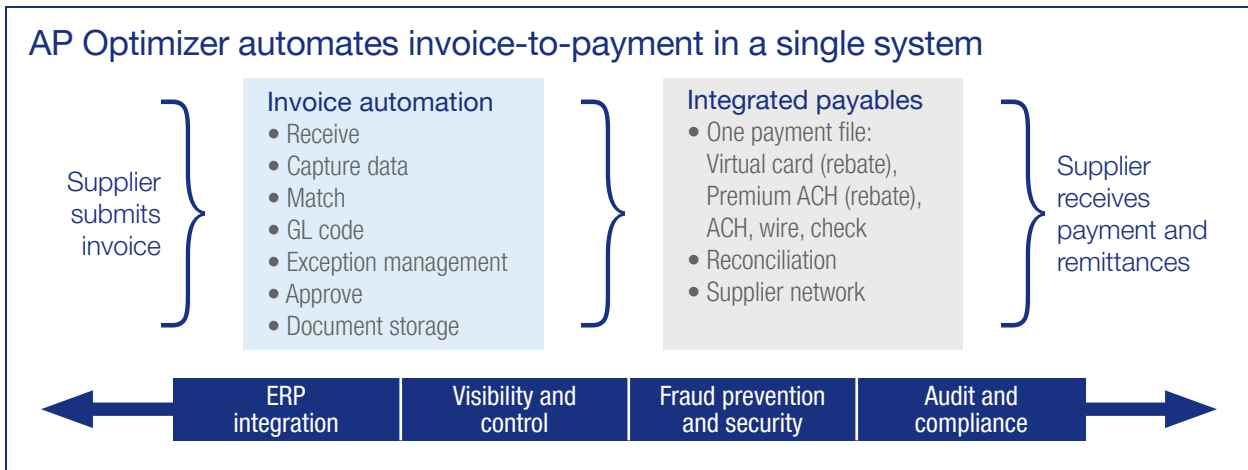


One system.
100% invoice-
to-pay automation.

U.S. Bank AP Optimizer™



One solution automates all parts of your invoice management and payment processes to enhance working capital, create efficiencies and strengthen financial control.



Accelerate invoice processing.

Automate invoice processing from receipt through capture, matching, coding and approvals.

- Eliminate paper invoices and manual processes.
- Improve efficiency and productivity.
- Reduce costs, errors and risk.
- Enhance visibility and governance.



Automate and streamline payments.

Disburse multiple payment types from the same system and simplify reconciliation while gaining greater control over working capital.

- Streamline processing of all payment types within one platform.
- Earn rebates on virtual card and ACH payments.
- Reduce reconciliation exceptions.
- Maximize supplier participation through best-in-class enablement experience.

Reduce the risk of fraud.

- Convert paper documents and manual tasks into fraud-resistant, auditable workflows.
- Prevent unauthorized access with stringent security protocols and technologies.
- Protect sensitive information, transactions and accounts with secure storage of supplier payment accounts.

Improve visibility and control.

One system provides clear visibility into workflow progress from invoice receipt through payment. Easy-to-use dashboards and real-time reporting provide an unprecedented level of oversight.

- Exercise precise control over payment timing and amounts.
- Provide accurate financial status to all stakeholders.
- Meet audit and compliance reporting requirements.

Consolidate payment types to one file.

- Virtual card
- Premium ACH
- ACH
- Wire
- Check

Fast return-on-investment

Expedite implementation, increase your rebate potential and provide instant access to an expansive network of payment-accepting suppliers

Simple ERP integration

- Quick and easy ERP integration
- Requires minimal IT support

Established supplier network

- Day one conversion to electronic payments
- 425,000 payment-accepting suppliers

Connect with us to learn more.

Contact your U.S. Bank representative today for more information about AP Optimizer.

