

U.S. Bank Access[®] Online



All of **us** serving you[®]



Overview

U.S. Bank Access® Online provides organizations with real-time access to their commercial card programs anywhere, anytime, within a secured environment. This powerful proprietary system was developed collaboratively with clients—leveraging our experience with both public and private sector organizations to simplify the management and reporting of all their card programs with a single, easy-to-use tool.

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

Customized to leverage and enhance the client's business processes, our robust system provides a 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

- Ensure policy compliance through transaction, merchant and administrative controls
- Maintain regulatory compliance through complete audit trails and detailed transaction history

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



Data Initiatives

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

Access Online data performance is based on the following principles:

Simplicity — leverages an easy-to-use, intuitive web-based interface to access spend data

Flexibility — offers a feature-rich platform that can be easily configured and deployed to meet data needs

Reliability — maintains some of the highest system availability up-times in the industry

Availability — provides access to card program information, 24 hours a day, 7 days a week

Integrity — ensures the integrity of data feeds through enhanced data incentives and data validations

Security — stores and maintains card data in a secure environment

Features and Functionality

All of the components of Access Online—Account Setup and Maintenance, Transaction Management, Payment Plus, Management Reporting and Financial Extracts—are seamlessly integrated into a single, comprehensive system that provides all of the tools our clients need to manage their commercial card programs.

With this advanced functionality, clients are able to streamline their business processes:

- Cards and/or accounts are efficiently set up and maintained, without losing the controls needed to limit potential abuses and to ensure the proper level of accountability.
- Transactions are easily reconciled, approved and applied to correct accounting codes with minimal effort.
- Commercial card payments can be extended into accounts payable to further increase efficiencies, controls and compliance.
- Flexible reporting options allow clients not only to manage their card programs, but also mine their spending data to prioritize supplier relationships and negotiate better contract terms.
- Data integrates seamlessly into other client accounts payable, general ledger and enterprise resource planning systems for additional efficiency.



Functionality	Features
Account Setup and Maintenance	Offers 24/7 access so clients can set up or cancel card accounts, update information, adjust spending limits in real time or transfer employee accounts between departments.
Transaction Management	Simplifies accounting processes by allowing clients to view, review, dispute and reallocate transactions online, then route transactions for review and approval using workflow.
Payment Plus	Automates the payment process and increases visibility to more payables activities across clients' organizations.
Management Reporting	Generates reports that can help clients manage supplier relationships and negotiate discounts, monitor compliance with organizational policy and more easily analyze spending across organizations.
Financial Extracts	Provides data extracts for simplified reconciliation and full integration into clients' financial systems.

Account Setup and Maintenance

Access Online simplifies program management for administrators, managers and cardholders with immediate access to open new and edit existing accounts. Organizations can quickly respond to card maintenance requests in a self-service environment, ensuring that accounts are managed based on clients' priorities and schedules. Through Access Online's on-demand account management tools, organizations can further eliminate manual paper-based processes and reduce the administrative costs of managing their card programs.

- Submit and approve card applications (administrator-and employee-initiated)
- Close, suspend and reinstate cards
- Manage cardholder spending controls, such as merchant authorizations and transaction and spending limits

General Mills leveraged the latest Access Online functionality so Accounts Payable could do more with the same resources. With the latest Access Online tools, one person is now able to manage more than 8,000 cardholders.

- Update cardholder demographic, profile and account information
 - Schedule future or immediate account maintenance changes
 - Select permanent or temporary account maintenance changes
- Route cardholder changes for manager approval prior to processing
- View and download up to 18 months of statements
- Set up single or recurring payments on individual cardholder accounts
- Modify hierarchy and business unit information
- Control what functions and information users can access

Transaction Management

Clients can easily use Access Online to view and manage their transactions. Access Online allows cardholders to review, validate and reconcile their charges while empowering administrators to monitor, edit and approve cardholder transactions. Transaction management enables organizations to reduce the effort and cost associated with accounting and cost allocations by providing customized reallocation options, accounting code validation and auto-approval functionality, which further eliminates the need for time-consuming manual reviews and approvals.

- Review statements and individual transactions based on flexible search criteria
- Add comments and line-item details to transactions
- Manage tax obligations with country-specific tax categories and estimation features
- Reallocate transactions based on client-defined rule sets, such as merchant and transaction data
- Validate accounting code values through application rules and controls
- Create multi-tiered hierarchy and authority levels for approvers
- Route statements and transactions for approval using customizable workflow
- Initiate transaction disputes and monitor their status
- Maintain a clear transaction audit trail
- Integrate consolidated data into back-office accounting and general ledger systems

For L.L. Bean, the functional capabilities of Access Online, particularly transaction management, are providing administrators with considerable time savings, making what was a labor-intensive operation more efficient and easier to manage.

Access Online **PAYMENT PLUS**

A valuable complement to clients' existing commercial card programs, Payment Plus further automates payment and reconciliation processes. By converting traditional check payments to Payment Plus, clients are able to cut accounts payables expenses and improve payment visibility and control. Using the dynamic credit adjustment and single-use accounts found in Payment Plus, supplier payments are processed only when approved and only for the amount authorized, reducing fraud associated with check payments and enhancing cash management.

With Payment Plus, PeaceHealth moved many of its largest vendors out of the Purchase Order process, further reducing paper in the Accounts Payable process and improving cash flow—ultimately saving about \$50 per check by paying invoices electronically.

- Leverage existing financial systems (e.g., order, receipt, inventory, fixed assets, accounts payable, etc.) to generate approved payments
- Submit payment instructions using an automated file or simple online form
- Pay suppliers securely while providing complete remittance information
- Monitor payments and update financial systems with Access Online reporting and financial extract features

Management Reporting

Access Online includes a comprehensive set of management reports that helps clients measure card program performance, monitor procure-to-pay compliance, and identify spending patterns and preferred supplier opportunities. Reports range from basic to sophisticated and cover a variety of areas, including: Program, Financial, Supplier, Tax and Compliance, Administration and Global management reports. Together, this comprehensive suite of reports can meet most commercial card program needs.

Land O' Lakes administrators greatly appreciate the convenience of the Access Online reports, which are readily available when needed resulting in greater efficiencies and increased information sharing.

Any client-specific needs not met by standard reports can easily be addressed with parameter-driven, ad hoc reports.

- Access 24 months of data online
- Choose from more than 60 standard reports or generate ad hoc reports
- Define specific selection, sort and output options
- Schedule reports to run when needed
- Receive notifications as reports become available
- Search reports and sort data online, drilling down to deeper levels of detail
- Print only the information needed in a variety of formats including Excel®, HTML and PDF

Financial Extracts

Access Online financial extracts make account administration more manageable by combining information in a convenient format that seamlessly integrates into clients' existing financial systems. By effectively utilizing their financial extracts, clients gain better control of their card programs leading to increased processing efficiencies and cost savings.

- Choose from three types of extracts: standard, general ledger and payment
- Specify which transactions to include or exclude within the extract
- Customize extract parameters including frequency, file format and delivery parameters
- Receive notifications as files become available
- Integrate extract files with existing financial systems

U.S. Bank has created a comprehensive implementation program for Access Online that includes detailed step-by-step installation plans and all the tools necessary to get a program successfully launched. An experienced team of relationship managers, technical integration managers and implementation project managers work with clients to assess their organizations' needs and create winning implementation strategies.

Training

U.S. Bank provides ongoing training opportunities to ensure clients get the most out of Access Online. From instructor-led, web-enabled training classes to a comprehensive web-based training environment, clients can choose the learning format that best meets their needs.



Contact U.S. Bank for more information

To find out more about U.S. Bank Access Online, please contact us at 866-274-5898 or send an email to access.success@usbank.com

All of **us** serving you®



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