



Private Label Direct Deposit Program Overview

You provide your small business clients with payroll services. Now give them the ability to pay their employees automatically by direct deposit, saving time and money over traditional paycheck issuance.

Currently, many small businesses do not offer their employees direct deposit, either because they do not have access to such a program or because the monthly fees exceed their budget. Those that do offer it often must take their payroll business away from their CPA firm.

Our program allows you market the service under your firm's own name and to set your own pricing to generate new revenues.

4-Day Direct Deposit	24-Hour Direct Deposit
<i>Cost to your firm:</i> 0.50%	<i>Cost to your firm:</i> 0.75%

Benefits to your firm:

- You market the service under your own firm name
- New revenues for a new service
- Improved client retention
- Set your own pricing and make 100% of account set-up fees

Employer benefits:

- Simplified bookkeeping
- No lost or stolen checks
- Fewer check-writing costs
- Improved productivity

Employee benefits:

- Faster deposit time
- No need to find a bank or ATM to deposit paychecks
- No need to take time from work to pickup and deposit paychecks
- Reduced bank fees