

State of Washington Payroll Card Program

Payroll Card Administration Tips (for Employers)

- Key the Routing Transit Number and Account Number into your payroll system just as you would for a regular checking account (Account Type “01” in HRMS).
- HRMS agencies may find it helpful to identify Payroll Cards with “Focus Prepaid Card” in the Purpose field in IT0009.
- US Bank requires employees enroll with a **physical address** as their legal address. A PO Box can be used as the employee’s mailing address.
- It is important to document the collection and verification of personal data to maintain compliance with banking laws and the state’s contract with U.S. Bank. You can document compliance using the Focus Card Enrollment Form. We suggest you maintain a separate copy of this form in a central PayCard file.
- There is a \$10,000 deposit limit placed on the card. If funding is attempted above this limit, the account will be temporarily frozen—the employee will not have access to funds until U.S. Bank confirms the funding is not fraudulent. You may want to consider establishing controls to prevent payments to payroll cards in excess of this limit.
- Like all VISA cards, these payment cards expire. The expiration and reissue process will be transparent to you as the employer.
- To prevent limiting employee access to funds, we suggest you wait until each employee confirms receipt of the Focus Prepaid card in the mail before entering account information in the payroll system. Also, be aware that it takes an additional 3-10 days for payroll systems to perform prenotification on the account.
- Payment reversals for payroll cards work exactly the same as ordinary ACH reversals. Be careful: the employee may still have access to funds before a reversal can be completed, just as in ordinary ACH reversal transactions.
- The employee can choose to have non-payroll payments credited to this account, just like any other HRMS bank account.
- Transfer—Losing Agency: Don’t remove employee until coordinated with next agency and new card received.

- Transfer—Gaining Agency: Check pay method on transfers in – Is it a payroll card? Work with losing agency to cancel and reissue Focus Card, or offer ACH to another account. Collect identity data—you won't have access to the old identity data from losing agency.
- Cardholder account is assessed a \$2.00 inactivity fee monthly after 90 days of inactivity.
- Lost card: Have employee contact Cardholder Services at 877.474.0010 or www.usbankfocus.com
- Add or Remove Users of the Admin Website: Contact OST; Lesa Williams 360.902.8911 or lesa.williams@tre.wa.gov.