



U.S. Bank Introduces All-in-One Business Checking Plus Payments Acceptance to Help Business Owners Save Time and Money

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Best-in-class checking account includes card payment acceptance capabilities and zero-cost same-day funding – with no monthly maintenance fee

MINNEAPOLIS--(BUSINESS WIRE)-- U.S. Bank has launched a premier all-in-one checking account combined with payments acceptance capabilities for small businesses. Called **U.S. Bank Business Essentials®**, the account enables businesses to accept card payments with free same-day access to their fundsⁱ and a free mobile card readerⁱⁱ, in addition to checking with unlimited digital transactionsⁱⁱⁱ and no monthly maintenance fee. Business Essentials features include:

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Premier checking account with no monthly maintenance fee

- Card payment acceptance with free same-day access to funds, every day of

the weekⁱ

- Unlimited digital transactionsⁱⁱⁱ
- Free mobile card readerⁱⁱ
- Fraud prevention tools
- Simplified money movement within one digital dashboard
- Ability to integrate a business's accounting and budget management software
- Single application and streamlined onboarding experience

U.S. Bank introduced Business Essentials in response to the advancing needs and demands of small business clients. [In a national survey](#), U.S. Bank conducted with more than 1,000 small business owners, 80 percent said they prefer service providers who can bundle their digital banking, payments, and operations tools^{iv}, highlighting the need for a banking partner to provide digital banking and payments in a single solution.

"With Business Essentials, we are making it easier for small business owners to manage their business," said Shruti Patel, chief product officer for the business banking segment at U.S. Bank. "We are bringing multiple capabilities together – a best-in-class checking account with payments and differentiated easy-to-use software – in a single integrated interface. By enabling small business owners to manage their cash flow in one place – with no monthly maintenance fee – we are helping our clients save time and money, lessening their operational burden, and giving them access to improved business insights."

"This product exemplifies how the breadth of business offerings under the U.S. Bank umbrella can interconnect to create real value for our clients," said Arijit Roy, Head of Consumer and Business Banking Products at U.S. Bank. "When we make it easier for our small business clients to run their business and have quicker access to their funds, we are playing a central role in their growth story."

U.S. Bank serves more than 1.4 million small business clients with a comprehensive suite of banking, payments and digital solutions backed by support from experienced bankers. The bank offers a wide range of deposit accounts; merchant services products, including talech point of sale systems; loan products; credit cards; and treasury management services.

For more information on Business Essentials and all the ways U.S. Bank powers small businesses, visit usbank.com/business-banking.

Editor's Note: The content of this press release is accurate as of publication on April 14 and may have changed. For the latest product information, refer to the [U.S. Bank Business Essentials product page](#).

Disclosures:

ⁱ Sales are processed daily and deposited into the associated checking account. Funding speeds will vary between weekdays and weekends and are dependent on batch settlement times. Batches will be processed every day, including weekends. Changing the account that your funds are deposited into may impact your funding speeds. Fee to retain daily funding and deposit applies when the associated checking account is a non-U.S. Bank checking account. Please see the U.S. Bank Business Essentials® Payment Processing Terms of Service and Operating Agreement for details.

ⁱⁱ One free Ingenico Moby/5500 card reader is included and is only available for customers applying for a new U.S. Bank Business Essentials® account through the online application. Card reader cannot be redeemed for any other hardware purchase or account

credit. Additional card readers available for a fee.

iii Digital transactions include electronic deposits, electronic withdrawals, ATM transactions, Elavon payment processing credits and chargebacks, electronic transfers, ACH, debit card purchases. Certain transactions may have additional service fees. Refer to U.S. Bank Business Essentials® Pricing Information or contact your Business Banker for complete pricing information.

iv U.S. Bank 2024 Small Business Survey: [usbank.com/dam/documents/pdf/about-us-bank/company-blog/Small Business Perspective 2024 final.pdf](https://usbank.com/dam/documents/pdf/about-us-bank/company-blog/Small_Business_Perspective_2024_final.pdf)

For additional information call 855-955-2760 or visit your local branch for a copy of [Business Essentials Pricing Information](#) disclosure or refer to Your Deposit Account Agreement (YDAA).

Deposit products are offered by U.S. Bank National Association. Member FDIC.

About U.S. Bank

U.S. Bancorp, with more than 70,000 employees and \$678 billion in assets as of December 31, 2024, is the parent company of U.S. Bank National Association. Headquartered in Minneapolis, the company serves millions of customers locally, nationally and globally through a diversified mix of businesses including consumer banking, business banking, commercial banking, institutional banking, payments and wealth management. U.S. Bancorp has been recognized for its approach to digital innovation, community partnerships and customer service, including being named one of the 2024 World's Most Ethical Companies and one of Fortune's most admired superregional banks. To learn more, please visit the U.S. Bancorp website at usbank.com and click on "About Us."

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