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Enrolling for The U.S. Bank Focus Card

How do I enroll for a pay card?

You can enroll for a pay card online by logging in to <https://paycard.rutgers.edu/>.

[Click here](#) to view the step-by-step instructions on enrollment process.

[Click here](#) for disclosure document.

How long will it take for me to receive my card?

It will take 7-10 business days to receive your card by mail.

Activating Pay Card

When the card is sent in the mail, what does the envelope look like?

For security reasons, your card will be sent in a white envelope with a blue colored bar across the front, from an Indianapolis, IN return address.

What information or instructions come with the card?

The card comes with:

- Instructions on how to activate the card
- Direct deposit account number and routing number
- The Cardholder Agreement, which discloses terms and conditions
- A Fee Schedule
- A usage guide detailing where and how the card can be used
- The U.S. Bank Privacy Pledge

What do I do after I receive the card?

You must visit www.usbankfocus.com or download the U.S. Bank Focus Mobile App to activate the card and choose your Personal Identification Number (PIN). You cannot use the card until it has been activated. Be sure to sign your name on the back of your card in ink. Your card is not valid unless it is signed. You may also call

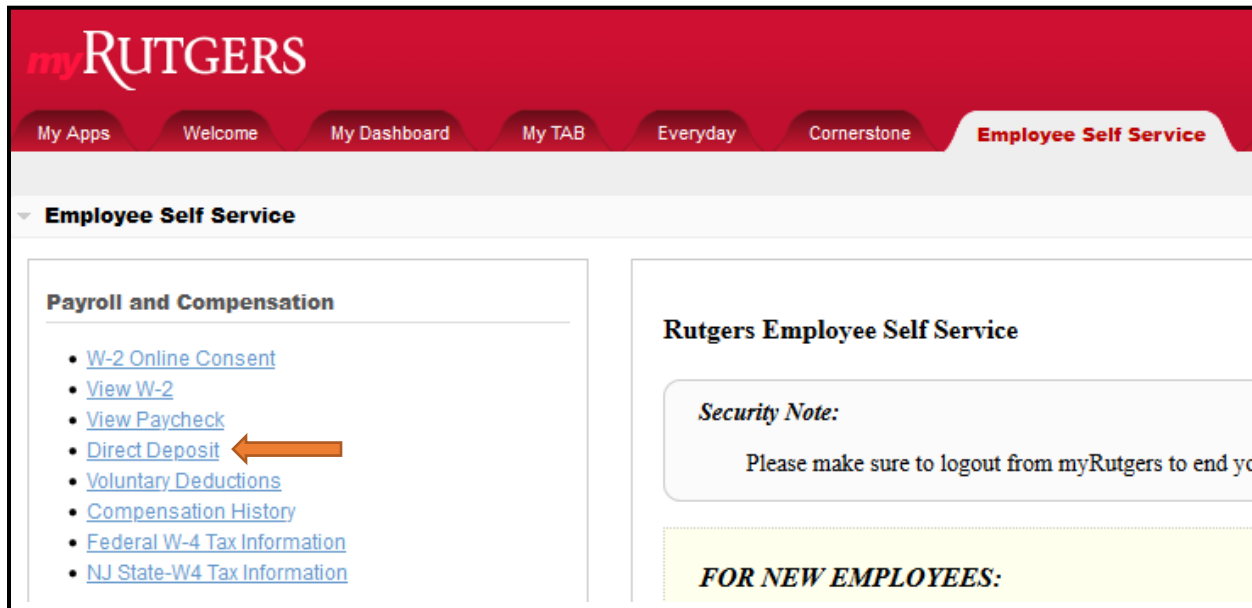
Cardholder Services at 87-474-0010. Note: we accept relay calls. Once you activate your card, log in to <https://my.rutgers.edu> portal and enter your pay card direct deposit account number and routing number information in Employee Self-Service so that your payroll funds can be loaded on to your pay card.

Add Pay Card Information in Employee Self Service

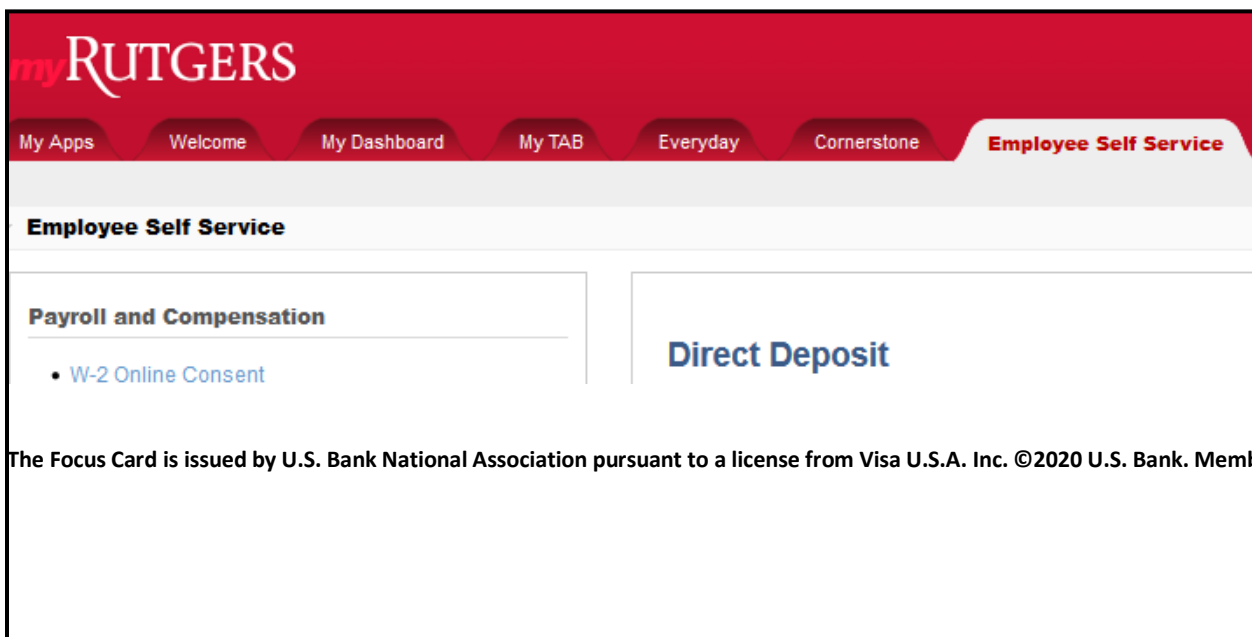
How do I add my pay card information in Employee Self Service?

Once you activate your card, log into <https://my.rutgers.edu> and click on the “Employee Self Service” tab. Click “Direct Deposit”, select “Add Account”, then follow the instructions on the screen to set up your pay card for funds to be loaded. Enter the direct deposit account and routing number information that came in the package along with the card. Note: Do not enter the 16-digit card number as the account number.

1.

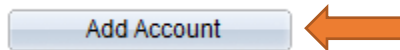


2.



Please note that additional security features have been implemented to safeguard your bank account information.

Review, add or update your direct deposit information.



3.

Direct Deposit
SSN Verification

Please enter the last four digits of your SSN to add a new account. The four digits you enter must match the last four digits of your SSN before you will be allowed to add new account information.

SSN:

4. Enter the 9-digit routing number and the 13-digit direct deposit account number information that came in the package along with the card. Note: Do not enter 16-digit card number. For Account Type, select "Checking" and for "Deposit Type", select "Balance" from drop down menus.

Your Bank Information

Routing Number: [View check example](#)

Distribution Instructions

Account Number:

*Account Type:

*Deposit Type:

Amount or Percent:

*Deposit Order: (Example: 1 = First Account Processed)

* Required Field

5. Once you click “Submit”, you should see this screen.

Direct Deposit
Submit Confirmation

☒ The Submit was successful.

However, due to timing, your change may not be reflected on the next paycheck.

Setting Up Online Account at www.usbankfocus.com

Go to <https://www.usbankfocus.com/>, select “First Time Login” under ‘Cardholder Login’ section.

1.



2.

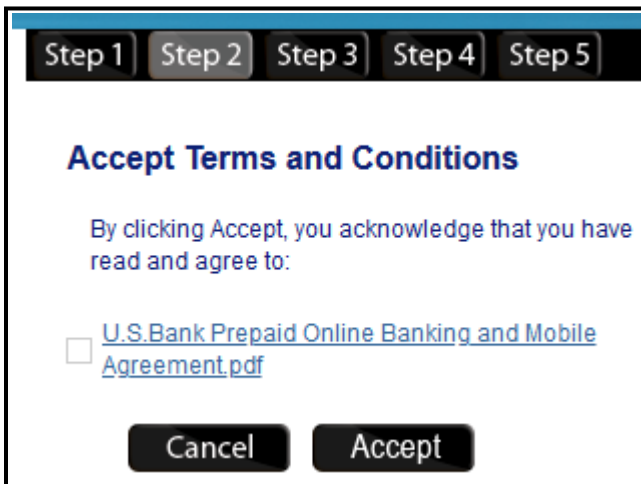


3. Verify your identity



The screenshot shows a web interface for validating a card account. At the top, there is a navigation bar with five steps: Step 1, Step 2, Step 3, Step 4, and Step 5. Step 4 is currently selected. Below the navigation bar, the title 'Validate Your Card Account' is displayed. The form contains three input fields: the first is for the 'Last 4-digits of your Social Security Number or Tax ID', the second is for the '3 digit card verification code to the right of the signature strip on the back of the card', and the third is for 'Text Verification (Required)'. Below the text verification field, there are two buttons: 'Cancel' and 'Continue'.

4. Click on the agreement, open it in pdf format, and read the document and/or save the document and then if you agree, check the box next to the agreement and click 'Accept' button.



The screenshot shows a web interface for accepting terms and conditions. At the top, there is a navigation bar with five steps: Step 1, Step 2, Step 3, Step 4, and Step 5. Step 4 is currently selected. Below the navigation bar, the title 'Accept Terms and Conditions' is displayed. The form contains a paragraph stating 'By clicking Accept, you acknowledge that you have read and agree to:'. Below this paragraph, there is a checkbox next to the text 'U.S. Bank Prepaid Online Banking and Mobile Agreement.pdf'. At the bottom of the form, there are two buttons: 'Cancel' and 'Accept'.

5. Create online account user profile.

Step 1


Step 2

Step 3

Step 4


Step 5

Set up your Card Access Information


Create a User ID 

Check Availability


Confirm User ID

Choose a password 

Confirm your password

Your 4-digit PIN Code: 

Reenter Your PIN:

What is your email address? 

Confirm your email address

By providing your email address, you consent to receive disclosures and notices electronically. U.S. Bank takes your privacy seriously. We do not sell customer email address to unrelated parties so they can market to you. [Click here to learn more about U.S. Bank's sharing practices.](#)

☐ Yes, I would like to receive marketing emails, including special offers, promotions, usage tips, etc. from U.S. Bank.

Click [here](#) if you do not have an email account.

Reset

Continue

6. Set up security questions

Step 1Step 2Step 3Step 4Step 5

Set up your security questions

Challenge Phrase Question 1

Select Question

Challenge Phrase Answer 1

Confirm Answer 1

Challenge Phrase Question 2

Select Question

Challenge Phrase Answer 2

Confirm Answer 2

Challenge Phrase Question 3

Select Question

Challenge Phrase Answer 3

Confirm Answer 3


Reset

Continue

7. Check the box to identify if the computer you are using is public or trusted device.


The screenshot shows a web interface for setting up a U.S. Bank Focus Card. At the top, there is a navigation bar with five steps: Step 1, Step 2, Step 3, Step 4, and Step 5. Step 5 is highlighted. Below the navigation bar, the main heading is "Authenticate your Computer". There are two radio button options:
1. ☒ DO NOT remember this machine for future log in to this site. This machine is shared by multiple people or for some other reason should not be trusted for access to my account in the future.
2. ☐ REMEMBER this machine. This is a private and secure machine that I trust. If I log in to this account from the same machine again then I won't have to provide additional verification of my identity.
Below these options, the text reads: "Almost Done! Now choose your card features to get started." At the bottom of the form is a black button with the word "Go" in white.

8. Set up your preferred alerts, through text¹ message, email, or both.

help

Choose your Features to complete your account setup.

Send to:




TEXT MESSAGES


Phone Number*

Format 1234567890

Select the Carrier:



* When you give us your mobile phone number, we have your permission to send text message alerts to that number about your account. Message and data rates may apply. Contact your cell phone provider to confirm your data plan details. This service may be interrupted or terminated at any time without prior notice.



EMAIL MESSAGES

Email Address:

Select the Email format:

☐ HTML

☒ Plain Text

Choose your alerts and select 'Enroll Now' to sign up for text and Email alerts

☒ English

☐ Spanish

Text Email

- ☐ ☐ **Load Alert**
When funds are loaded to your card, includes your new available balance.
-
- ☐ ☐ **POS Pre-Authorization Alert**
For each Point of Sale (POS) pre-authorization posted to your account, includes your new available balance.
-
- ☐ ☐ **Purchase Alert**
When you make Point of Sale (POS) transactions, includes your new available balance.
-
- ☐ ☐ **Account Debit Transaction Alert NEW!**
When your account is debited by the minimum amount entered, you will receive an alert. This alert will include ATM Withdrawals, Funds Transfers and Bill Pay transactions (when available on your card account).

When a debit transaction amount is more than \$
Format: 10 or 25.50
-
- ☐ ☐ **Purchase Decline Alert**
When your card is declined, includes applicable fees and your new available balance.
-
- ☐ ☐ **Card Not Present Alert NEW!**
When you make a purchase providing your 16 digit card number without physically swiping/inserting your card.
-
- ☐ ☐ **Transaction Made Outside the 50 United States Alert NEW!**
When your card is used outside of the United States.
-
- ☐ ☐ **Informational Messages**
For updates and promotional offers.
-
- ☐ ☐ **Low Balance Alert**
When your available balance falls below your set minimum.

Set your minimum balance \$
Format: 10 or 25.50
-
- ☐ ☐ **Card Mailings Alert**
Receive notification when a card is mailed to you.
-

Enroll Now

Continue

The U.S. Bank Focus mobile app

The U.S. Bank Focus mobile app makes it easy for you to manage your money on the go. It's safe, secure and best of all, it's free. Download the app today and check out these great features:

- Check Your Balance – Get up-to-the-minute balance and transaction detail
- View Transactions – Description, date, and total dollar amount of transaction
- Enroll and manage Text¹ Alerts
- ATM Locator – Find the nearest ATM based on location or zip code
- Single Login – Access your card account on your phone using the same password you set up online

Your mobile carrier may charge access fees depending upon your individual plan. Check with your carrier for specific fees and charges.

U.S. Bank is committed to protecting your privacy and security. We collect and use information about you as described in our privacy policies. Read more at www.usbank.com/privacy.

Can I add my family member to my account?

You may add a second card, connected to the same account, by calling U.S. Bank. You will need to verify your identity to process this.

Do I receive a new card every time a payment is made?

No, future payments will be deposited automatically onto the initial card.

Using the Card

Do I need a PIN to use the card?

Yes and no. The card can be used to make signature-based purchases without a PIN. However, a PIN must be used for PIN-based purchases and for cash withdrawals at ATMs². You must choose your own PIN by visiting usbankfocus.com or calling Cardholder Services at 877-474-0010 after you receive your card. For security reasons it is important that you pick a PIN that only you would know and not share the PIN or the card with anyone.

What should I do if I forget my PIN?

You must visit usbankfocus.com or contact Cardholder Services at 877-474-0010 to reset your PIN.

Making Purchases²

How do I make a purchase with my card?

The card works much like other prepaid or debit cards. You can use it online, over the phone, at grocery stores, retail stores, restaurants, medical offices, etc. It is important to know your account balance before making purchases.

When making a purchase, which selection (credit or debit) do I choose?

Select “Credit” or “Debit” to make a purchase. Select “Debit” to get “cash back” with your purchase at participating merchants. (You will have to enter your PIN).

Can I make a purchase for more than the amount on my card?

If you need to make a purchase for more than the amount you have on your card, you will need to use two forms of payment. Tell the cashier how much you want taken from the balance on your card – the cashier cannot determine your available balance. Then, pay the remaining balance with cash, check, credit card or debit card.

Can I pay bills with my card?

Yes. You can visit your billers’ websites and provide your 16-digit card number and expiration date or log on to www.usbankfocus.com and select the “Pay Bills” option. The online bill management service includes a biller directory that helps you log onto your billers’ websites and complete payment information with just a few clicks².

Getting Cash

How can I get cash² with my card?

- Cash Back with Purchases-at participating merchants such as grocery or convenient stores.
- ATM² Withdrawal- at any ATM
- Teller withdrawal- at any bank or credit union

How do I get cash back with a purchase?

- When the authorization machine asks for credit or debit, select “Debit”
- Enter the 4-digit PIN
- Select “Yes” for cash back
- Enter the amount, press “OK”

How do I withdraw cash at an ATM²?

- Insert or swipe your card and enter your 4-digit PIN
- Select “Withdrawal from Checking”
- Enter the amount to be withdrawn

Do I have to go to a U.S. Bank ATM or U.S. Bank branch to get cash?

No, you can get cash back with purchases at participating merchants throughout the United States such as grocery and convenience stores. Cash can also be obtained from any ATM² or over the counter at any Visa® bank or credit union. To find the ATM nearest you, visit www.usbank.com/locations, www.allpointnetwork.com or www.moneypass.com.

How do I get cash at a bank or credit union teller?

You must know your available balance (the teller will not have access to this information) and ask for a cash withdrawal in the amount you wish to withdraw. *Note:* you may need to provide your driver's license to verify your identity.

Can I still get cash if I forget my PIN?

Yes. You can go to any Visa bank or credit union and ask the teller for a cash withdrawal.

Rewards

Can I earn rewards by using my Focus Card?

Yes, the cash back rewards program is a perk available to all Focus cardholders. You can earn rewards simply by using your card at certain stores and restaurants, after activating the offers that you want. To learn more log into your account at www.usbankfocus.com.

When will I begin earning rewards?

The reward offers begin to appear a few weeks after you start using your Focus Card.

Depositing Money

Can I add money to my Focus Card? ³

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 with the Green Dot®/ReadyLink kiosk at select stores. A reload fee applies at kiosks. To learn more, log into your account at www.usbankfocus.com, or call U.S. Bank at 877-474-0010.

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.

1. Log into the cardholder website and under My Card Account on the left navigation, select "Identity Verification".
2. Update your occupation, country of citizenship and country of permanent residence.
3. When this is complete, you'll see the message, "Your Identity Verification is Complete".
4. Call the Customer Service number on the back of your card to confirm any additional information.

Can I manage my account with my smart phone?

Yes, you can use the U.S. Bank Focus Mobile Banking App to check your account balance, enroll in and manage text¹ alerts, view your most recent transactions or search for the nearest in-network ATM location. Search for "U.S. Bank Focus" in the App Store or Google Play.

Can I deposit a check to my card through my smart phone?

To deposit checks through your smart phone, you must download the INGO⁴ money application.

Can I link my card to pay others with person to person payments?

Yes, you can connect your account to other payment systems. To do this, choose the “card” option rather than the “bank account” option.

How can I be notified when funds are deposited to my card?

You have the option of signing up for optional text¹ or email alerts when money is added or your card balance gets low at www.usbankfocus.com. Your paystub will be available for view, as well. You can also use our two-way test alert feature by texting a short code to receive the following updates:

Balance Alert – Text BAL to 90831

Recent Transactions – Text TRANS to 90831

Direct Deposit Routing & Accounting Numbers – Text DD to 90831

Savings Account Balance – Text SAVE to 90831

Customer Service Number – Text HELP to 90831

Does my Focus Card come with a savings account?

Yes, the savings account is easy to set up and available to you with your Focus Card. It is a great way to effectively manage your finances and set aside funds for things like vacations, holidays, and unexpected expenses. There are no monthly fees and your funds are FDIC insured. To learn more, visit www.usbankfocus.com.

Managing My Account

Can I view my account online?

Yes, at www.usbankfocus.com. The following functions can be performed online:

- PIN Change
- Balance inquiry
- View card transactions
- View previous statements
- Set up alerts
- Pay bills
- Open a Savings Account

How do I view my monthly statement?

Monthly statements can be viewed online 24/7 at www.usbankfocus.com.

Can the Focus Card be overdrawn?

Usually, a purchase that exceeds the available balance will not be approved. In very limited circumstances, if you do not have sufficient funds when the final amount clears, it may result in a negative balance; however, you will not be charged an overdraft fee. You can check your balance online, by using the U.S. Bank Focus Mobile App or by calling Cardholder Services 24/7.

Can anyone else view or track my transactions?

The Focus Card is issued by U.S. Bank National Association pursuant to a license from Visa U.S.A. Inc. ©2020 U.S. Bank. Member FDIC.

No, for privacy reasons, U.S. Bank does not share card account numbers or transaction details. However, for reconciliation purposes, your employer does have access to the amount and date of each payroll deposit.

How do I obtain information about fees for my Focus Card?

Fees are located on the Fee Schedule sent to you with your card. On the back of your card carrier, you'll find details regarding how to add money, get cash, and what fees may be associated with using your card outside of the U.S. You will also find information regarding daily limits. You may also view your fee schedule online by logging into your account at www.usbankfocus.com. You may also call Cardholder Services at 877-474-0010 to request fee information.

What should I do if I change addresses?

Visit www.usbankfocus.com or contact Cardholder Services at 877-474-0010 to report an address change. Also, contact your employer to report an address change so that your mail may also be sent to the correct address.

Who do I contact if I have questions about my card?

For questions about your pay, such as when you will receive the next deposit to the card, or the amount of a deposit to the card, contact Rutgers Payroll Services. For all other questions about the card, you may log into your account at www.usbankfocus.com or contact Cardholder Services 24 hours a day, toll-free at 877-474-0010.

What happens if my card gets lost or stolen?

Call Cardholder Services at 877-474-0010 immediately to report your card lost/stolen and have a replacement card sent to you within 7-10 business days. You may also contact your Manager or the Payroll/Human Resources Department to request a new card. You may not be responsible for any fraudulent activity that occurs on your card provided that you report the card missing in a timely manner and have not shared your card or PIN number with anyone.⁵

Can I contact a local U.S. Bank branch for customer service on my Focus Card account?

No, you must direct all Focus questions to Cardholder Services at 877-474-0010, or utilize the website, www.usbankfocus.com, for inquiries.

What services does the Focus 24-hour Cardholder Services Line provide?

The following can be done through customer service:

- Activate the card
- Choose/change PIN
- Balance inquiry
- Enroll in text¹ alerts
- Review recent transaction history
- Report card lost or stolen and request a replacement card
- Speak to a live customer service representative if additional assistance is needed

1 For text messages, standard messaging charges apply through your mobile carrier and message frequency depends on account settings.

2 Fees and transaction limits apply. See Fee Schedule and Card Carrier for details.

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

4 Ingo Money is a service provided by First Century Bank, N.A. and Ingo Money, Inc., subject to the First Century Bank and Ingo Money Terms and Conditions and Privacy Policy. Approval usually takes 3 to 5 minutes but can take up to one hour. All checks are subject to approval for funding in Ingo Money's sole discretion. Fees apply for approved Money in Minutes transactions funded to your card or account. Unapproved checks will not be funded to your card or account. Ingo Money reserves the right to recover losses resulting from illegal or fraudulent use of the Ingo Money Service. Your wireless carrier may charge a fee for data usage. Additional transaction fees, costs, terms and conditions may be associated with the funding and use of your card or account. See Fee Schedule for details.

5 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.

App Store is a service mark of Apple Inc. Google Play is a trademark of Google Inc.