



## Quick Service Food Management Company Case Study

### Business Challenge

A company that managed freestanding restaurants in nine airport locations throughout the United States was sending paper paychecks from its centralized payroll location via overnight courier to its various worksites. Because of the nature of the airport locations, mail and overnight package delivery was particularly challenging.

Adverse weather conditions, flight delays and short payroll cut off times caused significant problems in getting payroll to the workers in a timely, acceptable manner. Further, because of the nature of the workforce, each individual had to drive or pay public transportation costs to travel to the workplace (the airport) to obtain their payroll check, only to retrace steps home to find a location to cash their checks. A significant percentage of the workforce did not or could not have a checking account.

### Directo's Solution

The company banked with a Directo banking partner, which introduced Directo to offer pay card accounts to all employees who did not have access to a personal bank account. Partnered with Directo's Account Maximization and Enrollment Team, the company composed a team which included the treasurer, human resources lead, payroll and airport store management to plan and execute a 3-day direct deposit campaign.

### 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
- Reducing staff and overhead over-time
- Retaining more employees by avoiding hassles and costs of transportation to the airports to pick up their check. For the employees, time and travel expense offset the costs of account ownership

#### 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 through HR and Payroll. The Directo banking platform is now part of the hiring and enrollment process.

### Results

Implementation of a Directo payroll paycard program in conjunction with a well planned and executed direct deposit campaign has eliminated all overnight courier expenses associated with payroll delivery and the company's employees now enjoy the convenience and benefits of direct deposit with their individually owned FDIC-insured bank accounts.