



Use real-time payments to fund your commercial card program instantly.

Did you know that with real-time payments, you can fund your commercial card program in minutes rather than days? You can also pay down your balance to free up funds instantly. Real-time payments can be initiated and settled nearly instantaneously, providing your organization with access to funds faster than using ACH or wire transfers.

Real-time payments are accessible 24/7, 365 days a year, unlike ACH or wire transfers, which means they're always on and available. Payments up to \$100,000 post and settle in real-time so not only can you fund your U.S. Bank commercial card program, but you can use your cards immediately. Plus, reduced processing times and a lack of costly wire fees with real-time payments saves your organization both time and money.

What are the features and benefits of real-time payments?

- **Instant** – Payments that settle immediately are available just as quickly. Your payments post to your U.S. Bank commercial card account within seconds.
- **Control** – You can send payments 24/7, 365 days a year giving you greater control over your cash flow. Integrated information flows allow you to readily track payment status and easily upload reports to your AP system.
- **Certainty** – Once a payment is submitted its considered final. The payment cannot be revoked or recalled.
- **Secure** – Payments travel on the RTP® network and move directly from your bank account to U.S. Bank.

How do real-time payments differ from ACH and wire transfer?

	real-time payments	ACH	Wire
Authorization Making a payment	real-time	varies but never real-time	real-time
Clearing Funds transfer from your bank to U.S. Bank	real-time and continuous	multiple times daily prior to 3 p.m. CT	real-time but only during operating hours prior to 3 p.m. CT
Settlement Funds available for use	real-time	typically 2-3 business days	same day

With real-time payments, your payments are instantly credited to your U.S. Bank commercial card account and available for immediate use.





How to get started

Set up real-time payments

First, you'll need to make sure you're set up to make real-time payments. The process to do so is simple:

1. Contact your Treasury Management Representative to determine if your bank offers real-time payments or visit The Clearing House website for a list of [participating financial institutions](#).
2. Complete the necessary paperwork provided by your bank.
3. Receive confirmation that set up is complete.

Use real-time payments

Once you're set up, you can use real-time payments to send a payment to U.S. Bank to fund your commercial card program.

To initiate a payment, you'll need:

- **Name of Organization:** U.S. Bank
- **Account Number:** 173103688185
- **Routing and Transit Number:** 091000022
- **Commercial card unique ID**
 - Your commercial card unique ID can be found in U.S. Bank Access® Online and is tied to your managing account.
 - Your U.S. Bank Corporate Payment Systems Relationship Manager can help you find the unique ID.
 - **Input the unique ID value into the *Reference Information* section of the real-time payments request. Your payment will not post correctly if the unique ID value is not included.**

For more information, including steps to initiate a payment to U.S. Bank, contact your Corporate Payment Systems Relationship Manager.

Deposit products offered by U.S. Bank National Association.

Member FDIC.

Products and services may be subject to credit approval. Eligibility requirements, restrictions and fees may apply.

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02-0094-01 (7/21) CAT-19972793

