



Qualifying Question Guide

Purpose: Insight into common objections and resolutions.

Q. WHAT CHALLENGES DO YOU HAVE WITH YOUR PAYCARD TODAY?

Common Objections and Handling:

- We do not have challenges today.
 - That is great to hear! Oftentimes I hear that there can be underlying fees or paycard management issues that our clients face. As it is typically best practice for our clients to re-evaluate tools and technologies, I wanted to ensure that you were aware of our partner Branch. Branch is fee-free financial wellness offering that drives operational savings. Would you like to learn more?
- We do not use a paycard today.
 - Oh interesting! Is this something that you have considered? With the advent of Covid-19, many of my clients are looking for ways to ensure timeliness and safety when paying and reimbursing their employees when they need their pay most. We partner with Branch to offer paycard alternative benefits, as well as many more, all at no cost to you or your employees. Branch is an even better option than a paycard! Would you be open to learning more about Branch?

Q. HOW DOES YOUR COMPANY PROCESS TIPS AND MILEAGE REIMBURSEMENTS?

Common Objections and Handling:

- We process tips and mileage reimbursement on our payroll runs:
 - Ok. I've heard that a lot, but recently I have been working with many clients on finding ways to pay their employees the day they've earned their tips or are to be reimbursed for their mileage. With the challenges faced this year, employers are looking for ways to attract and maintain the best talent, while easing financial stress of their employees. Our partner Branch can give you this ability all at no cost to you or employees. Would you be open to connecting with my Branch partner?
- We are processing tips at the end of the night and paying out cash.
 - That makes sense, and this is definitely how things have typically been done. With the onset of Covid 19, the increase in credit card payments, and the cash shortage we are seeing, many of my clients are looking to maintain the daily process of paying out tips, but in a digital and safe way. Our partner Branch can give you this ability, for free when you activate the tools for you and your employees. Would you be open to speaking with my Branch partner today?

Q. HOW DOES YOUR COMPANY PROCESS PAYROLL PAYMENTS TODAY?

Common Objections and Handling:

- We process our payments bi-weekly, and then we have a check run after.
 - Oh really? You're still processing manual checks? (Yes). I ask because many of our customers are looking to move away from manual check cutting as it is costly, and can run you anywhere between \$4-\$10 per check. With the onset of Covid 19, my clients are moving away from distributing checks in person or risk sending them in the mail as well. Our partner Branch has been working with our clients to offer fee free banking services that allow for your employees to access their pay immediately. We are working together to drive bottomline savings for companies like yours. Are you interested in learning more?
- We are processing our payments monthly, and pay our employees via direct deposit.
 - Thank you for sharing. I see a lot of our clients move towards direct deposit payments, which is great to save you money. To take it a step further though, many of my clients are looking to extend financial wellness services to their employees where they can access their pay earlier, and avoid any fees associated with traditional banking services. Our partner Branch is working with our clients to help extend such benefits, all at no cost to companies, which has helped to increase motivation, morale, and productivity. Would you be interested in hearing more?

Q. DO YOU HAVE CHALLENGES ATTRACTING AND RETAINING TALENT?

Common Objections and Handling:

- Yes, we are having issues with employees leaving for companies that offer more benefits.
 - I hear that a lot. With the uncertainties in today's world, many employers are seeing this as well, and are looking for ways to extend more benefits without breaking their budgets. Recently, I've been working with our partner Branch, to help offer financial wellness solutions that entice employees with early access to their earned wages, paycard alternatives for easy purchasing with their pay, and financial literacy tools for navigating personal finance goals. This Branch Benefit is all at no cost to you or your employees. Do you feel that this would be helpful, and would you like to learn more?
- No, we have no challenges when finding and keeping employees.
 - That is good to hear! I've been working with other clients that say similar, but they are still planning for any unforeseen challenges that might lie ahead. To mitigate any risk, my clients are working with our partner Branch to increase employee retention by up to 15% and optimizing labor all at no cost to your company. The added Branch benefit is then allowing for these companies to expand headcount when needed without issue of losing talent to competitors. Do you feel this would be helpful to learn about today?

Q. ARE YOUR EMPLOYEES CONCERNED ABOUT THEIR FINANCIAL WELLBEING?

Common Objections and Handling:

- Yes, my employees are always concerned about their financial wellbeing. That's why they work!
 - That makes sense and is to be expected. I ask as many of my clients feel similar and they are working with our partner Branch to help alleviate financial stresses employees face. With financial wellness tools for Earned Wage Access, digital paycard alternatives, and financial literacy tools, our clients find that by helping relieve any financial anxiety, their employees are able to focus on doing better work. This is done all at no cost! None! Would you like me to put you in contact with my Branch partner?
- No..or.. I don't know. I don't ask my employees about their finances.
 - I totally understand, and it can be a scary thing to ask. We have seen many of our clients take extra steps to help relieve financial stresses and mitigate any challenges employees might face in the future. Our partner Branch has been leading the way in driving financial wellness for employees as an extra benefit companies can extend. All at no cost, which helps to drive bottom line growth. Are you interested in learning more?

Q. HAVE YOU EVER CONSIDERED GIVING EMPLOYEES ACCESS TO THEIR EARNED WAGES AHEAD OF PAYDAY?

Common Objections and Handling:

- Yes we have, but it seems like too much of an undertaking and we have other priorities.
 - I get it. There's a lot on your plate today especially with uncertainty in today's world. What if I told you that our partner Branch can help you achieve this in as little as 30 days and with minimal efforts on your part?

Branch can do this all at no cost, and allow for you to offer such benefits to all your employees on their first day. With numerous financial wellness solutions that drive the bottom line growth, would it be helpful for me to connect you with Branch today?
- No. We pay our employees the way they always have been paid, and they get their wages when they get them.
 - Ok, and I've heard that from a few customers in the past. Even so, many of these customers are now seeing the benefits of giving their employees access to their earned wages, so as to increase morale and retention, drive productivity, and alleviate financial stress. When working with our partner Branch, clients can increase their bottom line, and help streamline processes as well. All at no cost, and no interruption to your cash flow! Is this something that you would consider learning more about?
- No, we don't want our employees to get bad habits from accessing wages early.
 - I see. That's a concern we hear a lot - but, the reality is only about 15-20% of Branch users access their wages ahead of time each month, and it is not usually the same employees each month. Plus, the average EWA amount is only \$70 and almost always taken out for an emergency scenario, like unexpected car trouble. Having early access to funds when needed allows employees to fill in those emergency/unexpected gaps and begin to budget better long-term.

Q. DO YOU HAVE CHALLENGES OPTIMIZING YOUR SHIFT COVERAGE WHILE LIMITING OVERTIME PAY?

Common Objections and Handling:

- Yes, we do have challenges today, and we are looking to reduce how much overtime we pay.
 - I hear this a lot. We often find that employees are more likely to cover shifts when they know they can get paid immediately from that shift. If more employees are then looking to take shifts, we typically see an increase in shift coverage by 17% or more, which will reduce how much overtime will be paid out. With our partner Branch, we can assist you with just that. Here you will see bottom line growth by reducing labor costs. Can I put you in contact with your Branch representative?
- No, we do not have challenges today and typically like to pay out overtime to reward hard working employees.
 - Ah I see, and understand. Historically, many of my clients have practiced this policy as well. With the advent of Covid 19 though, my clients today are looking to find ways to look around the corner for upcoming expenses, increase visibility into spend, and reduce costs to ensure company health. We partner with Branch to help with just that, increasing shift coverage by up-to 17% while reducing overtime costs. Would you be willing to learn more about how Branch can help your organization drive savings?