



SEE THE DIFFERENCE FOCUS CAN MAKE

The Focus Card™ replaces costly paper checks for payroll disbursements. It gives you the ability to provide electronic payroll while reducing costs and delivering timely payments.¹



U.S. Bank Solution – Committed to prepaid

In-house prepaid solution: Issuing Bank | Program Manager | Transaction Processor

Client Advantages



REDUCE PAYROLL COSTS

- Save average of \$3.00 per check you no longer issue²
- Save on paper, postage, reconciliation, lost checks, etc.
- Streamlines payroll administration



EASY IMPLEMENTATION

- Fast and efficient
- Complements your existing direct deposit processes
- Comprehensive marketing materials and client support



ONE, ALL-INCLUSIVE CLIENT PORTAL ADMIN WEBSITE

- Complete enrollments
- View and download reports
- Fund and update accounts



ROBUST CLIENT REPORTS

- Available through same client admin website
- Vary search criteria
- Data Pulls: daily, monthly or by date-range

Program Setup

- Instant issue or personalized card issuance
- Multiple funding options
- Promotional marketing materials

Employee Benefits

COST SAVINGS

Employees can save up to 3% in fees they would normally incur to cash their payroll checks.³

ALL EMPLOYEES ELIGIBLE

No credit check or existing bank relationship necessary.⁴ Cards instantly-issued on site and in real-time. Can be an alternative option even for employees already on direct deposit.

EASY TO USE

Cards can be used anywhere Visa® or MasterCard® debit is accepted.

Cardholder Features

- Cash Back Rewards Program
- Savings Account Feature
- Text and Email Alerts
- Mobile App
- Cash Reload Networks

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.

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

⁴ Successful identity verification required.

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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