

FOCUS Bank Customized Debit Card

Frequently Asked Questions

What is a Customized Debit Card?

It's just like a normal debit card, except you get to choose the photo or image that appears on the card. Of course, there are [image guidelines](#), but as long as your image complies with those basic rules, you can create a debit card that's unique to you.

How do I create a customized debit card?

Just go to the FOCUS Bank Custom Card Shop link located inside our secure online banking site and follow the simple online instructions.

Card customization is easy; there are three simple instructions to follow.

1. Upload the photo you would like on your card.
2. Customize the look of your card by enlarging, cropping, or rotating.
3. Once you are satisfied with the look of your card, hit the submit button.

What if I'm not a FOCUS Bank customer?

You will need a FOCUS Bank checking account with a Debit Card in order to use this site to create a customized card. [Learn more](#) about FOCUS Bank checking accounts. Please visit one of our local [branches](#) to open an account or start the account opening process online. As soon as you receive your new FOCUS Bank debit card you can begin customizing it by visiting our FOCUS Bank Custom Card Shop located inside our secure online banking site.

Which types of FOCUS Bank cards can be converted into Personalized Cards?

At this time, the following FOCUS Bank cards can be converted into Personalized Cards:

- FOCUS Bank Regular Debit Card

What if I have a FOCUS Bank Photo ID Debit Card?

In order to provide you with a FOCUS Bank Custom Card, we will have to issue you a new debit card number. When you receive your new FOCUS Bank Custom Card, please change any auto-payments you have tied to your current debit card number to reflect your new debit card number.

Can my joint account holders design their own cards, too?

Sure. Every card associated with the account can be customized by the individual cardholder.

How do I know if my image was approved?

Every submitted image is reviewed for compliance with the Image Rules and Restrictions. Each image also must follow the MasterCard® Issuing Guidelines as set by MasterCard®. Once your image is approved, you will receive an approval email, and your card will be ordered. This process usually takes 1-2 business days. You will then receive your card in 5-7 business days.

What if the image I submit isn't accepted?

FOCUS Bank will reject an image if it does not meet our [Image Guidelines](#) or if it is in breach of a third party's copyright.

We'll notify you by email if there's a problem with your image, and you'll have the opportunity to submit another photo. In most cases, it may be as simple as selecting an image that isn't trademarked or under copyright. If we send you an email advising that your image has been rejected, simply follow the instructions provided in the email to redesign your card using a new image of your own or one from our image library. You will not be charged a fee for a rejected image.

How often can I change my card design?

FOCUS Bank gives each card holder 1 FREE Custom Card. Any additional cards will cost \$10.00. The fee will be charged to your checking account.

Does customizing my card change anything about my account, like my PIN number?

Your account will not change. For existing FOCUS Bank card holders, your PIN, debit card number, how your card looks, and the expiration date will change since it's based on your card issue date.

For new FOCUS Bank card holders, your PIN and debit card number will NOT change.

Does a customized card work just like a regular card?

They work exactly the same.

How will I receive my personalized card?

Your card will be mailed to you via the US Postal service. You should receive your card within 5 – 7 business days.

How long will it take to receive my card?

FOCUS Bank processes and sends out cards daily, you can expect your custom card within 5-7 business days.

When I receive my renewal card, will it still have my personalized image?

Yes. Upon expiration of your card, any reissued cards will have the same image as your most recently requested design. However, if you change your design within 60 days of expiration, you may receive two cards: one with the old design, and one with the new design. And it is possible you might receive the new design first followed by a card with the old design.

How can I turn my picture into a digital photo?

To upload your picture, it must be saved as a digital image on your hard drive. Most photo processing services can scan your photo onto a disk. You can then transfer the photo from your disk to your hard drive for uploading. Remember, the image needs to be saved in JPEG, .GIF, .PNG, .TIFF or .BMP formats.

Do I need special software to design my Personalized Card?

In order to process your image, you will need Flash player 6.0 (or higher). If you do not already have Flash player installed, you can download it free of charge at Adobe.com.

Can I edit my original image?

Yes, you can. The FOCUS Bank Custom Card Shop enables you to:

- Change the size of your image
- Turn your image 90 degrees
- Create a mirror image
- Place the image where you want it to be

Can I improve the quality of my image?

Unfortunately we cannot improve the quality of the image. So, make sure you choose a high resolution picture.

Does FOCUS Bank adjust the picture to make it look nicer on the card?

No! FOCUS Bank does not adjust the picture in any way. Please make sure to place the picture exactly where you want it to be and make any adjustments in the card designer. What you see is what you get!

What should I do when I receive my Personalized Card?

If you have converted an existing FOCUS Bank card into a Custom Card, then it is important as soon as you receive your Custom Card, to destroy your old card. Please note that until you destroy your old card, you shall be liable for the use of both cards, in accordance with the relevant terms and conditions of the contract regulating their use.