



U.S. Bank Upgrades Commercial Payment Solutions

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Enhancements Offer Convenient Options Tailored to Organization's Size and Need

MINNEAPOLIS--(BUSINESS WIRE)--Feb. 18, 2016-- U.S. Bank is expanding its commercial payment suite to better serve the unique needs of its business customers. Along with the bank's industry-leading Access[®] Online data management and reporting tool for managing corporate charge card spending, today it announced the launch of **U.S. Bank Commercial Payments Manager (CPM)**, a new automated solution ideal for mid-sized organizations and those seeking market-leading "virtual card" payment capabilities.

Studies calculate the cost of manual expense processing to be about three times that of automation¹. CPM offers an easy-to-implement automated solution that integrates card and expense management quickly and conveniently. It helps clients make and track payments anywhere, anytime, from any device, with 24/7 virtual payments, mobile capabilities, advanced data reporting and – starting next quarter – U.S. Bank FlexPerks[®] Corporate Rewards. An organization can keep its sales forces in the field and on the go while tracking and controlling expenses efficiently, accurately and rapidly.

Access Online remains the ideal choice for large corporations seeking more advanced integration of payment data with Human Resources, Oracle and SAP systems. Sophisticated features like dashboard reporting and the Access Online Mobile App, coupled with upgrades now being readied for future release, ensure that Access Online will continue to lead its class in usability.

"Together, Commercial Payments Manager and Access Online support the market's widest range of commercial card and virtual payment choices," said U.S. Bank Corporate Payments Systems President Jeff Jones. "By offering two complementary systems, U.S. Bank has made it easier for customers of every size and sophistication to access all the options they need to support and grow their organizations."

For more information on U.S. Bank [Access Online](#) and [Commercial Payments Manager](#), visit usbpayment.com.

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About U.S. Bank

Minneapolis-based U.S. Bancorp ("USB"), with \$422 billion in assets as of December 31, 2015, is the parent company of U.S. Bank National Association, the fifth largest commercial bank in the United States. The Company operates 3,133 banking offices in 25 states and 4,936 ATMs and provides a comprehensive line of banking, investment, mortgage, trust and payment services products to consumers, businesses and institutions. Visit U.S. Bancorp on the web at www.usbank.com.

¹[PayStream Advisors 2015 Travel and Expense Management Report](#), average manual cost per expense report = \$26.60, average automated = \$6.85 (table 1).

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