

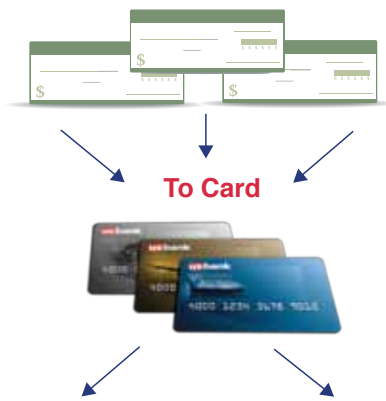
Improve card program value and performance

Commercial card programs are an extremely effective way to streamline work, improve control and reduce costs. Technology and automation advances continuously create opportunities for new card program applications. Is your program keeping up? Through an evaluation process called program optimization, U.S. Bank can show you how to extract more value from your program.

U.S. Bank will conduct an in-depth analysis of your program to assess its performance. We will then help you identify simple changes to reduce costs, improve process efficiencies and better leverage spend data. U.S. Bank is at the forefront of the payments industry, with more than 20 years of commercial card experience. Whether your organization uses a U.S. Bank Corporate Card, One Card or Purchasing Card, we can help you tap its full potential.

Increase efficiency and control

Convert Check Transactions



Greater Financial Value			Greater Supplier Leverage		
Lower Processing Costs	Increased Rebate Potential	Improved Working Capital	Deeper Supplier Discounts	Capture Term Discounts	Lower Supplier Costs

More Value	Performance Improvement
Reduce A/P costs	Cut process steps and paper
Improve control	Better oversight and management
Increase revenue	Greater rebate potential
Strengthen buying power	Leverage spend data to deepen supplier discounts
Improve working capital	Negotiate better payment terms

Create exponential value through a single program change

A single change to your card program can create a series of benefits that flow through your entire procure-to-pay process. Here's an example.

A program assessment can identify vendors that you are paying by check, but accept cards in common card payment categories. By moving those vendor payments from check to card you can reduce payment processing costs, capture missed supplier discounts and take better advantage of cash float savings. But that's just the beginning.

There is also greater potential for rebate revenue sharing. Moreover, a more complete understanding of supplier volumes and purchase information helps you reduce supplier costs through better discount negotiation and vendor consolidation.

A simple card program assessment is the first step toward finding more value. U.S. Bank payment technologies can also identify greater efficiency savings and cost reduction opportunities throughout your entire payment process.

Four easy steps to savings and growth

Getting started is easy. Your U.S. Bank representative will guide you through the card program assessment process, providing advice and support at every stage.

Conduct analysis

The first step involves analyzing your program to identify strengths and growth opportunities. Using a suite of sophisticated analytical tools, we will assess your program's performance to establish a baseline.

Monitor results and progress

We will help you monitor and measure performance toward goals and will provide results reporting at key milestones. As progress is made, we will help you understand the trade-off between continued time investment toward a goal and its remaining untapped value. Once you are satisfied, we will help you identify your next improvement goal and will continue the process of strengthening your program.



Present findings and recommendations

We will present an in-depth program review that includes both quantitative and qualitative analysis of your program's performance. A comparison of your program to those of best-in-class peer organizations will provide insight into successful practices. Our final recommendations will be supported by detailed return on investment projections.

Develop action plan and execute

Every organization operates in a unique environment that influences card program structure, policies and rules. From start to finish, we will help you develop an action plan specifically tailored for your organization and designed to meet your goals.

Get started today

Contact your U.S. Bank representative to learn how a card program assessment can benefit your organization. For more information, call us at 866-274-5898 or visit www.usbpayment.com.

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