

Direct Deposit

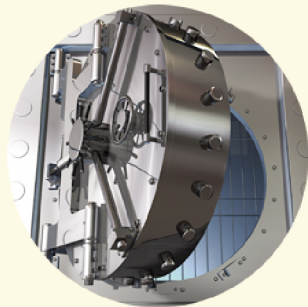
Simple, Safe, & Green.



Simple

Easy set up, low maintenance thereafter

- No set up fee with Intuit Direct Deposit; low per employee fee
- Businesses can save from \$2.87 to \$3.15 per payment by using Direct Deposit instead of checks¹
- Employees spend between 8.5 and 24 hours per year going to the bank or credit union to cash or deposit their paychecks¹
- Reduces reliance on paper checks and administrative costs associated with producing payroll checks (less check stock to buy/store, less wear-and-tear on printers, fewer envelopes, etc.)
- Eliminates the problems associated with lost paychecks.



Safe

Used by millions all over the world, it is perhaps the safest way to pay employees

- 60 % of Salaried employees receive their pay via Direct Deposit
- 80 % of medium size businesses and 37 % of small businesses use DD when they are aware of it
- At the halfway point in the 2007 tax filing season, 35.6 million taxpayers had chosen to have their refunds deposited directly into a savings or checking account, up 5.2 % over 2006 season.
- 85 % of identity theft cases are due to lost or stolen checks, checkbooks and bills.
- Direct Deposits are never stolen



Green

It's a smart way to help the environment

- Paper checks use over 80,099 tons of paper, 674 million gallons of fuel and add 3,628,220 tons of CO₂ to the environment²

¹ NACHA 2008 "based on reductions in overall ACH processing costs and increased check costs

² Dove Consulting 2007