



Payment Card Innovation Series

Techniques to maximize the value of your payment card programs

Tony Grayson, U.S. Bank

Today's agenda

- Overview of Payment Card Innovation Series
- Introduction to today's session
- Strategies for purchasing card maximization
- Techniques to enhance travel card programs
- Approaches to virtual card program growth
- Questions and answers



Objective of the Payment Card Innovation Series

Provide organizations with payment card insights that foster collaboration, communication and understanding within the industry



Understanding our audience (poll question)

Which scenario best describes your organization's adoption of payment card products and solutions?

- A. Limited adoption of corporate travel or purchasing cards
- B. Strong adoption and utilization of corporate travel or purchasing cards
- C. Utilization of virtual cards (e-payables) for Accounts Payable
- D. Some combination of all the above



Payment card programs provide value in many forms

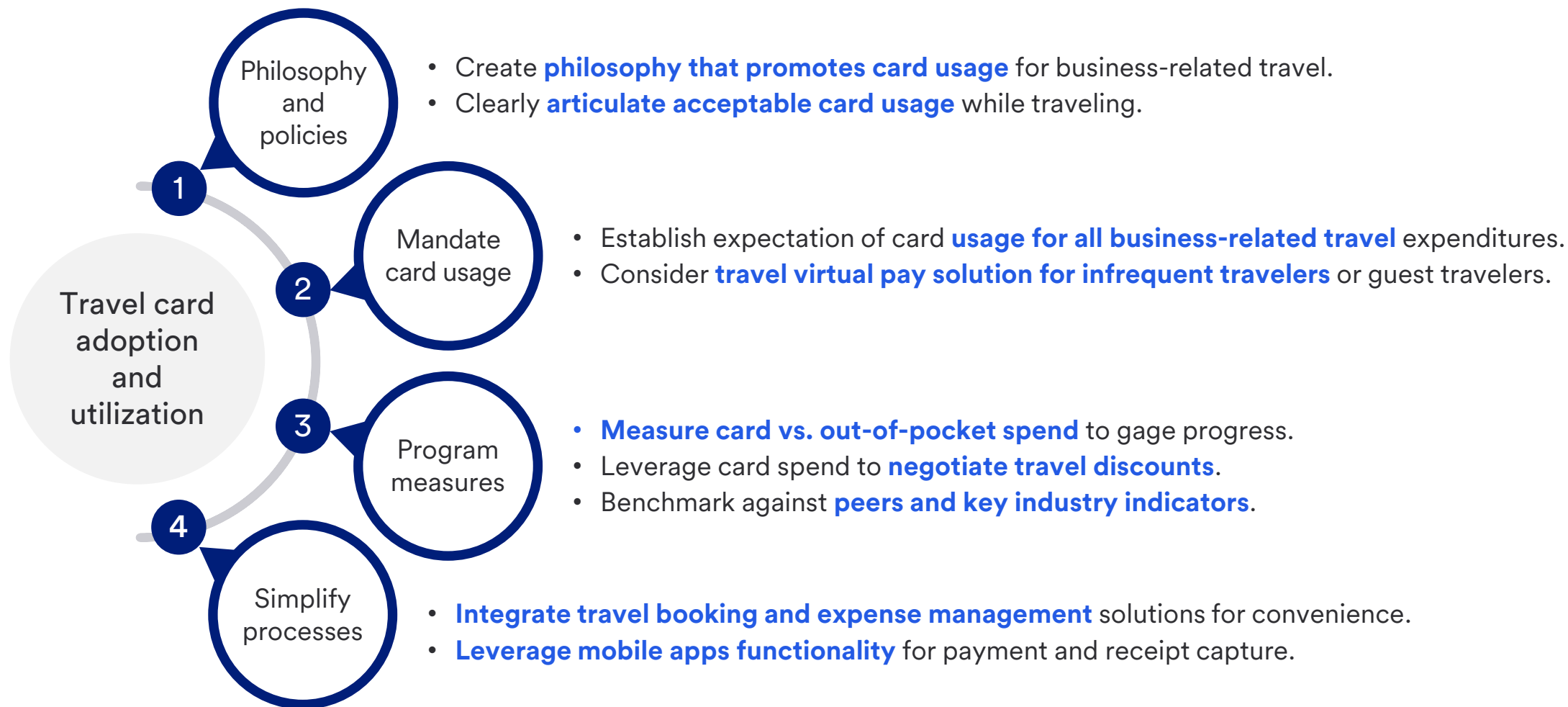


Administrative efficiency	Mitigate risks	Financial rewards	Cost savings
<ul style="list-style-type: none">• Eliminates need for escheatment efforts• Promotes travel expense management efficiency• Reallocation of staff to higher-value activities• Reduction in invoice processing	<ul style="list-style-type: none">• Mitigate risk of check or ACH fraud• Prevents employee travel expense misrepresentation• Transaction transparency	<ul style="list-style-type: none">• Enhance operating cash flows• Revenue sharing opportunities	<ul style="list-style-type: none">• Avoids processing low-dollar, low-value invoices• Reduction in procurement cycle time

Four pillars of organizational benefits

Strategies to grow travel card adoption and utilization

Creates repeatable process for growth and program maximization



Approaches to virtual card program growth

Collective strategy
that drives virtual
card program
growth



Understanding our audience (poll question)

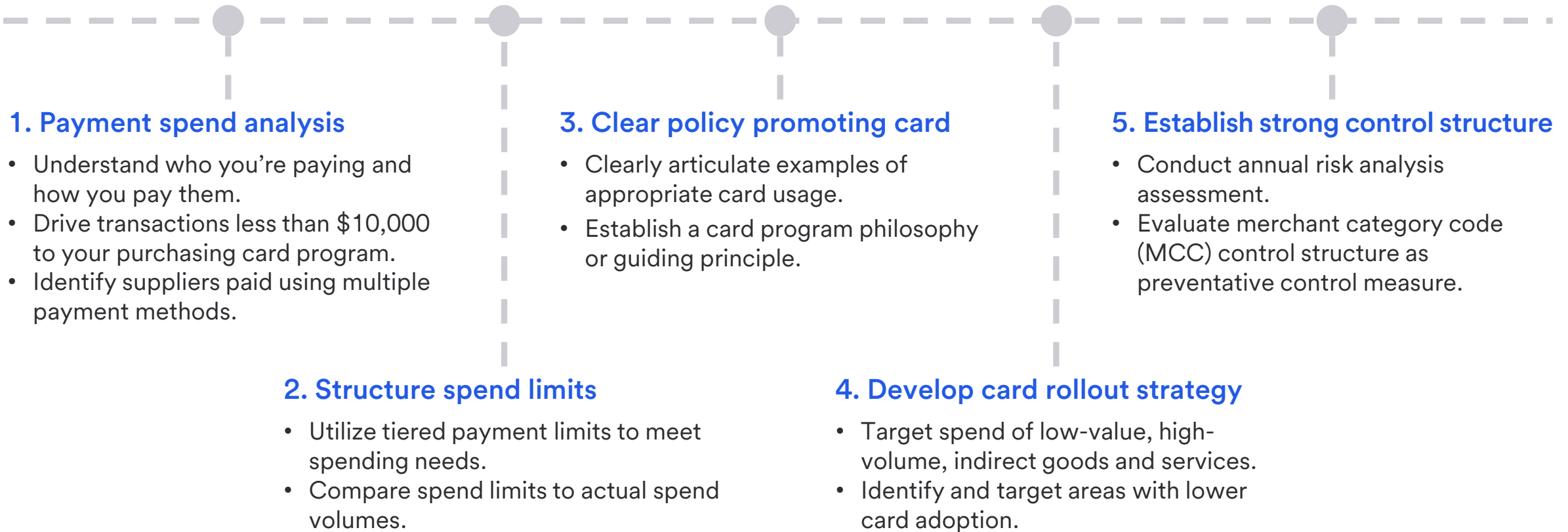
Which scenario best describes your organization's adoption of these techniques to maximize the value of purchasing card or travel card programs?

- A. We have not leveraged any of these strategies to grow the value of corporate travel or purchasing cards.
- B. We employ a limited number of these techniques to increase the value of corporate travel or purchasing cards.
- C. We utilize many of these techniques to promote the value of our corporate travel or purchasing cards.
- D. Some combination of all the above.



Purchasing card strategies to promote growth

Card optimization and best practices



Consulting services

Require in-house payment card consulting expertise

- Available for life of banking relationship
- Expertise across full spectrum of procure-to-pay processes
- Provided at no cost
- Leverages external industry data sources
- Industry certified expertise

Services provided

- Payment strategy development
- Industry benchmarking analysis
- Best practices consultation
- Program optimization
- Payment process mapping
- Program utilization review
- White paper program evaluation
- Supplier retention strategy recommendations



Payment Card Innovation Series



Factors in identifying the right payment card provider

Strategies for the adoption of payment card best practices

Techniques to maximize the value of your payment card programs

The importance of developing key reporting metrics

Preparing your card program for an audit

Question and answer



Tony Grayson

Vice President Payment Consulting and Optimization

anthony.grayson@usbank.com

615-761-4048





©2023 U.S. Bank. All other trademarks are the property of their respective owner.
(06/25) CAT-00S