

State of Washington Payroll Card Program

Why use Focus Prepaid Cards instead of paper warrants?

Benefits to Employees:

- More secure than carrying large sums of cash
- No need to purchase money orders or cashier's checks for bill payment
- Can be used at any merchant that accepts VISA
- There is no credit check to qualify
- Most everyday activity, like PIN and VISA purchases, are free
- No worries of warrants being stolen from your mailbox
- No need to come in on days off to pick up your paycheck
- No need for a personal bank account
- No more check cashing fees
- Money is available 24/7
- More private than a paper check

Want to know more?

Check out the *Employee Q&A* and *Fee Schedule* at <http://www.ofm.wa.gov/resources/payroll.asp>.

Benefits to State Government:

- Reduced printing costs
- Reduced lost/destroyed warrant replacement costs
- Less staff time handling paper payments (delivery, replacement, storage)
- Eliminates processing and re-issuing warrants that are automatically cancelled after 180 days
- Less likelihood of fraud

What do state agencies need to know?

Check out the *employer Q&A* and *administration tips for employers* at <http://www.ofm.wa.gov/resources/payroll.asp>.