



Embedded Payments

Simplifying how businesses deliver the customer experience and increase operational efficiency

WHAT IS IT?

Embedded capabilities enable seamless payment processes for optimal front-office and back-office experiences

Across every industry, making payments invisible and easy for your customers can elevate their overall experience. Embedding payments into your platform or system can be a powerful way to differentiate and drive growth. You can also streamline and automate workflows for optimal efficiency by embedding payments and reporting capabilities into your back-office solutions.

HOW IT WORKS

API integration makes it easy to embed payments efficiency where you need it

- ✓ **Account validation**
- ✓ **Customer digital payments**
- ✓ **Real-time payments**
- ✓ **ACH origination and transfers**
- ✓ **A/R and A/P automation**
- ✓ **See more on our [Developer portal](#)**

A FEW KEY BENEFITS

EMBEDDED DIGITAL PAYMENTS

Embedding payment capabilities provides multiple benefits. Satisfy customers and keep them focused on the value your business delivers by making payments fast and frictionless. Leverage straight-through processing to simplify reconciliation, and capture rich payment data to reduce the time and complexity of reporting.

EASE OF INTEGRATION

Integrate best-in-class solutions into your client-facing platform or back-office systems to manage payments and treasury capabilities all in one-place. Embedding payments allows you to provide a complete payment experience in your own native environment.

PAYMENTS AUTOMATION

Simplify sending and receiving payments for operations and supply chain by connecting banking and ERP systems to automate payments to suppliers, vendors and employees, reducing manual workload and errors.

MORE WAYS TO BENEFIT

Build more value into your systems as your needs evolve

Embedded solutions create holistic experiences that enable users to easily handle all of their needs in one place –whether it's customer payments or back-office processes. Easy integration with a full suite of robust APIs and flexible architecture helps speed digital transformations to run a more efficient and profitable business.

INCREASE AGILITY WITH A BREADTH OF PAYMENT TYPES

Provide more ways for customers to pay, including cards, ACH, wires, digital wallets and real-time payments. With APIs, you can plug-and-play payment types, and set custom business rules for intelligent routing to have payments routed via the optimal channel for your needs. Embedded solutions help you drive business growth, deliver better customer experience, and respond quickly as demands evolve and new payment technologies emerge.

IMPROVE PRODUCTIVITY WITH FASTER REPORTING & RICH DATA

Save time by embedding solutions to replace manual reporting and reconciliation tasks with automated processes. And centralize treasury management functions into a single system to create linkages that improve A/R and A/P, and increase access to detailed payments data to ensure accurate processing and improve forecasting.

INNOVATION WITHOUT THE WAIT

Take advantage of innovative payment technologies that are ready now and can be integrated quickly. We can help you identify and tailor the right embedded solutions to meet specific needs, and work with you to innovate purpose-built solutions to help solve unique challenges.

U.S. Bank Connected Partnership Network THE MARKETPLACE FOR EMBEDDED PAYMENTS INNOVATION

CURATING BEST-IN-CLASS TECHNOLOGY PARTNERS

Meet more needs via our fast-growing directory of fintech partners at partnerdirectory.usbank.com

Start your embedded payments journey today.

EMPOWERING CLIENTS TO CAPTURE THE HUGE VALUE OF EMBEDDED PAYMENTS

Our U.S. Bank Connected Partnership Network creates a strategic path for companies to leverage the latest payment innovations.

- **Optimize with “best of both”**, combining secure, compliant financial services from a leading bank, with technologies developed by leading fintech innovators.
- **Maximize capabilities** with a full toolkit of embedded solutions to satisfy a diverse range of use cases.