



U.S. Bank Purchasing Card

Save time and money throughout your purchasing process

With the cost of goods continually rising, organizations are searching for ways to streamline the purchasing process and lower costs. A U.S. Bank Purchasing Card is an ideal solution.

It helps minimize the costs associated with processing requisitions, purchase orders and check requests. Moreover, this solution simplifies and enhances all aspects of the purchasing process, including policy compliance, vendor negotiations, transaction monitoring, security, reporting and payment.

U.S. Bank helps you drive out cost by enabling your organization to do more with fewer resources. Many clients have saved as much as \$69.82* per transaction by implementing a purchasing card program. Multiply that by the hundreds or even thousands of purchases made every year and the savings are significant.

A proven solution that can be quickly implemented

This payment solution takes the paperwork out of authorizing, tracking and reconciling your organization's purchases.

With a purchasing card program, users can:

- Automatically post transaction data to the general ledger
- Help cut the costs of processing, administration, system file maintenance and operations
- Negotiate better terms with vendors
- Monitor compliance and enforce card-usage policies
- Analyze spending data by expense type, Merchant Category Code, geography and more

*U.S. Bank Purchasing Card
Helps reduce the costs associated with processing requisitions, purchase orders and check requests. It streamlines every step in the procure-to-pay process by offering a cost-saving alternative to initiating purchase requests.*

Increase
purchase
program
control

Many features are available to help organizations control and/or limit spending, including:

- **Velocity Monitoring** allows organizations to cap the number of transactions and dollar limits per day, month or other period specified by the organization.
- **Cardholder Single-Purchase Limit** restricts the amount of a single purchase made by the cardholder.
- **Cardholder Cycle Spending Limit** caps the maximum dollar amount authorized for a cardholder within a 30-day billing cycle.
- **MCC Blocking** prevents purchases of specific commodities and services.

Boost
efficiency and
decrease cost

Features	Benefits
Flexible authorization system and cardholder spending controls	Manages where cards are used and provides clients with the ability to block misuse and abuse at the point of sale
Worldwide card acceptance	Gives unparalleled purchasing access
Reduced paperwork	Increases efficiencies in the procurement process by reducing paper-based transactions for micro-purchases
Access® Online web-enabled account maintenance and reporting	Manages and controls accounts in real time while also allowing clients to monitor their program to identify waste, misuse and abuse, and increase their program's efficiency by leveraging Access Online's robust reporting options
Access Online Mobile app	Provides Access Online Mobile for Apple™ and Android™ devices and allows your cardholders to quickly manage their business expenses on-the-go
Supplier management and enablement solutions	Facilitates identification and development of strategic supplier alliances
Experienced U.S. Bank Implementation and Relationship Managers	Provides consultation and issue resolution management so clients can focus on their programs while helping organizations achieve increased cost savings and improved efficiencies
24-hour customer service	Offers unparalleled 24/7 cardholder assistance
Liability Waiver program protection	Provides up to \$100,000 protection, per cardholder, for fraudulent use or misuse of the card by cardholders (Association terms and conditions apply)

For more information

From checks to complete electronic procure-to-pay systems, U.S. Bank offers organizations the solutions they need to cut costs and operate more efficiently. For more information, please contact us at 866.274.5898 or visit usbpayment.com.