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3.

Ensure speakers are turned on and volumes adjusted appropriately.

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# A look at Payments in times of change

April Special Edition  
*U.S. Bank*

# Today's presenters

Jeff Jones



President, Corporate  
Payment and Treasury  
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U.S. Bank

Nicole Tackett



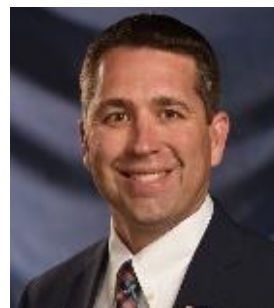
Head of Corporate  
Payment Systems  
Product and Strategy  
U.S. Bank

Rich Erario



Executive VP  
Head of Global Treasury  
Management  
U.S. Bank

Mike Jorgensen



Head of Global  
Treasury Management  
Commercial Sales  
U.S. Bank

# #allinthistogether



See end disclosures.



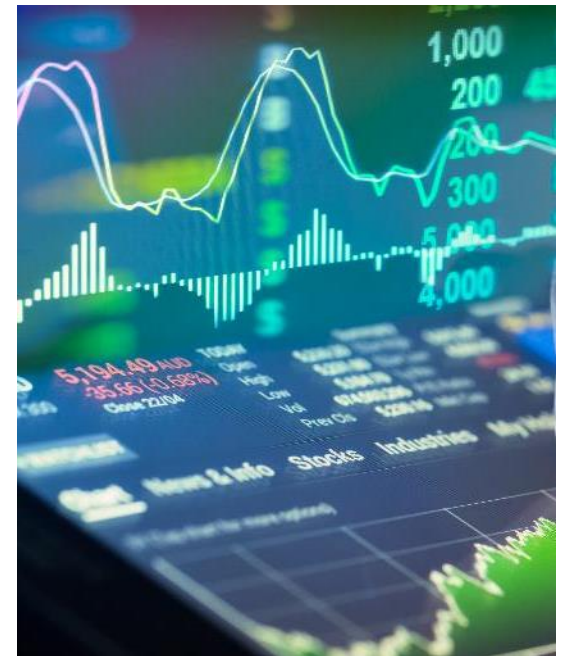
# Making the most of your plans

Your Business  
Continuity Plan (BCP)

Results

Technology and  
financial solutions

**BUSINESS  
CONTINUITY  
PLAN**



# Assess your risk exposure



## Financial & Operational

- Monetary loss
- Limited ability to conduct essential business functions

## Regulatory & Reputational

- Compliance
- Customer
- Trading partner
- Employee and/or investor expectations not met

## Mitigation Strategies

- Working Capital and Cash Management optimization
- Fraud prevention controls
- Consistent internal and external communications

# Mitigate fraud

Internal procedures and controls

Online fraud protection and controls

Payment controls



# Optimize your working capital

Accounts  
Payable

Liquidity

Accounts  
Receivable

International  
Payments



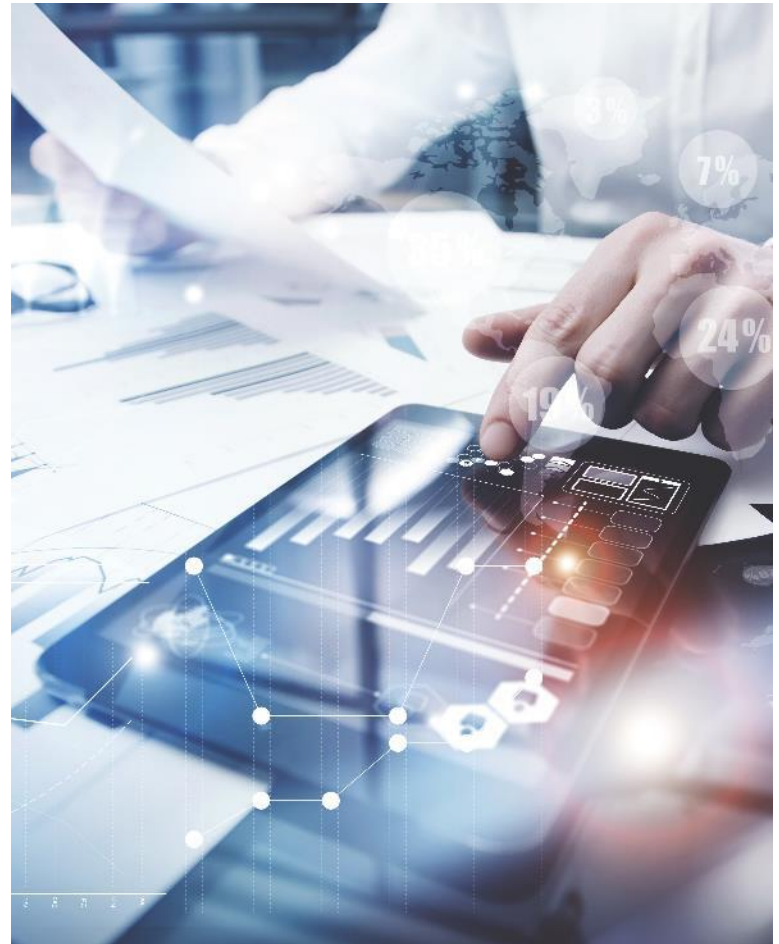


# Accounts Payable

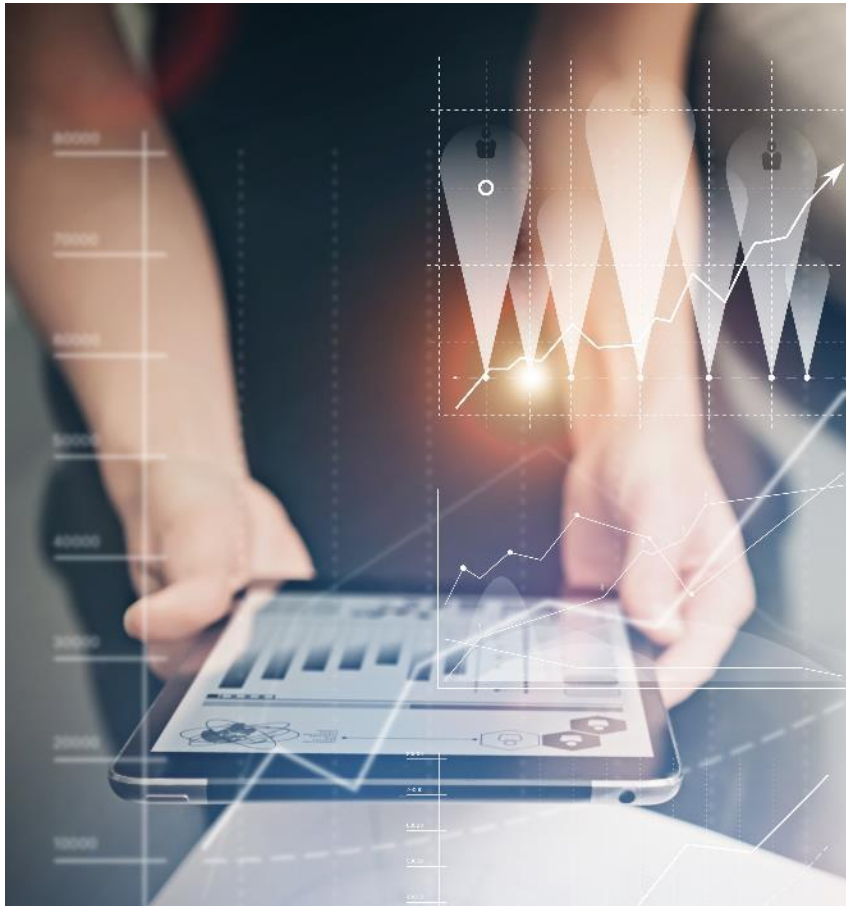
Purchasing tracking and approval

Invoice processing

Payment initiation



# Accounts Receivable



Billing

Payment receipt

Posting

# Liquidity

Liquidity target

Funding sources

Investments



# International Payments



Hedging opportunities

Adversely affected regions

Controls and approval



# Working capital best practices

Accounts  
Payable

Liquidity

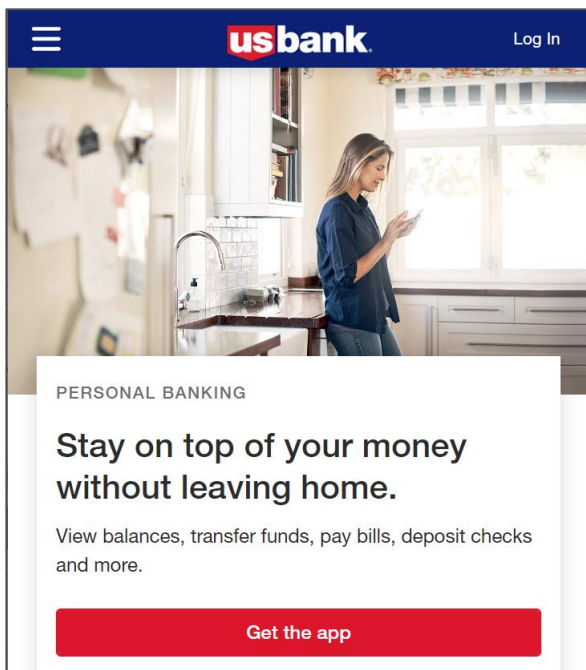
Accounts  
Receivable

International  
Payments



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