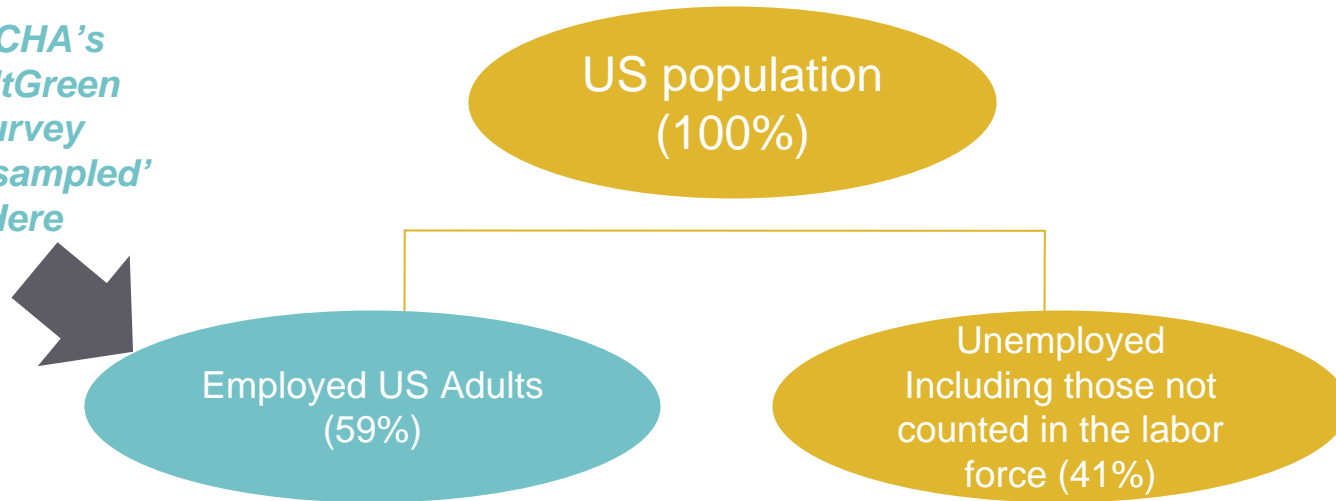


Primarily targeted employed US adults...

PayItGreen® Survey 2010

NACHA's
PayItGreen
Survey
'Oversampled'
Here



Data collection

- 5000 US adults surveyed online,
- 85% of the sample = employed; 15% of sample = unemployed, allowing adoption for true national-representation if desired

Analysis focused on the 4,040 US salaried adults; Data was weighted to be nationally-representative of employed population (full/part-time/self-employed as well as gender, race, ethnicity, income)



Methodology

- The survey was conducted online in March 2010 from a random sample panel of 5,000 respondents
 - Direct Deposit analysis is based on a subset of 4,040 full-time and part-time salaried respondents
- The random sample survey targeted US adults based on representative proportions of geography, gender, age, income, and ethnicity
- Overall margin of sampling error of 1.54 percentage points at the 95% confidence level
- The margin of error is larger for subsets of respondents.



Key Findings

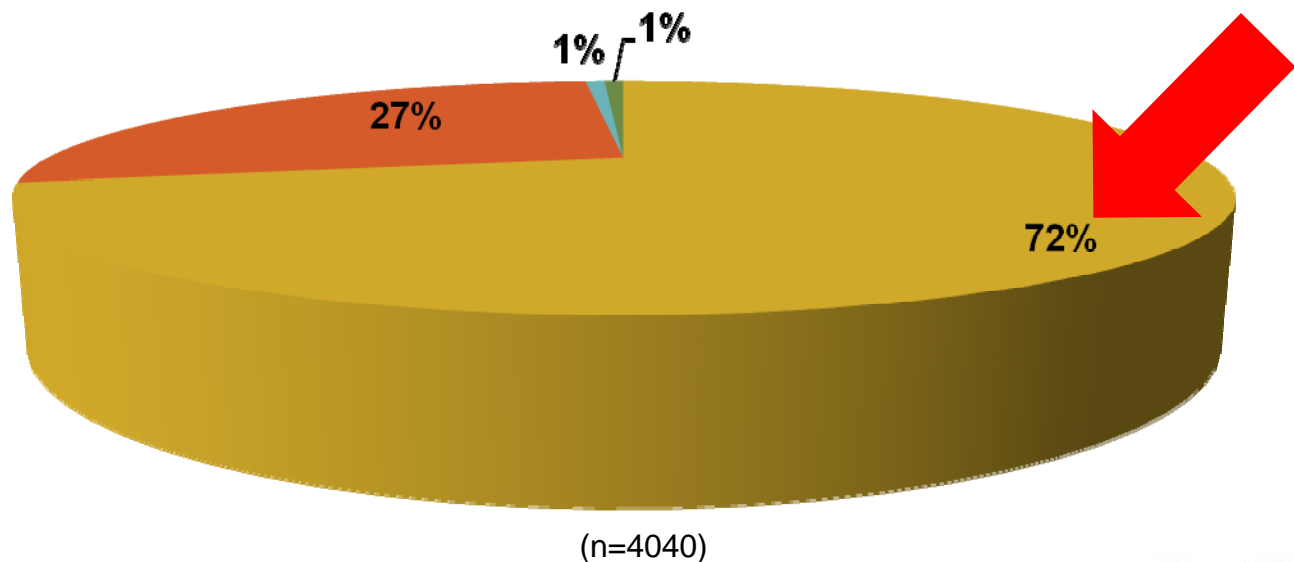
- Less than three-quarters of employees (72%) receive their pay through Direct Deposit
- Larger companies are more likely to offer Direct Deposit
- Convenience is a leading reason for employees to receive their pay through Direct Deposit
 - The 'green' message also holds some traction with about one-half of employees currently receiving Direct Deposit stating that they find this factor very motivating
- Lack of employer offering is the main reason cited by employees currently not receiving Direct Deposit



Less than three-quarters of employees receive their pay through Direct Deposit

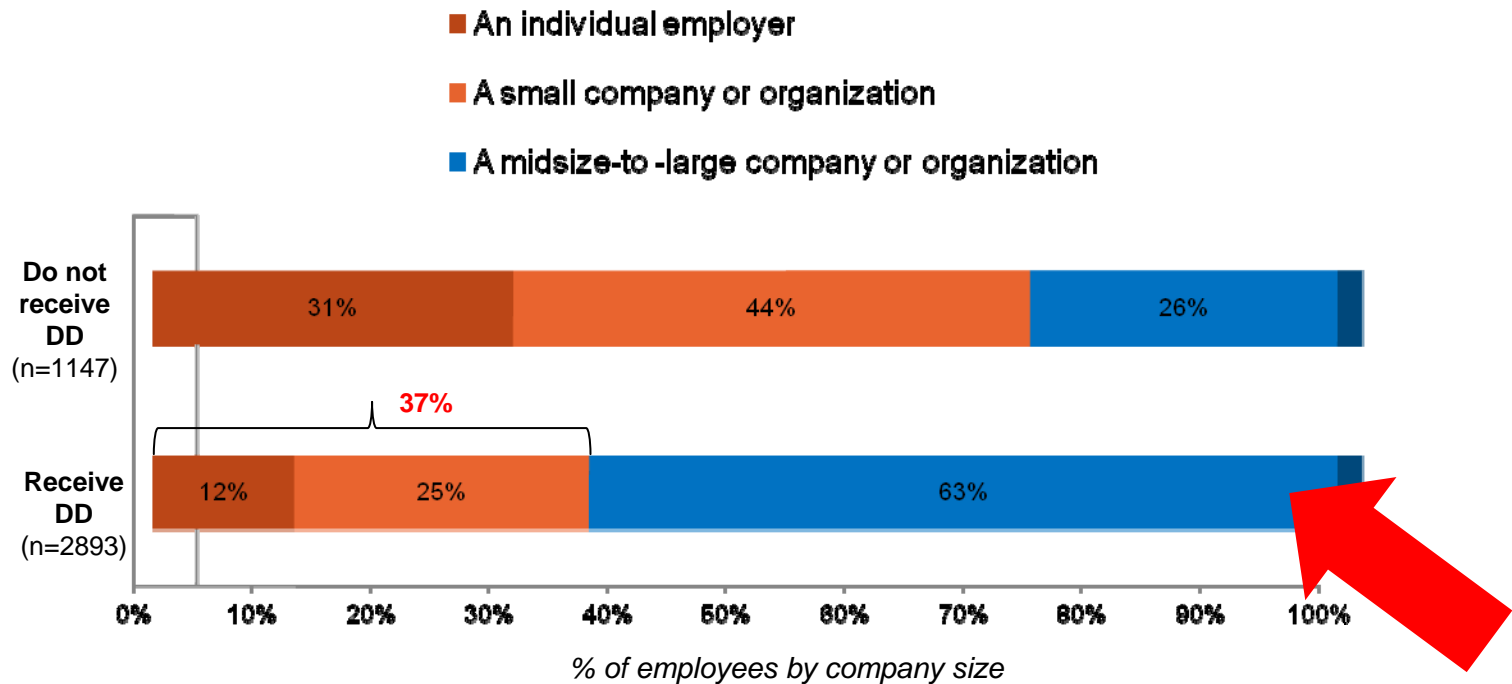
Direct Deposit Receipt

- I receive my pay through direct deposit (i.e. it is automatic)
- I receive my pay through paper checks
- Other (please specify)
- Cash



Only 37 percent of those using Direct Deposit are from small businesses or individual employers, while 63 percent are from midsize-to-large organizations

Size of current employer- by Direct Deposit status

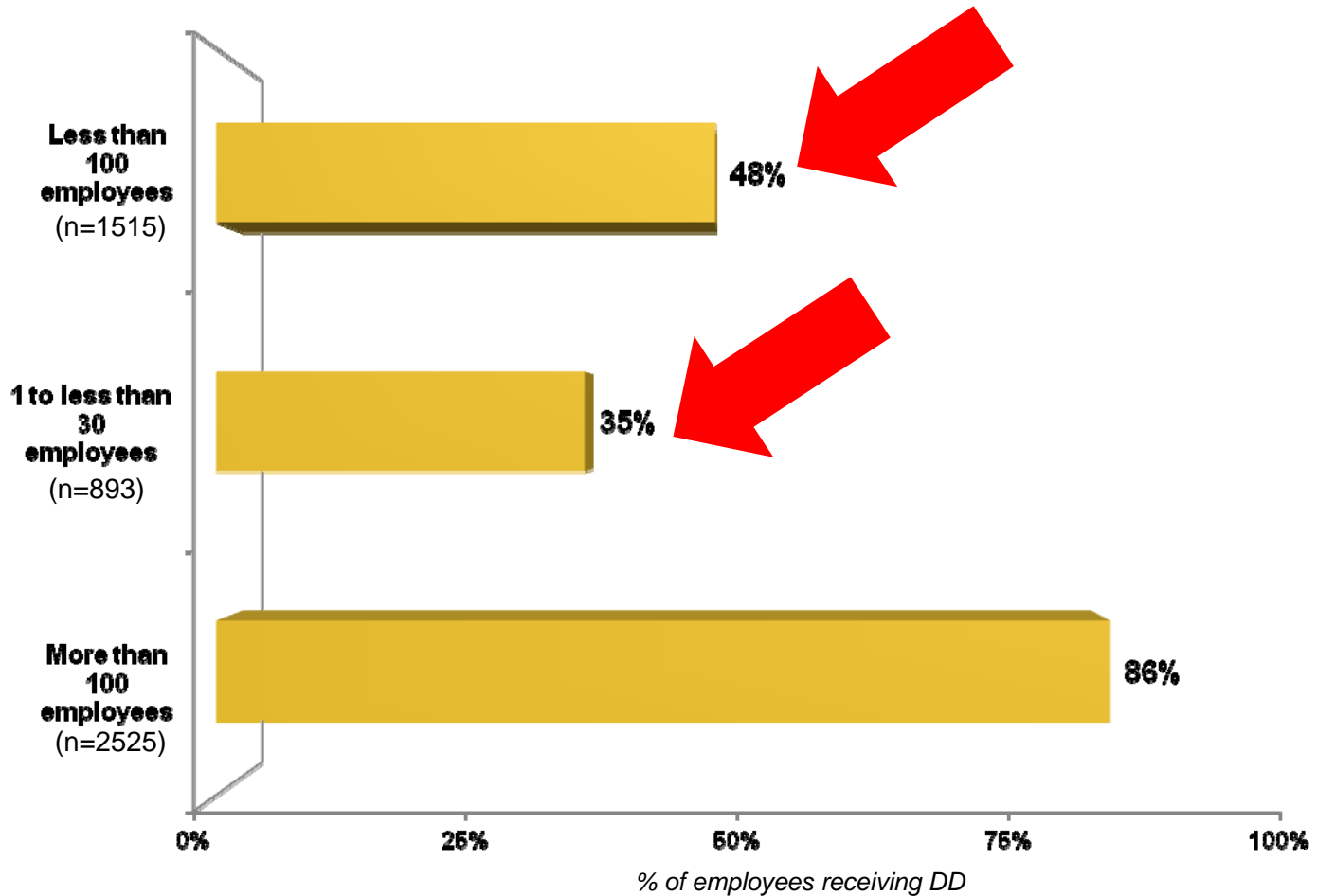


Q30_1: Which of the following best describes your current employer?

Base: All full-time and part-time salaried employees using/ not using Direct Deposit

Looking at companies with less than 100 employees, 48 percent receive their paycheck via Direct Deposit. Companies with 30 employees or fewer, report an even smaller fraction (35 percent)

Direct Deposit- by Employee Size

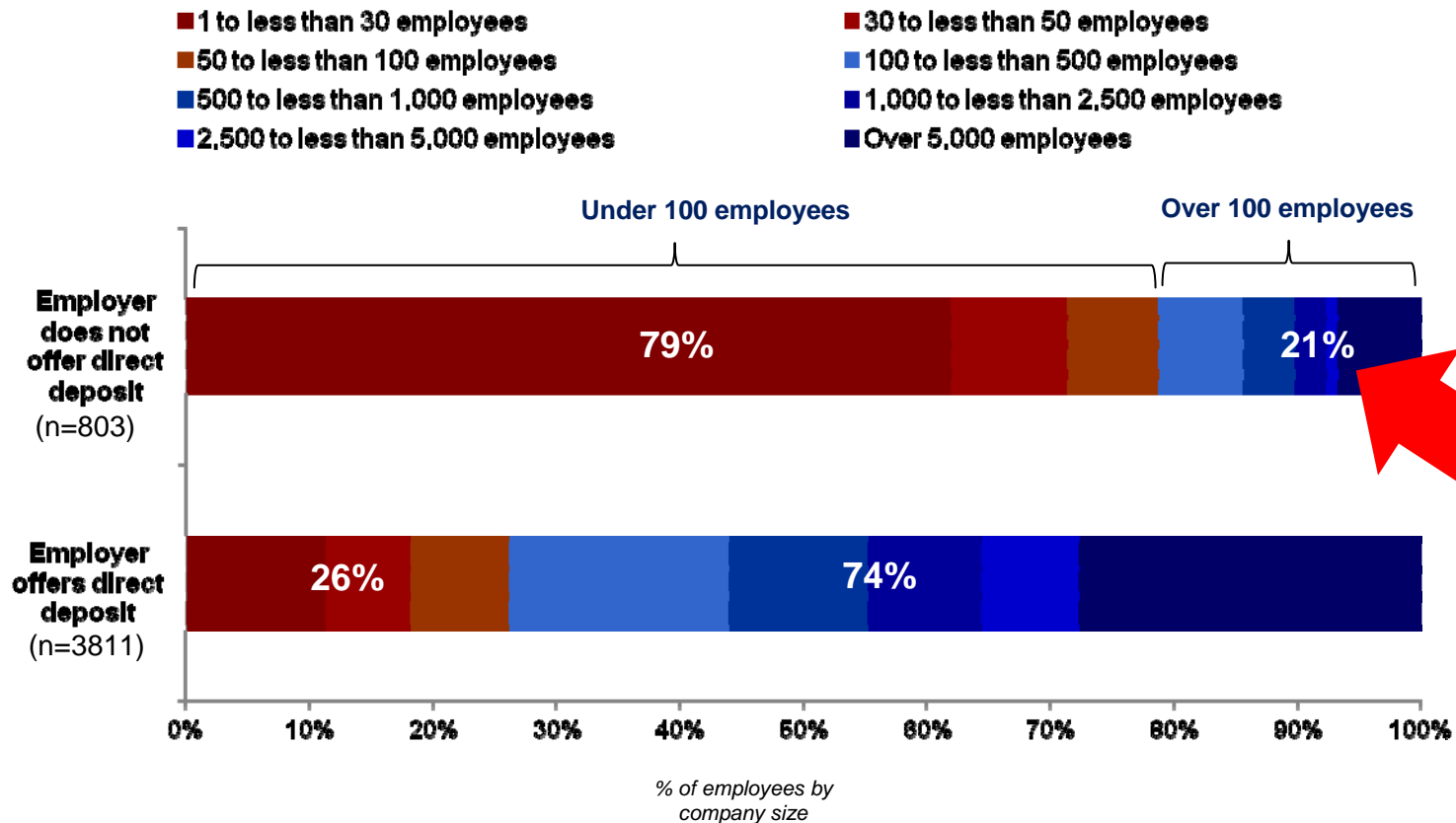


Base: All full-time and part-time employees at companies with more than 100 employees/ with less than 30 employees/at companies with less than 100 employees



Of those who said that their employer doesn't offer Direct Deposit, 79 percent were from organizations with less than 100 employees

Size of Employer – by Employer Offering Direct Deposit



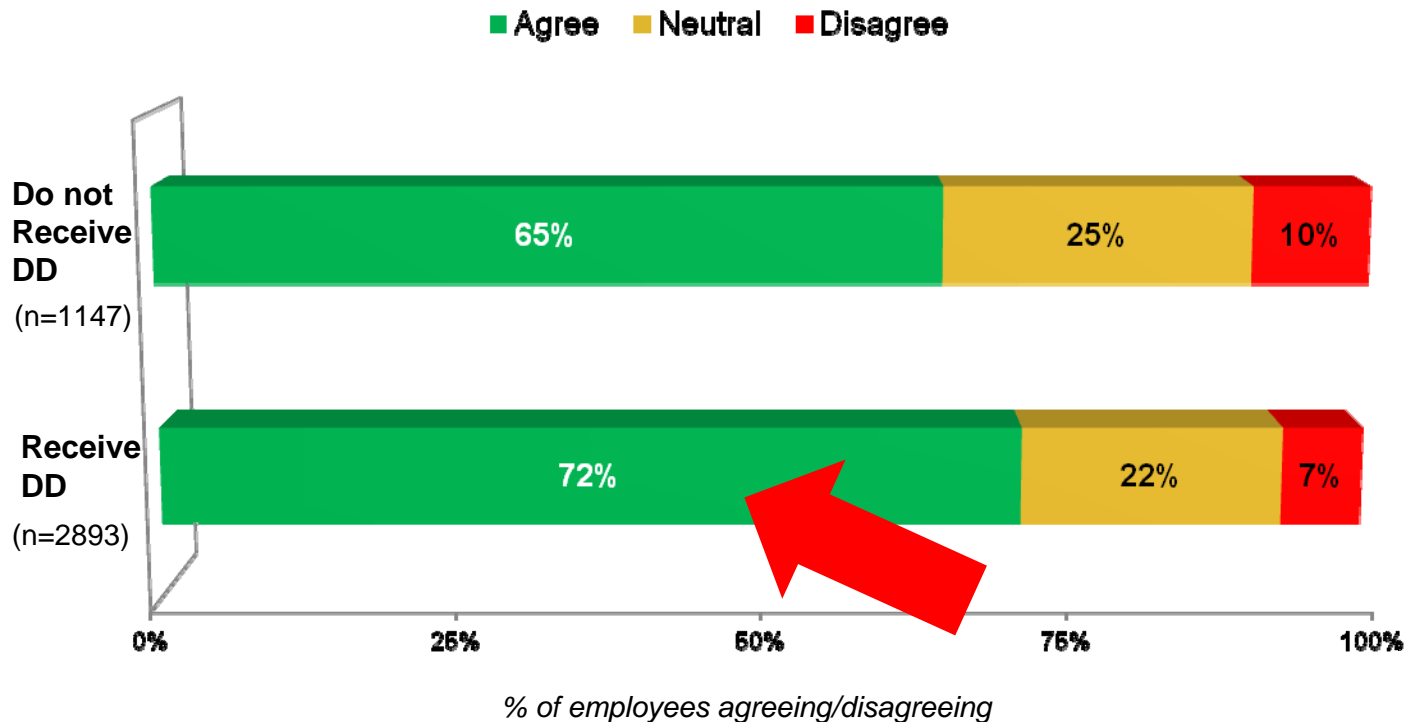
Q60: Does your employer currently offer Direct Deposit?

Base: All full-time and part-time employees stating employer offers/does not offer DD



Employees with Direct Deposit tend to pay their bills more regularly

“I pay my bills regularly” – by those receiving Direct Deposit



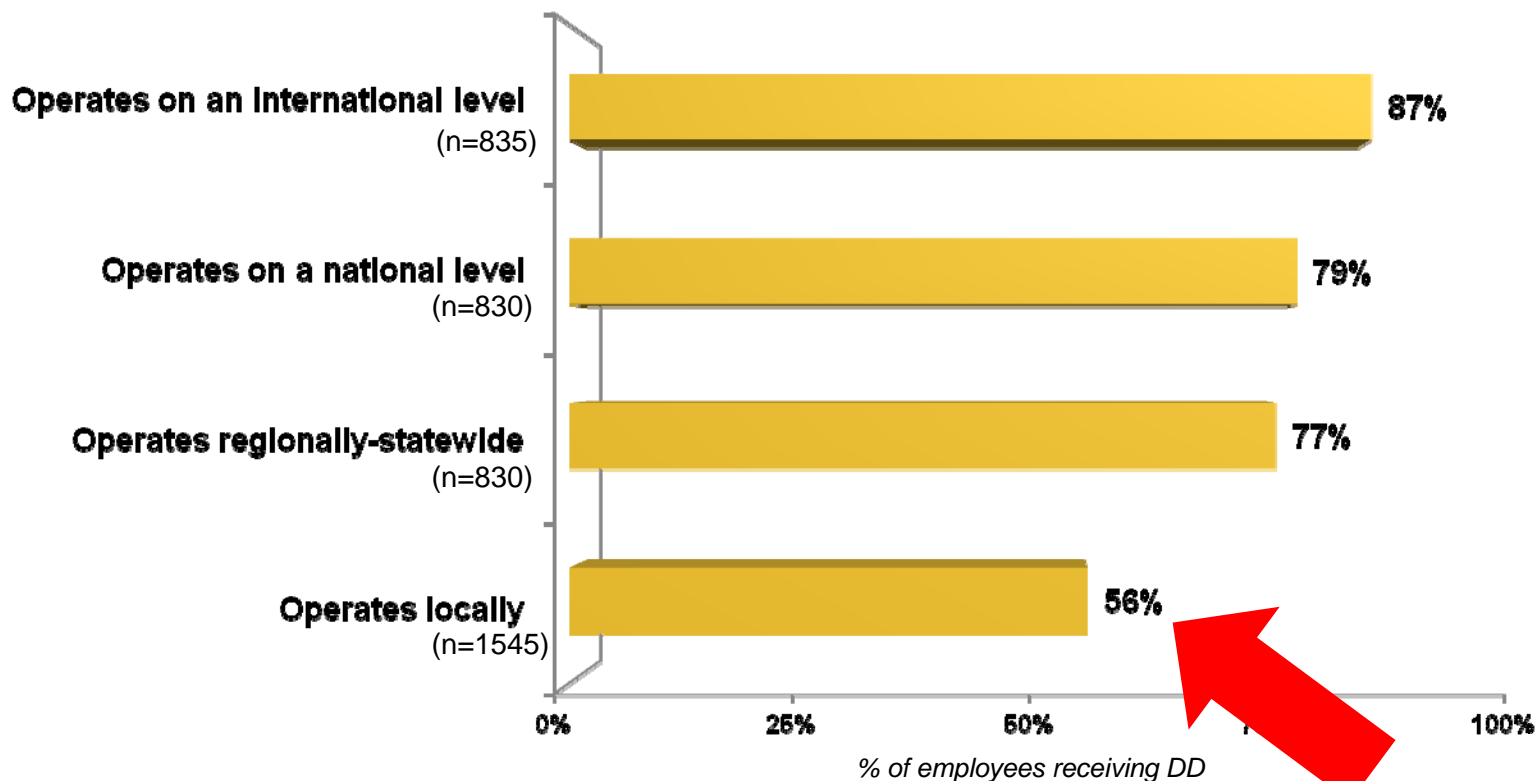
Q39r3: To what extent do you agree or disagree with each of the following statements?
I pay my bills at regular times each month

Base: All employees receiving DD/not receiving DD



Employees belonging to local businesses report lowest levels for Direct Deposit

Direct Deposit – by Company's Operating Status



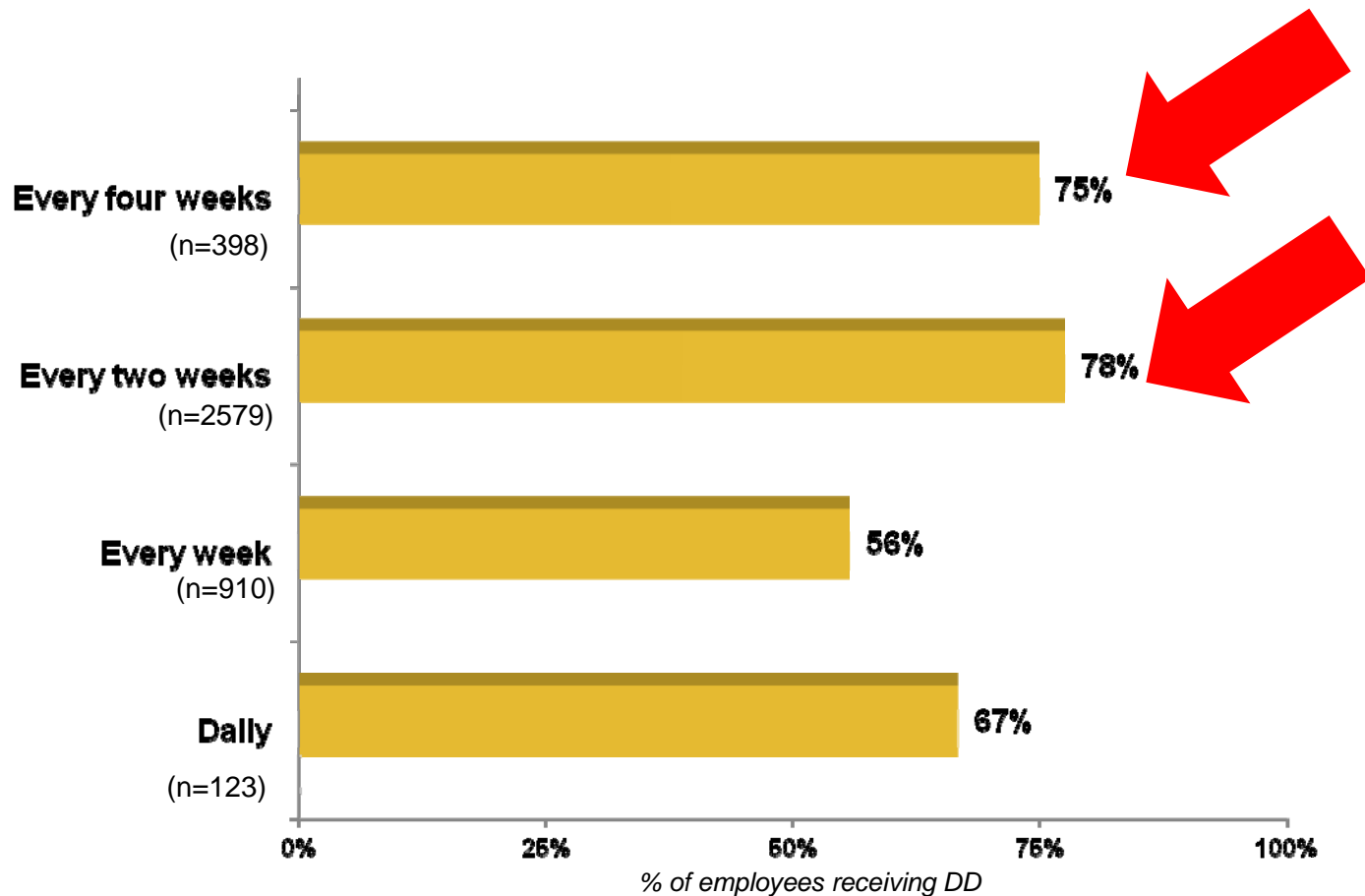
Base: All employees whose employer operates locally/
regionally/nationally/internationally

Q30_2: Which of the following best describes your current employer?



Employees receiving their pay every 2-4 weeks are more likely to receive it through Direct Deposit

Direct Deposit- by Frequency of Pay Receipt

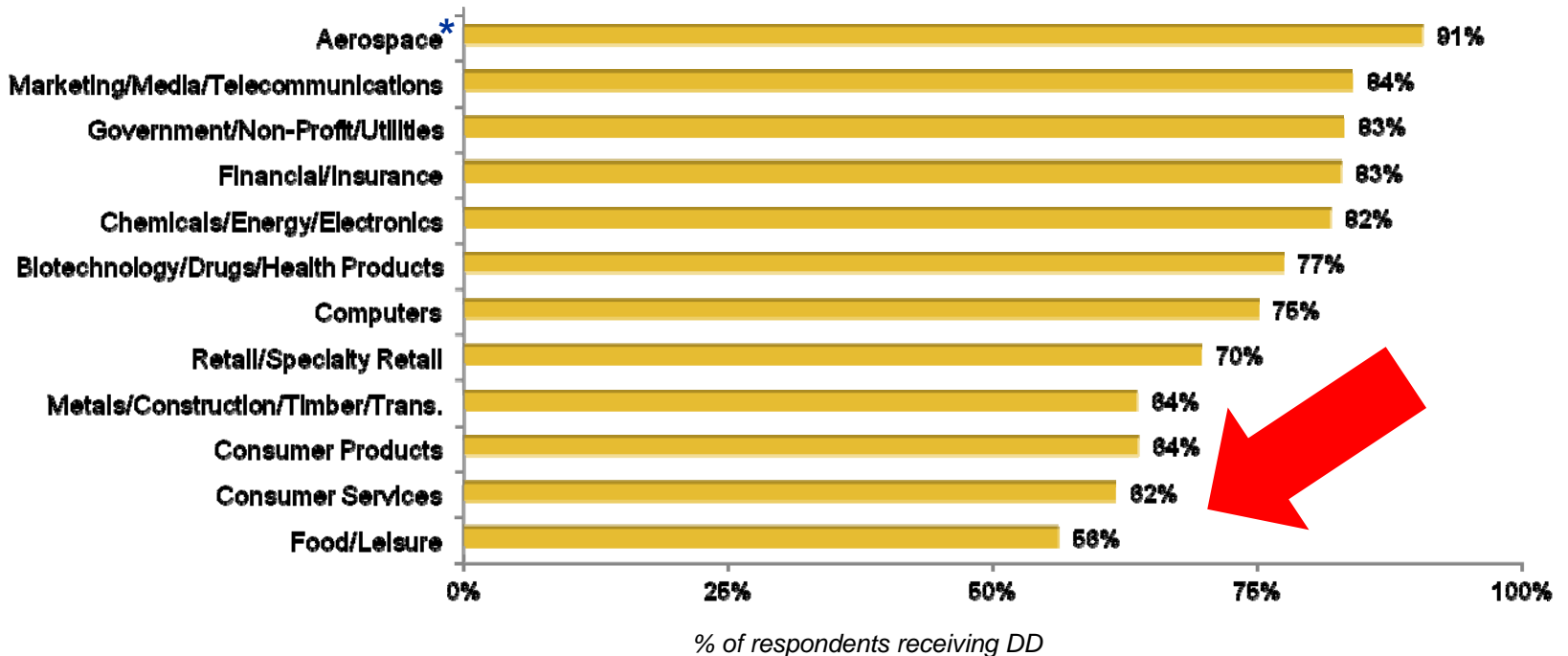


Base: All employees who receive their pay daily/weekly/every two weeks/every four weeks

Q30_3: How often do you currently receive your pay?

Consumer services and food/leisure and metals/construction lag the most

Direct Deposit by Industry



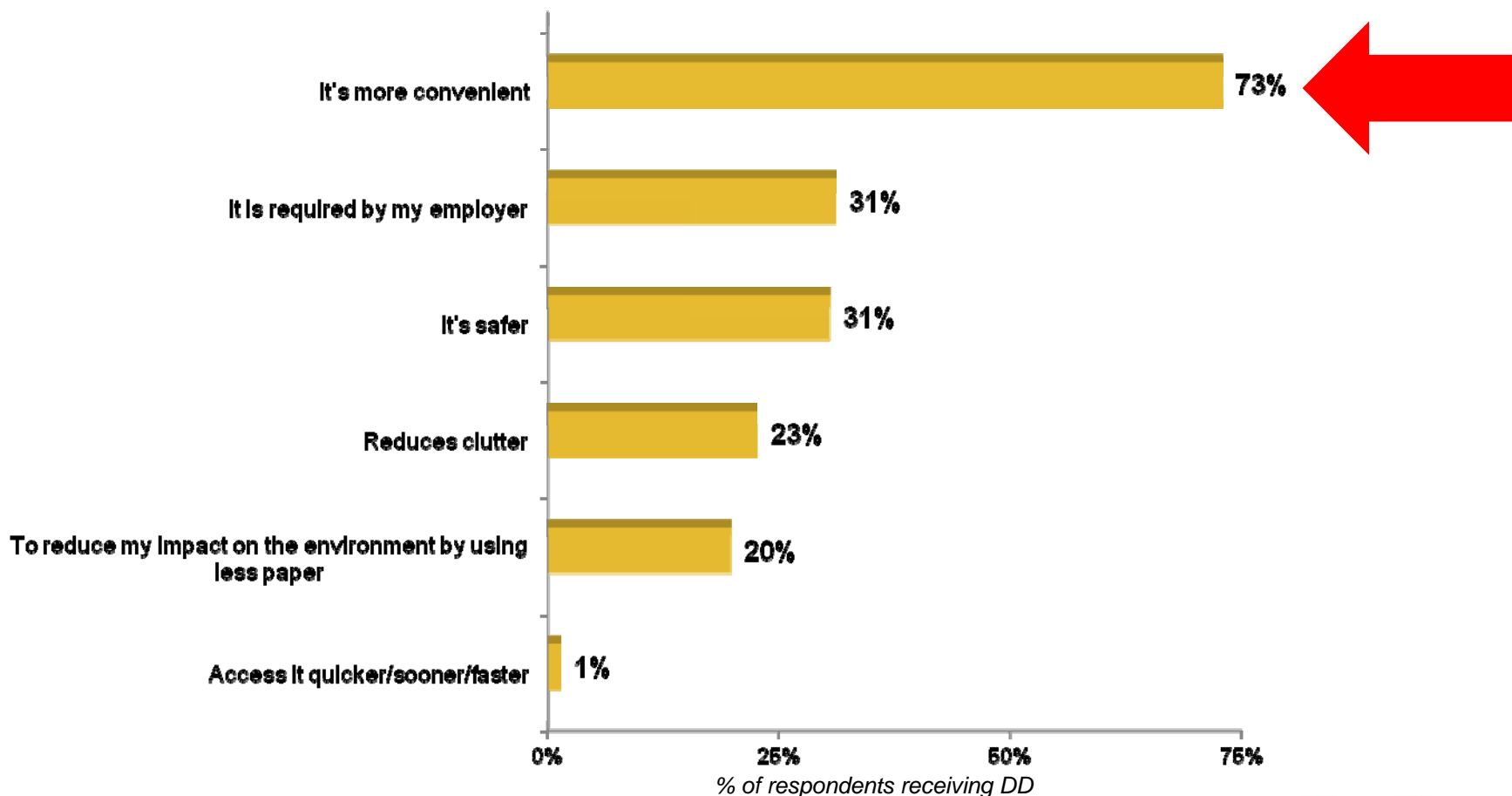
Base: All full-time and part-time employees, all employees in respective industries; n=45, 117, 828, 202, 107, 417, 202, 422, 461, 81, 160, 189

*low base



'Convenience' is the primary reason for receiving pay through Direct Deposit

Reasons for Receiving Direct Deposit

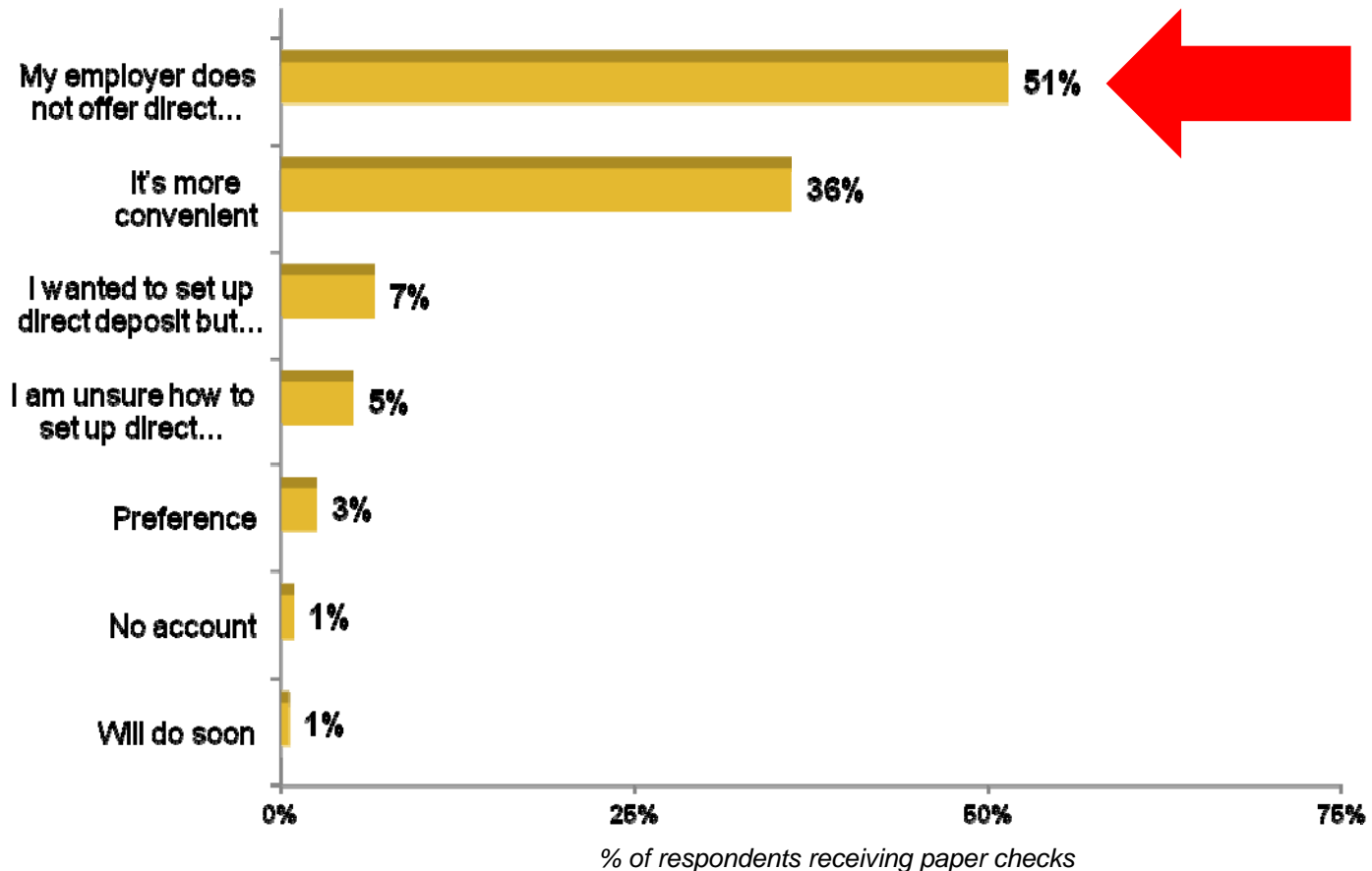


Q31: Please indicate your reasons for receiving your pay through Direct Deposit

Base: All employees receiving Direct Deposit; n=2893

Direct Deposit not offered is the primary reason for still receiving paper checks

Reason for Receiving Pay Through Paper Checks

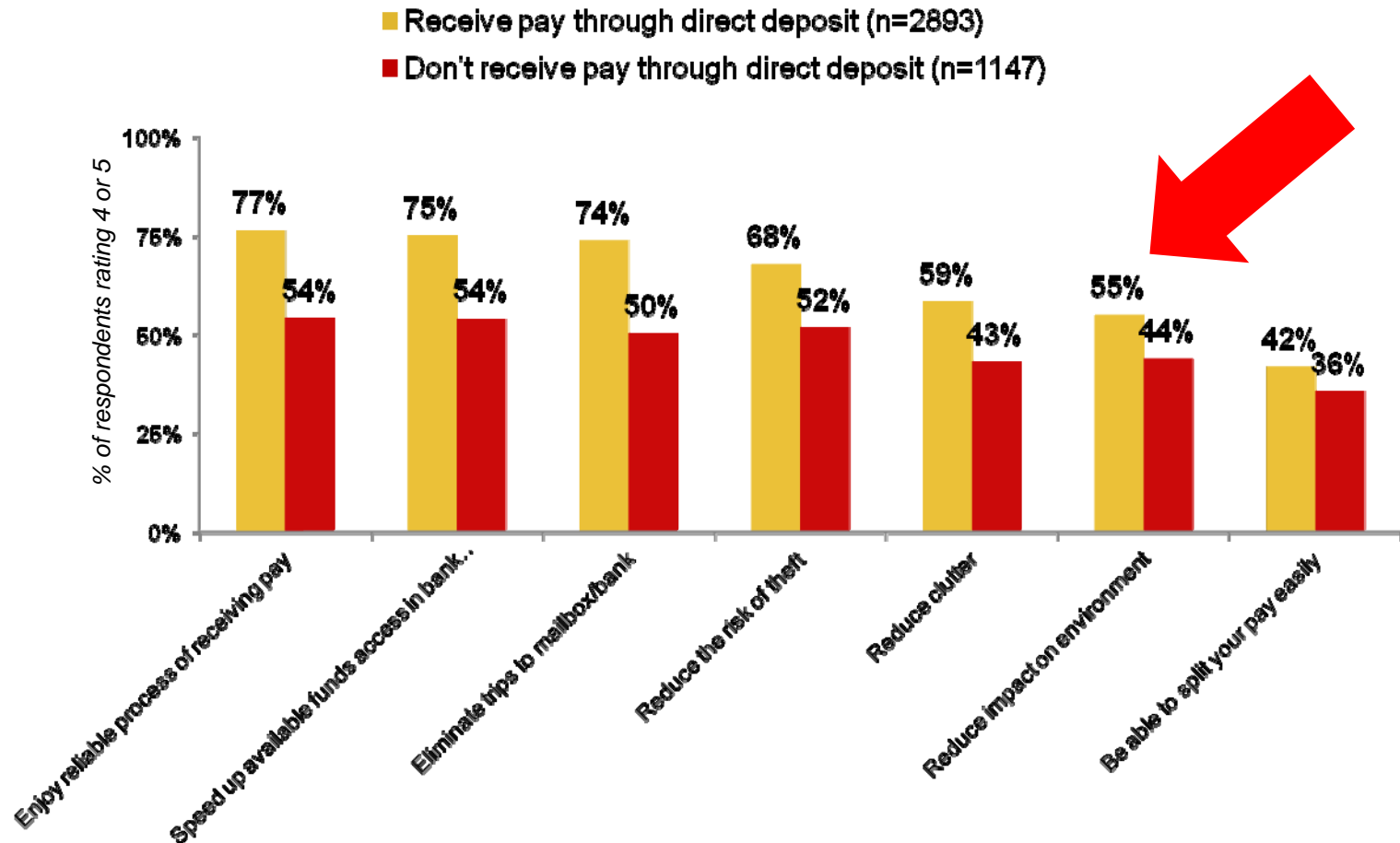


Q32: Please indicate your reasons for receiving your pay through paper checks.

Base: All employees not receiving Direct Deposit, n=1147

Fifty-five percent of those using Direct Deposit find it 'very' or 'extremely' motivating that Direct Deposit has a positive impact on the environment

Factors Motivating Direct Deposit- Percent Stating 'Very/Extremely' Motivating



Q38B: How motivating are each of the following factors in encouraging you to receive your pay through Direct Deposit?

Base: All employees with Direct Deposit, all employees without DD