

State of Washington Payroll Card Program

Focus Prepaid Card Questions and Answers – for Employers:

State of Washington employees may opt to utilize two convenient direct deposit options, (1) traditional direct deposit to a checking or savings bank account or (2) the U.S. Bank Focus Prepaid Card. With the Focus Prepaid Card, employee's net pay is loaded onto a prepaid Visa® card. It's perfect for employees without a bank account.

The State of Washington is offering these cards as an option in order to pay employees more securely and efficiently. By paying employees electronically (via Automated Clearing House payment) to the card, the state will save money on staff time needed for processing lost, stolen, or forged state treasury warrants. Users of the card enjoy many benefits.

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24. Are Disclosure Forms required?

1. Do employees who are currently paid with a warrant have to switch to using the Focus Prepaid Card?

No. The decision to use the Focus Prepaid Card is voluntary on the employee's part.

2. Is OFM approval required prior to implementation of a payroll card program?

Unless specifically authorized by law, agencies wishing to disburse employee net pay via payroll cards may require OFM approval prior to implementation. If required, and Economic Feasibility study must be submitted to OFM.

3. How is the Focus Prepaid account set up?

After reviewing the pre-acquisition disclosures, employees will complete an Authorization for Automated Clearing House (ACH) Direct Deposit of Wages form specifying the Focus Prepaid Card as their method to receive net pay. Your Payroll office will set up the account. Once the account is set up, U.S. Bank issues a card in the employee's name and mails it to the employee. Employees must activate the card by phone by calling Cardholder Services at 1.877.474.0010 or by visiting www.usbankfocus.com. The employee must contact the payroll office to initiate the electronic deposit of payroll funds.

4. Once the Focus Prepaid Card account is established, how long will it be before the card arrives in the mail?

Within 7-10 business days.

5. What does the employee do after receiving the card?

After the cardholder receives the card, the cardholder must activate the card by calling Cardholder Services at 1.877.474.0010 or visiting www.usbankfocus.com. As part of the activation process, the cardholder must select a 4-digit Personal Identification Number (PIN). The State can deposit funds to the card immediately, but the cardholder cannot use the card until it is activated and has a PIN. In the event the cardholder forgets the PIN, the cardholder must call Cardholder Services to reset their PIN.

Once the card has been activated, the cardholder must contact the agency payroll office to initiate electronic deposit of payroll funds.

6. How does the State of Washington load money onto the card?

Anytime a payroll payment is due to the employee, the State will use the ACH to load net pay electronically to the card. This is the same process used for depositing net pay directly into a checking or savings account. This process sends the money safely and dependably.

7. Is there a limit to the amount of money that can be loaded on the card?

There is a \$5,000 load limit placed on the card and a total balance limit of \$40,000. If funding is attempted above this limit, the account will be temporarily frozen—the employee will not have access to funds until U.S. Bank confirms the funding is not fraudulent. You may want to consider establishing controls to prevent payments to pay cards in excess of this limit.

8. When is net pay available to employees?

Employees pay will be automatically loaded to their card each payday.

9. Is a cardholder able to add funds to the card in addition to what the State deposits?

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 account. You can also load cash onto your card. To learn more, log into your account at usbankfocus.com.

You must 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.

- Log into the cardholder website, usbankfocus.com, and go to "Welcome" and click "Profile Management", the Welcome link can be found in the top, right corner.
- Update your country of citizenship and country of permanent residence.
- When this is complete, you'll see the message, "Your Identity Verification is Complete".
- Note additional documentation may be required to complete Identity Verification.

* Successful identity verification required for loads from other sources. Log into the Focus Cardholder website for details.

The cardholder may not deposit funds at a branch or at an ATM.

10. Does each card use a separate account number?

Yes, accounts are individually owned FDIC insured deposit accounts.

11. Does the employee have to have an existing relationship with U.S. Bank or any other bank?

No.

12. Whom can the cardholder contact if they have questions about the card?

For questions about pay, employees will contact their state agency payroll office. For all other questions about the Focus Prepaid card, customer service is available 24/7/365 toll-free at 1.877.474.0010 or www.usbankfocus.com. The number is listed on the back of the card.

13. What happens if the card is lost or stolen?

Cardholders must contact Cardholder Services at 1.877.474.0010 or www.usbankfocus.com to report a lost or stolen card. A new card will be issued, and any remaining balance will be transferred to the new card. Cardholder may not be responsible for any fraudulent activity that occurs on their card provided they report the card missing in a timely manner, and add footnote/disclaimer "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."

14. What are the benefits to employees who utilize the Focus Prepaid Card?

Employees receive convenient access to their pay. Employees without a bank account will avoid the inconvenience and expense of going to a bank to cash their payroll state treasury warrant. Employees will also have access to their money by payday. There is no need to come in on days off to pick up a paycheck, or to walk around with large amounts of cash.

15. What are the benefits to the State?

The issuance of paper state treasury warrants is costly and time consuming. Electronic payments help eliminate costs associated with issuing, printing, delivering, replacing, and reconciling paper paychecks, and can reduce fraud related to forgeries.

16. How do employees sign up?

By contacting a human resource or payroll staff member at the employing agency. The process is quick and easy.

17. Can the State view or track individual cardholder transaction activity?

No. For privacy reasons, U.S. Bank does not share transaction details. However, for reconciliation purposes, the state does have access to the amount and date of deposits to the individual cards via the state payroll system.

18. Do employees need to activate the card prior to funds being deposited?

No. Cardholders should activate the cards immediately upon receipt of the cards for security reasons and in order to access funds available on the cards. Cardholders will not be able to use the card until the card has been activated.

19. How do employees change name or address on this card account?

The cardholder must contact Cardholder Services at 1.877.474.0010 or www.usbankfocus.com to change the address on this account. The employee must also contact the state agency Human Resource office in order to change their address in the payroll system.

20. Can employees continue to use the Focus Prepaid Card if they leave employment with the State?

Once employment with the State of Washington is terminated, former employees can continue to use the card until the balance reaches \$0.00.

21. Does my agency have to execute an Economic Feasibility Study in order to participate in the Focus Prepaid Program?

For the pilot program, your agency will have to execute an Economic Feasibility Study in accordance with State Administrative and Accounting Manual Chapter 40.40. Contact your agency's OFM State Financial Consultant for assistance.

22. How should the Focus Prepaid Card account be established in our payroll system?

Once the employee notifies you that the Focus Prepaid card package has been received and the card has been activated, enter the routing transit number and account number in your payroll system as you would any other **checking** account. Be sure you have received a complete, signed *Authorization for ACH Direct Deposit of Wages*

23. If my agency wants to offer the Focus Prepaid Card to its employees, how do I get started?

Contact Lesa Williams at the Office of the State Treasurer at 360.902.8911 or lesa.williams@tre.wa.gov.

24. Are disclosure forms required?

Effective April 1, 2019, Consumer Financial Protection Bureau (CFPB) rules require disclosure documents to be given to employees before choosing to use a payroll card. Once you have implemented a payroll card program in your agency, please be sure to present employees interested in signing up with the following documents:

For use by General Government state agencies:

<https://www.usbankfocus.com/documentLocator?docid=focusblack87265212disclosure>

For use by Higher Education state agencies:

<https://www.usbankfocus.com/documentLocator?docid=focusblack87265214disclosure>

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