



# U.S. Bank Focus Card

## Frequently Asked Questions



### The Focus Card

#### The advantage of reloadable pay.

Enjoy the convenience and security of receiving your pay on the U.S. Bank Focus Card. Use your card for in-store and online purchases, and even load it with other funds like cash and tax refunds. With simple account access, your account information is always available. The Focus Card is yours for life, with benefits designed 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 Focus Mobile App. Set up text<sup>1</sup> alerts and stay up-to-date.



#### Reload your card easily

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.<sup>2</sup>

### How do I check my balance?

Online – View account online at [usbankfocus.com](https://usbankfocus.com)

Text/Email – Sign up to receive email or text alerts when funds have been deposited to your account or when your balance gets low<sup>1</sup>

U.S. Bank Focus Mobile App – Search for “U.S. Bank Focus” in the App Store<sup>®</sup> or Google Play<sup>™</sup>

Phone – Call Cardholder Services at 877.474.0010

ATM – Perform a balance inquiry at an ATM<sup>3</sup>



## 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, may come in a plain white windowed envelope or in a white envelope with a blue 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](https://usbankfocus.com) or download the U.S. Bank Focus Mobile App to activate the card and choose your Personal Identification Number (PIN). You cannot use the card until it has been activated. Be sure to sign your name on the back of your card in ink. Your card is not valid unless it's signed. You may also call Cardholder Services at 877.474.0010. **Note:** we accept relay calls.

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

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

## Using the Card

### 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<sup>3</sup> in the amount you wish to withdraw. **Note:** you may need to provide your driver's license to verify your identity.

# Using the Card

## 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](http://usbankfocus.com) or calling Cardholder Services at 877.474.0010 after you receive your card. For security reasons it is important that you pick a PIN that only you would know, and not share the PIN or the card with anyone.

## What should I do if I forget my PIN?

You must visit [usbankfocus.com](http://usbankfocus.com) or contact Cardholder Services at 877.474.0010 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.<sup>3</sup>

## 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 merchants throughout the United States such as grocery and convenience stores. Cash can also be obtained from any ATM<sup>3</sup> or over the counter at any Visa/Mastercard bank or credit union. To find the ATM nearest you, visit [usbank.com/locate](http://usbank.com/locate) or [www.moneypass.com](http://www.moneypass.com).



## 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](http://usbankfocus.com).

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

You have the option of signing up for optional text<sup>1</sup> or email alerts when money is added or your card balance gets low at [usbankfocus.com](http://usbankfocus.com). You can also use our two-way text alert feature by texting a short code to receive the following updates:

Alert Type	Instructions
Balance Alert	Text <b>BAL</b> to 90831
Recent Transactions	Text <b>TRANS</b> to 90831
Savings Account Balance	Text <b>SAVE</b> to 90831
Customer Service Number	Text <b>HELP</b> to 90831

## Can I manage my account with my smart phone?

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

# Adding Funds and Paying Bills



## Can I add money to my Focus Card?<sup>4</sup>

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 card account. You can also load cash onto your card. To learn more log into your account at [usbankfocus.com](https://usbankfocus.com).

**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.

1. Log into the cardholder website and under My Card Account on the left navigation, select “Identity Verification”.
2. Update your occupation, country of citizenship and country of permanent residence.
3. When this is complete, you’ll see the message, “Your Identity Verification is Complete”.
4. Call the Customer Service number on the back of your card to confirm any additional information.



## 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](https://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.<sup>5</sup>



## Does my Focus Card have a savings account?

Yes. The savings account 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 learn more visit [usbankfocus.com](https://usbankfocus.com).

# 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.

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## Can I use my Focus Card at the gas pump?

Yes. However, if you use your card to pay at the pump, a maximum hold of up to \$100 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.

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## Can the 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 Focus Mobile App or by calling Cardholder Services 24/7.

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## 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 deposit.

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

Fees are located on the Fee Schedule sent to you with your card. On the back of your card carrier, 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](https://usbankfocus.com). You may also call Cardholder Services at 877.474.0010 to request fee information.

# Customer Service

## Can I view my account online?

Yes, at [usbankfocus.com](https://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 a savings account

## How do I view my monthly statement?

Monthly statements can be viewed online 24/7 at [usbankfocus.com](https://usbankfocus.com).

## What should I do if I change addresses?

Visit [usbankfocus.com](https://usbankfocus.com) or contact Cardholder Services at 877.474.0010 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 deposit to the card, or the amount of a deposit to the card, contact your employer. For all other questions about the card, you may log into your account at [usbankfocus.com](https://usbankfocus.com) or contact Cardholder Services 24 hours a day, toll-free at 877.474.0010.

## What happens if my card gets lost or stolen?

Call Cardholder Services at 877.474.0010 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, and have not shared your card or PIN number with anyone.<sup>2</sup>

## 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 877.474.0010, or utilize the website, [usbankfocus.com](https://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 text alerts<sup>1</sup>
- Review recent transaction history
- Report card lost or stolen and request a replacement card
- Speak to a live customer service representative if additional assistance is needed

**Note:** we accept relay calls.



1. For text messages, standard messaging charges apply through your mobile carrier and message frequency depends on account settings. 2. 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. 3. Fees and transaction limits apply. See Fee Schedule for details. 4. Businesses performing your reload may charge a fee and may have load limits that are less than those set by U.S. Bank. Cash reload services are provided by unaffiliated third parties. U.S. Bank is not responsible for the product service or performance of the third party, including the privacy policy, level of security and terms of use, which are different from ours. 5. The online bill manager is provided by an unaffiliated third party. U.S. Bank is not responsible for the product service or performance of the third party including the privacy policy, level of security and terms of use, which are different from ours.

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