-based employer assigns an employee to work temporarily in France – a country with a totalisation agreement with the United States – the employee can remain under U.S. Social Security. But only if the employer secures a Certificate of Coverage from the U.S. Social Security Administration.

Aggregation of Coverage Periods

One of the major benefits of totalisation agreements is the ability to combine coverage periods across countries. If a worker doesn't meet the minimum contribution period required for benefits in one country, they may still qualify once time spent in both countries is aggregated. Each country then calculates and pays a portion of the benefits, proportional to the time the individual contributed under their respective systems.

Essential Takeaways for Recruiters and Employers

- **Default Rule ("Lex Loci Labouris"):** If no A1 or totalisation agreement applies, social security is generally owed in the country where the work is physically performed.

- **Compliance is Complex:** Social security systems are unique and often more fragmented than tax frameworks.
- **Remote Work Complicates Matters:** Remote and hybrid arrangements do not always fit neatly within existing "posting" rules.
- **Local Variations:** Some countries may have minimal thresholds ("de minimis" rules), but these are rare and should never be assumed—always verify locally.
- **Penalties for Non-Compliance:** These include financial fines, legal disputes, PE exposure, and loss of benefits for the worker.
- **Use of EOR or PEO:** These providers can ensure that workers are engaged compliantly without needing to open a local legal entity.
- **Local Expertise is Crucial:** Work with qualified local professionals to interpret specific rules and secure necessary documentation.

Ultimately, tools like A1 certificates and Certificates of Coverage offer adequate safeguards – but their applicability depends on country-specific rules, the nature of the assignment, and its duration.

Managing Immigration and Work Authorisation

When deploying talent across borders, immigration compliance is non-negotiable. Individuals must obtain permission to enter, reside, and – most importantly – work in a host country. This typically involves securing a visa, work permit, or other form of employment authorisation.

Factors That Determine Visa Requirements

Visa needs vary based on:

- Nationality of the worker
- Purpose of the visit (e.g., meetings, project work, permanent employment)
- Duration of stay

Common Scenarios:

- **EU/EEA Nationals:** Benefit from free movement within the region, usually without a visa—but registration may still be required for longer stays.
- **Visa-Waiver Nationals:** Citizens of countries with visa-free access may travel for short visits, but must still adhere to local work restrictions.
- **Third-Country Nationals:** Often require a formal visa even for short stays involving work-related activities.

Short-Term Assignments (Typically ≤ 90 Days)

Short-term assignments are often misunderstood, with companies mistakenly treating work activities as business visits. But many countries make strict distinctions between permitted business activities and actual work.

» 1. Business Visitor Visas / Visa-Free Entry

Purpose: These visas are typically issued for non-productive activities such as:

- Attending meetings
- Participating in training
- Engaging in negotiations
- Observing operations or visiting clients

Limitations:
Any productive work – especially if it contributes to the host country’s economy – can be deemed illegal, even if the worker is not paid locally.

Typical Requirements:

- Valid passport
- Proof of funds and return travel
- Health insurance
- Invitation letter confirming visit purpose and non-employment status

» 2. Examples of Permitted vs. Prohibited Activities

Allowed:

- Attending trade shows
- Participating in corporate strategy meetings
- Conducting research or market assessments

Not Allowed:

- Installing or maintaining equipment
- Providing services to local clients
- Signing contracts or managing local staff
- Direct sales or technical support

» 3. Risks of Misclassification (Short-Term)

Failing to obtain the appropriate work permit can lead to:

- Deportation or entry bans
- Financial penalties for both employer and employee
- Reputational damage and blacklisting by immigration authorities
- Tax consequences, including PE risk from unregistered work activity

Long-Term Assignments (Exceeding 90 Days)

For stays beyond 90 days, countries generally assume that the individual is **working**, and a **work permit** or **employment visa** is required. These processes are more complex and vary significantly by jurisdiction.

Typical Long-Term Visa Requirements

- Sponsorship by a registered local entity (subsidiary, branch, or EOR)
- Labour market test to show no suitable local candidate is available
- Job offer or employment contract
- Salary threshold that meets local standards
- Proof of qualifications (e.g., degrees, certifications)
- Clean criminal record
- Valid passport and health insurance
- Proof of housing/accommodation
- Medical clearance in some cases

The process typically involves the employer applying for work authorisation first, followed by the employee applying for a visa and, upon arrival, registering locally to receive a residence/work permit.

Specialised Long-Term Visas

- **Intra-Company Transfer (ICT) Visas:** Used for relocating existing employees between affiliated entities. Often streamlined and exempt from labour market testing.

- **Highly Skilled Migrant Visas:** Offer fast-track processing and fewer restrictions to attract top talent (e.g., EU Blue Card).

- **Digital Nomad Visas (DNVs):** Designed for remote workers who wish to live abroad while working for a foreign employer. These often do not address employer obligations, such as payroll tax or PE risk.

- **Investor or Entrepreneur Visas:** Target individuals establishing or investing in local businesses.

Managing Immigration Risk Tips

1. **Start Early:** Immigration processes can be time-consuming – plan assignments well in advance.
2. **Country-Specific Research:** Visa types, processing times, and requirements differ dramatically between countries.
3. **Hire Local Experts:** Engage immigration lawyers or mobility professionals to manage filings and ensure legal compliance.
4. **Prepare All Documentation:** Ensure employment contracts, diplomas, financial records, and health documents are ready, translated if necessary, and properly legalised.
5. **Use an EOR for Sponsorship:** In countries where there is no legal presence, an EOR can act as the official visa sponsor and handle local employment responsibilities.

The Growing Popularity of Digital Nomads

The term 'digital nomad' generally refers to individuals who:

- Rely on technology to work remotely
- Are not fixed to a single office or location
- Travel or relocate often, usually for lifestyle reasons
- Are freelancers/contractors for global clients or employers in other countries

Unlike traditional expats or posted workers, digital nomads voluntarily choose to live abroad for extended periods while continuing their employment remotely.

While this lifestyle is appealing, it creates complexity. Most legal frameworks assume a fixed work location – not a globally mobile workforce.

When recruitment agencies place professionals abroad, understanding local employment laws and contractual obligations is essential. Every country has its own rules governing wages, hours, benefits, taxes, and immigration requirements. Non-compliance can lead to financial penalties and/or reputational damage for the agency and its client.

EORs as a Strategic Compliance Solution

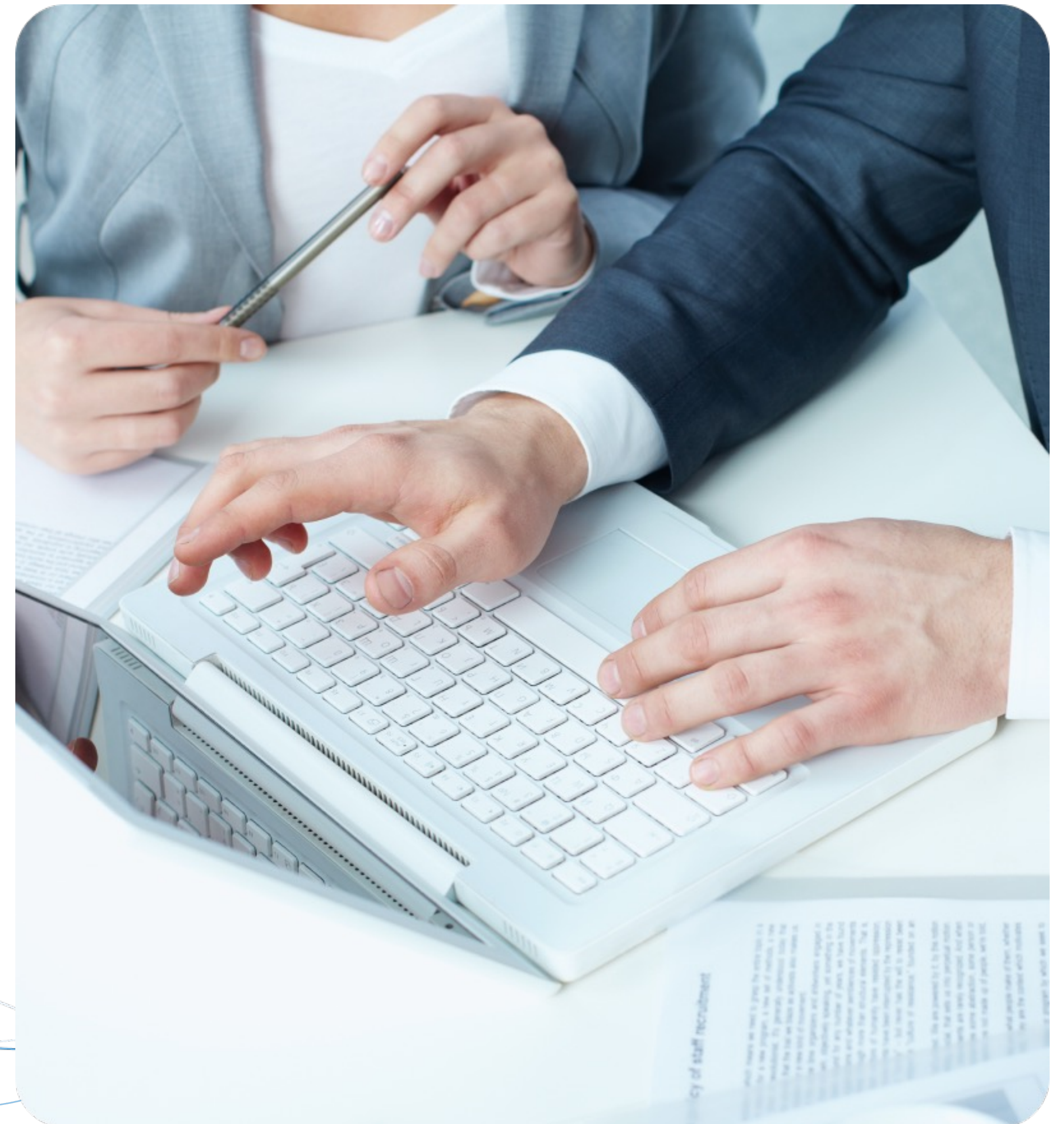
Engaging digital nomads via an Employer of Record (EOR) – such as Access Financial – remains one of the most practical approaches to managing international compliance:

- EORs operate legal entities in multiple jurisdictions and hire workers locally on behalf of foreign companies.
- They handle payroll, tax withholding, social security, benefits, and employment law compliance in the host country.
- The digital nomad remains a legal employee of the EOR, but continues working under the direction of the client company.
- Most importantly, this structure protects the original employer from creating a PE or inadvertently violating local employment laws.

Host Country Labour Laws: What Recruiters Must Know

When recruitment agencies place professionals abroad, understanding local employment laws and contractual obligations is essential. Every country has its own rules governing wages, hours, benefits, and dismissal, and non-compliance can lead to financial penalties or reputational damage for both the agency and its client.

When in Doubt, Consult Experts like Access Financial!



The Recruiter's Role in Cross-Border Compliance

Recruiters play a crucial part in ensuring successful and compliant international placements – not just for candidates, but for client companies as well.

Key Responsibilities for Recruiters

1. **Conduct Thorough Due Diligence:** Understand the local employment landscape and ensure your client is aware of its obligations under **host country labour laws**.
2. **Avoid One-Size-Fits-All Solutions:** Labour law varies significantly by country, industry, and job level. Each placement requires a **customised legal and HR approach**.
3. **Recommend Local Legal Support:** Always advise clients to engage **qualified labour lawyers or HR consultants** within the host country. Over-generalised advice from home-country advisors is often insufficient.
4. **Suggest EOR Services When Necessary:** If the client does not have a legal entity in the destination country, using an **Employer of Record (EOR)** is often the most efficient and compliant solution. The EOR becomes the legal employer and ensures full compliance with local payroll, benefits, and employment regulations—protecting the client from exposure.

Summary: International placements require detailed planning and legal awareness. From contract drafting to regulatory compliance, employers and recruiters must work together to ensure labour law alignment, employee protections, and operational success.

Best Practices for Engaging International Contractors

Hiring contractors internationally is a common strategy to tap into global talent pools, particularly for short-term projects or specialised skills. However, the flexibility comes with significant compliance risks, especially around worker misclassification.

The Core Risk: Misclassification of Workers

The most significant legal exposure comes from treating individuals as independent contractors when, under the host country's law, they should be classified as employees. This risk arises because countries apply different legal standards – often focusing on the reality of the relationship, not the contract's wording.



Safeguards in Contractor Engagement

When working with independent contractors, ensure that contracts contain clearly defined **termination provisions**, including notice periods and acceptable grounds for ending the agreement. Avoid “**at-will**” clauses, which are typically reserved for employment contracts and may not be enforceable abroad.

Specify the **governing law and dispute resolution mechanisms**, acknowledging that **mandatory local laws** may still override contractual terms – especially in the case of labour or tax disputes.

Operational Boundaries: Keeping Contractor Relationships Clear

To avoid misclassification risk, structure working relationships in a way that supports contractor independence:

- **No Integration:** Don't list contractors in internal systems like employee directories or corporate emails. Limit their access to internal meetings.
- **No Supervision:** Contractors should work independently, based on deliverables – not under direct oversight.
- **Use Own Equipment:** Ensure contractors use their own hardware and software.
- **Multiple Clients:** Encourage them to work with other businesses to demonstrate independence.
- **Separate Processes:** Maintain distinct onboarding and offboarding procedures for contractors versus employees.

Stay Ahead of Legal Changes

Global labour laws are shifting rapidly, with many countries increasing scrutiny on contractor classification. Stay informed and consult experts to ensure ongoing compliance.

How Access Financial Supports Global Hiring Compliance

Access Financial plays a pivotal role in helping you to manage international talent while ensuring full legal and regulatory compliance. Our services are designed to simplify complex international employment matters, offering peace of mind when operating across borders.

» 1. Local Employment Solutions: EOR – PEO - Umbrella Services

Access Financial offers Employer of Record (EOR) and umbrella company solutions in over 60 countries. These services ensure compliance with local employment requirements, including:

- Minimum wage laws
- Working hours and overtime regulations
- Statutory leave entitlements
- Termination processes and severance rules

Our locally compliant contracts and legal structures protect businesses from employment missteps in unfamiliar jurisdictions.

» 2. End-to-End HR Administration

Access Financial handles the full spectrum of HR responsibilities by local laws, including:

- Onboarding and induction
- Maintenance of employment records
- Offboarding and exit processes
- Policy documentation and local compliance reporting

We manage the entire employee lifecycle so that clients can focus on performance and results—without administrative overhead.

» 3. Keeping Clients Ahead of Legal Changes

One of the key differentiators is Access Financial's proactive approach to **regulatory monitoring**. Their team:

- Tracks changes in local labour, tax, and employment law
- Delivers timely updates to clients on relevant developments
- Advises on how new regulations may impact existing workforce arrangements

This reduces the burden on internal teams and ensures compliance even as rules evolve.

» 4. Payroll, Tax, and Social Security Compliance

Access Financial provides a full-service payroll solution that includes:

- Accurate **salary calculations** and payslip generation
- **Payroll tax withholdings** and remittance to local authorities
- **Social security contributions** for both employers and employees
- Recordkeeping aligned with host-country requirements

In addition, they offer guidance on **mandatory benefits** and help identify **local tax efficiencies** where available. For example, in Cyprus, they assist with accessing favourable tax regimes like the **non-domiciled tax status** for eligible employees.

» 5. Immigration and Visa Support

With a dedicated in-house immigration team, Access Financial offers:

- **Work permit and visa sponsorship**
- Document preparation and filing
- Application tracking and renewals
- Guidance for non-EU/EEA/Swiss nationals

This service is crucial for businesses hiring foreign nationals into jurisdictions with strict immigration requirements. Their global reach and local know-how make complex immigration procedures manageable.

» 6. Contractor vs. Employee Classification Advisory

Access Financial helps businesses avoid one of the most common — and costly — mistakes in global hiring: **worker misclassification**.

Their team:

- Advises on whether an individual qualifies as an independent contractor under local law
- Designs **compliant employment arrangements** when contractor status is not viable
- Helps convert contractors into employees through their EOR service
- Outlines the pros and cons of self-employment, limited companies, and employed models based on the country, project scope, and business goals

This reduces legal exposure while offering flexibility and choice to both clients and their international workforce.

Access Financial’s Global Presence

Switzerland (Head office)

Access Financial S.a.r.l
Chemin de Précossy 7, CH-1260 Nyon, Switzerland
Tel: +41 22 365 4620

India

AFSS Consultancy Private Limited
721, 7th floor, Regus, Plot no. 4B, District Centre,
Mayur Vihar Phase 1 Extension, Delhi 110091, India
Tel: +91 1169316520

The UAE

AFS Technology Services
Business Village, Block B, 6th Floor, office No. 601,
PO Box - 119944, Dubai, the UAE
Tel: +971 503075121

Cyprus

AFSS Access Financial Group Ltd.
Michael Zavou 85, Limassol 4107, Cyprus
Tel: +357 25 820 640

China

Access Financial China LLC.
Room 302, Mayfair Tower No. 83 Fu Min Road Jing An
district, Shanghai 200040 PR, China
Tel: +86 21 5269 8801

The United Kingdom

Access Tax and Accounting Ltd.
27 Old Gloucester Street, London, United Kingdom,
WC1N 3AX
Tel: +44 20 7017 3110

Germany

Augsight GmbH
Benzstrasse 9, 64546
Mörfelden-Walldorf
Tel: +49 (6105) 4074016

Malaysia

AFSS Access Business Services Sdn. Bhd.
825, Suite 8.01, Level 8
Regus Menara Binjai, No 2 Jalan Binjai,
50450 Kuala Lumpur, Malaysia
Tel: +601 66999095

Luxembourg

Tenebras S.a.r.l
5, Am Brill, L-7774 Bissen, Luxembourg
Tel: +352 62 167 7847