



## U.S. Bank Launches Enhanced Payments to Help Small Businesses Move Money Quickly and More Affordably

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New solution brings advanced ACH, wire, and instant payment capabilities directly into secure online banking dashboard

MINNEAPOLIS--(BUSINESS WIRE)-- U.S. Bank today announced the launch of Enhanced Payments, a new bundled solution that helps small business owners move money quickly and more affordably – directly within U.S. Bank online banking and the bank’s mobile app.

Enhanced Payments brings advanced money movement capabilities into the existing digital banking experience at U.S. Bank, helping businesses save time and reduce costs.

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reduce costs. Businesses can complete international wires digitally rather than at a branch and move money quickly with convenient options such as same-day ACH and instant payments. With lower per-transaction fees, secure anytime/anywhere access, and multiple payment options – including ACH, wires, and instant payments – the bundled solution gives business owners more control and clarity over their cash flow.

The launch is part of a broader U.S. Bank strategy to deliver seamless, fully integrated solutions within a dedicated online banking ecosystem for business owners. This online banking experience offers owners the ability to closely track all of their accounts, move money, and conduct other activities all within one digital interface.

Alongside Enhanced Payments, U.S. Bank is rolling out new features for all online banking business users. These updates include transaction limits tailored to growing small businesses and tools to help owners choose the money movement option that works best for them.

“We are thrilled to launch Enhanced Payments as we continue to expand a digital ecosystem that supports the banking needs of small business owners,” said Shruti Patel, chief product officer for business banking at U.S. Bank. “By integrating advanced money movement capabilities directly into online banking, we’re helping clients move money quickly and conveniently. This solution not only saves time and reduces costs, but it also gives business owners the flexibility and clarity they need to manage payments with confidence as they grow.”

Enhanced Payments is offered as a \$25-per-month subscription that provides significant discounts on per transaction fees. For example, domestic wires cost \$16 per transaction for subscribers, compared with \$30 per transaction for non-subscribers using online banking.

The introduction of Enhanced Payments builds on U.S. Bank’s ongoing effort to bring together interconnected products that create a seamless, one-stop experience for business clients. Recent innovations include:

- **[Business Essentials](#)**: An award-winning all-in-one business checking account combined with payments acceptance capabilities.
- **[Spend Management](#)**: A tool that enables businesses to monitor, track, and control card-based spending.
- **[U.S. Bank Bill Pay for Business](#)**: A powerful, all-in-one cash management platform for small business owners.
- **[U.S. Bank Payroll](#)**: An embedded solution that allows small business owners to manage payroll seamlessly within online banking.

To learn more about Enhanced Payments, see [usbank.com/enhancedpayments](https://usbank.com/enhancedpayments).

### About U.S. Bank

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 globally, and our team of nearly 70,000 people invest our hearts and minds to power human potential every day. Ranked 110th 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.

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