Direct Deposit of payroll is a workplace staple. Employees and Businesses see great benefits.

**82%** of employed individuals **USE DIRECT DEPOSIT for their pay**

**87%** are **HIGHLY SATISFIED WITH THEIR DECISION to use Direct Deposit**

**Employer Encourages/Requires**

**53%** Faster Access to Pay

**64%** Paper checks are inconvenient to deposit

**37%** It is safer than other methods of pay

**38%** Eliminates Risk of Losing a Paper Check

**Direct Deposit HOLDOUTS:**

**EMPLOYEE Nonusers:**

18% of employees do not use direct deposit for pay

Of these individuals, 79% are aware of its existence

**NONUSERS TEND TO FALL INTO THREE MAJOR CATEGORIES:**

1. Younger Generation Y Workers: (aged 18 to 24 years)
   - 29% do not use
   - 23% receive paper checks

2. Lower-income Workers: (< $50,000 annually)
   - 29% do not use
   - 23% receive paper checks

3. Part-Time Workers: 31% do not use direct deposit

**BUSINESS Nonusers:**

<table>
<thead>
<tr>
<th>Industry</th>
<th>Percentage of Nonusers Using Paper Checks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospitality Industry</td>
<td>36%</td>
</tr>
<tr>
<td>Construction Industry</td>
<td>22%</td>
</tr>
<tr>
<td>IT/Communication/Technology</td>
<td>20%</td>
</tr>
<tr>
<td>Businesses with fewer than 100 employees or sole proprietorships</td>
<td>3x to 4x more than larger companies</td>
</tr>
</tbody>
</table>

**Consumers TRUST DIRECT DEPOSIT because...**

- **83%** It is a **SAFE AND SECURE METHOD to receiving pay**
- **73%** It enables **PAYMENT OF BILLS/LOANS ON TIME**
- **73%** It helps them **FEEL IN CONTROL of their finances**
- **72%** It helps them **MANAGE FINANCES EFFICIENTLY**

*Data based on a joint telephone survey NACHA commissioned and executed by Javelin Strategy & Research and Greenwich Associates in August 2015 across 2,002 employed individuals spanning demographics (1,002 Gen Yers and 1,000 aged 35 years and older), earning levels and full-time/part-time workers in the U.S.*