



U.S. Bank Optimization Services delivers business advantage

Making the most of your U.S. Bank card program can help you reach your strategic accounts payable (AP) goals. Whether you want to reduce the risk of fraud, increase operational efficiencies, improve corporate financial position or boost revenues, Optimization Services can help you transform business needs into bottom-line results.

VIRTUAL PAYMENTS REDUCE THE RISK OF FRAUD


71% of companies experienced some kind of payment fraud¹

<0.000092%
extremely low risk of fraud with virtual cards²



Dramatically LESS fraud can add up to meaningful savings

EFFICIENCIES HELP YOU USE RESOURCES MORE EFFECTIVELY

 **\$5.95** cost of processing a check³
71% LESS costs when processing a virtual card payment

\$4,220 in savings for every 1,000 checks ELIMINATED
+ Save time on reconciliation, replying to supplier inquiries, reissuing checks and producing 1099s

SMART FINANCIAL STRATEGIES IMPROVE CASHFLOW

-  Pay suppliers immediately
-  Enable early payment discounts
-  Extend days payables outstanding
-  Maximize working capital

Extend cash on hand by 45+ days

REBATES = REVENUE POTENTIAL

-  Generate rebate revenues from payables
-  U.S. Bank team onboards suppliers
-  Apply payables best practices like terms strategies

100% of organizations using a virtual card program qualify to earn rebates

Effective payment optimization can add millions in revenue and savings.

Are you ready to experience the business benefits Optimization Services can deliver? Uncover your savings and earning potential by providing an AP file. U.S. Bank does the rest.

Sources: ¹2022 AFP Payments Fraud and Control Survey. ²2022 RPMG Virtual Card Benchmark survey ³Check processing costs vary widely. \$5.95 is an industry average. ©2022 U.S. Bank. All trademarks are the property of their respective owners. 05-0063-01(9/22) CAT-19196362.