



## U.S. Bank Launches New Embedded Payroll Solution for Small Businesses

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*All-in-one solution provides a single view across banking, payments and payroll*

MINNEAPOLIS--(BUSINESS WIRE)-- U.S. Bank today announced **U.S. Bank Payroll**, an embedded solution that allows small business owners to seamlessly manage their payroll as part of their online banking experience.

U.S. Bank Payroll is an embedded solution that allows small business owners to seamlessly manage their payroll as part of their online banking experience.

Key features include:

- **All-in-one experience** with unified view across payroll, banking, and payments – making it easy to stay on top of business finances
- **Time-saving technology** that simplifies complex payroll tasks, saving owners time and effort
- **Flexibility** to pay employees by ACH or check
- **Fast processing time** that enables owners to run payroll as little as 2 business days before employees' pay dates
- **Automated tax compliance** that helps reduce stress over changes and penalties
- **Easy onboarding process**: existing clients can add the tool in just a few clicks
- **Secure access** with industry-standard encryption and fraud protection

In a survey U.S. Bank conducted with 1,000 small business owners across the country, 80% of business owners said they need digital solutions to help manage their payroll. Additionally, 81% said they prefer service providers who can bundle the banking, payments, and operations digital tools they need.\*

"With U.S. Bank Payroll, we are making it easier for owners to manage their business," said Shruti Patel, Chief Product Officer, Business Banking, at U.S. Bank. "As small business owners use more software to run their operations, many are juggling multiple unconnected solutions which cost them excess time and money. With U.S. Bank Payroll, clients can manage their payroll right within their online banking dashboard, along with their banking and payments. It's all seamlessly integrated."

U.S. Bank partnered with fintech Gusto to build this solution within the U.S. Bank platform. Gusto is a leading small business platform for payroll, HR, and benefits.

"Through embedding Gusto's payroll infrastructure directly into the U.S. Bank platform, we're making it easier for small businesses to onboard, pay, and support their teams with confidence and compliance. This collaboration brings the power of Gusto's technology to the broad customer base of U.S. Bank to serve more businesses where and when they need it most," said Tomer London, Co-Founder and Chief Product Officer at Gusto.

U.S. Bank Payroll is the latest integrated solution in the bank's offering for business clients, in addition to the **bill pay**, **Business Essentials**, and **Spend Management** solutions announced this year. U.S. Bank serves more than 1.4 million small business clients with a comprehensive and interconnected 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 **Elavon point of sale systems**; **loan products**; **credit cards**; and treasury management services.

\*The Small Business Perspective: Leading Through Change, Shaping a Legacy – 2025; U.S. Bank

### About U.S. Bancorp

U.S. Bancorp, with approximately 70,000 employees and \$686 billion in assets as of June 30, 2025, 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 2025 World's Most Ethical Companies and one of Fortune's most admired superregional banks. Learn more at [usbank.com/about](https://usbank.com/about).

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