Achieve more with payments
As one of the few banks offering global payments processing services, we are ideally positioned to offer you more ways to achieve business success. Alongside our credit, deposit, financing and investment advisory services, our payment solutions enable large companies and government agencies to reach their financial and operational goals.

Working together, we help you to accelerate cash flow, increase revenue and unlock cost savings to invest in growth and innovation – all through the power of payments.

We partner with you to customize our award-winning payment solutions to meet your business needs while helping ensure your payment transactions meet the highest standards for security and compliance.

**How Payment Processing Solutions Benefit You and Your Customers**

Our clients look to us to help them with a variety of business priorities and challenges. Payments offer your organization an opportunity to improve liquidity, cash flow, revenue growth, and operating performance.

With the right payment acceptance strategy, your organization can offer differentiated service and create unexpected added value for your customers. Even small changes to your payment strategy can boost your revenue and improve your competitiveness making a consultation with one of our payment consultants worthwhile.

---

**Award Winning Payment Solutions**

- **2022 TSG Top Fastest Transactions**
- **2021 TSG Top Performing Payment Gateway**
- **2021 CNP Awards Best Processor** (4 consecutive years)

*Awarded to Elavon Inc, the payment processing subsidiary of U.S. Bank.
Many businesses and government agencies are accelerating their digital transformation plans to sustain and grow in a digital-first world where shopping, dining and even healthcare are delivered online. Wherever digital transformation is happening, payments transformation is also happening. In fact, 59% of CFOs report they are focusing on payments digitization as part of digitization strategies this year. Through our global payments processing solutions, we are able to offer you the expertise and solutions needed to support your digital transformation efforts.
Addressing business priorities with payments

CASH FLOW

54% of CFOs consider liquidity and cash management a top challenge. An unpredictable economic environment has made cash flow management more complex.

Everyday Funding provides secure, faster funding to improve cash flow management and liquidity. For our clients with a U.S. Bank DDA account, we offer Everyday Funding at no additional cost. Our clients receive funds within hours of a batch closure (24/7/365), enabling more accurate reconciliation and improved management of operations and expenses.

COST MANAGEMENT

80% of CFOs are raising prices rather than absorbing cost increases caused by supply chain shortages and inflation. A lower percentage of firms report absorbing cost increases, including reducing margins and costs in other areas.

Price increases alone will not suffice as a cost management strategy. This is where our payment optimization solutions can help. Through payment optimization, we enable our customers to reduce the cost of payment acceptance, allowing more money into other areas of the business. And it is available at no added implementation costs.

STRATEGIC BUSINESS PRIORITIES

59% of CFOs cite growth as their top strategic business priority for 2022-2023. While growth is typically a top priority, inflation, labor constraints and market instability are impacting growth and driving focus on digitization and automation.

Payment processing is a key component of growing revenue and sales, especially as more business moves to digital platforms. Americans are on track to spend a record $1 trillion online in 2022. We help our clients drive more revenue by:

- opening up more avenues for payment acceptance with secure, omni-commerce payments – from in-person to online, mobile, text, unattended and more
- streamlining and increasing accounts receivable collection through automated, digital billing solutions
- enabling seamless payments integration to easily manage and secure all payment types

CYBERSECURITY THREATS

67% of CFOs are investing in cybersecurity tools and training. As the frequency and sophistication of attacks increases, businesses must continuously evolve to remain compliant and address the threats.

With more commerce being conducted digitally, cyberthreats have shifted to online platforms. The growing number of data breach events and related financial losses are driving demand for advanced payment security solutions. We offer payment security and authentication solutions including encryption, tokenization, validated P2PE, and 3D Secure 2.0 and support to help validate and maintain PCI-DSS compliance.
LET’S WORK TOGETHER

Identifying the opportunities to optimize payment acceptance within a large company or government agency can be complex. We’re here to work with you to evaluate your payment strategy and help you make the most of your investments in business operations and digital innovation. Learn how U.S. Bank can enable your organization to achieve more with payments.

Learn more at usbank.com.

Sources:
1. 59% of CFOs are Focused on Payments Digitization, PYMNTS.com, January 21, 2022
2. 54% of CFOs Consider Liquidity and Cash Management a Top Challenge, PYMNTS.com, December 20, 2021
6. PwC US Pulse Survey, August 19, 2021

©2022 U.S. Bank. All rights reserved. U.S. Bank is a registered trademark in the United States and/or other countries. 0722 CR-21410084