



U.S. Bank introduces Spend Management for business owners

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*Digital platform brings together robust credit card controls, integrated accounting and intuitive receipt capture*

MINNEAPOLIS--(BUSINESS WIRE)-- U.S. Bank today announced a new **Spend Management** platform to help businesses monitor, track, and control their card-based spending. A leader in business banking and payments, U.S. Bank is introducing the all-in-one spend management platform across its full portfolio of business banking credit cards to give business owners an alternative to using multiple tools.

Spend Management helps business owners drive down costs, reduce manual work, and save time through the use of robust card controls, integrated accounting, intuitive receipt capture, and more – all within a single, easy-to-use dashboard.

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"This innovative spend management solution is built directly into our existing credit card experience to give our cardholders an effortless way to manage their business expenses without additional applications or setup," said Courtney Kelso, head of U.S. Bank Payments: Consumer and Small Business. "It's an additive capability on our credit cards that provides our cardholders with the convenience of monitoring, controlling and tracking business spending – while continuing to enjoy the great rewards and benefits already associated with their business credit cards. With Spend Management, those same cards are an even more enriching tool for operating a business."

U.S. Bank Spend Management gives owners more control over their employees' card spending, empowering them to easily manage card permissions and integrate their expense policies before employee spending happens. With the platform, business owners can:

- Monitor spending and set spending controls for card use. For example, a business could limit employees to purchase only fuel at a gas station.
- Turn employees' credit cards on and off with one click.
- Assign cards to specific employees, job sites, or departments.
- Control and adjust spend limit requests for cards on the fly.
- Upload receipts to match transactions automatically.
- See a 360 view of all of their business spending, with real-time analytics and custom reports.
- Organize and export all spending to their accounting platform of choice.
- Improve their cash flow while simultaneously earning high value rewards from their U.S. Bank credit card.

"U.S. Bank Spend Management is a game changer for managing business expenses," said Shruti Patel, chief product officer for business banking at U.S. Bank. "Within a single user-friendly interface, business owners can take control of their card spend and access continuous tracking with real-time visibility into spending habits and patterns, enabling them to monitor their cash flow and adjust their budgets accordingly. Spend Management helps business owners work smarter, not harder, with many time-saving functions, leaving them with more time to focus on their business. This capability is the perfect enhancement to our exceptional family of business credit cards."

Spend Management is part of U.S. Bank's comprehensive suite of solutions across banking and payments. The platform is currently available for customers who have a U.S. Bank business credit card. New and existing cardholders can explore Spend Management by visiting [usbank.com/spendmanagement](http://usbank.com/spendmanagement).

Learn more about the U.S. Bank suite of integrated banking and payments solutions at [usbank.com/business-banking](http://usbank.com/business-banking).

## 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](http://usbank.com) and click on "About Us."

## **DISCLOSURES**

Equal Housing Lender

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.

U.S. Bank may change APRs, fees and other account terms in the future based on your experience with U.S. Bank National Association and its affiliates as provided under the Cardmember Agreement and applicable law.

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