



Landscape Company Case Study

Business Challenge

A mid-sized Cincinnati landscape company experienced difficult paydays due to increased cost of payroll delivery to crews in the field, as well as loss of time when the workers left work sites to cash their paychecks.

A chief concern was that their Hispanic workers and others didn't have an alternative to checks. This created problems as paychecks were stolen and employees were targeted for crimes due to carrying large amounts of cash. Another issue was the cost of processing the payroll, including check stock and the time to print and handle lost and stolen paychecks.

Directo's Solution

The company decided to require direct deposit of all their employees and chose Directo to provide paycards to those who did not have or could not get a bank account.

Client Benefits

Saving Money

- Significantly reducing or eliminate payroll production and overnight check distribution costs
- Eliminating the cost and hassle of lost, stolen or forged checks

Increasing productivity:

- Preventing need to distribute checks in the work place as well as the need for employees to leave work to cash checks.
- Eliminating need for payroll check reconciliation – with only one reconciliation per direct deposit payroll

Expanding direct deposit initiative:

- Enabling ALL employees including those that previously could not get or did not have a checking account to participate in direct deposit of payroll.

Implementing with ease:

- Easily implemented seamless, turnkey program featuring bilingual collateral and Customer Care. The Directo Paycard is now offered as part of the hiring and enrollment process.

Results

The payroll manager saved time by not having to print and distribute checks and also discovered that her bank's direct deposit charges were much lower than check charges. For the field supervisors, direct deposit and Directo paycards eliminated lost time on payday. Employees have safe access to their money 24/7 through ATMs and use the debit card to buy what they need in place of carrying cash.