



U.S. BANK FOCUS CARD

Frequently Asked Questions



The Focus Card is designed with benefits for you.



Automatic pay days

Your pay will be automatically loaded to your card.



Easy account visibility

Check your balance anytime in the U.S. Bank Mobile App or at usbankfocus.com. Set up text¹ and email alerts and stay up-to-date.



Reload your card easily²

You can add money from other sources like direct deposit, cash and tax refunds.



Secure and protected

Your pay – and your balance – is protected if your card is lost or stolen.³

Getting the card

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

For security reasons, when the card is sent in the mail, it may come in a plain white windowed envelope or in a white envelope with a colored bar across the front.

What information or instructions come with the card?

The card comes 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
- The U.S. Bank Privacy Pledge

What do I do after I receive the card?

You must visit usbankfocus.com or download the U.S. Bank Mobile App to activate the card and choose your Personal Identification Number (PIN). You may also call Cardholder Services at the number on the back of your card. *Note: we accept relay calls.*

Do I receive a new card every time a payment is made?

No. Future payments will be loaded automatically onto the initial card.

Using the card⁴

How do I check my balance?

Online – View account online at usbankfocus.com

Text¹/Email – Sign up to receive email or text alerts when funds have been loaded to your account or when your balance gets low

U.S. Bank Mobile App – Search for “U.S. Bank” in the App Store® or Google Play

Phone – Call Cardholder Services at the number on the back of your card

ATM – Perform a balance inquiry at an ATM

How do I make a purchase with my card?

The card works much like other prepaid or debit cards. You can use it online, over the phone, at grocery stores, retail stores, restaurants, medical offices, etc. It is important to know your account balance before making purchases.

When making a purchase, which selection (credit or debit) do I choose?

Select “Credit” or “Debit” to make a purchase. Select “Debit” to get ‘cash back’ with your purchase at participating merchants. (You will have to enter your PIN.)

How do I get cash back with a purchase?

- When the authorization machine asks for credit or debit, select “Debit”
- Enter the 4-digit PIN
- Select “Yes” for cash back
- Enter the amount, press “OK”

How do I withdraw cash at an ATM?

- Insert or swipe your card and enter your 4-digit PIN
- Select “Withdrawal from Checking”
- Enter the amount to be withdrawn

How do I get cash at a bank or credit union teller?

You must know your available balance (the teller will not have access to this information) and ask for a cash withdrawal in the amount you wish to withdraw. *Note: you may need to provide your driver’s license to verify your identity.*

Do I have to go to a U.S. Bank ATM or U.S. Bank branch to get cash?

No. You can get cash back with purchases at participating merchants throughout the United States such as grocery and convenience stores. Cash can also be obtained from any ATM or over the counter at any Visa®/Mastercard® bank or credit union. To find the ATM nearest you, see your Fee Schedule for ATM location websites.

Do I need a PIN to use the card?

Yes and no. The card can be used to make signature-based purchases without a PIN. However, a PIN must be used for PIN-based purchases and for cash withdrawals at ATMs. You must choose your own PIN by visiting usbankfocus.com or calling Cardholder Services at the number on the back of your card after you receive your card. For security reasons it is important that you pick a PIN that only you would know.

What should I do if I forget my PIN?

You must visit usbankfocus.com or contact Cardholder Services at the number on the back of your card to reset your PIN.

Can I still get cash if I forget my PIN?

Yes. You can go to any Visa/Mastercard bank or credit union and ask the teller for a cash withdrawal.



Can I earn rewards by using my Focus Card?

Yes. The cash back rewards program is a perk available to all Focus cardholders. You can earn rewards simply by using your card at certain stores and restaurants, after activating the offers that you want. To learn more log into your account at usbankfocus.com.

How can I be notified when funds are loaded to my card?

You have the option of signing up for optional text¹ or email alerts when money is added or your card balance gets low at usbankfocus.com. You can also use our two-way text¹ alert feature by texting a short code to receive the following updates:

Alert type	Instructions
Balance alert	Text BAL to 90831
Recent transactions	Text TRANS to 90831
Savings balance	Text SAVE to 90831
Customer service number	Text HELP to 90831

Can I get my funds earlier than my normal payday?

Yes, Early Direct Deposit is a faster way you can receive your pay. You are already enrolled in this feature so your funds could be available to your Focus Card up to two days before your normal payday, once we receive payment details from your employer.⁵

In most cases, you could receive your pay to your Focus Card early if:

- You receive recurring direct deposits from your employer, organization, or government benefits program to your Focus Card.
- The organization sending your direct deposits consistently sends payment details prior to the anticipated pay date.

PLEASE NOTE: Not all loads are eligible for Early Direct Deposit.



If your pay is regularly scheduled to be loaded to your Focus Card on a Friday, and your employer sends payment details early, you could see your pay loaded to your card as early as Wednesday.

Can I manage my account with my smart phone?

Yes. You can use the U.S. Bank Mobile App to check your account balance, enroll in and manage text¹ alerts, view your most recent transactions or search for the nearest in-network ATM location. Search for “U.S. Bank” in the App Store or Google Play.

Adding funds and paying bills



Can I add money to my Focus Card?²

Yes. Your card works like a direct deposit account and in addition to payroll loads, you can add payments from other employers, government benefit programs, tax refunds, pay from a second employer or any other payment available by direct deposit to your card account. You can also load cash onto your card.

You must complete verification online to make sure your card is ready to load funds from sources other than your employer.

1. Log into your Focus account at usbankfocus.com.
 - **If you are on a desktop computer:** Go to Welcome in the top right corner > Profile Management.
 - **If you are on a mobile device:** Go to the menu in the upper left hand corner > Profile Management.
2. Update your country of citizenship and country of permanent residence.
3. When this is complete, you'll see the message, “Your Identity Verification is Complete”.
4. *Note: Additional documentation may be requested to complete Identity Verification.*



Can I use social payment apps like Venmo, Cash App and PayPal for Peer-to-Peer (P2P) payments?

Yes, you can easily transfer funds from your Focus Card to others using social payment apps.

IMPORTANT: This service is not available on all Focus Cards. If you haven't completed identity verification or your card is not reloadable, your ability to use P2P services to send or receive funds will be limited. You must follow the steps listed in the previous question "Can I add money to my Focus Card?" for completing your identity verification.

Once your identity has been verified, open your social payment app and follow the instructions to add your Focus Card information and select your recipient(s). Select 'Bank Account' and provide your Focus Card direct deposit routing and account number. You can find your account information on the U.S. Bank Mobile App, at usbankfocus.com, or by texting¹ "DD" to 90831.

If you receive an error when attempting to add your Focus Card account information, select "add bank manually" or "link your bank manually". Use your Focus Card direct deposit routing and account numbers rather than searching and selecting U.S. Bank from the list.



Can I pay bills with my card?

Yes. You can visit your billers' websites and provide your 16-digit card number and expiration date or log on to usbankfocus.com and select the "Pay Bills" option. The online bill management service includes a biller directory that helps you log onto your billers' websites and complete payment information with just a few clicks.⁶



Can I pay using mobile wallet?

Yes, you can add your Focus Card to your mobile wallet. You must first provide a valid email address on the U.S. Bank Mobile App or by visiting usbankfocus.com. Then, you can access your mobile wallet app on your smart device and add your Focus Card.



Does my Focus Card have savings?

Yes. The savings feature is easy to set up and available to you with your Focus Card. It's a great way to effectively manage your finances and set aside funds for things like vacations, holidays and unexpected expenses. There are no monthly fees and your funds are FDIC insured. To use the savings feature or to learn more, visit usbankfocus.com or the U.S. Bank Mobile App.

Limits

Can I make a purchase for more than the amount on my card?

If you need to make a purchase for more than the amount you have on your card, you will need to use two forms of payment. Tell the cashier how much you want taken from the balance on your card – the cashier cannot determine your available balance. Then, pay the remaining balance with cash, check, credit card or debit card.

Can I use my Focus Card at the gas pump?

Yes. However, if you use your card to pay at the pump, a hold will be placed on your account to initiate your transaction. This amount will be held until the actual transaction amount clears. If you do not want funds held while waiting for the transaction to clear, please pay the cashier inside for your gasoline purchase. Payments made inside clear for the actual transaction amount immediately.

Can my Focus Card be overdrawn?

Usually a purchase that exceeds the available balance will not be approved. In very limited circumstances, if you do not have 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.

Can anyone else view or track my transactions?

No. For privacy reasons, U.S. Bank does not share card account numbers or transaction details. However, for reconciliation purposes, your employer does have access to the amount and date of each payroll load.

How do I obtain information about fees for my Focus Card?

Fees are located on the Fee Schedule included in your card packet. You'll find details regarding how to add money, get cash, and what fees may be associated with using your card outside of the U.S. You will also find information regarding daily limits. You may also view your Fee Schedule online by logging into your account at usbankfocus.com. You may also call Cardholder Services at the phone number on the back of your card to request fee information.

Customer service

Can I view my account online?

Yes, at usbankfocus.com. The following functions can be performed online:

- PIN change
- Balance inquiry
- View card transactions
- View previous statements
- Set up alerts
- Pay bills
- Open savings

How do I view my monthly statement?

24 months of statement history can be viewed online at usbankfocus.com or on the U.S. Bank Mobile App.

What should I do if I change addresses?

Visit usbankfocus.com or contact Cardholder Services at the phone number on the back of your card to report an address change. Also contact your employer to report an address change so that your mail may also be sent to the correct address.

Who do I contact if I have questions about my card?

For questions about your pay, such as when you will receive the next load to the card, or the amount of a load to the card, contact your employer. For all other questions about the card, you may log into your account at usbankfocus.com or contact Cardholder Services 24 hours a day, at the phone number on the back of your card.

What happens if my card gets lost or stolen?

Call Cardholder Services at the phone number on the back of your card immediately to report your card lost/stolen and have a replacement card sent to you within 7-10 business days. You may also contact your manager or the Payroll/Human Resources Department to request a new card. You may not be responsible for any fraudulent activity that occurs on your card provided that you report the card missing in a timely manner.³

Can I contact my local bank for customer service on my Focus Card account?

No. You must direct all Focus questions to Cardholder Services at the phone number on the back of your card or utilize the website, usbankfocus.com for inquiries.

What services does the Focus 24-hour Cardholder Services Line provide?

The following can be done through customer service: Activate the card, choose/change PIN, balance inquiry, enroll in alerts, review recent transaction history, report card lost/stolen and request a replacement card, speak to a live customer service representative. *Note: we accept relay calls.*

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1. For text messages, standard messaging charges apply through your mobile carrier and message frequency depends on account settings. 2. Successful identity verification required for loads from other sources. Log into the Focus Cardholder website for details. 3. You are generally protected from all liability for unauthorized transactions with Zero Liability. You must call the number on the back of your Card immediately to report any unauthorized use. Certain conditions and limitations may apply. See your Cardholder Agreement for details. 4. See Fee Schedule for details. 5. Refer to the Funds Availability for ACH Loads Section of your Cardholder Agreement for more details. Log in to usbankfocus.com for more information. 6. See Fee Schedule for limitations.

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