



Commercial card transition frequently asked questions (FAQs)

Will my card agreement change?

Your current agreement will remain in force through its current term and will be assigned to U.S. Bank National Association who will become the issuer of record. A notice of assignment detailing a few technical changes to the agreement will be/has been sent to you for review.

Will there be any changes to fees?

Yes. U.S. Bank will be revising the fee schedule in accordance with the notice provision of your card agreement to address operational differences in fees between the Union Bank and U.S. Bank card platforms. The fee schedule adjustments will have a minimal impact for most customers and will apply only to transactions on the newly issued U.S. Bank cards/accounts.

Will I have designated program transition support?

Yes. U.S. Bank has assigned you a dedicated Implementation Manager to assist you with the transition.

Will I manage my program through the same on-line solution?

No. Program management will move from your Union Bank Card Program Management™ solution to the powerful and highly configurable U.S. Bank Access® Online commercial card management solution. Multiple opportunities for instructor-led Program Administrator training will be provided beginning on December 1, 2022 and self-directed training resources are also available.

Will I be able to retain my old account or be assigned a new account?

New accounts have been built on the U.S. Bank card platform to replace the accounts on Union Bank's platform. The new accounts match your previous billing account structure and product type, but new card numbers will be assigned.

Will my rebate change?

No. A single rebate will be calculated for your next rebate period for all spend occurring on both the Union Bank and U.S. Bank card programs and in accordance with your agreement.

Are there changes to how the card balances are repaid?

Yes. Repayment instructions will change with the newly issued U.S. Bank card accounts and autopay will need to be re-established on the U.S. Bank system. Your Implementation Manager will assist you with any changes needed to avoid issues with the repayment process. Separate billing, consistent with past practices, will be made for all transactions made on the Union Bank issued cards.

Will we be issued new cards?

Yes. Your assigned Implementation Manager will work with you to ensure any logos or custom graphics are correct before reissuing the cards. In the event your approval for logos isn't received by our initial reissuance date, we will issue your new cards without logos and reissue cards with logos once the logos are approved.

Will there be changes to data integration?

Perhaps. U.S. Bank supports many expense management vendor file types to seamlessly integrate commercial card data into your expense management solution. In the event you are charged by your expense management vendor for file changes to support integration, U.S. Bank will reimburse you for those charges.

What type of cardholder support will be available?

Cardholders will enjoy around the clock support by calling the number on the back of their new card to reach our 24/7 U.S. Bank Cardholder Service Center. Once a cardholder is registered, they can access their card account information through the Access Online website or mobile application. Cardholders with servicing needs on Union Bank branded cards should continue to call the number on the back of those cards for support or use the Union Bank Card Manager™ mobile application. The Union Bank Card Manager™ mobile application will not support the newly issued U.S. Bank cards.

Do you have templates I can use to communicate to my cardholders?

For your convenience, cardholder communication templates are available to assist you with communicating the program changes to your cardholders. The templates can be found at usbank.com/union-bank-payment-systems.

When will my Union Bank account close?

Your existing Union Bank card program will remain open until February 17, 2023, when it will be closed for new transactions. All remaining balances will be due for repayment in accordance with your next scheduled due date(s).

Will I have access to any historical data once my Union Bank account is closed?

It is strongly recommended that you download historical data or statements from your Union Bank program. You will retain access to your historical Union Bank commercial card data through the Mastercard Smart Data solution through July 20, 2023. U.S. Bank will retain a minimum of 12 months of transaction level data from the date of account closure in its data warehouse.

Are Canadian dollar cards available?

U.S. Bank issues Canadian dollar cards to Canadian entities through the U.S. Bank Canada Branch. If you have needs for cards in Canada, it may require changes to your current card agreement. We will work with you to find the right solution while your domestic cards are reissued.

Where can I find information to help support our program transition?

You can access program resource materials, email templates you can use to send communications to your cardholders and training materials at usbank.com/union-bank-payment-systems.