

Policies: Direct Deposit Wages

Last Modified on 09/30/2021 5:02 pm CDT

Revised 10/24/2018

Instead of receiving paper checks, the UW requires one of two options for wage payments: ACH/direct deposit or the US Bank Focus Pay Card. Please see the link below to fill out a direct deposit form for funds to be deposited into your personal account. If you do not fill out this form, you will be automatically enrolled in the Focus Pay Card program.

To set up your direct deposit, go to [Direct Deposit Instructions](#).

Frequently Asked Questions

- **What is the Focus Pay Card?**

- It is a DEBIT MasterCard with the employee's name printed on it from US Bank.

- **What is the purpose of the Focus Pay Card?**

- It gives the employee flexibility to withdraw their funds or use the card for payment transactions wherever MasterCard is accepted.
- It increases surety the employee will receive their payment on a pay date and eliminates check cashing fees for the employee.
- It allows an employer to load and reload payments directly to the employee's card on pay date.
- It will nearly eliminate paper check issued from the payroll process and significantly reduce the number of outstanding uncashed checks.

- **How does the employee manage their Focus Card account including address updates?**

- The employees will work with US Bank to change all pertinent information on their pay card account. Their address, email and phone number must be updated directly with US Bank.
- The employee can contact US Bank via phone (Card holder services 877-474-0010), Mobile Banking App (Search U.S. Bank Focus in App store or Google Play) or at www.usbankfocus.com.
- If a card was mailed to the wrong address, it is returned to US Bank.

- **How does the employee receive the card?**

- All enrolled employees will receive a card mailed to their HOME address from US Bank. It will take approximately 7-10 days to reach the employee from the date of enrollment.

- The employee will receive the Focus Pay Card with instructions on how to activate the card, information on how to log in and how to call for balance information. The employee activates the card with the card's CVV + employee's date of birth. They will establish a Person Identification Number (PIN).
 - Cardholders also receive a copy of the US Bank Privacy Policy, Usage Guide for the Focus Pay Card and Cardholder Agreement.
- **How can the employee access their funds?**
 - The employee can withdraw all funds (minimal limits are listed below) on the same day with no fees through an in network ATM or any bank teller. They can also use it for on-line purchases, to pay bills or for point of sale purchases (POS).
- **What are the fees and limits for employees with the Focus Pay Card?**
 - There are no fees via US Bank or Money Pass ATMs (all other out of network and international ATMs charge \$0.99).
 - Teller cash withdrawal is FREE (limits below).
 - Card replacement is free if requested once in a 12 month cycle (fee for repeated requests). There is a \$15 fee to have card expedited (\$25 to have it overnighted).
 - Inactivity fee: After 365 days there will be a \$0.99/monthly fee assessed to the card if there is a balance and there has been no activity other than the inactivity fee.
 - LIMITS: Maximum Card Balance \$40,000
 - Teller cash withdrawal \$5,000/day, up to 5 transactions per day
 - ATM Withdrawal \$1,525/day, up to 5 transactions per day
 - Purchases (includes cash back) \$4,000 each transaction up to 20 transactions per day
 - ACH Loads from UW \$20,000/day, up to 5 transactions per day
- **When does the card expire?**
 - The card expires 3 years from the issue date. A new card will be mailed to the employee from US Bank near the expiration date assuming the account is still active.
- **What happens if the card is lost or stolen?**
 - The employee contacts customer service at US Bank for security verification and reissuance of a new personalized card. (See fees listed in a previous question.)
- **How are new employees being enrolled into the Focus Pay Card?**
 - After the initial enrollment in September, every 1st and 15th of the month starting in October, all employees who do not have an ACH/direct deposit account set up will be

enrolled.

- **Will the pay card impact the employee's credit rating?**
 - It will have no impact on their credit rating.

 - **Can an employee receive information about their account if they do not have access to a computer?**
 - Yes, employees can call Card Holder Services at 877-474-0010 to get information about activation, transaction history, card balance or they can request a paper statement mailed to them.
 - Employees can sign up for text alerts when a transaction is made or when money has been loaded (also email notifications and mobile apps to download).

 - **Can a spouse or a dependent receive a duplicate card under this Focus Pay Card Program?**
 - No, Cards are only issued in the name of the enrolled employee.
-