



## U.S. Bank Access<sup>®</sup> Online

Whether your team is making purchases at home, across the country or even internationally, you need a card management system that's reliable, fast and easy to use.

Access Online, our proprietary payment management system, is designed to help you manage your card program efficiently and easily – anytime, anywhere – within a secured environment.

With Access Online, you can

- Eliminate paper-based processes.
- Reduce manual data entry and approval routing.
- Decrease administration costs.
- Improve spend visibility.
- Go mobile. The U.S. Bank Access<sup>®</sup> Online Mobile app allows cardholders to quickly manage their business expenses on the go.

Access Online's feature-rich platform can be easily configured and quickly deployed to meet the unique needs of your organization — implement only the features and functionality that best support your business needs. Plus, our user-friendly system provides the security, functionality, reliability and scalability to meet the changing demands of your organization.

### Real-time information for more effective program management

Access Online, is your single point of access for:

#### Cash management

- Streamline accounts payable reconciliation and general ledger information with a single point of access to transaction data.
- Retrieve up-to-the-minute spending data at all levels of the organization for more accurate budgeting and forecasting.



### Risk management

- Drive adherence to company policies through transaction, merchant and administrative controls.
- Manage regulatory requirements through complete audit trails and detailed transaction history.
- Identify and manage unauthorized account activity with fraud alerts and reports.

### Supplier management

- Identify spending patterns via standard and ad hoc reports along with robust data-extract capabilities.
- Leverage spend information to negotiate with suppliers on a regional or global basis.

## Features and Functionality

Access Online employs the most advanced system architecture and business practices with one goal in mind: to provide our clients with safe, secure, on-demand availability.

Plus, because account setup and maintenance, transaction management, virtual payments, management reporting, and financial extracts are seamlessly integrated into a single, comprehensive system, you can manage and report on all your card programs with a single tool.

Functionality	Features
Account set up and maintenance	Offers 24/7 access so you can set up or cancel card accounts, update information, adjust spending limits in real time or transfer employee accounts between departments. Mobile-friendly design means you can support urgent account set up and maintenance requests out of the office or on the go.
Transaction management	Simplifies accounting processes by allowing you to view, review, dispute and reallocate transactions online, then route transactions for review and approval using workflows.
Virtual payments	Automates the payment process and increases visibility to more payables activities across your organization.
Management reporting	Generates reports to help you manage supplier relationships and negotiate discounts, monitor adherence to organizational policies and more easily analyze spending across your organization.
Financial extracts	Provides data extracts for simplified reconciliation and full integration into your financial systems. Choose the extract frequency, file format and data that best supports your system(s).

### You speak. We listen.

We continuously invest in Access Online to ensure that it leads its class in usability and functionality. We care about our users' experience, and we're committed to making every day tasks easier. As part of this commitment, we use feedback from Access Online users to introduce functional enhancements and user experience improvements as part of our regular technology releases.

### Redefining payments for today's business

From commercial cards to program management tools to innovative payment technologies, we offer organizations the solutions they need to cut costs, manage expenses and supplier payments, and operate more efficiently. For more information, please contact us at 866.274.5898 or visit [usbank.com/corporatecards](https://usbank.com/corporatecards).