

State of Washington Payroll Card Program

Focus Card Questions and Answers – for Employees:

State of Washington employees may opt to utilize two convenient direct deposit options, (1) traditional direct deposit to a checking or savings bank account or (2) the U.S. Bank Focus Card. With the Focus Card, your net pay is deposited onto a prepaid Visa® card. It's perfect for employees without a bank account.

With the Focus Prepaid Card, your net pay is automatically loaded onto the card each payday. You can use the card to make purchases at millions of locations worldwide that accept Visa debit cards. The Focus Card can also be used at over one million Visa Plus ATMs worldwide to make cash withdrawals.

The State of Washington is offering these cards as an option in order to pay employees more securely and efficiently. By paying employees electronically (via Automated Clearing House payment) to the card, the state will save money on staff time needed for processing lost, stolen, or forged state treasury warrants. Users of the card enjoy many benefits.

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1. *What is the Focus Prepaid Card?*

The Focus Card is a prepaid debit card. Net pay is deposited directly onto the card each pay period.

2. *Do employees who are currently paid with a warrant have to switch to using the Focus Prepaid Card?*

No. *The decision to use the Focus Card is voluntary on the employee's part.*

3. *Is the Focus Card a credit card?*

No. Unlike a credit card, no credit line will be available with the Focus Prepaid Card. Cardholders can only spend the funds available on the card.

4. *How is the card used?*

The Focus Card works like a debit card. It is accepted at millions of locations worldwide that accept Visa debit cards and can be used at over one million Visa Plus ATMs to make cash withdrawals. Cardholders can receive cash back with their purchases at many merchants such as supermarkets. Emergency cash transfers are available worldwide. However, fees may apply at out of network ATMs. See Fee Schedule for details. Employees are using their own money, so there is no risk of debt.

5. Does it cost employees anything to have the Focus Card?

There is no annual fee for the Focus Card. Cardholders will be able to make unlimited withdrawals, without a fee, from any U.S. Bank ATM or MoneyPass or from a teller at any financial institution that accepts Visa.¹ Making a purchase with the Focus Card is always no fee if shopping at a Visa merchant or using a PIN. There are some situations in which a cardholder may experience fees. The most common fees are for making a withdrawal from a non-U.S. Bank ATM or MoneyPass. See the Fee Schedule that came with your card for ways to avoid fees.

Individuals may also view potential payroll card fees at <http://www.ofm.wa.gov/resources/payroll.asp>. In many cases, employees can avoid all fees by the way they access their funds or make purchases.

6. How much does it cost to replace a lost card?

There is a \$5.00 fee to replace your card, mailed to you with standard delivery (up to 10 business days). This fee is waived for your first card replacement in a 12-month period. Expedited or overnight card replacement are available for additional fees. Please see the current fee schedule at <http://www.ofm.wa.gov/resources/payroll.asp>.

7. How can I access my funds without a card?

You cannot access the funds account if you have not received a card, or if your card has been lost. You may access your account online, once your account has been activated, by visiting Cardholder Services at www.usbankfocus.com or 1.877.474.0010.

8. How is the Focus Card account set up?

After reviewing the pre-acquisition disclosures, employees will complete an Authorization for Automated Clearing House (ACH) Direct Deposit of Wages form specifying the Focus Card as their method to receive net pay. Your Payroll office will set up the account. Once the account is set up, U.S. Bank issues a card in the employee's name and mails it to the employee. Employees must activate the card by phone by calling Cardholder Services at 1.877.474.0010 or by visiting www.usbankfocus.com. Once the card has been activated, the cardholder must contact the agency payroll office to initiate electronic deposit of payroll funds.

9. Once the Focus Card account is established, how long will it be before the card arrives in the mail?

Within 7-10 business days.

10. What does the employee do after receiving the card?

After the cardholder receives the card, the cardholder must activate the card by calling Cardholder Services at 1.877.474.0010 or visiting www.usbankfocus.com.

Once the card has been activated, the cardholder must contact the agency payroll office to initiate electronic deposit of payroll funds.

11. When the card is sent in the mail, what does the envelope look like?

For security reasons, the cards are mailed in a white windowed envelope.

12. What information or instructions come with the card?

The card comes with the following:

- Instructions on how to activate the card
- A complete Fee Schedule
- The Cardholder Agreement, which discloses terms and conditions
- A Usage Guide detailing where and how the card can be used
- The U.S. Bank Privacy Pledge

13. Do I need a PIN to use the card?

No PIN is needed to make signature-based purchases. However, you must use a PIN for cash withdrawals at ATMs or when requesting cash back with a purchase. You choose your own PIN when you receive your card. For security reasons, it is important that you pick a PIN that only you would know.

14. How does the State of Washington deposit money onto the card?

Anytime a payroll payment is due to the employee, the State will use the ACH to deposit net pay electronically to the card. This is the same process used for depositing net pay directly into a checking or savings account. This process sends the money safely and dependably.

15. When is my net pay available?

Employees pay will be automatically loaded to their card each payday.

16. Are emergency cash transfers available?

Yes. Emergency cash transfers are available worldwide. However, at out of network ATMS fees may apply. See Fee Schedule for details.

17. Is a cardholder able to add funds to the card in addition to what the State deposits?

Yes.* In addition to payroll deposits, you can add other employers, government benefits, tax refunds or any other payment that offers direct deposit to your account. You can also load cash onto your card. To learn more, log into your account at usbankfocus.com.

You must complete verification online to make sure your card is ready to load other funds. Your card works like a direct deposit account and can be used to add tax refunds, pay from a second employer, and even cash deposits.

- Log into the cardholder website, usbankfocus.com, and go to "Welcome" and click "Profile Management", the Welcome link can be found in the top, right corner.
- Update your country of citizenship and country of permanent residence.
- When this is complete, you'll see the message, "Your Identity Verification is Complete".
- Note additional documentation may be required to complete Identity Verification.

* Successful identity verification required for loads from other sources. Log into the Focus Cardholder website for details.

The cardholder may not deposit funds at a branch or at an ATM.

18. Does each card use a separate account number?

Yes, accounts are individually owned FDIC insured deposit accounts.

19. Does the employee receive a new card every time a payment is due to him/her?

No. All future payments will be automatically deposited onto the initial card received. If the card is ever lost or stolen and reported as such, a new one will be sent to the cardholder. The remaining available balance from the old card is transferred to the new card. Subsequent payments will automatically go to the new card.

20. When getting cash, does the cardholder have to go to a U.S. Bank ATM or U.S. Bank Branch?

No. You can get cash back with purchases at participating merchant throughout the United States such as grocery and convenience stores. Cash can also be obtained from any ATM or other the county at any Visa bank or credit union. To find the ATM nearest you, visit usbank.com/locate or moneypass.com/atm-locator.html.

21. Does the employee have to have an existing relationship with U.S. Bank or any other bank?

No.

22. Who can the cardholder contact if they have questions about the card?

For questions about your pay, such as when you will receive the next deposit to the card, or the amount of the deposit to your card, contact your state agency payroll office. For all other questions about the Focus Prepaid card, customer service is available 24/7/365 toll-free at 1.877.474.0010 or www.usbankfocus.com.

23. What services does U.S. Bank's 24-hour Cardholder Service center provide?

You can perform the following services through Cardholder Services at 1.877.474.0010 or www.usbankfocus.com:

- Activate the card
- Choose/Change PIN
- Check account balance
- Check date/amount of last deposit
- Check recent transactions
- Opt to speak to a Cardholder Services representative if additional assistance is needed, such as:
 - Card activation
 - Change name/address (Note: Contact your HR representative to change your name/address for payroll purposes)
 - Ask statement questions
 - Request duplicate statements
 - Investigate transactions
 - Process lost/stolen/damage card reports
 - Request an emergency cash transfer
 - Close accounts and/or arrange portability

You may also utilize the website at www.usbankfocus.com for inquiries. Local U.S. Bank branch representatives are not able to assist with customer service issues.

24. How do cardholders check the available balance?

Cardholders can obtain their balance in three ways: view your account online at www.usbankfocus.com, do a balance inquiry at the ATM, or contact Cardholder Services at 1.877.474.0010.

25. What happens if the card is lost or stolen?

Cardholders must contact Cardholder Services at 1.877.474.0010 to report a lost or stolen card. A new card will be issued and any remaining balance will be transferred to the new card. The cardholder is protected against fraudulent activity under Federal Regulation E.

26. What are the benefits to employees who utilize the Focus Card?

Employees receive convenient access to their pay. Employees without a bank account will avoid the inconvenience and expense of going to a bank to cash their payroll state treasury warrant. Employees pay will be automatically loaded to their card each payday. There is no need to come in on days off to pick up a paycheck, or to walk around with large amounts of cash. The Focus Card gives everyone the convenience, power and prestige of having a Visa card.

27. What are the benefits to the State?

The issuance of paper state treasury warrants is costly and time consuming. Electronic payments help eliminate costs associated with issuing, printing, delivering, replacing and reconciling paper paychecks, and can reduce fraud related to forgeries.

28. How do I sign up?

Contact a human resource or payroll staff member at your agency to sign up. The process is quick and easy.

29. Can a cardholder request a second card for another individual such as a family member?

Yes. The employee may request one additional companion card per account.

30. Does the cardholder receive a monthly paper statement in the mail?

Statements are available online via www.usbankfocus.com at no charge to the employee.

31. Can the cardholder view the account on-line?

Yes, at www.usbankfocus.com. The following functions can be performed on-line without a fee:

- Card Activation
- Select PIN
- PIN change
- Balance inquiry
- View transaction history
- Online funds transfer
- Obtain dispute forms
- Locate and ATM

- Frequently asked questions

32. Can the State view or track individual cardholder transaction activity?

No. For privacy reasons, U.S. Bank does not share transaction details. However, for reconciliation purposes, the state does have access to the amount and date of deposits to the individual cards via the state payroll system.

33. Do I need to activate the card prior to funds being deposited?

No. Cardholders should activate the cards immediately upon receipt of the cards for security reasons and in order to access funds available on the cards. Cardholders will not be able to use the card until the card has been activated.

34. Can the cards be overdrawn?

Usually, a purchase that exceeds the available balance will not be approved. In very limited circumstances, if you do not sufficient funds when the final amount clears, it may result in a negative balance; however, you will not be charged an overdraft fee. You can check your balance online, using the U.S. Bank Mobile App or by calling Cardholder Services 24/7.

35. How do I get my name or address changed on this card account?

The cardholder must call Cardholder Services at 1.877.474.0010 to change the address on this account. The employee must also contact the state agency Human Resource office in order to change their address in the payroll system.

36. Will I earn interest on my funds in my Focus Card account?

No, your account does not earn interest.

37. Can I continue to use the Focus Card if I leave employment with the State?

Once you leave employment with the State of Washington, you can continue to use the card until the balance reaches \$0.00.

38. Can I receive travel and other reimbursements through my Focus Prepaid card?

Employees may be able to receive non-payroll payments from their agency to the account designated in the state payroll system. Contact your agency's accounts payable or payroll office for details.

39. Can I opt out of receiving additional marketing materials from U.S. Bank?

Please refer to the privacy policy included in the card package from U.S. Bank, or at <https://www.usbank.com/privacy>.

40. Are disclosure forms required?

Effective April 1, 2019, Consumer Financial Protection Bureau (CFPB) rules require disclosure documents to be given to employees before choosing to use a payroll card. If you are interested in receiving your pay on the Focus Card, please review the following documents before making your decision.

For use by General Government state agencies:

<https://www.usbankfocus.com/documentLocator?docId=focusblack87265212disclosure>

For use by Higher Education state agencies:

<https://www.usbankfocus.com/documentLocator?docId=focusblack87265214disclosure>

¹ See Fee Schedule for details.

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