

Comprehensive Solutions

For Your Payment Needs



All of **us** serving you®



Overview

Whatever your payment needs, U.S. Bank has a solution to fit your organization. U.S. Bank helped pioneer electronic payment products more than 25 years ago and still leads the way today. Organizations can leverage our proven expertise to reduce payment costs, enhance control and streamline the entire payment processing function.

U.S. Bank representatives have in-depth experience in many different industries so they can tailor a payment solution to fit your organization's purchasing requirements. With U.S. Bank, your organization can discover how to drive out costs, improve oversight and control, and optimize cash flow all while meeting your unique industry requirements.

Drive down costs

U.S. Bank helps you drive down cost by enabling your organization to do more with fewer resources. Payments are automated, leading to less manual intervention and fewer mistakes.

Improve oversight and control

U.S. Bank Payment Solutions have the ability to provide your organization with unprecedented visibility into its payment history. Organizations are able to manage employee spend, audit overall payment activity and identify misuse and fraud.

Optimize cash flow

U.S. Bank enables organizations to leverage payment terms and maximize supplier discounts.

At U.S. Bank, we recognize that every organization's payment situations are unique which dictates the need for a variety of payment products. We have the products and industry know-how to help your organization optimize its payment program. Our array of payment solutions include a broad spectrum of payables, transportation, travel and fuel solutions.

5th largest U.S. commercial bank

Highest ranked large commercial bank

-*Forrester's Customer Experience survey*

Ranked #1 by small and medium business owners

-*BizJournals SMB Insights 2010 survey*

One of the safest banks in the world

-*Global Finance*

Most Admired Companies of 2010

-*Fortune Magazine*

"Best Bank in the United States"

-*Euromoney Magazine*

#1 Most Trusted Bank for consumer privacy

-*Ponemon Institute (4th consecutive year)*

Rated highest in large-cap category for

"America's Most Shareholder Friendly Companies"

-*Institutional Investor*

U.S. Bancorp Named "Top Banking Team"

-*U.S. Banker*



u.s. bank payables solutions

Check | Wire | ACH | Cards | Payment Plus | EIPP

U.S. Bank has the right solutions to help your organization boost operational efficiencies, streamline processes, control expenses and maximize short term cash when you pay vendors, suppliers and other business partners. From traditional checks, ACH payments and purchasing cards to sophisticated electronic invoice presentment and payment tools, organizations enjoy the flexibility of multiple disbursement options. These options support your needs for payment timing, tracking and security.

Our innovative and robust payables solutions help your organization:

- Streamline the accounts-payable function
- Increase the speed and efficiency of your payables processes
- Optimize cash flow and working capital
- Enhance visibility into accounts payable spend across the organization
- Improve transaction risk management and spend control
- Ease time-consuming reconciliation
- Achieve measurable financial benefits

U.S. Bank Payables Solutions span the entire payments spectrum—from processing to payment to financing—and include a variety of payment options from paper to electronic to integrated solutions.

Paper Solutions

U.S. Bank offers a variety of paper payment solutions. From traditional checking accounts to controlled disbursement accounts, we have you covered. With a U.S. Bank Controlled Disbursement account, you will receive notification in the morning for checks that will clear against your account that day.

Electronic Solutions

Our suite of electronic payment services offers you speed, security, accuracy and flexibility. We will help you streamline your payables processes, providing you with a variety of easy-to-use, technologically advanced payment options.

- **ACH** — Leverage a variety of electronic payment initiation options, including online and direct data transmission for both domestic and foreign payments to Canada, Mexico and Europe. When the timing of your ACH disbursements is exactly known, your cash flow forecast and decision-making information is enhanced.

U.S. Bank is one of the nation's top volume originators of Automated Clearing House (ACH) transactions.

- **EDI Payments** — Provides the technology, information and flexibility needed for an efficient payables program.
- **Wire** — Move funds quickly and securely around the country or the world. We offer a full range of input options including telephone, PC and mainframe transmission to send immediately available funds electronically. Additionally, wires may be initiated through automated standing wire, mainframe batch wire, Customer Money Transfer (CMT) and SinglePoint Wire Transfer.

Commercial Cards

The U.S. Bank Purchasing Card, U.S. Bank One Card and U.S. Bank Managed Spend Card streamline the purchasing process and empower your supply chain management strategies.

- **U.S. Bank Purchasing Card** — Helps reduce the costs associated with processing requisitions, purchase orders and check requests. Streamlines every step in the procure-to-pay process offering a cost-saving alternative to initiating a purchase request.
- **U.S. Bank One Card** — Offers remarkable payment versatility for everything from major purchases to travel necessities—combining the flexibility of a corporate card with the convenience of a purchasing card.
- **U.S. Bank Managed Spend Card** — Supports a variety of budgetary expenditures such as office moves, employee relocation or special projects, providing your organization an efficient way to manage outlying expenses that fall beyond the scope of traditional purchasing or corporate travel card programs.

e-Payment

U.S. Bank Payment Plus brings cardless e-payment capability to complement or expand your traditional commercial card program.

- **Payment Plus** — Enable dynamic credit adjustments to match approved vendor payment amounts. Single-use accounts reduce the risk of unauthorized card activities and increase control over spending. This convenient web-based electronic payment management system maximizes your working capital and automates your account payables processes.
- **U.S. Bank EIPP** — Optimize your financial supply chain globally with collaborative invoice audit, payment processing and integrated trade finance capabilities. This enables your organization to eliminate paper invoices, automatically reconcile invoices to orders and make payments to suppliers anywhere in the world.

Integrated Solutions

U.S. Bank offers several integrated payables tools to support and handle your most complex payments.

- **U.S. Bank SinglePoint® and U.S. Bank Access® Online** — Manage your financial position online by effectively monitoring account activity, retrieving information and initiating payments... anytime, anywhere.
- **Consolidated Payables** — Combine check, ACH, wire transfer and cardless account payment instructions into one single file, providing your organization with an efficient process for centralizing and streamlining payment origination.



U.S. Bank EIPP and Freight Payment use an Internet-based, integrated invoice processing, payment and financing solution—Syncada® from Visa® network—that meets the complex challenge of managing and optimizing global operations.

SYNCADA / from Visa

u.s. bank transportation solutions

Freight Payment | Household Goods | Trade Finance

When it comes to freight payments and supply chain management, nobody does it better. U.S. Bank Freight Payment leverages the Syncada® from Visa network to support the specific needs of professionals who audit and pay freight bills.

U.S. Bank Freight Payment is the largest and most experienced global freight payment company today, offering benefits that are unparalleled in the industry. Our freight payment network has more than 10,000 active carrier customers and supports billions of dollars in payments each year, all over the world.

U.S. Bank Freight Payment automates invoicing and payment and allows shippers and carriers to resolve discrepancies in real time via an Internet-based application. With flexible business rules and 100% pre-payment audits, users can customize the tool to meet diverse needs, yet still maintain visibility and control across the entire organization.

U.S. Bank also offers integrated trade finance, which allows carriers to get paid almost immediately, while shippers pay U.S. Bank monthly.



Reduce Cost

U.S. Bank Freight Payment liberates organizations from manually intensive, error-prone tasks that increase costs and cycle time, while reducing quality. Streamlined invoice presentment, management and payment fundamentally change the accounts payable and receivable processes, eliminating non-value-added activities and communication delays.

Organizations rely on U.S. Bank Freight Payment to reduce costs by:

- Eliminating the handling of paper invoices and checks
- Auditing each invoice to eliminate payment errors—no more double payments
- Avoiding late fees and balance due invoices
- Improving security to eliminate fraud opportunities
- Ensuring regulatory compliance

Optimize Cash Flow

Both suppliers and carriers benefit from leveraging this unique freight payment tool, allowing them to manage cash as effectively as possible with integrated financing for every invoice payment. Carriers reduce days sales outstanding to less than five days on average. Carriers are paid with U.S. Bank funds, so there is no pre-funding requirement. Shippers pay U.S. Bank once a month on a consolidated invoice.

Improve Business Intelligence

With standardized data capture and robust reporting options, U.S. Bank Freight Payment allows organizations to harness actionable information for more effective decision-making. Easy-to-use reports help analyze the root cause of unnecessary supply chain costs, including pricing and billing errors, unwarranted services and deviations from contract. In addition, U.S. Bank Freight Payment provides complete cost-tracking capabilities to facilitate supply chain optimization or manage total delivered cost at the item level.

u.s. bank travel solutions

Corporate Travel Card | Event Planner Card | Expense Management

Travel and entertainment (T&E) expenses remain one of the largest variable expense categories for many organizations. U.S. Bank Travel Solutions provide unprecedented insight over and visibility into your organization's overall T&E expenses. Our full range of travel solutions—from efficient corporate travel cards to event planner cards to robust electronic expense reporting—work together to provide you an end-to-end expense management system that puts the control in your hands, while providing cardholders with exceptional benefits and service.

Corporate Travel Card

Today's globalization of business travel forces organizations to continually seek new efficiencies and better approaches to worldwide T&E expense management. As a result, we have built a comprehensive travel payment program that delivers innovative solutions in countries around the world with global data consolidation and reporting. Our travel payment program extends the reach of your corporate travel card program to wherever you do business—whether operating domestically or internationally with offices around the world—providing a complete strategy for controlling T&E expenses and gaining tangible bottom-line savings worldwide.



U.S. Bank Corporate Travel Card — U.S. Bank is one of the leading providers of corporate travel cards. The U.S. Bank Corporate Travel Card provides a comprehensive, simplified means to monitor and control T&E expenses. Issued in the United States and Canada, the program is flexible, widely accepted and can be easily tailored to meet your specific needs. Unique controls can be implemented that enable your organization to control spending limits and types of purchases made on your card program. We also work closely with vendors and associations to ensure your organization has access to the most robust T&E data available.

Elavon Corporate Travel Card — Our European corporate travel card is delivered by Elavon Financial Services Limited, a bank and wholly owned subsidiary of U.S. Bancorp based in Ireland. The Elavon Corporate Travel Card offers the same advanced features, functionality and benefits as the U.S. Bank Corporate Travel Card while supporting multiple currencies and languages across the region. The Elavon Corporate Travel Card seamlessly integrates with the U.S. Bank Corporate Travel Card, enabling North American-based multinational clients the opportunity to extend their travel programs to employees of their European operations and benefit from a program that maximizes the capture of global travel spend.

U.S. Bank Executive Card — Senior corporate executives are expected to deliver every day, all day. These individuals desire a corporate travel card solution that also goes the extra mile. The U.S. Bank Executive Card or U.S. Bank Executive Platinum Card are extensions of our corporate travel card and provide your organization's executives with an affluent array of premium benefits and travel services.

U.S. Bank Executive Card benefits include:

- \$1 million automatic travel accident insurance coverage¹
- Lost luggage insurance
- Discounts on an assortment of travel-related services including:
 - Ticket upgrades for sporting and entertainment events
 - Discounts on international limousine services
- Premium concierge services
- National preferred-member auto rental membership

U.S. Bank Executive Platinum Card takes the benefits of the Executive Card one step further by including The Airport Lounge Access² benefit, providing enrolled executive platinum cardholders with access to more than 600 participating airport VIP lounges worldwide and Corporate Rewards Membership.

¹See program rules for conditions and details.

²Certain terms, conditions, and exclusions apply. For full terms and conditions, please refer to the Conditions of Use section of the Priority Pass Lounge Directory book that is received upon enrollment. Lounge visit fees may be adjusted with prior notice. Complimentary visits may apply to Members and/or an accompanying guest.

U.S. Bank Event Planner Card

The U.S. Bank Event Planner Card provides organizations with greater control over the unique spend category of meeting and event management. More complete and consolidated vendor information enables meeting planners to negotiate better contracts and achieve greater cost savings. Specialized customizable controls enable organizations to prevent fraud and misuse proactively by limiting access to certain spend categories.

U.S. Bank Expense Management

U.S. Bank Expense Management delivers enhanced visibility and elevates T&E expense management to the next level. U.S. Bank Expense Management is a suite of data, card management, reporting and analytic services that provide organizations with visibility into card program spending and information to help control and manage expenses. Your cardholders and organization alike benefit by using this convenient, easy-to-use online tool to manage T&E expense reporting and reimbursements efficiently and effectively.



u.s. bank fuel solutions

Aviation Card | Fleet Card

On the road or in the air, U.S. Bank Fuel Solutions help organizations manage their fuel and maintenance expenses more cost effectively. Our advanced payment systems and expert reporting tools tie into your existing systems and help your organization eliminate inefficiencies.

U.S. Bank Fleet Card

U.S. Bank Fleet Card offers the flexibility and expertise clients require to meet current needs and support future growth. With advanced technology and processing systems, service infrastructure and a proven track record in managing transaction data, the U.S. Bank Fleet Card is uniquely positioned to help fleets of any size become more efficient and successful. More than just a fuel card, U.S. Bank Fleet Card, which runs on the Voyager® network, provides an array of fuel, maintenance and service solutions that greatly simplify fleet management.

Value-added services include:

- **TeleTrans** — Expands acceptance of the fleet card to virtually any merchant
- **FuelForce®** — Provides a state-of-the-art solution that monitors, controls and creates greater efficiencies for any size onsite bulk fueling operation
- **Vehicle Maintenance Reminder Service** — Automatically updates fleet administrators on preventative maintenance scheduling for their fleets
- **Merchant Discounts** — Processes discounts offered to or negotiated by the client with fuel suppliers automatically
- **National Auto Club (NAC)** — Provides quick, courteous and cost-effective road services for fleet managers

With the fastest growing universal fleet card in the industry, U.S. Bank stands out because it allows for control at the card level as well as the account level, giving fleet administrators the ability to customize every card. Within a single account, the fleet card can be assigned to individual drivers, vehicles or entire organizations.

Fleet administrators appreciate the sophisticated purchase control and expense monitoring features that reign in excess spending. Easy-to-read, comprehensive transaction data reports help manage expenses and can be used in vendor negotiations. Summary report options monitor and track negotiated discounts. With all this functionality, the fleet card program is truly a fleet manager's answer to complete and comprehensive fuel and maintenance fleet solutions.



The Voyager Network Difference

A leading card network for fuel and maintenance merchants, Voyager is specifically designed to serve the needs of automobile and light truck fleets. Voyager acceptance is found on gas pumps and cash registers of more than 230,000 retail locations in all 50 states. The network, which is owned and operated by U.S. Bank, is designed to capture fleet management information beyond the abilities of other card networks.

VOYAGER®

U.S. Bank Aviation Card

The U.S. Bank Aviation Card has been the leading card provider for aviation fuel and related services for more than 25 years. Powered by Multi Service Aviation, U.S. Bank provides customers with customized billing in nine currencies, worldwide acceptance, Internet-based spend controls, account management and control features, access to fuel discounts and more.

With the aviation card, operators can:

- Pay for all aviation-related services, including fuel, flight planning, aircraft handling, trip support and weather tracking, catering and more
- Gain access to more than 7,500 merchants in 190 countries
- Leverage discount fuel contracts and rates
- Create customized reports to manage and budget for monthly aviation-related expenses
- Track invoices online, anytime from anywhere in the world

Flight Support Services

The aviation card offers flight support services in conjunction with Baseops International, Inc., a leading global flight support services company. Aviation departments can more effectively and efficiently manage their overall program by scheduling and paying for all of their aviation-related expenses by consolidating to one invoice and using one card.

Multi Service Aviation has been the only recipient of the PRASE (Preferences Regarding Aviation Services & Equipment)

Favorite Fuel Card award since the award's inception — 18 consecutive years!



Online Reporting and Access

Flight departments can customize reports to track expenses, as well as separate costs by vendor, date of transaction, etc. Reports can be created to show total fuel purchased and consumed and ground services utilized over a specific time, enabling your organization to forecast future fuel and travel budgets better. Aviation departments can also search our comprehensive Multi Service Aviation accepting merchant directory. U.S. based clients can conveniently review and pay invoices online from anywhere in the world.

International Fuel Pricing

Pilots can cut fuel costs by leveraging Multi Service Aviation's vendor relationships. We work with more than 80 fuel suppliers worldwide to negotiate lower fuel pricing for cardholders traveling internationally.



u.s. bank healthcare solutions

Provider | Payer | Employer

An outgrowth of U.S. Bank's longstanding commitment to the healthcare community, Healthcare Payment Solutions delivers innovations that simplify the receipt, processing and posting of payments; provides new and better ways for individuals to meet their financial obligations; and supports the relationship among the participants in the healthcare continuum—payer and provider, employer and employee, broker and TPA. We're uniquely qualified to help you adapt to marketplace changes quickly and successfully, thanks to our deep technical expertise in electronic payments and reconciliation as well as our unparalleled knowledge of the healthcare payments industry.

Healthcare Provider Solutions

U.S. Bank Payment Navigator™ is a web-based, easy-to-use tool that helps patients pay and providers collect. Peer reviewed by the Healthcare Financial Management Association, it provides the functionality your team needs to improve your revenue cycle—and patient satisfaction.

Simplify eligibility, estimation, payment collection and reporting

- **Check insurance coverage, co-pays, deductibles and more** before the patient arrives for a scheduled visit or in real time at the point of care.



- **Estimate patients' out-of-pocket payments** up front to ease confusion and set expectations.
- **Collect co-pays, deductibles and self-pay balances** at any Web-enabled computer in your facility. You can easily process your patients' credit card, debit card, healthcare payment card, electronic check or cash payment.
- **Reduce bad debt** with patient-friendly payment options, including automated payment plans and lines of credit.
- **View, track and evaluate virtually any activity affecting your payment system** so you can monitor trends and manage user performance.

U.S. Bank Healthcare Creditline is a fast, easy and affordable financing option that helps patients pay for their medical care. It is a generous line of credit that can be offered to all patients who want assistance managing their self-pay balances—not just those who are uninsured, underinsured or unprepared to pay.

Healthcare Creditline allows you to help your patients afford the care they need, when they need it.

- **Supports wellness and optimal outcomes** by giving you a new option to help patients manage their medical expenses.
- **Reduces back-office processes** and the risk associated with patient debt.
- **Improves your cash flow** because you will receive 100% of the payment (minus the discount rate) up front in 72 hours or less.
- **Provides a turnkey solution for patient financing**—from application to billing and collections—so you can focus on care.
- **Offers competitive interest rates** for patients and sensible fees for providers.

U.S. Bank Payment Consolidator™ turns payment chaos into order. **Payment Consolidator** converts health-plan payments, patient checks and patient payment coupons into postable 835 files and makes reassociation with remittance advices easy, reducing your costs and dramatically increasing the accuracy and efficiency of your accounts receivable process.

Payment Consolidator requires only a computer with Internet access—you do not need any special software or equipment.

Healthcare Payer Solution

U.S. Bank Payment Master™ is a full-service claims settlement solution that reduces expenses and increases payment-processing efficiencies by focusing on electronic adoption. Through one integrated solution, **Payment Master** delivers HIPAA-compliant remittances and payments (ERA/EFT) electronically and also supports paper checks and Explanation of Payment (EOP).



Employer Solution

U.S. Bank's Consumer Driven Healthcare (CDH) Suite can help you navigate the transition to employee empowerment and responsibility. Our tax-advantaged spending accounts, convenient multi-purse payment card, fully integrated account-management site, and mobile app give participants choice and control, so they can make smart decisions about what they need to stay healthy—physically and financially. The suite includes Health Savings Accounts (HSAs), Flexible Spending Accounts (FSAs) and Health Reimbursement Arrangements (HRAs).

- Features a single, multi-purse payment card for all benefit spending accounts
- Makes account management easy through a secure, fully integrated website
- Offers convenient account-management tools for quick self service
- Includes advanced features, such as a mobile app, integrated HSA investments, and a handy Healthcare Toolbox to help account holders make informed decisions and better manage their healthcare dollars

Contact U.S. Bank for more information

From checks to complete electronic procure to pay systems, U.S. Bank offers organizations the solutions they need to cut costs and operate more efficiently. For more information on any of our payment tools, please contact us at 866-274-5898 or visit usbpayment.com.

All of **us** serving you®



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