

How to Load Money onto Your Focus Card



To enable card loads from multiple sources, go to www.usbankfocus.com and select "Add Money" under "Using My Card Account" in the left column. You will be directed to update your cardholder information. You can also call customer service at 1-877-474-0010. Tell the agent you have a Focus Card and would like to update your card record to make it portable.

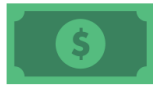
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Direct Deposit

Direct Deposit is the best option for loading your Focus card. It's FREE and any payment that can be direct deposited to a traditional bank account can be direct deposited to a Focus card: pay, stipends, benefits, or even tax refunds. Just use the following information:



US Bank Routing & Transit number: **071004200**

Your card's unique 13-digit deposit account number which always starts with 600: **600XXXXXXXXXX**

NOTE: This is **NOT** the 16-digit Visa card number embossed on your card.

Loading Cash



Green Dot Reload at the Register

Step 1

Find a location near you.

- <https://www.attheregister.com/locations>

1

Step 2

DO NOT go to rack display to get a Green Dot card to load your Focus Card as you will be charged \$5.95 for your load.

Go directly to the cash register to add cash.

- Ask the clerk to load your Focus Card.
- You can reload any amount from \$20 to \$500. The maximum amount of cash you can load onto the Card in one day is \$950.
- Hand the clerk the cash to be loaded and have them count and confirm the amount.
- A fee of \$3.95-4.95 will be charged for each load.

2

Step 3

Ready to use.

- The clerk will give you a receipt as proof of the load.
- Once the transaction is completed, money will be available on your Card typically within 10 minutes.

3

Visa ReadyLink

Step 1

Find a location near you.

- <https://usa.visa.com/pay-with-visa/cards/services-locator.html>
- Retailers set their own fees for cash reloads, though generally a reload fee is \$3.95. You may want to call ahead to confirm.

1

Step 2

Go to any cashier and tell them you'd like to add money to your Focus Card.

- Hand the cashier the cash you'd like to load onto the card.
- Have them count and confirm the amount.
- You will be asked to swipe your card to load the cash.

2

Step 3

Ready to use.

- The cashier will give you a receipt as proof of the reload.
- Once the transaction is completed, your funds will be available immediately.

3

MoneyGram Visa ReadyLink

Step 1

- Find a location near you.
<https://usa.visa.com/pay-with-visa/cards/services-locator.html>
(Look for MoneyGram sign)
- Retailers set their own fees for cash reloads, though generally a MoneyGram reload fee is \$3.95. You may want to call ahead to confirm.

Step 3

Ready to use.

- The associate will give you a receipt as proof of the reload.
- Once the transaction is completed, your funds will be available immediately.

1

2

3

Step 2

Go to the MoneyGram counter and tell them you want to add money to your Focus Card.

- Tell the cashier how much you'd like to add onto your card.
- If asked for a Receive Code, tell them **7034**.
- The cashier will ask you for your address.
- The MoneyGram cashier will ask for your Card and the funds to load the cash.
- The cashier will swipe the Card and return to you.

Depositing Checks

PRE-REQUISITE: YOU MUST HAVE SET-UP YOUR ONLINE BANKING LOGIN, PASSWORD AND SECURITY QUESTIONS.

1. Log on to www.usbankfocus.com.
2. Under the tab "My Card Features" select the "Remote Check Capture" option.
3. The information screen will provide you with a link option to make sure your profile is updated to accept checks. Update your country of residence (must be US) and country of citizenship, if needed.
4. Check to make sure your Identity Verification is complete by clicking on the link provided. If your Identity Verification is not complete you will be guided on how to provide necessary ID documentation.
5. Download the application:



6. Once the INGO Money App is downloaded, update with your Focus Card.



7. Tap 'Cash a Check' in the app to take a photo of the front and back of your check, and choose when* you want your money loaded to your card.

* NO FEE option deposits the funds to your card in 10 days. There is a fee for immediate availability of funds. **NOT RECOMMENDED**

Moving Money from a Bank Account to Your Focus Card



Step #1

Log into your online banking website for the bank account.

Step #2

Select Transfers:

- If asked, indicate the transfer is to another bank.

Step #3

Select the "from" account you wish to use as the source of funds.

Step #4

Select "To Account" or "Add Account/Recipient" and provide the following information on the Focus Card:

- Account type = Checking
- Account owner = name on the Focus Card
- Select "personal account."
- ABA = 071004200 U.S. Bank N.A.
- Deposit Account number= 13-digit direct deposit account number for the card; starts with 600.

Step #5

Review fees and timing.

For example:

- Delivery within 3 business days: Free to \$3 fee, 8pm ET cutoff time
- Next business day delivery, more expensive, 8pm ET cutoff time
- Same business day delivery: most expensive, usually Wire Transfer, 5pm ET cutoff time.

NOT RECOMMENDED.

Step #7

Select frequency:

- One time immediately
- Repeating transfer

Step #6

Input amount to transfer
\$xx.xx

Step #8

NOTE: If this is the first time you are sending funds to your Focus card, your financial institution may send one or two small (under \$1) credits to test the Focus card.

- Allow time for this "pre-authorization" process. This test can take 2-3 business days.
- Once these small test credits post to the Focus Card, confirm successful transfer by returning to the original funding account's online transfer option.

Card-to-Card Transfer

PRE-REQUISITE: YOU MUST HAVE SET-UP YOUR ONLINE BANKING LOGIN, PASSWORD AND SECURITY QUESTIONS.

1. Log on to www.usbankfocus.com.
2. Under the tab "Using My Card Account" select "Card to Card Transfer."
3. Type in the 16-digit number that you want to transfer money to on the "TO card" line.
4. Enter the recipient's last name.
5. Enter the amount you want to transfer.
6. Verify the information you have entered is correct, then click "Transfer Funds."

