Instead of receiving paper checks, the UW requires one of two options for wage payments: ACH/direct deposit or the U.S. Bank Focus Card. Please see the link below to fill out a direct deposit form for funds to be deposited into your personal account. If you do not fill out this form, you will be automatically enrolled in the Focus Card program.

Here is the link to the ACH/direct deposit form to complete and mail to your campus central payroll office. **For security purposes, do NOT email the form.** [https://uwservice.wisconsin.edu/docs/forms/pay-direct-deposit.pdf](https://uwservice.wisconsin.edu/docs/forms/pay-direct-deposit.pdf)

**FAQ – Focus Card**

1. **What is the Focus Card?**
   a. The Focus Card is a convenient and secure way of receiving your pay onto a Mastercard® prepaid debit card.
2. **What is the purpose of the Focus Card?**
   a. It gives the employee flexibility to withdraw their funds or use the card for payment transactions wherever Mastercard is accepted.
   b. It increases surety the employee will receive their payment on a pay date and eliminates check cashing fees for the employee.
   c. It allows an employer to load and reload payments directly to the employee’s card on pay date.
   d. It will nearly eliminate paper check issued from the payroll process and significantly reduce the number of outstanding uncashed checks.
3. **How does the employee manage their Focus Card account including address updates?**
   a. The employees will work with U.S. Bank to change all pertinent information on their pay card account. Their address, email and phone number must be updated directly with U.S. Bank.
   b. The employee can contact U.S. Bank via phone (Cardholder Services 877-474-0010), Mobile Banking App (Search U.S. Bank in App Store or Google Play) or at [www.usbankfocus.com](http://www.usbankfocus.com)
   c. If a card was mailed to the wrong address, it is returned to U.S. Bank.
4. **How does the employee receive the card?**
   a. All enrolled employees will receive a card mailed to their HOME address from U.S. Bank. It will take approximately 7-10 days to reach the employee from the date of enrollment.
   b. The employee will receive the Focus Card with instructions on how to activate the card, the cardholder agreement, which discloses terms and conditions, Fee Schedule, a Usage Guide detailing where and how the card can be used, and the U.S. Bank Privacy Pledge. The employee activates the card with the card’s CVV + employee’s date of birth. They will establish a Personal Identification Number (PIN).
5. **How can the employee access their funds?**
   a. The employee can withdraw all funds on the same day with no fees through an in network ATM or any bank teller. They can also use it for on-line purchases, to pay bills or for point of sale purchases (POS). Please see the Fee Schedule that arrives with your card packet for fees and limitations to the number and amounts of certain transactions.
6. **What are the fees and limits for employees with the Focus Card?**
   a. There are no fees via U.S. Bank or Money Pass ATMs (all other out of network and international ATMs charge $0.99).
   b. There are no fees for teller cash withdrawal.
   c. There is no fee for card replacement if requested once in a 12 month cycle (fee for repeated requests). There is a $15 fee to have card expedited ($25 to have it overnighted).
d. Inactivity fee: After 365 days there will be a $0.99/monthly fee assessed to the card if there is a balance and there has been no balance changing activity other than the inactivity fee.

7. When does the card expire?
   a. The card expires 3 years from the issue date. A new card will be mailed to the employee from U.S. Bank near the expiration date assuming the account is still active.

8. What happens if the card is lost or stolen?
   a. The employee contacts Cardholder Services for security verification and reissuance of a new personalized card. (See fees listed in a previous question.)

9. How are new employees being enrolled into the Focus Card?
   a. After the initial enrollment in September, every 1st and 15th of the month starting in October, all employees who do not have an ACH/direct deposit account set up will be enrolled.

10. Will the pay card impact the employee’s credit rating?
    a. It will have no impact on their credit rating.

11. Can an employee receive information about their account if they do not have access to a computer?
    a. Yes, employees can call Cardholder Services at 877-474-0010 to get information about activation, transaction history, card balance or they can request a one time paper statement mailed to them.
    b. Employees can sign up for text¹ alerts when a transaction is made or when money has been loaded (also email notifications and mobile apps to download).

12. Can a spouse or a dependent receive a duplicate card under this Focus Card Program?
    a. No, Cards are only issued in the name of the enrolled employee.

¹For text messages, standard messaging charges apply through your mobile carrier and message frequency depends on account settings.

The Focus Card is issued by U.S. Bank National Association pursuant to a license from by Mastercard International Incorporated. Mastercard is a registered trademark and the circles design is a trademark of Mastercard International Incorporated. © 2023 U.S. Bank. Member FDIC.