

Gusto and Other Services Clients Ask You to Adopt

A client has asked me to sign up for a third-party payment platform called Gusto. The client says it helps them keep track of bills, so it seems to be a bookkeeping service of some sort. It asks me to input my bank account information, presumably so the client can wire payments to me instead of sending checks.

Two questions:

1) Is anyone familiar with Gusto? I haven't ever heard of it, so I'm very reluctant to give it my bank account information. (Yes, I can Google it, but I'm interested in whether it's well-known, and Google doesn't tell me that.)

2) More generally, what do you do when a client asks you to do something like this? I work with a lot of early adopters, so this is a frequent issue, and I'm starting to feel like I need an official policy on it.

I have used Gusto for the last 4 years for payroll and independent contractor payments for my firm. I highly recommend it. They are legitimate, easy to use, cost-effective, and provide all documents/reporting needed.

Loyd J. Bourgeois, Jr., Louisiana

Give someone - anyone! - your bank account information? Hardest of passes.

You can ask if there is any other way to participate, but that's about it. If the client wants to send money directly to your bank account, Zelle is great for that. I use it all the time. Very fast and reliable and neither party has to give the other their bank account info.

Amy Breyer, California

I use Gusto for my payroll. I love it. Works great.

It's payroll. I don't know what else it is used for.

David A. Shulman, Florida

Gusto is a popular site for employee payroll, and I know several small businesses which have used them for quite a while. I have no information on their contractor platform, which I did not previously know about

until I looked at it just now. It is a legit platform, but I don't know what I would do if some asked me to sign up for the independent contractor service.

Darrell G. Stewart, Texas

Thank you so much to everyone who responded!

Based on the responses, I decided to at least look at the platform a little more. Gusto does allow for checks to be mailed instead of entering bank account information, so I'll go ahead and sign up.

Warm regards,

Kelcey Patrick-Ferree, Iowa

Create another account just to accept deposits for this client.

Dan X. Nguyen, California

True, but setting aside the fact that it's easier to create e-mischief than the old-fashioned check kiting and other schemes, the big difference here is that Kelcey as payee would have to turn over her bank account info to her client-payor, rather than the traditional other way around. Except for those providing services to the uber-wealthy, typically the business has more assets to protect than the customer. If you tried to buy a shirt at Macys and said "just give me your bank account info and I'll send you the money" you'd be escorted out of the store.

Amy Breyer