



U.S. Bank Launches Payment Switch to Help Customers Move Recurring Bills With Ease

2026-10-19

With just a few taps, customers get increased visibility, better management and more benefits

U.S. Bank Payment Switch: Key Facts

- Payment Switch allows clients to seamlessly move recurring bills and subscriptions to a U.S. Bank debit or credit card with a few simple steps.
- Clients can switch the payment method directly from the U.S. Bank Mobile App – no need to visit every merchant site.
- Payment Switch is a component of the Easy Switch solution that helps customers move their banking relationship to U.S. Bank in a matter of minutes.

MINNEAPOLIS--(BUSINESS WIRE)-- U.S. Bank today announced the launch of [Payment Switch](#), giving customers a faster way to move recurring payments – such as streaming services, cell phones and utility bills – to a U.S. Bank debit or credit card. With just a few taps in the award-winning U.S. Bank Mobile App, customers can now switch the payment method for recurring bills on the Bills & Subscriptions dashboard – all without visiting every merchant site or third-party service.

Payment Switch allows clients to seamlessly move recurring bills and subscriptions to a U.S. Bank debit or credit card with a few simple steps within the U.S. Bank Mobile App.

Spend less time switching and stay on top of recurring expenses

Payment Switch and the Bills & Subscription dashboard address three common frustrations:

- *Streamlined payment switching* – Move eligible subscriptions and bills without visiting each merchant's site.
- *See recurring payments in one place* – View all subscriptions and recurring bills in the Bills and Subscriptions dashboard, ensuring fewer charges are overlooked.
- *Stay in control of ongoing spending* – Review upcoming charges, spot changes and cancel eligible subscriptions from the U.S. Bank experience.

Payment Switch is available to new and existing customers through the Mobile App. With a few simple steps, customers immediately benefit from robust U.S. Bank subscription management features.

The Bills & Subscriptions dashboard shows upcoming charges, identifies spend patterns and provides insight if a recurring payment changes from prior months – helping customers catch increases, avoid surprises and decide what subscriptions they want to keep. By simplifying how customers see and manage their recurring payments, U.S. Bank makes it easier to stay in control of their finances.

A guided experience for moving to U.S. Bank

Payment Switch was developed with fintech provider [Atomic](#), which also powers U.S. Bank's [automated direct deposit setup](#). This new payment switch capability is the third component of [U.S. Bank Easy Switch](#), a solution that helps customers move their banking relationship to U.S. Bank in a matter of minutes.

Customers can quickly and easily open an account, redirect their direct deposit and move recurring payments, reducing the chance of a missed payment during the transition. Easy Switch is a guided way to move to U.S. Bank without having to figure out any step alone.

Payment Switch is one of several recent enhancements to the broader Bank Smartly® customer experience, which brings together [U.S. Bank Smartly® Checking](#), [U.S. Bank Smartly® Savings](#), and [U.S. Bank Smartly™ Signature Visa® card](#), along with Smart Rewards benefits and a growing suite of digital tools. This includes the recently introduced U.S. Bank [Protect 360](#) service, which helps customers manage and protect their financial lives with confidence.

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. The company's three major business lines serve 15 million clients globally, and its team of nearly 70,000 people invest their hearts and minds to power human potential every day. Ranked 110th on the Fortune 500, U.S. Bancorp is deeply respected for its culture and long-term stewardship and admired for its diversified business mix and product capabilities.

Disclosures:

Loans and lines of credit are offered by U.S. Bank National Association. Deposit products are offered by U.S. Bank National Association. Member FDIC.

Media Contact

Tessa Bajema, U.S. Bank Public Affairs & Communications

tessa.bajema@usbank.com

Source: U.S. Bancorp