U.S. Bank is a clear leader in payroll card solutions. The Focus Card™ lets you achieve 100% electronic payroll by issuing a reloadable prepaid card.¹

**100% ELECTRONIC PAYROLL PERCENTAGE YOU CAN ACHIEVE**

**COMPLETE In-House Solution**
- Better control to serve our clients
- We pass savings on to your employees by offering low cardholder fees

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

**UP TO 3% IN FEES**
- Employees pay to cash their payroll checks with a check cashier.³

ADD FOCUS TO YOUR PAYROLL SYSTEM
Contact U.S. Bank at prepaid@usbank.com | Visit www.usbankprepaid.com/focus

¹ 100% 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.

**Client Features**

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

**Cardholder Features**

- **CASH BACK REWARDS**: For purchases at retail and restaurant locations.
- **SAVINGS ACCOUNT**: Cardholders can create an interest-bearing savings account without ever going to a bank.
- **MOBILE BANKING APP**: Quickly see the account balance and transaction history.
- **TEXT AND EMAIL ALERTS**: Instant notification when money is added or the card balance gets low.
- **CASH RELOAD NETWORKS**: In addition to payroll deposits, cardholders have a variety of ways to add cash to their Focus Card account.