



SEE THE DIFFERENCE

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.

Concentrated Convenience

9 OUT OF 10

OVERALL CARDHOLDER SATISFACTION WITH THE U.S. BANK PAYROLL CARD⁴



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.

UP TO **3%** IN FEES



EMPLOYEES PAY TO CASH THEIR PAYROLL CHECKS WITH A CHECK CASHER.³



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.



³ 2010 Report on Cash Casher and Basic Banking Fees www.mass.gov/ocabr/docs/dob/checkcashreport2010.pdf.

⁴ Visa Payroll Card Messaging Research, Visa, June 2011.

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