

## **Directo FAQs** *Answers to Frequently Asked Questions*

### **What are Directo's advantages for my business?**

Directo can provide employers with a significant boost to their direct deposit program. Employees who previously could not participate in direct deposit (because they had no checking account) may now enjoy all the advantages of direct deposit. The employer eliminates the time consuming and expensive check printing and distribution process. There are no more lost or stolen checks to re-issue. No more "stop payments". No more payroll checks to reconcile. Once the direct deposit file is sent to the bank, your job is complete. The cost of direct deposit is only "pennies" per employee, compared to "dollars" per employee for traditional check printing and distribution.

### **I currently use a payroll processor, how does Directo affect this process?**

Since most payroll processors utilize direct deposit mechanisms, the process is exactly the same as any other direct deposit. The Directo account is opened on the same business day we receive the hard copy or online enrollment. The employee will receive their Directo card within ten days, by mail. The employee's account is available for direct deposit on the day Directo receives the enrollment form or online enrollment.

### **What marketing support does Directo provide to employers?**

The Directo Team will develop an implementation plan tailored specifically to your business. We provide a wide array of materials for the employer to promote the Directo program, including: printed payroll stuffers, introductory inserts, ATM instructions, CD-Rom training and promotional videos for use at employee rallies and meetings.

### **What is the employer's financial responsibility?**

The employer has no financial obligation, although some choose to pay part of the employees' costs for a limited time as an incentive to participate.

### **How do we get started?**

You may contact us via this Website, or call us at (770) 242-6000 or toll free at (877) 242-0994.