



TRANSNATIONAL™
PAYMENTS • TECHNOLOGY • TRUST

DO I NEED
**PAYROLL
SERVICES**
FOR MY SMALL
BUSINESS?



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DO I NEED PAYROLL SERVICES FOR MY SMALL BUSINESS?

CONTENTS

- 03 | CHAPTER 1: Top 5 Reasons to Outsource Payroll
- 05 | CHAPTER 2: Telltale Signs That You Need Payroll Services
- 06 | CHAPTER 3: How to Pick the Right Payroll Solution
- 07 | CHAPTER 4: Payroll Add-Ons That Will Simplify Your Life
- 08 | CHAPTER 5: How to Start Using Payroll Services
- 09 | The Bottom Line

CHAPTER ONE:

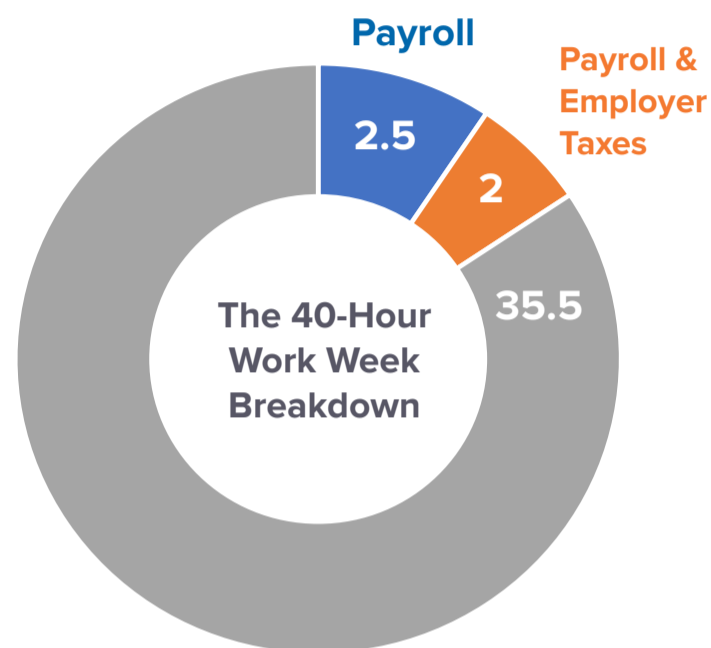
Top 5 Reasons to Outsource Payroll

OVER 1-IN-2 SMALL BUSINESS OWNERS REPORT SPENDING **MORE THAN 3 TO 10 HOURS EACH MONTH** ON PAYROLL – THAT’S ANYWHERE FROM 45 MINUTES TO 2.5 HOURS EVERY WEEK!

1-IN-4 SMALL-BUSINESS OWNERS REPORT SPENDING **MORE THAN SIX HOURS EACH MONTH** HANDLING PAYROLL TAXES IN-HOUSE

1-IN-3 SMALL BUSINESS OWNERS REPORT SPENDING **MORE THAN 80 HOURS** EACH YEAR ON FEDERAL TAXES

When you face the numbers, it should come as no surprise that tax and payroll services are the two most commonly outsourced finance and accounting functions. In fact, one-third of U.S. small businesses with less than 25 million in volume outsource both responsibilities. But what does it mean to outsource payroll? Generally, it means letting another entity, whether it’s a payroll company or accountant, manage your payroll calculations, process payments to your employees, and file your required federal, state and local payroll taxes throughout the fiscal year.



It’s clear that the time-savings alone should make you consider using a payroll service. What are some other key reasons to outsource payroll? Read the Top 5 Reasons on page 4!

Top 5 Reasons to Outsource Payroll cont.

- 1 You're protected from common payroll tax mistakes (and steep fines)**

Small errors have major consequences when it comes to payroll taxes. An inaccurate form, late filing or incorrect math can mean penalties, fines or worse. With constant rate changes and updates to tax laws and government regulations, you don't want to be among approximately 40 percent of small businesses that face an average of \$845 in IRS penalties every year. A reliable payroll company will not only ensure that everything is done right the first time, but will also take responsibility and help resolve any issues that may come up down the road.
- 2 A payroll service pays for itself (while you focus on your business)**

Payroll doesn't help generate sales or attract customers, so the solution shouldn't be expensive. Luckily, you can take payroll off your plate for as little as **\$30/mo today**. On top of that, the IRS penalized businesses to the tune of \$5 billion for employment tax mistakes in 2017! You dramatically lower your chance of being fined for mistakes when a payroll company manages your payroll taxes — in fact, a reputable provider should resolve and pay for errors on their part.
- 3 You'll make payroll a 30-second task instead of a 3-hour undertaking**

The numbers are in — calculating wages and filing taxes are activities that eat up time which owners and staff members already don't have enough of. Unlike some other small business stressors, this is an easy fix. By outsourcing your payroll, you'll shift that time and energy to knocking out your other to-dos, big and small.
- 4 Your sensitive tax & employee information can't go up in flames**

Any type of payment processing involves risk, but outsourcing your payroll to an experienced organization reduces it significantly. A payroll service will constantly back up your information, so you don't have to worry about a computer crashing or lost, stolen or damaged documents. Your financial data is encrypted and securely stored in the cloud when you use a full-service payroll solution.
- 5 Run payroll and pay employees when and how it's best for you**

Some small businesses prefer to keep their payroll and tax management in-house because it gives them flexibility. Outsourcing payroll, however, actually provides more control over your payroll in most cases. A good provider will let you manage your payroll 24/7 via an online portal, generate reports, support free direct deposit and let your employees access their own pay stubs and W-2 forms electronically. Plus, you can cancel a subscription anytime (with many full-service payroll providers) and choose how to transition your tax filings.

When you sign up for [Full Service Payroll](#) with TransNational Payments, we'll file your federal, state and local payroll taxes, and we'll cover any penalties or interest if we make an error.

Try 1 free month!

CHAPTER TWO:

Telltale Signs That You Need Payroll Services

In Chapter One, we covered the many benefits of outsourcing payroll and why millions of business owners choose to do so. But how do you know if a payroll service is right for your unique business? Here are some signs that it's time for your small business to upgrade to a payroll solution:

- 1** You or your employee is spending hours on payroll every month, or more time than you'd like
- 2** You're making payroll tax mistakes, missing or nearly missing deadlines and/or often have employee tax filing questions and one-off scenarios
- 3** You're paying extra for end-of-year tax filings, like W-2s, every year
- 4** You need more of your ongoing business duties to be quick, accurate and hands-free
- 5** You're currently paying at least 1 part- or full-time employee or independent contractor
- 6** You plan to hire more employees in the next year
- 7** You struggle with disorganized paper records of payroll history, tax documents and vulnerable employee hiring information



If any of these situations ring a bell for you, it's time to consider outsourcing payroll to an accurate and reputable payroll company.

How do you select a trustworthy payroll provider? Find out in Chapter Three.

CHAPTER THREE:

How to Pick the Right Payroll Solution

If you think outsourcing payroll makes sense for you and your small business, there are two main paths you can go down: Basic Service Payroll or Full Service Payroll.

Both options are cloud-based online payroll solutions, which means you don't have to install, download or keep up with any updates, while still allowing you to run payroll anywhere you have an internet or data connection.

The main difference between the two?

Only Full Service Payroll includes accurate and secure tax filing services. Remember the long hours calculating payroll taxes and the steep fines for tax mistakes we covered in Chapter One? If you want to avoid that, Full Service Payroll is the right choice for your small business.

The table to the right gives you a handy list of **must-have features** to simplify payroll at your small business. Now, use a reputable business software review site, like Google Reviews or [Capterra](#), to get the customer perspective on popular full-service payroll solutions.

TransNational Payments' [Full Service Payroll](#) software consistently receives 5-star reviews from the hundreds of merchants that use it. Hear from Jeff Lissenden, at Lissenden Chiropractic Center, PC: "I am very pleased with the Full Service Payroll. The software is very easy to fill in the blanks. I can have my payroll done within 5 to 10 minutes at the most."

Features	Basic Service Payroll	Full Service Payroll
Starts at:	\$10/mo	\$30/mo
Includes 1 free month	✓	✓
Includes 1 free employee		✓
Unlimited payrolls, 24/7	✓	✓
Pay by check, cash or free direct deposit	✓	✓
Free payroll setup	✓	✓
User-friendly interface	✓	✓
Integrates with QuickBooks	✓	✓
Multiple-state capability	✓	✓
Free employee portal	✓	✓
Free expert support (via phone, email or online chat)	✓	✓
Cancel anytime	✓	✓
Federal tax filing		✓
State tax filing		✓
Local tax filing		✓
Free electronic & print W-2s		✓
Year-end tax filing included		✓

Want to experience the benefits of Full Service Payroll for yourself?

Try 1 free month! No obligations, no lengthy contracts. Just quick and simple online payroll starting at \$30/mo.

Try 1 free month!

CHAPTER FOUR:

Payroll Add-ons That Will Simplify Your Life

Outsourcing major payroll services, like wage calculation, employee tax withholdings and on-time tax deposits, already makes payroll management a breath of fresh air. But when you pair a payroll solution with inexpensive add-ons, your payday gets even easier.

Fortunately, Full Service Payroll includes a free trial of:



Time & Attendance Software

Throw out your time clock and punch-style time cards! Time & Attendance works seamlessly with Full Service Payroll. On payday, simply view and approve your employees' online timecards (employees clock in and out online) and send them to payroll with the click of a button. Your time and attendance system will be accessible anywhere with internet access, 24/7. You don't have to do any software installations, maintenance upgrades, data backups, restores or time-clock system repairs. Time & Attendance securely stores your employees' work hours for historical reporting purposes. [Try a month free when you sign up for Full Service Payroll.](#)



Human Resources Software

Ditch the creaky filing cabinets and stop digging through old spreadsheets and file folders. Easily manage your employee information with our Human Resources software. Upload and keep track of your employee's information, such as job history, employment dates, emergency contacts, notes and electronic file attachments online. Generate HR reports and even upload your employee handbook. Our software securely backs up all of your documents on our servers, so you don't have to worry about misplacing or damaging sensitive personal information. [Try a month free when you sign up for Full Service Payroll.](#)



1099 Software

User-friendly 1099 Software gives small business owners an easy way to pay contractors and pay vendors online, and then print IRS-approved 1099 and 1096 forms. You can pay your contractors and vendors with pre-printed or handwritten checks, easily track payments and generate helpful reports. [Try 1 month free.](#)

Pay-As-You-Go Workers' Compensation Insurance Coverage

With the exception of merchants in North Dakota and Ohio, you can also add affordable Pay-As-You-Go Workers' Compensation Insurance Coverage to Full Service Payroll. [Contact us for more information!](#)

Make payday a breeze. We'll match you with the right payroll package for your small business!

Get a free quote!

CHAPTER FIVE:

How to Start Using Payroll Services

Once you've decided on a payroll solution, the next steps are simple:

1

SIGN UP FOR YOUR SELECTED PAYROLL SERVICE

A reputable payroll company will let you test out their payroll service first, whether that's through a quick demo or making your first month of payroll free. Established merchant services providers like TransNational Payments also offer special, limited-time promotions for new merchants when they bundle payroll services with credit card processing services — ask us about our current offers!

2

SET UP YOUR ONLINE PAYROLL PORTAL

Choose a payroll provider that guarantees guided or free setup by payroll experts. You'll likely need to gather some business documentation and make sure you've applied for necessary business tax ID numbers. Don't worry, Full Service Payroll from TransNational Payments includes free portal setup and a top-quality customer care team that can answer any and all of your payroll questions throughout this process!

3

START RUNNING PAYROLL

Payroll services make running payroll an easy three-step process:

1. Enter employee hours and wages (if you use the Time & Attendance Software, this step is even easier) and the software automatically calculates wages and withholdings.
2. Approve payroll.
3. Your employees are paid! Kick back and relax (or take care of some business items, whichever one works for you) while your payroll software handles the rest.

Sign up for our simple and stress-free payroll service now. Your first month is free!

Try 1 free month!



The Bottom Line

Small business owners are exhausted — no one should have to spend **more than three to 10 hours each month** just to get their employees paid, or **two weeks every year** figuring out federal taxes. Most owners have enough challenges without adding on the stressors of ongoing payroll management, employment tax filing, year-end filing fees and potential IRS penalties. Get your time and peace of mind back with an inexpensive payroll solution like **Full Service Payroll**.

Make the move to a better payroll processing experience.

888.655.8001

**Try Full Service Payroll
for free now!**



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