

Teller Training & Go Direct Days Program Summary



GO
direct

When tellers talk, people listen. In fact, research shows that tellers are the most trusted source of information about direct deposit. **Go Direct**[®] motivates people to switch to direct deposit for their Social Security and other federal benefits. Tellers play a critical role in this important decision – by explaining the advantages of direct deposit to people cashing or depositing checks, and then helping them sign up. Your branch can use **Go Direct** promotional materials to call attention to direct deposit during “**Go Direct Days**” – the first few days of the month when most people get their federal benefit checks.

Go Direct – coming soon to a branch near you!

- **Who** – **Go Direct** is aimed at people who come to teller windows to cash or deposit Social Security and other federal benefit checks.
- **What** – Tellers are in an ideal position to help customers or members who receive federal benefits to sign up for direct deposit. The teller training script and enrollment information here describe how.
- **When** – Most federal benefit check recipients get their payments on the 1st or 3rd of the month. Branches can make “**Go Direct Days**” a focus during this time.
- **Why** – Direct deposit is the best way for people to get their federal benefits – it’s safer and easier than paper checks, and it gives people more control over their money and time. There also are advantages for financial institutions and tellers – enhanced customer loyalty, lighter lobby traffic and reduced check fraud.

Hosting Go Direct Days

Step 1: Preparing tellers

The first step to bringing **Go Direct** to your financial institution is instructing tellers to encourage people with Social Security and other federal benefit checks to enroll in direct deposit. The teller script and enrollment instructions below cover the main points.

Step 2: Ordering and using materials for “Go Direct Days”

Once tellers are trained, each participating branch should stock a supply of **Go Direct** materials to display and distribute during the first few days of the month, when 80 percent of check recipients cash or deposit their federal benefit checks.

A materials order form can be downloaded from www.GoDirect.org, or you may contact **Go Direct** at (952) 346-6055. A free “starter kit” of English and Spanish materials is available including flyers, deposit slip stickers, posters, “Ask me about” buttons, teller tents and pens.

Teller Script

Tellers can use this script as a guide for introducing the topic of direct deposit and encouraging people to enroll on the spot. For a full-length training Webinar that can be viewed online or printed, go to www.GoDirect.org.

1. Introduce your customer or member to direct deposit:

"Hello, I notice that you are cashing/depositing your Social Security check. Would you like to switch to direct deposit? It's safer and easier than a check because the money goes directly into your account."

2. Give some of the examples below:

- **Safer:** When there's a problem with a Social Security payment, nine times out of 10 it's with a paper check, not a direct deposit payment.
- **Easier:** You don't have to go to the bank or credit union to deposit your check – your money is in your account on your payment day.
- **More control:** You don't have to let your check rule your schedule – your payment is in your account at the same time each month.

3. Share your experience:

Taking a moment to share your own experience with direct deposit is an effective way to get people thinking about making the switch. For example, you could explain that your salary is paid through direct deposit and you've never had a problem with it.

4. If they seem interested, ask whether they'd like to sign up:

*"Would you like to go ahead and make the switch? I can help you do that right now using **Go Direct's** safe and secure Online Enrollment (or another method). It'll only take a few minutes." (See below for details on **Go Direct** Online Enrollment.)*

5. If they seem uncertain, offer helpful facts about direct deposit:

"Signing up is very easy and we're here to help you. It will only take a few minutes to make a change that will make your life easier."

"Remember, the physical check is not mailed here to the bank. It's deposited electronically directly to your account. That means no delays."

6. If they are not ready to enroll on the spot, offer a **Go Direct** flyer and include a deposit slip sticker:

"Here's some information about direct deposit. Why don't you take a look at this brochure and discuss it with someone you know who uses direct deposit? The back of your deposit slip also includes information on how you can sign up."

Go Direct Online Enrollment

If a customer or member is interested in making the switch to direct deposit, you may use your financial institution's enrollment methods, or **Go Direct** Online Enrollment. Alternatively, customers or members may choose to enroll themselves.

1. To start using **Go Direct** Online Enrollment go to www.GoDirect.org to create a **Go Direct** User Profile by clicking "Sign Up Now."
2. Once you have created your User Profile, you will be able to log into your profile to enroll customers or members quickly and securely.
3. To complete the enrollment, you will need the customer or member's:
 - Social Security number
 - Account information (routing number and account number)
 - Amount of the customer or member's last federal benefit check
 - Check number from a recent federal benefit payment or claim number from the paying agency

If you need assistance regarding your customers' or members' direct deposit enrollments, please call the **Go Direct** helpline at **877-874-6347**.

Self-enrollment

Customers or members also can enroll themselves by:

- Calling (800) 333-1795 OR
- Accessing **Go Direct** Online Enrollment at www.GoDirect.org