



U.S. Bank Avance Introduces New Longer-Term Financing Options

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The embedded point-of-sale lending platform now offers six- and seven-year loan terms, as it gains traction with home improvement merchants nationwide

MINNEAPOLIS--(BUSINESS WIRE)-- U.S. Bank today announced continued product enhancements for its Avance point-of-sale lending platform with new longer-term loan options designed for larger home improvement projects.

The new loan options – including six- and seven-year terms – are designed to support financing needs for higher-cost home improvement projects. These extended terms provide homeowners with greater payment flexibility while helping contractors and service providers improve affordability and conversion at the point of sale.

“Avance is designed to integrate wherever merchants and consumers are making decisions,” said Emily Hartye, head of U.S. Bank Avance and Point-of-Sale Lending. “By extending loan terms for home improvement purchases, we’re helping merchants tackle affordability challenges head-on, drive higher conversion, and deliver financing experiences customers can trust.”

In addition to product enhancements, Avance is also growing its network of integrated partners – recently signing Skeps, a multi-lender orchestration platform that enables merchants to optimize financing outcomes by matching customers with the most appropriate offers across multiple lenders. The addition of Avance to Skeps collection of lending partners, puts Avance in the hands of more merchants who want to provide flexible financing at the point of need and within their customer checkout and decision-making workflows.

When using Avance, integrated partners can embed bank-built lending directly into their platforms through flexible APIs and integration options. As Avance expands its partner ecosystem and loan term offerings, it continues to help merchants deliver simple, scalable financing that improves access and affordability at the point of purchase. Avance supports point-of-sale financing across multiple segments—including home improvement, audiology, elective healthcare, and other large-ticket categories—so partners can offer trusted financing wherever customers are making important purchasing decisions.

“Launching U.S. Bank Avance on the Skeps platform marks an important milestone in expanding high-quality credit access for our merchants and their customers,” said Tushar Srivastava, Co-founder and CEO of Skeps. “U.S. Bank’s national footprint, competitive cost of capital, and expanded loan term options enable us to deliver stronger offer matching and improved outcomes across a wider range of customer needs.”

This latest partner integration and product enhancement builds on Avance’s continued expansion of its embedded financing network, reinforcing U.S. Bank’s focus on delivering practical, API-driven lending solutions that integrate directly into partner platforms and merchant workflows.

Learn more about U.S. Bank Avance at www.avance.com.

About U.S. Bancorp

Headquartered in Minneapolis, U.S. Bancorp is the parent company of U.S. Bank National Association, the fifth-largest commercial bank in the United States. Our three major business lines serve 15 million clients throughout the U.S., Canada and Europe, and our team of nearly 70,000 people invest our hearts and minds to power human potential every day. Ranked 105th on the Fortune 500, we are deeply respected for our culture and long-term stewardship and admired for our diversified business mix and product capabilities.

About Skeps

Skeps is an enterprise embedded finance platform connecting merchants and financial institutions to deliver intelligent point-of-sale financing. Through real-time, multi-lender orchestration, Skeps broadens credit access and improves conversion across home improvement, healthcare, retail, and other regulated industries. Founded in 2018, Skeps supports large organizations operating in complex compliance environments.

Disclosures: Deposit products are offered by U.S. Bank National Association. Member FDIC. Services may be subject to credit approval. Eligibility requirements, restrictions and fees may apply. See a business banker for details.

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