

U.S. Bank Optimization Services Delivers Business Advantage

Making the most of your U.S. Bank card program can help you reach your strategic AP goals. Whether you want to reduce the risk of fraud, increase operational efficiencies, improve corporate financial position, or boost revenues, Optimization Services can help you transform business needs into bottom-line results.

VIRTUAL PAYMENTS REDUCE THE RISK OF FRAUD

81% of companies experienced some kind of payment fraud¹

<0.0012% extremely low risk of fraud with virtual cards²

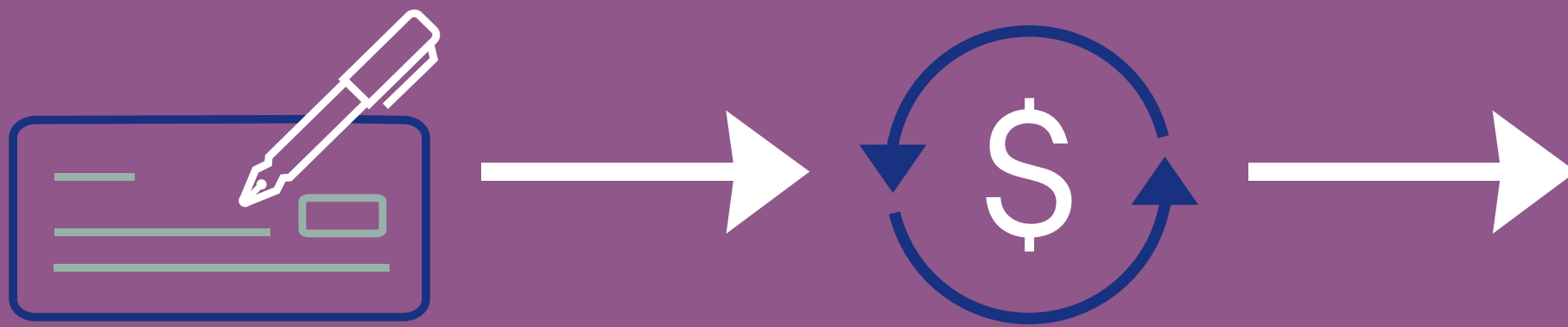


Dramatically LESS fraud can add up to meaningful savings

EFFICIENCIES HELP YOU USE RESOURCES MORE EFFECTIVELY

\$5.95 cost of processing a check³

71% LESS costs when processing a virtual card payment



\$4,220 in savings for every 1,000 checks ELIMINATED

+ Save time on reconciliation, replying to supplier inquiries, reissuing checks and producing 1099s

SMART FINANCIAL STRATEGIES IMPROVE CASHFLOW

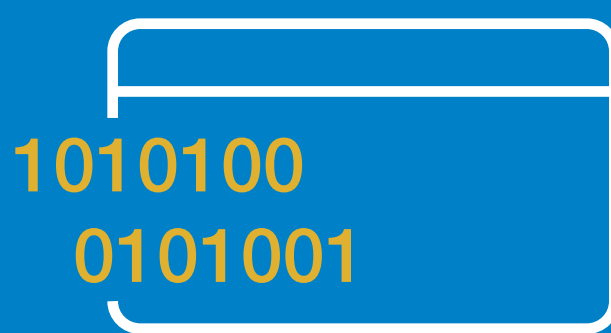
\$ Pay suppliers faster

✓ Enable early payment discounts

📅 Extend days payables outstanding

➔ Maximize working capital

Extend cash on hand by 45+ days



REBATES = REVENUE POTENTIAL

↑ Generate rebate revenues from payables

👥 U.S. Bank team onboards suppliers

📋 Apply payables best practices like terms strategies

100% of organizations using a virtual card program qualify to earn rebates



Effective payment optimization can add millions in revenue and savings

Are you ready to experience the business benefits Optimization Services can deliver? Uncover your savings and earning potential by providing an AP file. U.S. Bank does the rest.

To get started, visit optimization.usbank.com.



Sources: (1) 2020 AFP Payments Fraud and Control Survey. (2) 2018 RPMG Electronic Accounts Payable Benchmark Survey. (3) Check processing cost estimates vary widely (\$3 - \$22 and up); \$5.95 average based on 2015 AFP Payments Cost Benchmarking Survey; 2017 Aberdeen Group Survey; 2018 RPMG Electronic Accounts Payable Benchmark Survey.
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