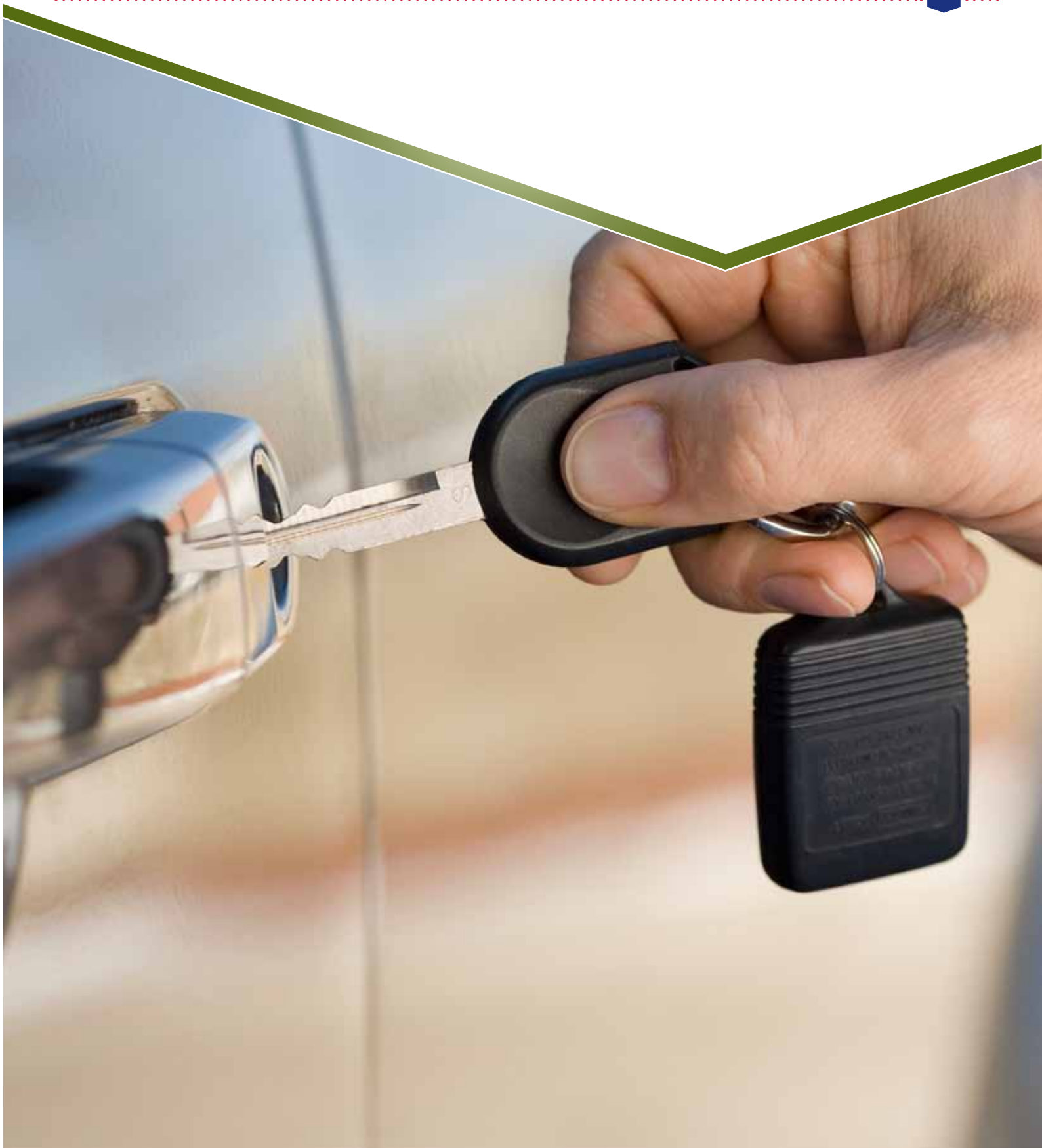


U.S. Bank Solutions for Insurers



All of **us** serving you®

usbank

Powerful solutions to help maximize your payment performance

U.S. Bank® delivers what other institutions only promise. We offer unique solutions to meet all the payment needs of insurers. We provide the most comprehensive payment solutions including purchasing, travel and entertainment (T&E), event planning, transportation and fuel management payables.

Many institutions offer commercial cards, yet cards are only one component of the processes we engineer. Our other payment solutions are of the same world-class caliber. They include advanced payment technologies that deliver electronic access tools to manage client programs and bring expense management under control.

Our broad array of proven programs, sophisticated data management resources and experienced professionals provide a product and service combination no other institution can match.

In fact, U.S. Bank pioneered purchasing and travel solutions and still leads the way today. U.S. Bank is one of the largest issuers of Visa® and MasterCard® commercial cards in the world. Insurers that partner with U.S. Bank can look forward to:

- Improved Payment and Processing Integration
- Increased Expense Control
- Greater Data Visibility

Symetra Financial launched a new corporate card with enhanced oversight and had **no issues with employees.**

Draw on the knowledge of payment experts who understand your business

U.S. Bank is a leading developer of corporate payment systems. Behind every U.S. Bank solution is a team of dedicated experts with extensive experience in insurance. From property and casualty to auto, life, health and long-term care, U.S. Bank representatives understand the payment issues insurers face. They focus on an organization's business goals and constantly look for ways to increase efficiency and cut costs, especially in the areas of vendor payments, telecommunications, claims and temporary labor. Our payment solutions dramatically simplify expense management for clients and their employees, and transform expense data into valuable information that can be used to control costs better.



A solution for every payment need

U.S. Bank helps insurers find the appropriate combination of solutions depending on where an organization's purchasing pattern fits within the payment continuum—now and in the future. Representatives help assess the situation, suggest the right mix of products and tools and then provide expert service.

Program optimization ensures clients receive maximum savings and effectiveness

Provided at no cost, U.S. Bank helps clients better understand spending patterns, eliminates inefficient processes and implements best practices through program optimization. Accounts payable analysis is an important part of this process. It helps clients discover opportunities for improvement and is designed to achieve fast, measurable results by focusing on four deliverables: program assessment, data and process analysis, program execution and presentation to senior management.

Learning opportunities promote best practices and information sharing

U.S. Bank sponsors a number of client-centric experiences that offer participants networking and learning opportunities focused on the latest industry trends. From interactive webinars to intimate regional roundtables to industry wide conferences to thought-provoking white papers and webinars ... U.S. Bank provides innovative payment perspective and leadership.

Choose from a variety of payment solutions ... straightforward, complex or somewhere in between

A dynamic synergy develops when U.S. Bank partners with clients. Together, we analyze clients' needs and tailor travel, event and procurement solutions to fit any requirement throughout the world. Because U.S. Bank offers a full suite of programs, we can handle any payment need insurers may have and help identify opportunities they may not have previously considered.

From straightforward and efficient purchasing cards to fully automated procurement programs, U.S. Bank solutions help clients increase efficiency throughout their organizations by reducing paper and streamlining expenses.

U.S. Bank offers a full suite of payment solutions. We can handle any payment need insurance organizations may have.

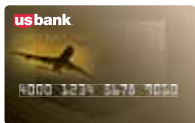




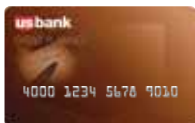
Access Online Payment Plus—Allows organizations to further automate their accounts payable business processes by helping diminish paper, increase controls, reduce risk and facilitate working capital optimization.



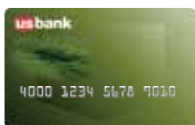
Purchasing Card—Provides an easy to implement and easy to manage payment and cost management alternative for insurers seeking to increase efficiency and control. Offers complete online account management and reporting capabilities.



Corporate Travel Card—Provides the ideal solution for insurers looking to manage their overall travel expenses. It features flexible spending controls, wide-ranging management and insightful reporting tools that integrate with insurer's existing Electronic Expense Reporting (EER) systems.



Event Planner Card—Enables insurers to reduce the time spent managing event expenses associated with sales meetings, department outings, corporate retreats and annual trips.



Managed Spend Card—Covers expenses relating to buying trips, product launches, events, incentive programs, special promotions, office moves or employee relocations that often fall beyond the scope of traditional purchasing and travel card programs. It is an efficient way to manage these payments and limit risk.



Fleet Card—Provides insurers with the most comprehensive payment processing, online reporting and account maintenance functionality to manage fleet fuel and maintenance costs.



Electronic Invoice Presentment and Payment (EIPP)—Automates payment, processing and audits of invoices to create a best-in-class accounts payable process. Options include general payables, freight, telecom, utilities and global trade payments.



Freight Payment—Offers customized solutions for automating, payables, receivables, freight and global trade payments. Provides pre-payment audits capabilities while enabling buyers and sellers to manage and audit payments online collaboratively.



Aviation Card—Gives organizations access to customized billing, free online account maintenance and savings on aviation fuel for aircraft such as corporate aircraft and charters for catastrophe aid.



Get more cost savings with Payment Plus

Given the current economic conditions, organizations are searching for easy-to-use tools that support cost reduction by promoting processing efficiencies. U.S. Bank Access Online Payment Plus can help achieve these objectives while also improving overall payment visibility and control.

Payment Plus allows organizations to:

- **Reduce** costs and fraud associated with check payments
- **Automate** payment and reconciliation processes
- **Enhance** cash management

Easy to use

Streamlining business processes with Payment Plus is easy. In just three steps, an organization can start cutting accounts payable expenses, all within Access Online.

1. **Submit** payment instructions using an automated file or our simple online form.
2. **Pay** suppliers securely while providing complete remittance information.
3. **Monitor** payments and update financial systems with Access Online's automated reporting features.

Payment Plus also supports organizations' key supplier relationships. Organizations can rest assured knowing that suppliers are paid timely, securely and with full remittance information.



Access Online won the 14th annual Enterprise Value Award in the banking and brokerage category. In fact, U.S. Bank is the only organization ever to win the award with its first entry.

No-cost tool

Payment Plus is part of Access Online, the web-based card program management system that U.S. Bank clients know and trust. An organization does not need to purchase additional software or worry about complicated and expensive implementations. Everything needed to manage payments is available anytime, anywhere, at **no additional cost**.

Increased control

Users will experience improved payment visibility and control by leveraging the dynamic credit adjustments and single-use accounts found in Payment Plus. Supplier payments are processed only when approved and only for the amount authorized, allowing organizations flexible cash management.

Better processes

Payment Plus enables organizations to achieve many benefits. As checks are converted to Payment Plus, organizations will reap the rewards. Fewer checks mean decreased printing, postage and labor costs. Plus, the cycle-based payment to U.S. Bank allows companies to hold on to valuable cash assets longer.





Take advantage of innovative payment options

U.S. Bank offers insurer organizations an efficient alternative to initiating a check request or purchase requisition. Our programs can help eliminate paper from the A/P process and give insurer organizations greater control over transactions.

Save time and money throughout your purchasing process

U.S. Bank Purchasing card helps reduce cost and streamlines processes associated with authorizing, tracking, purchasing and reconciling your organization's purchases.

- Automatically post transaction data to the general ledger
- Help cut the costs of processing, administration system file maintenance and operations
- Negotiate better terms with vendors
- Monitor compliance and enforce card-usage policies
- Analyze spending data by expense type, Merchant Category Code, geography and more

Increase purchase program controls

Many features are available to help insurer organizations control and/or limit cardholder spending.

- **Velocity Monitoring** allows organizations to limit the number of transactions and dollar limits per day, month or other period specified by the organization.
- **Cardholder Single-Purchase Limit** restricts the amount of a single purchase made by the cardholder.
- **Cardholder Cycle Spending Limit** caps the maximum dollar amount authorized for a cardholder within a 30-day billing cycle.
- **MCC Blocking** prevents purchases of specific commodities and services, so U.S. Bank will block the Merchant Category Codes (MCCs) that represent these items.

Increase efficiencies and decrease costs

Features	Benefits
Flexible authorization system and cardholder spending controls	Manages where cards are used and provides clients with the ability to block misuse and abuse at the point of sale
Worldwide card acceptance	Gives unparalleled purchasing access
Access Online web-enabled reporting	Allows clients to monitor their program to identify waste, misuse and abuse, and increase their program's efficiencies by leveraging Access Online's robust reporting options
Supplier management and enablement solutions	Facilitates identification and development of strategic supplier alliances
Experienced U.S. Bank Implementation and Relationship Managers	Provides consultation and issue resolution management so clients can focus on their programs while helping organizations achieve increased cost savings and improved efficiencies
Robust reporting options	Allows clients to effectively monitor their program in order to identify waste and abuse and increase their program's efficiencies
24-hour customer service	Offers unparalleled 24/7 cardholder assistance
Reduced paperwork	Increases efficiencies in the procurement process by reducing paper-based transactions for micro-purchases
Visa® or MasterCard® Liability Waiver program protection	Provides up to \$100,000 protection, per cardholder, for fraudulent use or misuse of the card by cardholders (Association terms and conditions apply)



Enjoy complete travel expense management

Today's challenging insurance environment makes management oversight and program efficiency more important than ever. The U.S. Bank Corporate Travel Card combines ease of use with ease of management.

Welcomed at millions of locations worldwide and featuring a comprehensive array of travel benefits as well as toll-free global travel assistance, the corporate travel card program offers unparalleled value to cardholders. Exclusive online tools dramatically simplify reporting and management, ensuring that minimal time and effort are required to perform these key functions.

In addition, U.S. Bank partners with strategic companies that support Value Added Tax (VAT) recovery, benchmarking and data consolidation services.

The program features are complemented by an extensive range of reporting options that allow data to be retrieved in many different formats. As a result, it is easy to use the data to control card use and travel expenses. Management and oversight are also facilitated through individual cardholder limits and MCC blocking. Ultimately, insurers can achieve complete travel expense management while also reducing paper checks and reliance on petty cash.



Easy to use, easy to manage

Features	Benefits
Expense reduction	Avoids hidden charges or higher processing fees typically associated with the reimbursement of travel expenditures
Worldwide card acceptance	Gives unparalleled travel access
Visa® or MasterCard® Liability Waiver program protection	Provides \$100,000 protection, per cardholder, for fraudulent use or misuse of the card by cardholders
Auto rental accident coverage	Enables cardholders to travel with confidence
Automatic travel accident insurance and emergency travel services	Provides added security for employees
U.S. Bank Implementation and Account Managers	Ensures program optimization and helps organizations achieve increased cost savings and improved efficiencies
24-hour customer service	Offers unparalleled 24/7 cardholder assistance
Comprehensive authorization controls	Provides clients with tools that allow for easy management of where cards can be used and enhances the opportunity to block fraud and misuse at the point of sale
U.S. Bank Access Online electronic access system	Meets each organization's unique reporting and data needs
Wide selection of standard reports and reporting capabilities	Increases knowledge of corporate card program activity enabling proactive and effective decision making, complete expense management and faster reimbursement



Streamline conference and meeting payments

Planning a meeting is about more than just travel. Meetings often require space, catering, production, speakers, invitations, registration materials and audio/visual and computer equipment from disparate and sometimes unusual vendors.

With the U.S. Bank Event Planner Card, suppliers are paid promptly and securely. With no more checks to write, everything is on one statement. Large national sales meetings, corporate retreats, small department gatherings, agent training, conferences, trade shows and more can all be paid for with the U.S. Bank Event Planner Card. Moreover, the card allows those responsible for the meetings to focus on planning instead of expense management activities.

The event planner card includes Merchant Category Codes (MCCs) that are not standard on other commercial card accounts. In addition, they can be easily customized to fit an insurer's unique spending needs. The standard MCC template for the event planner card includes the MCCs most planners will need as well as some optional choices for special needs. Plus, customization is also available.

Features	Benefits
Consolidated meeting and event spend	Increased visibility to all event spend leads to better decision making
Access to a wide variety of vendors	Improved flexibility to easily make purchases to traditional and non-traditional T&E vendors
Distinct controls, including spending limits, declining balance structure and approved merchant category acceptance	Greater control of expenses by centralizing the management and monitoring expenditures
Automated T&E purchasing, payment and reconciliation processes	Enables companies to better manage and track T&E spend





Control a variety of payment types while reducing risk

The U.S. Bank Managed Spend Card helps insurance organizations realize efficiencies while reducing the risk associated with check payments. It has many special uses beyond the scope of traditional purchasing cards and corporate cards.

In emergency or catastrophe situations, the managed spend card can ensure immediate payment needs are met while minimizing risk and exposure for insurers. Flexibility is another key attribute. The managed spend card's features can be leveraged in a variety of ways depending on the purchasing or budgetary situation. For instance, entire spend categories can be opened or blocked to customize purchasing and control functions based on unique needs. This means purchases can be completed easily while maintaining visibility and control.

Moreover, the managed spend card can be used like a stored value card with firm credit limits and a finite expiration date to manage purchases and expenditures better. It can be used either as a short-term or long-term payment vehicle and budgetary funds or credit limits can be adjusted as needed, especially in time-sensitive situations.

Managed spend cards for:

Emergency or catastrophe funds

Agent incentive programs

Trade shows, conferences or promotional events

Office relocation or refurbishment

Consultant fees or expenses

Employee relocation expenses



Manage vehicle fuel and maintenance costs efficiently

More than just a fuel card, U.S. Bank Fleet Card, powered by the Voyager® Network, provides an array of fuel, maintenance and service solutions that greatly simplify life for business travelers or emergency responders in catastrophe situations.

In addition, U.S. Bank Fleet offers the flexibility and expertise insurers require to satisfy current needs and future growth. With advanced technology and processing systems, service infrastructure and a proven track record in managing fuel taxes and net billing, U.S. Bank is uniquely positioned to help fleets of any size become more efficient and successful.

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 business travelers, certain vehicles or entire organizations. Fleet administrators appreciate the sophisticated purchase control and expense monitoring features that rein in excess spending.



Top five reasons insurer organizations choose the U.S. Bank Fleet Card:

Experience—Partners with organizations in every major industry nationwide, redefining the concept of fleet cards.

Cost Savings—Enables organizations to achieve cost savings in the form of merchant discounts, tax exemptions and flexible payment and billing options.

Control—Provides full, flexible control over purchases.

Convenience—Is accepted at more than 230,000 major and regional fuel and maintenance locations in all 50 states, Canada and Puerto Rico with new sites added daily.

Customer Service—Maintains outstanding customer service that is available 24 hours a day, 365 days a year. Achieves the highest quality standards for prompt responses to customer needs; all cardholders are able to speak directly with a customer service representative about account issues.

The Voyager Network Difference

U.S. Bank purchased Voyager Fleet Systems in 1999. The Voyager Network has supported the fleet payment business for more than 25 years and is accepted at 93% of all fuel merchants in the United States. U.S. Bank leverages the Voyager Network to support organizations in every major industry nationwide, as well as many states and U.S. Federal Government departments and agencies. The Voyager network supports private label and co-brand fleet card programs for major oil companies, regional marketers and distributors.



Automate your payment process

U.S. Bank Electronic Invoice Presentment and Payment (EIPP) allows financial professionals to do more with less. U.S. Bank EIPP automates insurer organizations' A/P processes at every stage in the lifecycle of a transaction. Receive, audit and approve invoices electronically and manage only the exceptions. Pay suppliers and post payment and accounting detail electronically into the general ledger. Plus, leverage robust data for enhanced financial and procurement analysis while maximizing your trade terms.

U.S. Bank EIPP is flexible enough to meet all business-to-business payment needs and can get insurer organizations started with a solution that has low impact on their IT resources. U.S. Bank EIPP allows insurer organizations to lower processing costs and reduce cycle times, while ensuring timely recognition of and visibility into expenses.



Cash management for diverse, global companies has never been more important than today. Whether it is taking early-pay discounts or meeting government regulatory requirements for control, U.S. Bank EIPP is designed with the treasury professional in mind. Instant financial reports, consistent and accurate general ledger posting and compliance checks on every payment made — it is all possible with one global payment solution.

Features	Benefits
Complete visibility across multiple financial systems	Increases back office efficiency and reduces paperwork
Pre-payment audit and reconciliation	Automates corporate policy compliance for procurement invoice approval
Total financial control	Maximizes payment terms and working capital
Robust reporting options	Offers clients the tools necessary to better manage programs
Supplier Management	Facilitates the identification and development of strategic supplier alliances

U.S. Bank

**FREIGHT
PAYMENT**

Leverage automation to improve your freight payment process

When it comes to freight payment and supply chain management, nobody does it better. U.S. Bank Freight Payment supports the specific needs of professionals who audit and pay freight bills.

U.S. Bank Freight Payment is the largest and most experienced freight payment company today, offering benefits that are unparalleled in the industry. Our freight payment network has more than 17,000 active carrier customers and pays thousands more.



Insurers rely upon U.S. Bank Freight Payment to reduce costs by:

- Eliminating paper invoices
- Auditing each invoice to reduce payment errors
- Avoiding late fees and balance due invoices
- Improving security to eliminate fraud opportunities

U.S. Bank Freight Payment manages carrier payments and sends complete remittance information along with providing automated general ledger updates enabling complete freight expense tracking. This Internet-based tool delivers the detail required by specific expense categories as well as broad-ranged payments.

U.S. Bank Freight Payment lets insurers and their carriers manage cash as effectively as possible by providing built-in financing for every invoice payment. Carriers routinely reduce days sales outstanding by 30 days or more, with average payment times under six days. Carriers are paid with U.S. Bank funds, so there is no pre-funding requirement.

Both suppliers and carriers benefit from leveraging this unique freight payment tool.



Help keep aviation costs under control

U.S. Bank Aviation Card leverages the Multi Service Aviation network to give cardholders customized billing, free online account maintenance and savings on aviation fuel. U.S. Bank is able to take our network's extensive expertise in the aviation fuel and maintenance space, and combine it with the strength and stability of our organization to provide exceptional service and products to the entire private aircraft market.

The aviation card makes it easier to aggregate and manage the multitude of aviation-related expenses that accompany air services under one easy-to-implement and utilize program. The U.S. Bank Aviation Card is accepted by more than 7,500 FBOs, fuelers, handlers, catering companies, aircraft service stations, flight schools and charter companies.

Organizations and cardholders enjoy the convenience of using the U.S. Bank Aviation Card for any aircraft-related expense including:

- Aircraft Cleaning
- Airport Fees
- Catering
- Charter
- De-fueling
- De-icing
- Fuel
- Fuel Additive
- Ground Power
- Handling
- Hangar Rental
- Hotel Reservations
- Into Plane & Flowage Fees
- Landing Fees
- Lavatory Service
- Maintenance
- Oil
- Oxygen
- Ramp & Parking Fees
- Taxes
- Transportation
- Water

The Multi Service Aviation Network Difference

Multi Service Aviation has nearly three decades of aviation fuel and maintenance payment experience in both local and international business and supports more than 40,000 cards. The network has been recognized as supporting the Best Fuel Card in *Professional Pilot* magazine's PRASE Survey for the past 18 years.



Contact U.S. Bank for more information

From purchasing cards to access tools to complete electronic procure-to-pay systems, U.S. Bank offers insurers the solutions they need to cut costs and operate more efficiently.

For more information, please contact us at 866-274-5898 or visit usbpayment.com.

All of **us** serving you®



usbpayment.com