



Create Your Focus Card™ Account

FAQs

Creating your Focus Card Account and Setting up Direct Deposit.

How do I set up direct deposit to the Focus Card?

You can set up direct deposit on your Focus Card so that your funds are loaded to your card automatically on payday. **You must complete the following 2 steps to complete to set up direct deposit to your Focus Card.**

STEP 1 – Create your card account.

Through this website, you will provide the information necessary to create your card account. After creating your card account, you will need to set up direct deposit with your employer. See step 2.

STEP 2 – Set up direct deposit with your employer.

Provide your card account number and routing number to your employer through your standard direct deposit process (online self-serve website, paper form, etc.) You may want to wait until you have received your card before you set up direct deposit.

When will I get my card?

Your Focus Card will be mailed to the address you provide in the enrollment process. It should take between 7-10 business days and will arrive in a plain white envelope with an Indianapolis, IN return address.

What do I do after I receive my card?

Make sure to activate your card right away. You can do this by logging on to the cardholder website at www.usbankfocus.com or calling Cardholder Services at 877-474-0010. This information is included with your card packet.

When will my pay be deposited to my card?

Your first payment to your card will depend on your employer's normal direct deposit timelines. Usually it takes 1-2 pay cycles for the direct deposit to be in place. An easy way to know when funds are loaded to your card is to sign up for the text or email alerts¹.

What is the Focus Card and How does it work?

What is the Focus Card?

The Focus Card is a reloadable, prepaid debit card issued by U.S. Bank. It provides an electronic option for receiving your pay. It is not a credit card, but works similarly to other debit cards.

How does the Focus Card work?

Once funds are added to the card account, it can be used to make purchases, pay bills, and make online, phone or mail-order purchases. You can also get cash back with purchases at participating merchants or withdraw cash at ATMs, banks or credit unions. The amounts of purchases, bill payments or cash withdrawals are automatically deducted from the available balance on the card.

How do I check my balance?

Online – View account online at www.usbankfocus.com

Text/Email – Sign up to receive free email or text alerts when funds have been deposited to your account or when your balance gets low¹

Mobile Banking App – Search for “U.S. Bank Focus” for iPhone or Android²

Phone – Call Cardholder Services at 877-474-0010 (We accept relay calls)

ATM – Perform a balance inquiry at an ATM³

Can I add money to my Focus Card?

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 www.usbankfocus.com.

Customer Service

If I have questions who should I call?

For questions regarding this website and creating your Focus Card Account, contact: 855-274-0347

For general HR/Payroll questions, please contact your Manager, HR or Payroll dept.

For card account information, please visit the cardholder website at www.usbankfocus.com

1 Standard messaging charges apply through your mobile carrier and message frequency depends on account settings

2 The Focus Mobile app is free to download. Your mobile carrier may charge access fees depending upon your individual plan. Check with your carrier for specific fees and charges.

3 Fees may apply to ATM transactions.

The Focus Card is issued by U.S. Bank National Association pursuant to a license from Visa U.S.A. Inc.. © 2015 U.S. Bank. Member FDIC