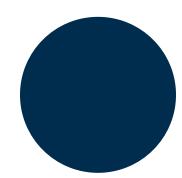


### Voice & Tone

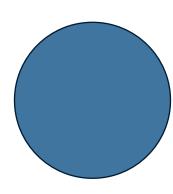
Our voice brings Accrue to life.

The way we communicate shapes how people experience work, pay and progress. Our words aim to make complex systems simple, accessible and empowering.



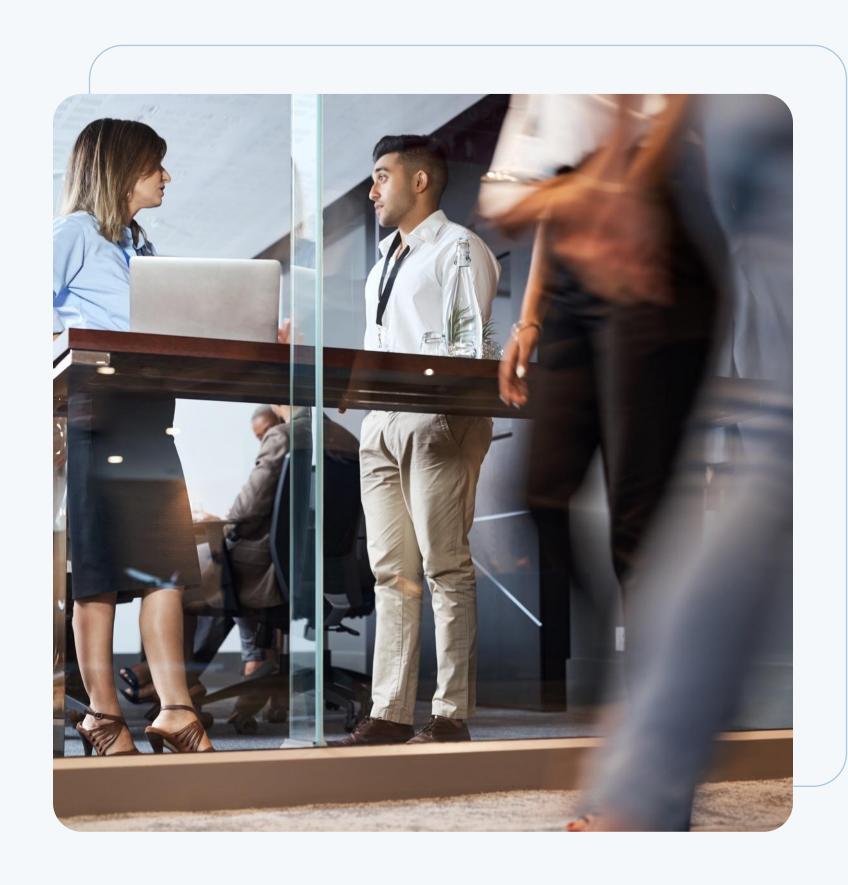
#### Voice

Our personality; principles for how we always sound.



#### Tone

Our attitude; how we adapt our voice situationally.





## Competitive Landscape

## The crowded market we're entering

The Payroll and HCM
landscape presents a unique
opportunity for challenger
brands to differentiate
through strategic voice and
tone positioning.

By identifying gaps in competitors' communication strategies, Accrue can establish a distinctive brand voice that resonates with SMB owners while building trust and driving engagement.

Competitors	Voice Positioning
ADP	Corporate authority with 50-year heritage
QuickBooks	Approachable expert with warm confidence
Gusto	Human-centered disruptor with simplicity focus
Paycor	Empowering partner with professional tone
Paychex	Formal authority with "Forward-Thinking" heritage
OnPay	Transparent value with warm, instructional tone
Paylocity	Partnership-forward with "Forward Together" community
Rippling	Premium challenger with "Work Magic" swagger
Deel	Global-inclusive with "Bring the world to work"



# Competitor Voice Analysis

#### How they sound & speak

We compete in a crowded payroll-and-HCM category where leaders balance "all-inone" platform claims with distinct personality cues.

This chart shows how our competitors speak, sound and show up.

Competitors	Core Voice	Tone	Strengths	Vulnerabilities
ADP	Corporate authority	Formal, professional	Deep credibility	Impersonal to SMBs
QuickBooks	Warm expert	Conversational, confident	Accessible expertise	Generic, not localized
Gusto	People-first	Simple, benefit- focused	Easy to understand	Lacks deep relationship
Paycor	Empowering partner	Professional, supportive	Partnership focused	Corporate feel
Paychex	Established authority	Formal, corporate	Compliance depth	Distant from small employers
OnPay	Transparent helper	Warm, instructional	Plain-English clarity	Limited regional presence
Paylocity	Community partner	Optimistic, caring	Emotional engagement	Speaks to HR, not ownership
Rippling	Premium disruptor	Confident, playful	Memorable automation	Tech-first, less relational
Deel	Global enabler	Upbeat, inclusive	Remote hiring authority	Broad for domestic SMBs



#### **Strategic Voice Positioning**

# "The human expert next door"

#### What this means:



- ✓ The most approachable payroll expert
- ✓ Genuine care & deep knowledge for SMB success
- ✓ Local expertise meets human connection

#### Why it works:



- ✓ Differentiates from corporate competitors (ADP, Paychex)
- ✓ Fills the warmth & expertise gap (vs. QuickBooks' generic appeal)
- ✓ More personal touch than tech-first players (Gusto, Rippling)
- ✓ More locally-rooted than global brands (Deel)



2



### Core Voice Attributes

**Accrue's Voice Foundation** 



#### **Advocate**

We don't just support SMBs and their people – we fight for them

We're the ride-or-die partner for SMBs. We deliver the tools, insights and personal service that helps them compete.



#### Human

### Real relationships; real understanding

Every business is personal. We work to understand our clients' challenges and goals, offering guidance with empathy, honesty and respect.



#### Smart Simplicity



Making it easy to know, and do, what's next

We simplify the complex with clear, outcome-oriented solutions, so SMBs can act with confidence.

#### **Local Expert**

## Advice shaped by real-world experience

Every region, industry and business has its own realities. Our local expertise and industry know-how let us offer advice and solutions that fit.





## Voice Principles

#### PRINCIPLE 1: Lead with human connection

- Share authentic stories from real local businesses
- Acknowledge personal and people-oriented stakes in business decisions
- Express genuine empathy for SMB challenges

#### PRINCIPLE 2: Champion SMB success

- Celebrate customer wins prominently and specifically
- Position every interaction as advancing their goals
- Share industry insights that help them compete
- Take visible pride in their achievements

#### PRINCIPLE 3: Simplify without dumbing down

- Translate complex regulations into clear action steps
- Use analogies and terms that resonate with business operators
- Provide context for why complex topics matter
- Avoid jargon while maintaining credibility

#### PRINCIPLE 2: Leverage local expertise

- Reference specific regional business and community dynamics
- Understand industry-specific challenge areas
- Connect with local business networks



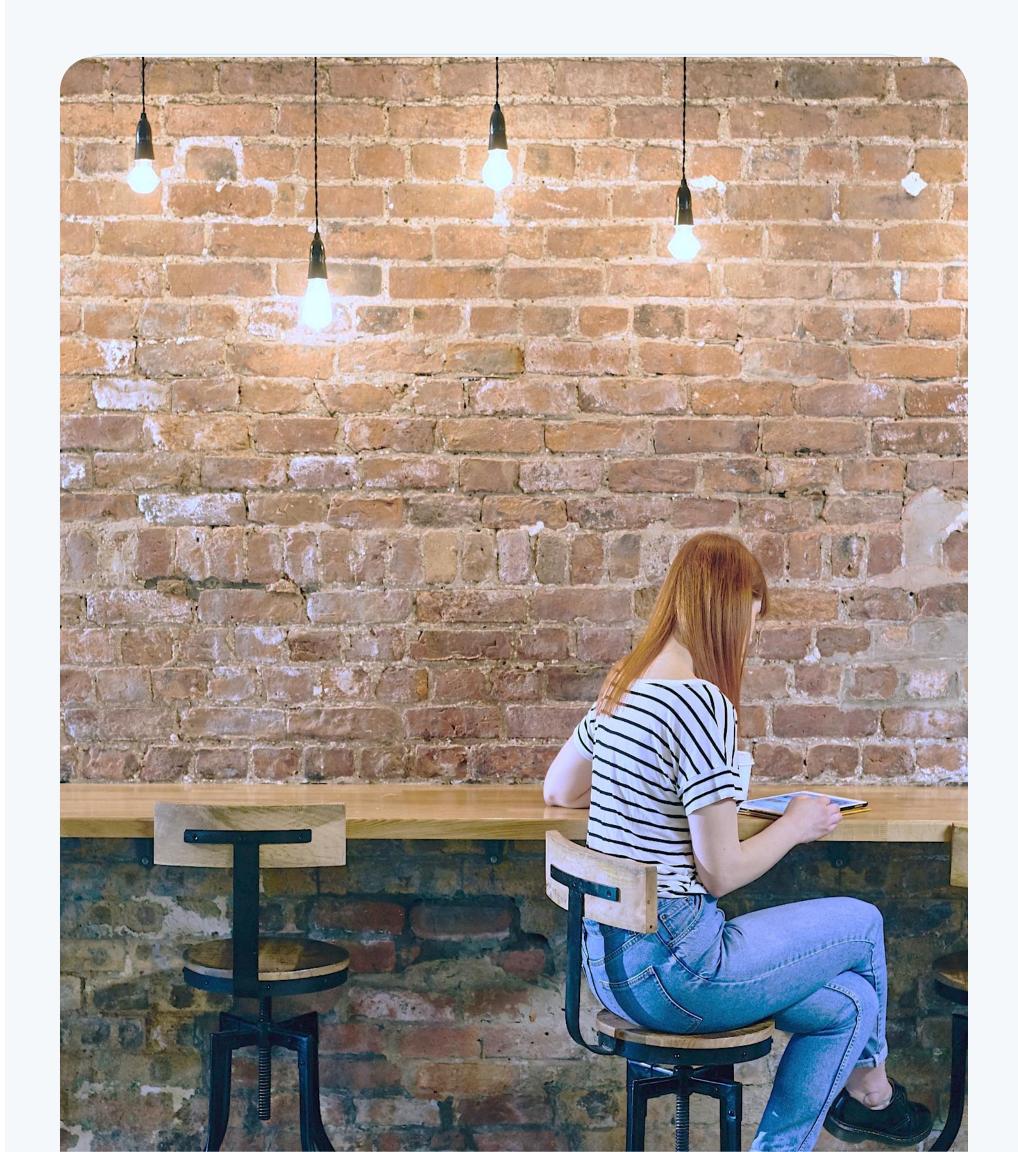
#### **How We Sound**

### Tone Characteristics

#### Primary tone attributes

- Conversational Authority
  Expert knowledge in friendly language
- Genuine Enthusiasm

  Authentic excitement about customer success
- Practical Optimism
   Realistic about challenges, confident in solutions
- Regional Authenticity
   Specific local business & community knowledge
- Proactive Care
   Anticipating needs, not waiting to respond





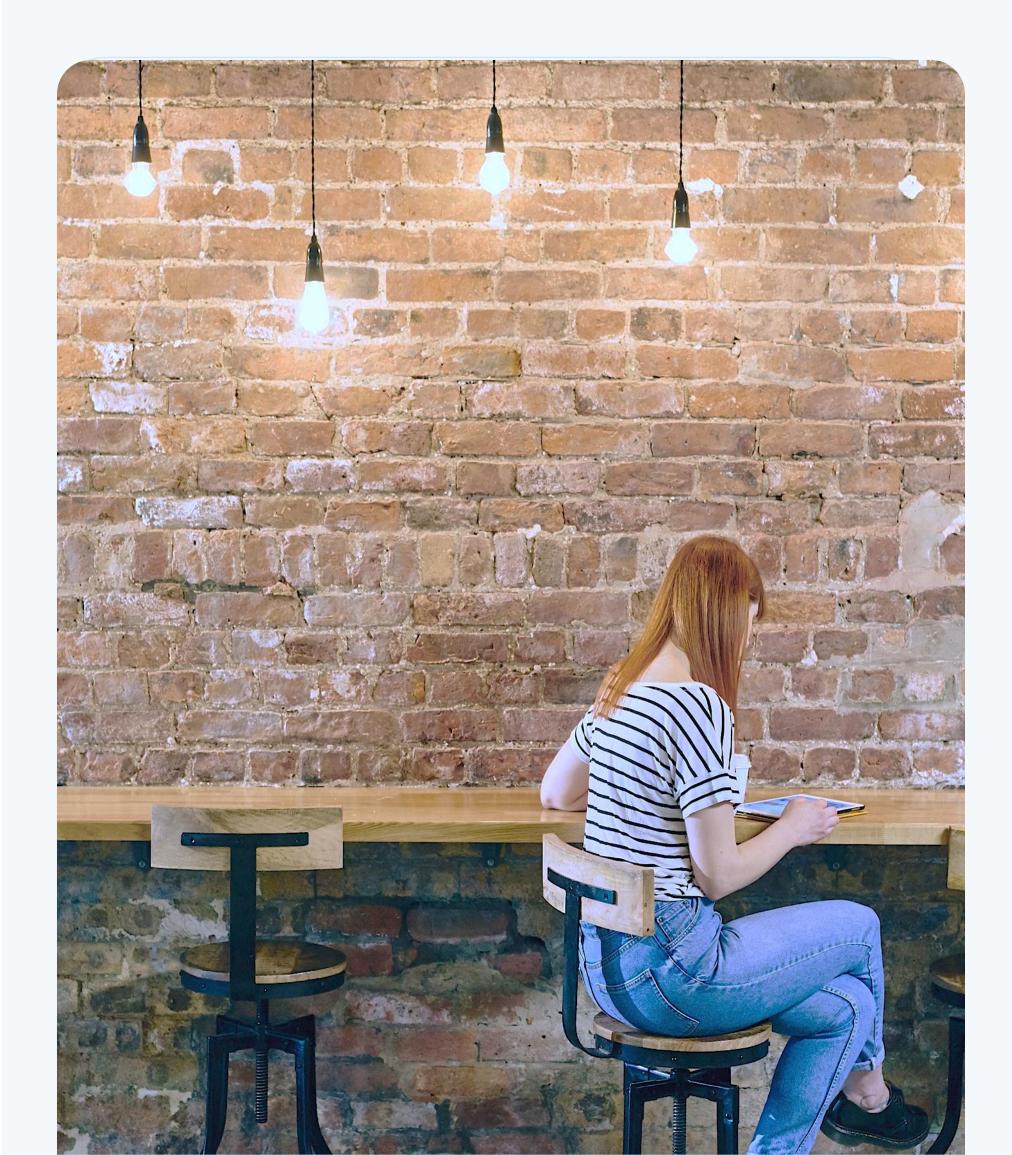
#### Voice Guardrails Against Competitors

# Staying Differentiated

- Champion, Don't Trumpet
  - Celebrate customer wins, but spotlight stays on the customer, not the brand
- Hyper-Local Clarity
   Use plan language and infuse with city/region-specific context to out-personalize competition
- Warm Expertise

  Balance enthusiastic optimism with deep regulatory substance
- Data-Backed Empathy
   Pair anecdotes with savings or compliance statistics for authority without corporate feel
- Consistency Across Touchpoints

  Each touchpoint should look, feel and sound like Accrue



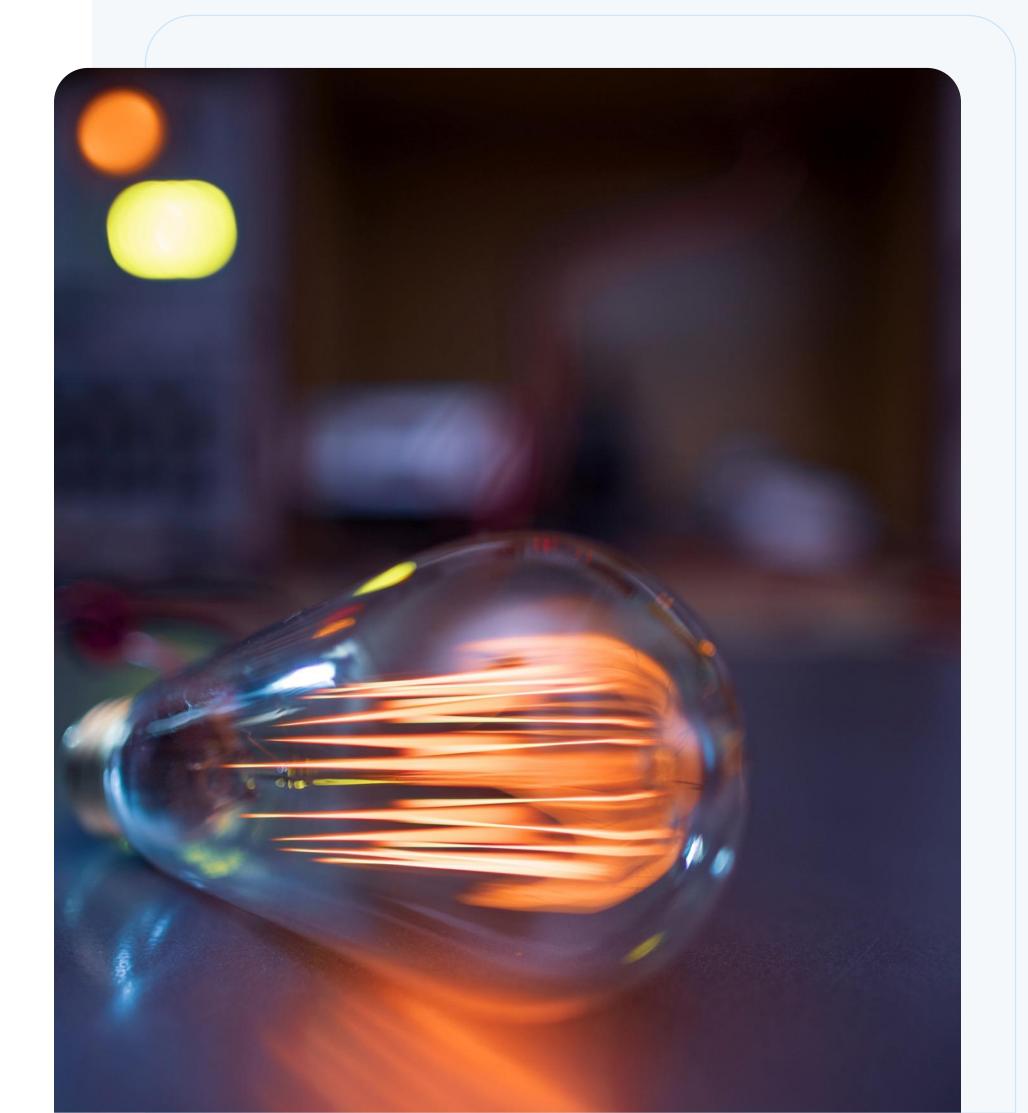


# Core Messaging Architecture

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Topic One

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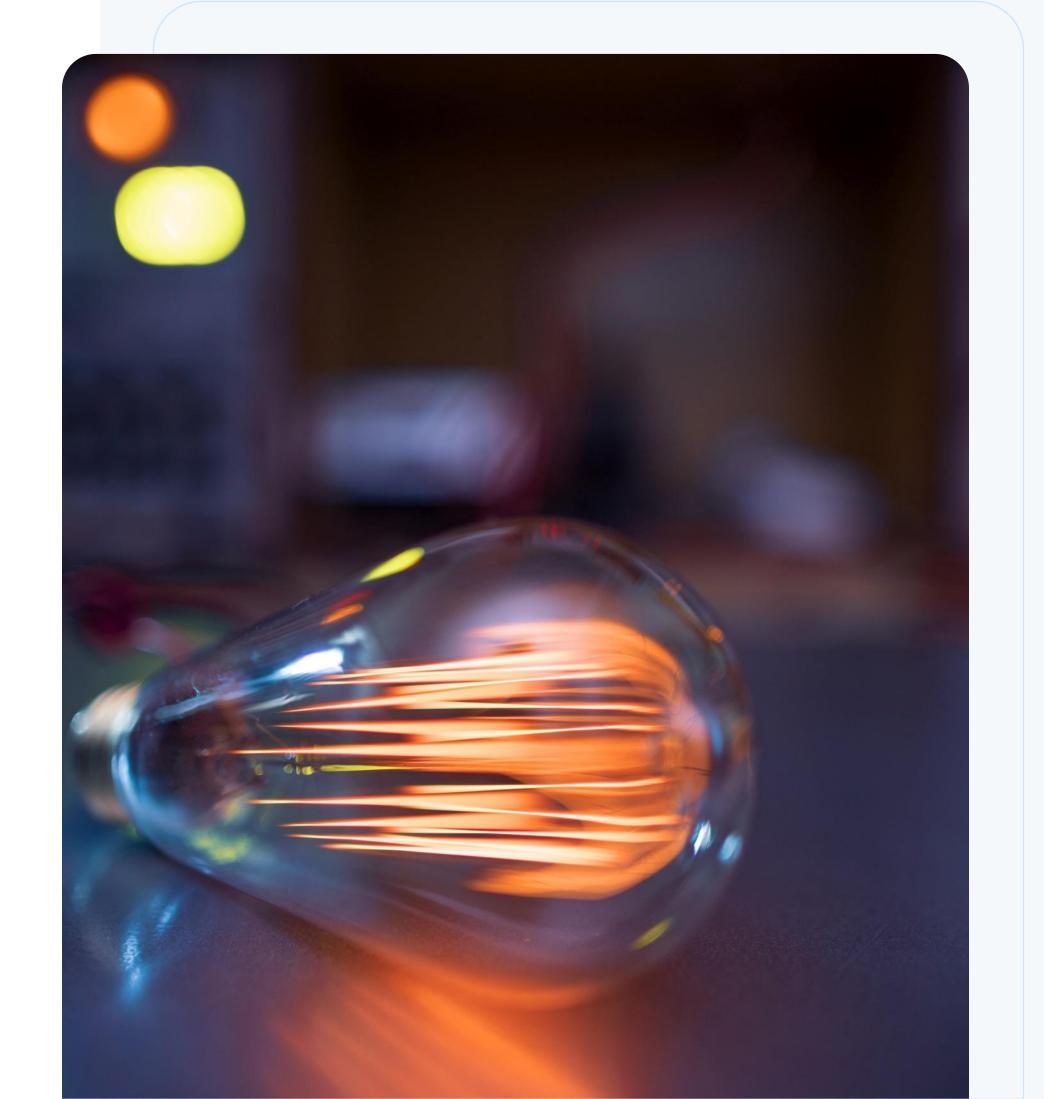


# Key Messaging Pillars

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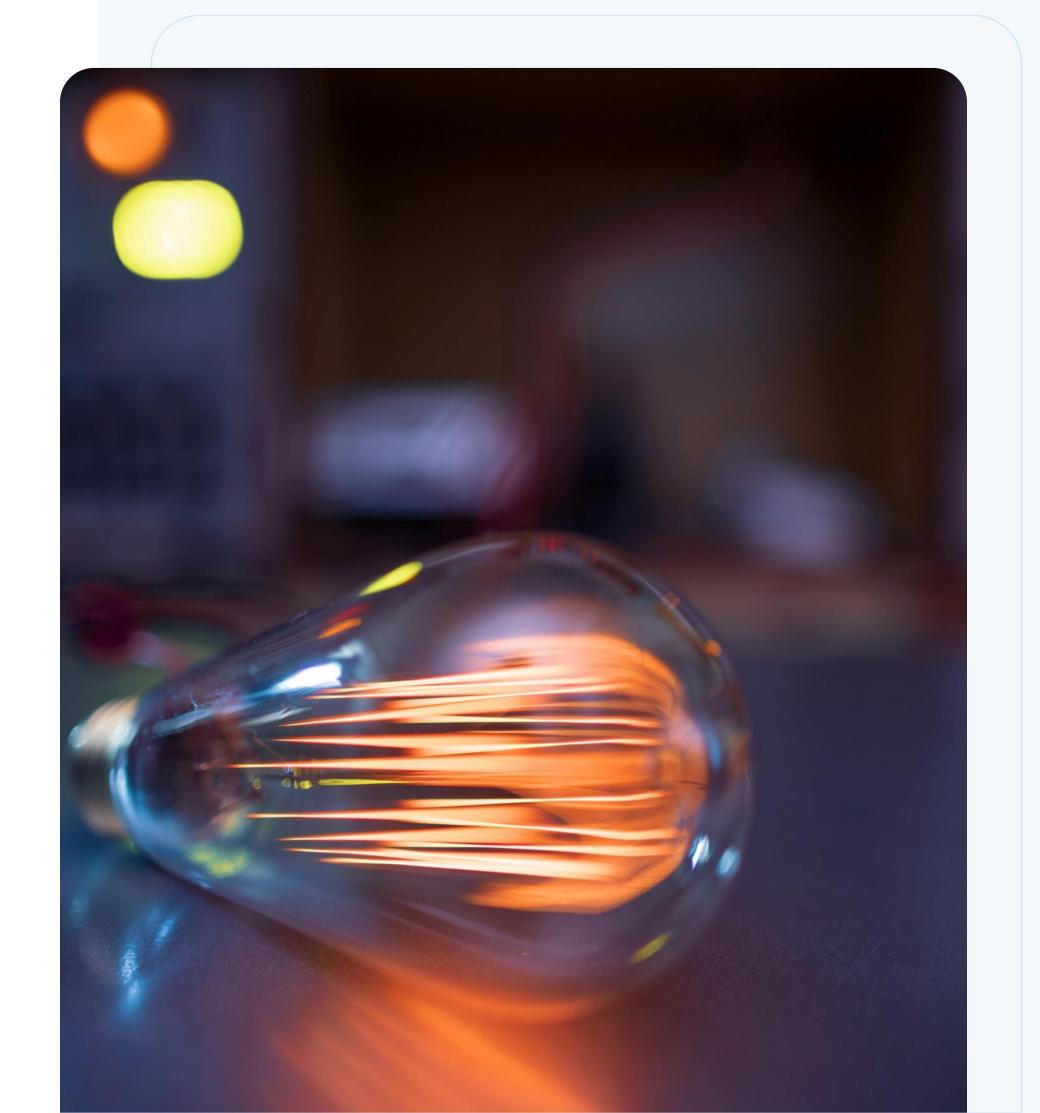


# Voice Applications By Channel

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## Language Do's & Don'ts

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