The Focus Card™ is a reloadable prepaid card that gives you the ability to provide electronic payroll while reducing costs and delivering timely payments.¹

**COMPLETE**
In-House Solution

- Better control to serve our clients
- We pass savings on to your employees by offering low cardholder fees

**EASY**
Program Setup

- Dedicated Implementation Team
- Project Management
- Relationship Management
- Marketing Support
- Operations Support

**CLIENT FEATURES**

- **ADMIN SITE**
  Single all-inclusive administrative website.
- **CARD ISSUANCE**
  Instant issue and/or personalized card issuance.
- **MULTIPLE FUNDING**
  Multiple funding options.
- **MANAGEMENT SYSTEM**
  Card inventory management system.
- **ROBUST REPORTS**
  Robust standard client reports.

**$3.00**
AVERAGE SAVINGS
FOR EVERY CHECK YOU NO LONGER ISSUE.²

ADD FOCUS TO YOUR PAYROLL SYSTEM

Contact U.S. Bank at prepaid@usbank.com | Visit www.usbankprepaid.com/focus

¹ Electronic payroll subject to employer compliance with state and federal laws.
² Savings based on information from direct deposit calculator available at www.electronicpayments.org. Actual savings may vary.
Employees love the convenience of instant access to their funds and the elimination of check-cashing fees. And that’s just the beginning of why they’ll love the Focus payroll solutions as much as you will.

**Cardholder Education**

Right away we make it easy for your employees to get acclimated to the Focus Card.

**Usage Tips**

Series of welcome emails and card usage tips.

**Alerts and Mobile App**

Text alerts, email notifications and mobile app to know your balance, when a transaction is made or when money has been loaded.

**PayPerks**

PayPerks cardholder education through sweepstakes for learning modules, card usage, surveys and more.

**Card Features**

**Savings Account**

Cardholders can create an interest-bearing savings account without ever going to a bank.

**Cash Reload Networks**

In addition to payroll deposits, cardholders have a variety of ways to add cash to their Focus Card account.

**Cash Back Rewards**

For purchases at retail and restaurant locations.

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The Focus Card is issued by U.S. Bank National Association pursuant to a license from Visa U.S.A. Inc. or MasterCard International Incorporated.

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