



## **FOR SALES AGENTS: Overcoming Objections**

### **1. I'm just a small business with 1 or 2 employees. Do I really need payroll services?**

A: "I understand feeling like payroll services aren't necessary for a business with just 1 or 2 employees. Handling schedules and payroll for a tiny team seems manageable on your own. However, even with just a couple of employees, a payroll service can save you time and provide helpful structure. Our basic payroll plan for up to 3 employees is only \$34.95/month (\$39.95 without NRS Pay). This affordable option will automate payroll tasks like tax calculations, filings, and direct deposits so you can focus on your business, not administrative work."

### **2. My accountant currently handles all my payroll and accounting. I'm used to my system and hesitant to change.**

A: "Many small business clients feel the same when they first learn about our payroll services. However, I've found that many accountants appreciate spending less time on payroll tasks with our system. That lets them focus on more high-level financial strategy and advising for your business. You can keep working with your current accountant to manage your business while we handle payroll processing, tax filings, compliance, and other administrative tasks. You can also save a lot on your accounting fees if you no longer have to spend valuable time running your payroll 52 (weekly) or 26 (biweekly) times a year. NRS Purple will take care of the payroll component for a fraction of the cost."

### **3. Some of my employees prefer to be paid with paper checks.**

A: "I understand the desire to accommodate employee payment preferences. Our payroll system provides flexibility in payment methods. Most employees prefer to be paid via ACH direct deposit directly into their bank account. However, suppose your employees would like physical paper checks. In that case, you can print them out locally at your business on special check stock paper, or you may continue to hand-write paper checks for the net amount after our payroll processing withholds the taxes and determines the net payment amount."

#### **4. Some employees don't have SSNs or ITINs.**

A: "I completely understand your concern. Due to federal laws, our payroll system can only process payroll for employees with a U.S. SSN (W-2) or ITIN (Contractors). We must include employees with US legal working status in the labor form."

#### **5: I'm self-employed.**

A: "As a solopreneur, I understand you may currently handle your payroll and accounting. Our NRS Purple plan is designed for self-employed individuals like you. It can help you set up automatic pay distributions on a customized schedule. This will also enable you to contribute to Social Security regularly, making you eligible for retirement benefits. You deserve the same payroll conveniences as larger companies. NRS Purple provides an affordable way to structure your finances so you can focus on building and managing your business."

#### **6. This is a family business, and we handle payroll internally.**

A: "I understand wanting to keep finances in-house as a family business. However, automated payroll can distribute pay on time, build Social Security credits, provide reporting needed for grants, and reduce administrative tasks - freeing you up to focus on customers and maximize profits. It brings great peace of mind while keeping everything organized and compliant."

#### **7. I already have many debts and want to avoid another fee.**

"I understand not wanting extra expenses when managing debt. Our payroll plans start at just \$34.95/month, likely comparable to doing payroll yourself. The time savings may save you money over manual processing. I'm happy to provide a quote so you can compare rates and decide on the best budget fit. NRS Funding may be able to help your business with a cash advance of \$2,500-\$500K. My goal is to provide helpful information to determine the right payroll solution for your business needs and budget."

#### **8. I only have one employee. Payroll services seem too expensive.**

A: "I completely understand your hesitation if you feel payroll services are too costly for just one employee. However, when you factor in the time savings and reduced stress of automating payroll tasks, the investment is often well worth it, even for one employee. When compared to manually calculating taxes, filing forms, and tracking compliance requirements, the service fee is generally more affordable than doing it yourself. And it allows you to focus your energy on growing your business, not administrative tasks. Plus, payroll service fees are considered deductible business expenses come tax time. Your accountant can include the fees with other deductions, helping offset the overall investment."

### **9. I'm currently under contract with another payroll provider.**

A: "No problem; I understand you may be locked into a contract currently. If you don't mind me asking, do you have an ETF/early termination fee for canceling early? I ask because we often find that even after paying those penalties, our rates save clients money in the long run compared to what they previously paid. It is worth exploring if the savings justify covering any cancellation costs."

### **10. I'm hesitant to work with a new, unproven company for payroll.**

"I understand your hesitation to trust a new company with something as important as payroll. National Retail Solutions has been growing its Point-of-Sale Cash Register System and Credit Card processing businesses for over seven years. We've added Merchant Cash Advance and E-Commerce, and we have a proven and successful track record of layering additional business services onto our POS ecosystem. Our NRS Purple payroll service is the latest example, and our team comprises professionals with deep payroll and compliance expertise. We use the latest technology and security protocols to ensure accurate, reliable service. We are committed to building trust and confidence by being transparent, responsive, and delivering exceptional service for our clients. We are happy to provide client references who can share their experience partnering with us."

### **11. What guarantees do you provide if something goes wrong?**

A: "We have a dedicated team focused on accuracy and compliance to avoid errors. Our top priority is always providing transparent, responsive support to resolve our clients' issues. Feel free to contact us at (877) 724-2940 or [purple@nrsplus.com](mailto:purple@nrsplus.com) so we may address any errors or issues should they arise. You may also visit our website: [nrpurple.com](http://nrpurple.com), and check out our FAQs."

### **12. What if I cancel mid-month? Would I get a refund?"**

A: "I recommend waiting until the end of your current billing cycle to cancel so you can fully utilize the services you paid for that month. However, I understand unexpected situations come up. If you do need to withdraw immediately due to extenuating circumstances, please contact our customer support team. Please let me know if you have any other questions!"

### **13. I'm not interested at this time.**

A: "I understand and appreciate you letting me know. What factors are making our payroll services unappealing for your business now? I'd love to get your candid thoughts to improve my knowledge of what small businesses like yours look for in a payroll provider. I can send you some general information and materials about our payroll services for review later. Please let me know if you would like me to email any materials to you. I'm happy to provide that with no sales pressure or expectations whatsoever."