



Great Expectations

**How expectations of pay, borders,
mobility and life are changing**

Part 2: The business lens

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Expectations of talent, the business, and society are changing. The pandemic, evolving social attitudes, geopolitics, increasing cost of living, and technology have fundamentally changed the way we work and what we expect around pay, mobility, remote work, and lifestyle.

The Great Expectations series explores changes in the expectations around pay, mobility, borders, and life through the lens of talent, the business and society. Business is in focus for this publication, the second of a three-part series. In these pages you'll find out:

- how you can get payroll right for the increasing numbers of mobile workers in cross-border situations
- the increasing need for Global Mobility to work closely with other functions and how operating models are changing to empower collaboration
- how to implement effective global structures for managing a globally mobile workforce
- how leading companies are meeting employee demand for flexibility through non-traditional work arrangements.

As you will see in this and companion editions on [Talent](#) and — coming soon — [Society](#), KPMG firms have shared a wealth of perception, forward thinking and expertise that I believe will be invaluable to HR and Global Mobility teams seeking new ways to manage their priorities and succeed in an ever more dynamic workplace.

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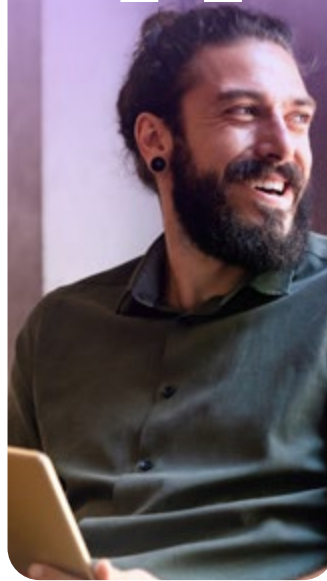
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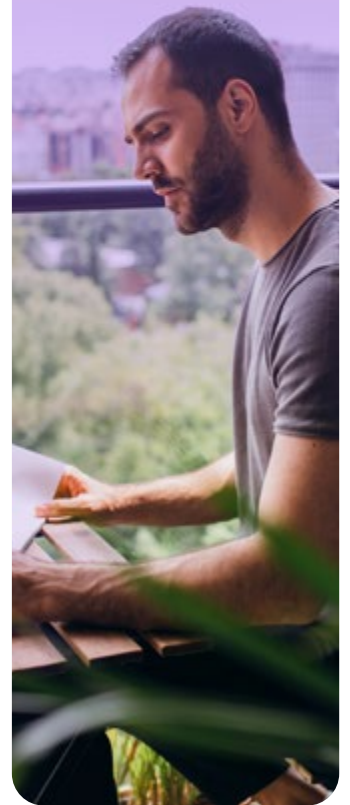
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Getting payroll right for an increasingly mobile workforce

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For employees, the expectation to be paid accurately and timely is paramount. With the increasing numbers of cross-border mobile workers, both short and long term, in order to meet these expectations, the implementation of appropriate policies, procedures and change management is critical.

Reporting payroll accurately is much more complicated than it previously was. The increased reporting and withholding requirements in combination with higher scrutiny of employment taxes from taxing authorities make the need for accuracy critical. The requirements of cross-border mobile workers create a host of challenges to employers beyond simply calculating payroll accurately:

- Seamless payroll transitions for employees between locations
- Compliance with local tax and social security regulations
- Establishing processes and procedures to validate employee movements prior to work commencing, especially for short term remote workers;
- Payroll Operation Considerations
 - Establishing accounts in new jurisdictions;
 - Foreign bank accounts;
 - Managing foreign exchange fluctuations

Oversight of remote work may have been difficult to establish during the pandemic when offices were closed, and some revenue authorities were taking a lighter touch. Now more jurisdictions are implementing new tax requirements specifically for remote and short term workers. Tax and social security authorities are adding additional scrutiny on employers as remote work has become a standard part of the world. Now that we are a few years post pandemic, audit activity is increasing from taxing authorities and looking at cross-border worker issues is a focus. Taxing authorities are requiring significantly more data on employee movements annually, quarterly or even monthly, depending on the jurisdiction.

Companies are also initiating their own internal payroll audits or reviews to make sure their risks are covered and





they are fully compliant in all relevant jurisdictions. Processes and procedures for pre-trip remote work is also being implemented in order for employees to receive permission to work in various jurisdictions, and for the company to be able to assess potential payroll and tax issues that may result, including PE, VAT, and local jurisdiction requirements.

With so many employees now working remotely in cross-border commuting cross-border arrangements, their Global Mobility functions are challenged to keep on top of:

- the day-to-day movements of rising numbers of workers
- whether their presence in a jurisdiction creates tax, social security, immigration obligations or risks
- what local reporting or withholding obligations need to be satisfied.

In this environment, clear policies and guidelines are becoming more

important for setting boundaries and mitigating risks. For example, an employer could set a policy allowing workers to work 10 days per year in selected countries without pre-approval so workers could add a week or two of remote work to their vacations. A pre-assessment of low risk countries helps to establish this protocol. But companies need to make sure they are re-validating the country rules periodically as regulations change swiftly.

Technology has a big role to play in monitoring employee movements and the risks and obligations they create. Many Global Mobility teams have expanded business travel tracking systems to cover all manner of remote and hybrid work arrangements.

Some companies are grappling with the pros and cons of using digital surveillance to verify where their employees are. While this can be effective in addressing permanent establishment, nexus and other tax risks, many people are uncomfortable with the idea of pinging

VPNs to determine workers' physical locations.

Payroll issues are often the last addressed for employees moving cross-border, whether for newer short and long term remote work arrangements and more traditional expatriate assignments. If no local payroll is in place, it can take varying amounts of time to get a new system up and running, depending on the country. In some locations, obtaining tax identification numbers and registering for social security only takes a few weeks, while the process is much more time-consuming and cumbersome in other countries. This can cause delays in getting payments to an employee, especially when the business has reason to relocate a worker on short notice. If the country has state/canton/locality tax requirements that can also increase the required time to establish payroll in a country.

To keep ahead of the business, a good practice for Global Mobility teams is to maintain a list of practical payroll questions to answer and steps to take





A split payroll would allow the employee to pay social security and tax in both countries and maintain their social security entitlements.

for every jurisdiction where employees may be posted, even if no employees are currently posted there. That way, when a posting to a new payroll jurisdiction occurs, the team will be prepared for questions like:

- in what jurisdiction should social security for the employee be reported and paid;
- whether the employer should register with the social security authorities in the foreign jurisdiction;
- in what jurisdiction should employment/payroll tax for the employee be reported and paid;
- what are the local processes for and restrictions on registering foreign employees for tax and social security, and what is the relative ease of setting up;
- whether the employee's tasks could create permanent establishment or other tax risks;
- the impact of a tax treaty or social security agreement between the jurisdictions involved.

With such questions answered, Global Mobility can move quickly on the mechanics of the payment, withholding and reporting process.

Global Mobility can play a lead role in this regard in sharing information within other areas of the company that may be affected by these remote work arrangements, including entity level taxation requirements, HR related concerns, as well as a host of other non-payroll related considerations.

Shadow Payrolls

For companies with complex payroll arrangements involving multiple jurisdictions, shadow payrolls are often necessary for managing local compliance. When a worker in a jurisdiction is being paid from a foreign payroll, a shadow payroll is an automated solution for complying with local employment tax and social security obligations.

Split Payrolls

Local requirements may make it necessary to set up a split payroll, for example, so the individual can receive part of their pay in in one country and

part in the other. This arrangement could also be beneficial where an employee is working in two countries but a social security agreement prevents the employee from making contributions in one country. A split payroll would allow the employee to pay social security and tax in both countries and maintain their social security entitlements. It's important to identify these situations in advance, however, since an unexpected, retroactive determination of a social security obligation in a country could put the company in a difficult position.

Payroll Management & PEO

Rather than setting up local or shadow payrolls, some companies are opting to outsource their payroll management to global professional employer organizations or global service companies. These providers can significantly ease payroll delivery while improving consistency across locations.

Because these solutions significantly change how the employee's pay is delivered, the reasons behind them need to be well communicated. The employer will also want ensure funds are available at the right place and time for transfer on the foreign payday. Whether the pay is funded through a treasury pool or group intercompany loans, a line of credit or other back-up plan should be in place to bridge any gaps or delays in cash funding.

Payment approvals are another potential source of payday delay. Many companies require approvals from at least two or three senior people with additional priorities, so it's important to make sure the approvals process is quick and efficient to avoid disrupting a worker's pay cycle.

In summary, managing the payroll needs of mobile employees in multiple countries presents a host of challenges that can only increase as more employees demand more flexibility over where they do their work. Employers can get cross-border payrolls right with effective systems and processes for monitoring worker movements, understanding differences in local requirements, registration processes and restrictions, and determining the optimal approach for funding and executing salary and related transfers.



Integrating globally mobile workforces with the business

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Global Mobility (GM) programs are in the spotlight these days as employee demand for flexible and remote work continues to soar. GM teams who were once focused on short- and long-term assignments and permanent relocations are seeing that scope broaden to cover extended business trips, cross-border commuting and all manner of new remote work arrangements. At the same time, GM programs are emerging as crucial components of recruitment and retention strategies, rewards and recognition plans, career development, employee relations and other items on the talent agenda.

With Global Mobility (GM) becoming ever more entwined with other people functions, some companies are wondering whether their current operating model makes sense. By integrating previously siloed GM teams within larger teams, some companies find their GM professionals better placed to contribute to the company's broader talent strategies and deliver more value.

Early, integrated participation drives value

Closer alignment with the business stands to improve the worth of mobility initiatives to employees and the business by promoting GM's earlier, more comprehensive participation. Along with taking care of those important practical details that make employee relocations happen, an integrated GM team can help drive more strategic policies in areas by contributing to decisions such as:

- which employees should go on assignment?
- how the selection process should be handled
- how mobility experiences can be used for training leadership and managing talent
- how mobility programs can contribute to diversity, equity and inclusion initiatives
- how to manage mobility cost effectively

Wherever GM is located on the organizational chart, what's important is for the group to have a place at the table when the strategic agenda is being set. Having a voice in these debates that truly understands the complexities associated with employee movements is the key to a mobility strategy's success.





The historical experience of GM teams makes them well equipped for addressing issues arising from newer remote work arrangements.

Based on the experience of KPMG firms' GM professionals companies that have moved early to set up multifunctional teams for managing mobility issues are starting to see the benefits. Creating a formal structure for collaboration among mobility, tax, legal, HR, IT and other relevant functions can lead to more holistic policies on a range of issues. These include guidelines for, among other things, commercial office space, home office benefits, or cyber security for remote and cross-border workers.

Knowing the right questions

The historical experience of GM teams makes them well equipped for addressing issues arising from newer remote work arrangements. It's valuable to have GM in close contact with business units so they can add their advice on the impacts of employee movements — whether planned or ad hoc.

For example, companies often learn after the fact that an employee has decided to work remotely from a location different than they are normally employed in. The GM team might not know all the implications of the situation when it is discovered, but they certainly have the know-how to determine what common questions to ask from one jurisdiction to the next.

These teams can also help broker conflicts between other functions and make strategic cost-benefit decisions. For example, if a company's recruitment specialists decide it needs to source highly sought talent in a new jurisdiction. However, the tax function opposes the potential creation of a new permanent establishment there, with all related risks and costs.

In this case, an integrated GM team would have the cross-functional knowledge to determine whether to accept the registration and tax filing

costs of creating a new permanent establishment as desired by the recruiting team, or to pursue other options for managing the cost and risk, such as using employers of record, as preferred by the tax function. If the company is growing its workforce in new locations, a cross-functional GM team could set thresholds based on worker numbers for registering as a business versus using an employer of record or global service company in a particular jurisdiction in order to balance all needs.

Regional versus global hubs — optimizing the operating model

For some mobility functions, organizing integrated GM teams within regional hubs helps concentrate local knowledge and expertise. These hubs can also serve as a single point of contact for assignees and remote workers in the region. Other mobility functions, such as payroll, might be better managed globally to ensure a consistent, end-to-end experience across locations.

Proximity to and better knowledge of the business allows GM professionals to contribute more value in the business planning process. This involvement allows GM functions to better predict their own resource needs for supporting upcoming projects and longer-term business goals.

As the talent planning and workforce building activities of GM functions becomes more integrated with broader organizational strategy, they will be better placed to collaborate on building the best possible experience for their mobile employees, maintaining compliance with laws and company policies, and delivering value to their organization.



Managing a globally mobile workforce

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Following the pandemic's wake, one thing seems clear for today's international companies: remote work will continue to remain a feature of day-to-day working life as employees demand more freedom and flexibility over where they do their jobs. Many employers looking to source talent in increasingly competitive markets are starting to see remote work as a key to boosting their value proposition for potential recruits.

Most employers are getting on board in formalizing their remote work policy or guardrails, according to a KPMG International survey.¹ Twenty-seven percent of survey respondents were in the process of setting their remote work policy, joining the 48 percent that already have one in place.

Talent is now driving demand

Although COVID-19 restrictions were a main reason why international employers offered remote work at the onset of the pandemic, talent is now increasingly driving much of the demand. Seventy-three percent said their remote work policy was implemented based on employee interest and requests, while 23 percent introduced policies to improve their branding and attract talent. Another 12 percent are setting remote work policies to provide more flexibility in running the business.²

As Global Mobility (GM) teams focus on developing remote work policies for new arrangements, traditional assignments and business travel is returning to pre-pandemic levels, straining resources even further.

Business travel is back

Even though 82 percent of companies surveyed reported that their travel levels are back to where they were pre-2020, the pandemic has changed workers' attitudes toward business trips. Health and safety concerns led 91 percent of respondents to say they need flexible travel and booking options for their protection. A similarly high proportion said they would need additional salary, benefits or flexibility to take a position with more travel.



¹ KPMG International Study (2023): "[Current trends in remote working: Work from Anywhere](#)".

² Survey respondents selected all answers that applied



Remote work allowances, which give employees a fixed number of days to work in a different jurisdiction, are increasingly common. Global and matrix roles, which see executives working across multiple locations, have become increasingly popular in many European countries.

So employees may be willing to travel again, but with some trepidation — and new expectations that they should be compensated for the risk. Most employers have not yet refreshed their business travel policies to reflect this shift, but have adjusted their processes to ensure better compliance, safety and security for business travelers.

Types of remote work are multiplying

The wide array of remote and business travel arrangements also adds complexity. Policies need to be developed to accommodate foreign hires, cross-border commuters (country to country and state to state), virtual assignees and cross-border remote workers, as well as traditional short- and long-term expatriate arrangements. Remote work allowances, which give employees a fixed number of days to work in a different jurisdiction, are increasingly common. Global and matrix roles, which see executives working across multiple locations, have become increasingly popular in many European countries.

It's not always clear where the lines are between these different mobile employee types. Some arrangements do not easily fit within any traditional travel policies, while issues overlap in other cases. Does the company need a distinct policy to cover foreign employees hired to work remotely on a permanent basis? Are different policies really needed for employees who commute because they want to versus employees who need to commute to do their jobs?

Defining these arrangements and who qualifies for them is important. The business needs to understand which policy applies to a live worker case so they can project costs, follow the correct approval processes and identify who is managing the arrangement.

Another wrinkle to consider in policy design is the cost impact of who is driving a remote work request. Benefits such as travel and expense reimbursements and tax equalization are likely needed to motivate workers when the business is making the request. For employee-initiated travel, it may make sense to have the employee pay more of their own way.

Ownership of work travel programs presents additional challenges. Global Mobility teams are traditionally in charge of expatriate assignments, but accountability for remote work and business travel often sits with other functions or falls in a gap for many companies. Global Mobility teams need to monitor the efficiency, effectiveness and consistency of these programs, even those they do not own, to ensure that the risks created by employee mobility under different policy types are holistically managed.

For example, a worker on a short-term assignment might choose to work the next month from the same location. Without monitoring, this situation could create unexpected corporate tax compliance issues for the business. A single process is clearly needed to track all employee movements under the company's various mobility and travel policies.

Managing tax and legal aspects are often the biggest challenge

In fact, ensuring tax and legal compliance is perceived as one of the most difficult aspects of remote work companies need to manage. When asked to name the main challenges for their organization in introducing remote work, tax and legal compliance topped the list for 82 percent of respondents.

In addition to longstanding permanent establishment risks, new international transfer pricing rules based on business



substance in a location have many international companies trying to align their high-value executives in locations where they want to book their profits. Remote work policies that give decision-makers more freedom to travel can dilute business substance in a location, altering the company's transfer pricing profile.

Other common hurdles cited by companies³ implementing remote work include:

- establishing efficient processes and support for remote work (43 percent), usually with limited additional resources)
- deploying technology for tracking employees (30 percent)
- ensuring clear employee communications around potential risks and the reasons for restrictions in remote work policies (e.g. number of days in a remote work location) (21 percent).

Enabling remote work — four key steps

Designing and implementing remote work policies requires collaboration across an organization, from Global

Mobility and other talent functions to tax, legal, finance and IT. That's why many companies are setting up cross-functional committees, task forces or hubs to develop and manage these programs.

From what Global Mobility professionals with KPMG member firms see in the marketplace, many leading adopters of remote work started with a four-step approach:

Strategy: A first step is for companies to review their business and talent strategies from a risk perspective, identifying the full slate of tax, legal, security and other risks that need to be mitigated and managed. This means gaining input and buy-in from all stakeholders on the company's risk tolerance and then creating operational policies to fit the level of flexibility that the company has decided to support.

Structure: Once policies are set, the company is ready to review its organizational structure and set up any employment entities that may be needed (e.g. a global employment company to ring-fence remote workers from other employee populations).

Guardrails: To keep arrangements on track and within accepted risk, guardrails need to be set for the types of flexibility being offered, including clear direction on allowable locations, duration in a jurisdiction and activities. Processes for approvals and exceptions are also important.

Operations: Finally, all of the above need to be operationalized through the right mix of people, processes and technology. As part of developing the target operating model, the organization should review existing technology (e.g. business traveler tracking and risk assessment tools) and what additional capabilities need to be built, bought or outsourced.

To implement remote work permanently for a large scale of workers, organizations need to find the right balance between regulatory risk, administrative complexity and employee flexibility. Global mobility teams have the knowledge and skill sets to help their organizations get the balance right. Those that do stand to boost the satisfaction of their current talent and elevate their brand as employers in the eyes of potential recruits.



³ See note 1.



Managing diverse career paths and remote work arrangements

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In the last three years, the needs and expectations of employees have changed dramatically. As pandemic drew workers' attention to their health and security, the increase in remote working arrangements opened new opportunities for talent to redefine their careers in ways that suit their lifestyle choices. According to the World Economic Forum, one in five workers globally planned to quit their jobs in 2022.⁴

Many international companies face huge issues attracting and retaining talent in highly competitive job markets worldwide. At the same time, they have exceptional opportunities to further engage more deeply with employees to rethink existing roles and career paths. By evolving beyond traditional work arrangements, companies stand to become employers of choice, improving the job satisfaction of their current workforce as well as their appeal to potential recruits.

But first they need to find effective ways to manage the logistics of large numbers of mobile workers and the huge compliance risks they create. Along with conventional options, a range of global structures are worth a closer look.

Today's workers want flexible, diverse careers

What are today's workers looking for from their employers? Employees want to know that they have flexible career opportunities within their current organizations. They also want the chance to learn and grow into potential alternative career paths within the company.

In a survey of American workers in 2022,⁵ KPMG in the US found:

- 55 percent say their employer provides adequate, diverse career path opportunities into lateral and upward job roles
- 58 percent say they have open access to learning paths for alternative career paths within their organization



⁴ World Economic Forum, The Great Resignation is not over: A fifth of workers plan to quit in 2022, 24 June 2022.

⁵ KPMG LLP, *Looking for more: From remote working to well-being and ESG — employees are reconsidering what they want*, August 2022.



In response, employers are innovating a wide array of flexible work arrangements. These include hybrid remote work, short “workations” in remote jurisdictions, dual careers and extended talent pools of remote foreign hires.

Diverse arrangements like these do not just benefit employees. They can also empower employers to align their best talents to the right tasks, regardless of location, and ensure that the work is being done via the optimal workplace and role.

Global structures — Three key requirements

A global structure needs to be in place to enable non-traditional arrangements and leverage their advantages in managing a mobile workforce. This structure should meet three key requirements:

1. **Flexibility:** The structure needs to act as a center of excellence that can help expand the company’s global footprint and smoothly enter new markets. It also needs the capability to hire individuals in countries without necessarily having a local legal entity there.
2. **Oversight:** The structure needs to provide complete visibility over distributed operations by centralizing and controlling employee data, enhancing reporting and compliance, and streamlining operations.
3. **Risk management:** From corporate and income tax exposure to social security, payroll and immigration risks, the structure needs to mitigate and manage the increased protections that cross-border travel requires. This is especially true for non-traditional cross-border populations, such as remote workers, commuters, people on workation and regional sales professionals.

Global structures — Four popular options

As more companies formalize their strategies and policies around non-traditional work arrangements, they often choose one or a mix of these four structuring options.

- **Local entities in each jurisdiction:** The most conventional option is having a local entity, branch or representative office in each country where employees present.
- **Profession employment organizations (PEO):** These are third-party providers who employ the individuals and ‘lease’ them to other organizations, especially where the organization does not have a local presence. Workers are employees of the PEO and not the company they provide services to, and the PEO takes charge of all tax filings and administration.
- **Global Workforce Company (GWC):** These are special-purpose separate legal corporate entity, within the organization, set up to employ and manage risk-bearing populations worldwide, with or without a local entity presence. They serve as centers of excellence for providing services needed to manage a global workforce in exchange for arm’s-length reimbursement from other group companies.
- **Independent contractors:** In these arrangements, individuals enter into a direct service contract with the organization. They are designated as service providers for the company, rather than as employees. Independent contractors are not affiliated with a specific company and can render similar services to several companies.

A global structure needs to be in place to enable non-traditional arrangements and leverage their advantages in managing a mobile workforce.



Choosing the optimal structure

Each option has its pros and cons. Maintaining local entities gives the employer an identity in each location, so it may be the best way to keep closely engaged with mobile workers. However, it's also typically more costly and time-consuming than other structures.

Use of independent contractors can be effective in some situations. While these arrangements eliminate many costly and complex obligations of traditional employment, this comes with a cost in worker engagement and alignment.

It's also important that independence can be clearly demonstrated. There is a risk that a tax authority might look through the arrangement and assess the company as an employer, with all the associated tax and reporting obligations. In many countries this can also trigger de facto employment and rights and obligations under an employment relationship. In specific in civil law countries this can create issues with termination.

A similar risk arises with PEOs, in that tax authorities may have their own interpretations of who is the economic or de facto employer, and whether that creates nexus and payroll obligations for the company. PEOs offer huge efficiencies and savings, but they need to be used wisely, with particular attention to the duration of arrangements. The risk of a tax authority challenge rises as timelines get longer. In addition, some jurisdictions, such as Germany, set time limits on how long a person can be employed by a PEO and require specific paperwork to be completed prior to the beginning of employment.

GWCs offer advantages in ring-fencing high-risk worker populations and centralizing their management within one entity. As with local entities, bonds are stronger because workers are directly employed by the company wherever they move. GWCs also facilitate worker pooling by allowing, for example, an engineering firm to easily send their engineers wherever in the world they are needed. While

GWCs may be challenging to design and establish, once they are up and running, they deliver a turnkey solution for future new hires from any location. Certain countries also offer exception from employee leasing regulations in the intracompany set-up.

Putting talent at the center

Which structure or mix of structures would offer the best approach varies from one company to the next. The decision needs to start with your talent. What types of career experience do you want to give your employees? What types of experiences do your employees and potential recruits want? What are management's goals for the company's talent strategy in terms of branding, diversity, sustainability and compliance?

By putting talent at the center, companies can determine the right global structure to support the aspirations of their high-value, high-risk mobile workforce.





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