



## Case Study

# Personalized Service for a Global Supplier

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**Client Profile:** This global industrial products and services supplier has been an U.S. Bank customer for almost 30 years. With hundreds of retail locations nationwide, their customer base consists of businesses and government agencies, as well as a small percentage of consumer sales.

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**The Challenge:** Type of card (debit, credit, procurement, rewards) determines the data available for processing, which in turn determines interchange rates. There are many possible qualifying rates from which to choose and that can prove difficult for merchants.

With low margins and average transactions valued at \$300, the client wanted to ensure they secured the best possible rates. However, they didn't believe they had all the information needed to choose the right rate for each transaction and wanted a better understanding of how to make the proper selections. They also wanted to ensure that any learnings were shared with their internal staff for efficient processing in the future.

## The Solution

The client's Director of Treasury is responsible for capital relationships and card processing. His overarching goal is to make doing business with the company easier for their customers – "to ensure that they know we have the products they need and to help keep their facilities up and running." Efficiently managing customer payments – with no surprises – is a key objective for this executive.

"When working with a service provider, it is important that they offer forward-looking ideas on how they can improve our overall business. They need to know our business and bring solutions to the table immediately," he said. Having enjoyed a longstanding relationship with his U.S. Bank representative, he knew that he could call on her for a solution to better manage card processing rates.

That solution was a detailed analysis of the client's transactional data to ensure that transactions cleared at the best possible rate with Level III processing.

"We knew that, as a processor, U.S. Bank sees both sides of the transactions (from a data standpoint) for a wide range of merchants. That brings the level of expertise that we expect," said the client's Director of Treasury.

U.S. Bank team members conducted a line by line statement analysis to identify which interchange rates were being used and where improvements could be made. This required a comprehensive evaluation since the client processes more than five million transactions per year. U.S. Bank is also helping the client develop processes to capture and process card data so that they receive the best qualifying rates for subsequent transactions.

## The Results

Meticulous attention to details paid off. The client reports that the Level III adjustments have been working well. Over an 11-month period, this client was able to realize more than a \$3 million return on investment.

They are continuing to build upon U.S. Bank's advice, and are aligning internal processes so that they can better dissect and process card data to secure the best possible rates per transaction.

Offering new ways for customers to pay figures heavily in this client's plans for the future. U.S. Bank intends to be there helping them lead the way.