

## FAQ – Focus Pay Card

1. What is the Focus Pay Card?
  - a. It is a DEBIT MasterCard with the employee's name printed on it from US Bank.
2. What is the purpose of the Focus Pay Card?
  - a. It allows an employer to load and reload payments directly to the employee's card on pay date.
  - b. It will nearly eliminate paper check issued from the payroll process and significantly reduce the number of outstanding uncashed checks.
  - c. It increases surety the employee will receive their payment on a pay date and eliminates check-cashing fees for the employee.
  - d. It gives the employee flexibility to withdraw their funds or use the card for payment transactions wherever MasterCard is accepted.
3. How does the employee manage their Focus Card account including address updates?
  - a. The employees will work with US Bank to change all pertinent information on their pay card account. Their address, email and phone number must be updated directly with US Bank.
  - b. The employee can contact US Bank via phone (Card holder services 877-474-0010), Mobile Banking App (Search U.S. Bank Focus 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 US Bank. The employee can call US Bank and change their address and have a new card sent to the corrected address. They will be asked to validate their address with a copy of their license or state ID. If the employee does not submit this proof of address, the bank is mandated to wait 5 days before they can replace the focus card to the new address. If the license or state ID doesn't have the updated address, they can use a second document (i.e. utility/cellphone/credit card/insurance/doctors/internet bill).
4. How does the employee receive the card?
  - a. All enrolled employees will receive a card mailed to their HOME address from US Bank (NO international addresses allowed). It will take approximately 7-10 days to reach the employee from the date of enrollment.
  - b. The employee will receive the Focus Pay Card with instructions on how to activate the card, information on how to log in and how to call for balance information. The employee activates the card with the card's CVV + employee's date of birth. They will establish a Person Identification Number (PIN).
  - c. Cardholders also receive a copy of the US Bank Privacy Policy, Usage Guide for the Focus Pay Card and Cardholder Agreement.
5. How can the employee access their funds?
  - a. The employee can withdraw all funds (minimal limits are listed below) 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).
6. What are the fees and limits for employees with the Focus Pay Card?
  - a. There are no fees via US Bank or Money Pass ATMs (all other out of network and international ATMs charge \$0.99).
  - b. Teller cash withdrawal is FREE (limits below).
  - c. Card replacement is free 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 activity other than the inactivity fee.
  - e. LIMITS: Maximum Card Balance \$40,000  
Teller cash withdrawal \$5,000/day, up to 5 transactions per day

ATM Withdrawal \$1,525/day, up to 5 transactions per day  
Purchases (includes cash back) \$4,000 each transaction up to 20 transactions per day  
ACH Loads from UW \$20,000/day, up to 5 transactions per day

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 US 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 customer service at US Bank for security verification and reissuance of a new personalized card. (See fees listed in a previous question.)
9. What are the exceptions to the Focus Pay Card Program?
  - a. Currently all non-U.S. based international employees will not be enrolled in the Focus Pay Card. The existing processes will remain unchanged for them.
  - b. Employees with a blank, PO Box, or campus address cannot be enrolled in the Focus Pay Card. Until an address is entered in HRS, the employee's paycheck will be printed and awaiting updated address for distribution (following current business process).
10. How are new employees being enrolled into the Focus Pay Card?
  - a. Twice a month, the UWSC will review all employees who do not have an ACH/direct deposit account set up. This list will exclude those who were hired with an effective date less than 7 days prior to the run date of the query.
  - b. This enrollment file will be loaded on the first business day closest to the 1<sup>st</sup> and 15<sup>th</sup> of the month. This will trigger a US Bank Focus Pay Card to be mailed to these employees.
  - c. Once the new card information is loaded into HRS and the pre-notification runs, the new pay card account will be active for the next payroll confirmed in HRS. Based on these dates, employees may receive one paper check before they are enrolled.
11. Will the pay card impact the employee's credit rating?
  - a. No, the pay card will not be connected to the employee's social security number; therefore, it will have no impact on their credit rating.
  - b. The focus pay card is considered a debit card. It only allows withdrawals up to the amount of money on the card. It does not extend credit to the employee.
  - c. US Bank is not allowed to collect or pull funds on the employee's account if they have a debt with US Bank in another account.
  - d. Other creditors are not allowed to collect on this focus pay card for other debts.
12. Can an employee receive information about their account if they do not have access to a computer?
  - a. Yes, employees can call Card Holder Services at 877-474-0010 to get information about activation, transaction history, card balance or they can request a paper statement mailed to them.
  - b. Employees can sign up for text alerts when a transaction is made or when money has been loaded (also email notifications and mobile apps to download).
13. Can a spouse or a dependent receive a duplicate card under this Focus Pay Card Program?
  - a. No, Cards are only issued in the name of the enrolled employee.
14. If a payroll coordinator receives a new direct deposit/ACH form from an employee and the employee already has a Focus Pay Card ACH set up, what should they do?
  - a. Work with the employee to determine if they want both forms of payment.
  - b. Follow KB#16877 for updating the priority of balances to be deposited.
  - c. The US Bank Focus Pay Card routing number is: 071004200 for reference when working with the direct deposit page.