



The U.S. Bank One Card – a simply effective solution for organizations.

We provide enhanced visibility into payment detail to proactively manage spend, monitor payment activity and mitigate risk.

## U.S. Bank One Card

Combine travel, purchasing and fleet management in a single, integrated payment solution

More than ever, organizations are focused on minimizing costs and maximizing performance. We help organizations effectively manage their payment solutions with unmatched efficiency and control.

The U.S. Bank One Card allows you to merge separate card solutions, combining purchasing, travel and fleet card programs into a single streamlined payment solution, which leads to reduced costs and increased efficiencies. Add the U.S. Bank FlexPerks® Corporate Rewards program to your One Card and give your organization and employees a powerful incentive to consolidate spending – improving overall expense management and control.



## Save time, money and resources with more efficient payment processes

Together we'll analyze your payment needs and tailor a solution to manage your travel, procurement and fleet purchases with just one process, one staff, one card and one invoice. With the One Card, you can offer your employees unsurpassed flexibility without sacrificing control, while providing your organization with access to travel, procurement and fleet benefits that make doing business safer, easier and more rewarding.

You can save time, money and effort while boosting employee productivity. Organizations have saved almost \$69.85\* per transaction by implementing a One Card program. Multiply that by the hundreds or even thousands of purchases made every year and the savings are significant.

#### With this powerful solution, you can:

- Automate payment and reconciliation processes
- Simplify management and administrative tasks
- Reduce paperwork, including travel requests, purchase orders, invoices and checks
- Negotiate more favorable supplier discounts
- Enhance cash management with cycle-based payments
- Earn a tangible benefit from a rewards program with rich and flexible redemption features



## More functionality

The One Card is a total expense management solution that allows your employees to pay for everything with a single card — from airfare to supplies to fuel — plus the opportunity to earn valuable rewards with the optional FlexPerks Corporate Rewards program. The card's customizable spending functionality is designed to meet each employee's requirements and manage all of your spending. You can create multiple user profiles to fit each cardholder's needs, such as frequent business travelers, purchasing managers or drivers.



### More visibility

Accepted at millions of locations around the world, the One Card is one of the most widely accepted cards.

The One Card gives your employees convenient access to goods, services and cash around the globe – eliminating the need for more costly alternatives, such as personal cards or cash – and ensures that your organization captures detailed transaction data on every purchase.



#### More control

Ease of use for your employees does not mean sacrificing control for your organization. Flexible spending controls put policy into play at the point of sale, so you can customize your program with set spending limits, merchant category code authorizations and other criteria that help keep costs under control. Plus, with built-in liability coverage, your organization is protected from losses due to employee misuse of the card.



#### More traveler benefits

Insurance coverage:

- Liability waiver \$1 million USD
- Travel accident (common carrier) \$500,000 / \$250,000 USD
- Auto rental insurance
- Lost luggage \$1250 USD

Value-added traveler benefits:

- Medical and legal referral assistance
- Emergency message
- Emergency transportation assistance
- Emergency ticket replacement
- Lost luggage locator
- Emergency translation service
- Prescription assistance and document delivery
- Pre-trip assistance



#### More efficiency

The One Card combines powerful payment solutions into a single, flexible program. The One Card can simplify financial management and streamline your business processes, whether related to travel, purchasing or fleet. By managing a one card program for your organizational expenses, you can eliminate costly steps from your procure-to-pay process and minimize administrative tasks.



#### More rewards

With flexibility, variety, faster award travel and more, FlexPerks Corporate Rewards go farther. FlexPerks Corporate Rewards is an optional addition to the benefits of the One Card.

Whether you need to incent valuable employees or save your organization money, FlexPerks Corporate Rewards can be tailored for a wide range of organization types, sizes and needs. Here's a quick summary:

- Cardholders earn 1 FlexPoint per \$1 spent. FlexPoints offer a rich point value. For example, redeem 20,000 FlexPoints for a \$300 airline ticket or redeem 10,000 FlexPoints for a \$100 gift card.
- Cardholders can use their FlexPoints to travel on more than 150 airlines with no blackout dates or redemption fees, stay at thousands of hotels and rent with most major car-rental companies. FlexPoints can also be used for merchandise rewards, including electronics, clothing, sports equipment and more, plus gift cards from major retailers.
- Cardholders can easily and instantly transfer FlexPoints from a corporate account to a FlexPerks consumer or corporate account for faster earning and redemption.
- Cardholders can use any combination of FlexPoints and cash to redeem flights, car rentals and more providing even more flexibility.
- You can allow employees to earn and redeem FlexPoints individually as a reward, or pool all FlexPoint earnings for the organization to use.
- You can choose rewards, rebates or a combination of both to fit your organization's needs and financial goals.

# Conveniently manage your One Card program, right from your desktop or mobile device

To effectively manage expenses, your organization needs tools that are comprehensive, yet easy to implement and use. The One Card program gives you access to a full suite of tools so you can analyze your transactional data and turn it into valuable information.

## Integrated card and reporting payment management system

We provide your organization with real-time access to your One Card program — anywhere, anytime. Our powerful payment management system can easily be configured to meet the unique needs of your organization, helping you understand spending patterns, control card spending and identify opportunities for savings.

With 24/7 access, you can manage your One Card program quickly, efficiently and independently at any time.

- Set up or cancel card accounts, update cardholder information and adjust spending limits.
- Simplify accounting processes view, review and reallocate transactions online, then route transactions for manager review and approval.
- Generate reports that can help you manage supplier relationships, monitor adherence with organizational policy and more easily analyze spending patterns.
- Receive data extracts for simplified reconciliation and full integration into your financial systems.
- Extend the value of your One Card program by accommodating payment for purchases with high control requirements through Virtual Pay accounts.

## Mobile capabilities

Quickly manage business expenses on the go. View account status, balance, payment due date, available credit balance and much more.

## Expense management

Integrated expense management automates your organization's expense management and reporting processes. It allows you to manage online user accounts, view, create, and approve workflow items such as expense reports, including out-of-pocket expenses. It also allows your employees to easily upload receipts to transactions and expense reports.

## 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**.

