

# U.S. Bank Access® Online Features and Benefits

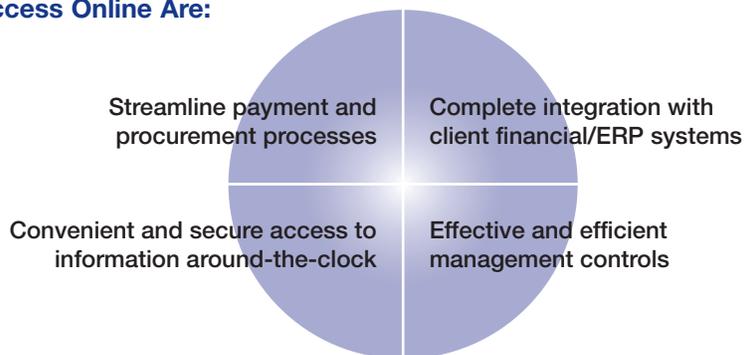
## Overview

As a technology leader in payment processing, U.S. Bank® is a client's access ally. U.S. Bank has a proven success record in providing world-class tools that empower clients to stretch their program limits. While most commercial card issuers offer some type of electronic access system, U.S. Bank consistently leads the way in developing innovative access tools. From completely web-enabled, bank-hosted access tools to distributed, client-hosted programs, U.S. Bank has electronic answers to clients' program management needs.

## How It Works

The latest innovation in our complete set of commercial card tools is U.S. Bank Access® Online. Access Online is a web-enabled program management and reporting tool offering a feature-rich platform that can be easily configured and quickly deployed to meet the unique needs of commercial clients. Clients have the ability to implement the features and functionality that best support and enhance their business processes.

### The Four Functional Cornerstones of Access Online Are:



Access Online harnesses the power of the Internet within a secured environment bringing online access to payment solutions anytime, anywhere. When clients are ready so is Access Online.

## Data Initiatives

Ensuring the availability, integrity and security of clients' data is extremely important to U.S. Bank. Therefore, Access Online employs the most advanced architecture and business practices with one goal in mind, to provide clients with safe, secure, on-demand availability to their most important asset—their data. U.S. Bank measures Access Online performance based on data availability, integrity, security and audit trail.

**24-Hour Data Availability** — Access Online is available 24 hours a day, 7 days a week. Service Level Agreements are maintained for customer support and system availability.

**Ensure Data Integrity** — U.S. Bank ensures the integrity of data feeds by working with Visa® and MasterCard® to support data integrity at the point of sale through merchant training, enhanced data incentives and data validations. Nova®, our proprietary payment network, works with clients and their suppliers to help ensure data integrity and, if necessary, provide equipment upgrades to make it possible for suppliers to deliver enhanced data (level II and/or level III).

**Extensive Data Security Measures** — U.S. Bank has taken exhaustive measures to ensure that Access Online is the most secure online program management and reporting tool in the industry by internally hosting and supporting the data center upon which Access Online runs.

**Clear Audit Trail** — U.S. Bank strives to provide a complete audit trail throughout the transaction life cycle, empowering clients' internal and external auditing and compliance initiatives.

### Major Functionality Designed for Speed and Accessibility

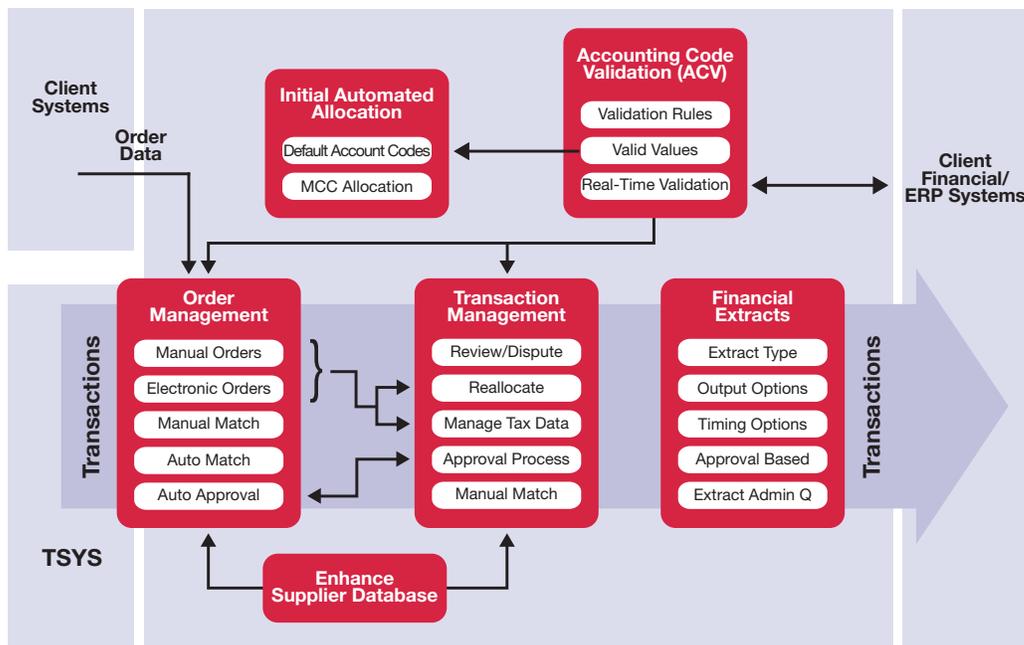
Everything about Access Online is developed for speed and accessibility.

**Speed** — Clients experience the positive impact that Access Online's state-of-the-art file transfer capabilities provide. In addition to dramatically improved data download times, program managers gain a single point of access to all their companies' commercial card program information, real time, any time.

**Accessibility** — Access Online supplies clients with a highly intuitive, user-friendly interface that enables companies to easily access their cardholders' data in a variety of ways. Clients can select data fields, perform multiple sorts and download to three different formats — PDF, HTML and Microsoft® Excel. It provides ultimate access with minimum effort!

Access Online development is based on client requirements to ensure that it delivers the type of web-enabled program management system clients need. Its key functionality is focused on Account Set-up and Maintenance, Transaction Management, Accounting Code Validation, Transaction Approval Process, Financial Extracts, Data Exchange, Management Reporting and Order Management. Here's how this convenient tool works to optimize efficiency:

### ACCESS ONLINE DATA FLOW



## Account Set-up and Maintenance

Self-service and immediate access to open new and edit existing accounts is a key functionality that program administrators demand and Access Online delivers. Access Online's intuitive set-up leads clients step-by-step through the implementation process. Program administrators can establish and edit demographics, account information, default accounting codes and authorization limits.

Integration and collaboration set Access Online's Account Set-up and Maintenance functionality apart. It allows clients and U.S. Bank to work in tandem facilitating a true account management partnership.

## Transaction Management

Access Online is more than just a transaction reporting mechanism. It delivers comprehensive functionality around the processing and management of clients' transactions in a real-time environment. Access Online functionality includes:

- Merchant category code (MCC) allocation — a transaction management best practice that greatly streamlines the reconciliation process and reduces manual posting errors
- User-defined line items — functionality that is particularly helpful for those transactions that do not have level III data relayed by the merchant
- Reallocation options — wide variety of options enables clients to customize to meet their individual company's business processes

Access Online's transaction management capabilities are both flexible and customizable, designed to meet the clients' unique needs. Transaction lists and details are available on demand for the current and past six cycles. Program administrators can adjust reallocation parameters to meet their company's needs.

After cycle close, cardholders also have the ability to reallocate transactions to one or multiple accounting codes — including the option of splitting individual transactions by specific dollar or percent of transaction amounts.

## Accounting Code Validation

Access Online Accounting Code Validation enables clients to automate their general ledger posting process and make their overall accounting and procurement process more efficient. By effectively managing transaction mapping, clients gain better access to their program data and are empowered to make more informed sourcing and spending decisions. Cost reductions and processing efficiencies are within the clients' reach.

### Benefits

- Enables clients to take control of their account set-up and maintenance activities
- Expedites the account set-up process allowing cardholders quicker access to their company's corporate travel or purchasing solution
- Eliminates time-consuming, manual paper-based processes
- Ensures that accounts are managed based on clients' priorities and schedule

### Benefits

- Puts the program administrators and cardholders in control of managing their transactions
- Promotes timely payment while delivering enhanced audit capabilities
- Eliminates time-consuming manual steps
- Streamlines processes enabling a transaction feed to the company's general ledger and accounts payable systems

Ensuring the accurate accounting allocation of card transactions is every client's goal. In addition to facilitating the automatic identification and mapping of transactions to a general ledger account, Access Online empowers clients to customize how accounting codes are managed and applied to card transactions. Access Online can dramatically reduce the administrative overhead associated with manually correcting invalid transaction allocations.

It gives clients the flexibility to:

- Create multiple unique accounting code structures meeting clients' needs
- Set distinct validation rules for different cardholder groups
- Develop and populate valid value lists
- Design and customize accounting code validation controls

The Client System Validation functionality provides for real-time validation of accounting codes with one residing on clients' systems. It utilizes clients' accounting code systems as a single point of entry for account code validation across Access Online, thus eliminating the need to accurately maintain valid accounting codes in multiple systems. Client System Validation is very beneficial for clients with complex accounting code systems, including the use of time-sensitive or project-oriented accounting code protocols.

#### Benefits

- Ensures that card program transactions are properly mapped to the correct general ledger account
- Automates and streamlines the allocation process reducing the amount of manual intervention
- Helps program administrators better control the combination of accounting code structures cardholders have to access

### Transaction Approval Process

Automating the transaction review and approval process is an important aspect of any successful card program. Access Online provides a proven, customizable workflow that enables companies to more effectively manage their overall card program and gain significant processing efficiencies.

By automating the transaction review and approval process, clients are better able to monitor and drive program performance.

Reviews and approvals can happen more quickly. In addition, a complete transaction audit trail becomes available and clients are able to monitor overall account activity in one convenient location.

When clients analyze their transaction approval processes they can begin to identify trends or areas for improvement that enable their companies to gain greater processing efficiencies, reduce file turn and ultimately achieve significant cost savings.

#### Benefits

- Provides a simple, straightforward review and approval interface that encourages end user utilization and creates greater program satisfaction
- Decreases processing time by providing approval notification to managers when transactions needed are available for review
- Reduces busy work by providing auto-approval functionality further decreasing the need for manual review and approval
- Gives the ability to view the total approval process and further automate review and approval processes
- Highlights potential areas for improvement in the transaction approval process by providing a clear audit trail
- Supports existing approval hierarchies simplifying integration and implementation efforts with legacy processes

## Financial Extracts

Access Online's well-documented system integration standards enable clients to better plan for their back-end system and Access Online data assimilation. Access Online can accommodate large-scale integration with clients' systems. A team of trained U.S. Bank professionals work to ensure that clients experience a smooth, seamless integration enabling them to enjoy Access Online's superior data availability sooner!

Ultimately, the most significant benefits of Access Online Financial Extracts functionality are enjoyed by those clients that leverage this robust capability by fully integrating the extracted data into their financial processes. By effectively utilizing their financial extracts, clients gain better control of their card programs leading to increased processing efficiencies and cost savings. Access Online Financial Extracts:

- Provide greater financial extract options
- Give a single point of access for accounts payable reconciliation and general ledger information
- Present data in one aggregated extract rather than having to compile one extract per managing account
- Offer many customizable extract frequencies (including daily and cycle-based)
- Notify clients promptly when extracts are going to be generated and sent

## Data Exchange

Convenient, secure file transfer capabilities — that is what Access Online Data Exchange provides in a web-based environment. The information can be uploaded into an internal reporting system or easily integrated into Access Online.

Data Exchange fully supports both upload and download capabilities and frequently used types of files including (but not limited to) statement billing files, general ledger data feeds and custom reports. With Access Online Data Exchange, clients gain easy, automated and secure access to their data and are able to load this information into most back office systems.

Access Online's file transfer method supports the transfer of large numbers of files, while providing consistent, uninterrupted access. It is available anytime, is easy to use and provides reliable file delivery with minimal intervention.

## Benefits

- Creates financial extracts that best meet clients' unique needs enabling seamless integration into existing financial systems
- Makes account administration more manageable and total data integration a reality by combining information in a convenient format
- Enables clients to manage funds more effectively
- Provides greater control over when and how often financial extracts occur

## Benefits

- Offers convenient, secure online access to data anytime and anywhere
- Provides single point of access making data retrieval easy to manage

## Management Reporting

Comprehensive reporting is vital to effectively managing a payment program. With Access Online's exceptional reporting tool, clients can run predefined standard or — through the use of multiple selection, sorting and output functions — create company-driven reports with 24 months of transaction data available online.

Access Online provides clients with immediate access to their transaction data. Transactions are available online within 24 hours of posting. Clients no longer have to wait until after their cycle date to have access to their information.

Access Online's highly intuitive user interface makes it easy for clients to access their vital program data. Users simply select from a list of reports, define specific selection and sort options, and choose an output type.

Access Online includes a comprehensive set of reporting options. Reports range from basic to sophisticated and cover a variety of areas. These include Program, Financial, Supplier, Tax and Compliance and Global Management reports. Together, this comprehensive suite of reports can meet most of the needs of any commercial card program. Any client-specific needs not met by Access Online's standard reports can easily be addressed with custom reporting.

All reports are parameter-driven and offer a high degree of flexibility and variety of output formats including HTML, Microsoft® Excel and PDF. All output formats are fully exportable and viewable online. By downloading into Excel, clients can further sort and merge their card program information with other company data.

## Order Management

U.S. Bank recognizes the importance eProcurement solutions play in clients' overall procurement programs. Most eProcurement solutions enable clients to reduce operational costs and increase efficiency by automating the entire indirect goods and services procurement process. Clients who successfully implement their eProcurement solutions are able to leverage the Internet, strategically source from their suppliers and outsource their procurement systems in efficient ways.

For clients using eProcurement solutions, Access Online accepts an order data feed that is reconciled against purchasing card transactions. Transactions can be reviewed and adjusted by cardholders as needed with exceptions (such as billed transactions that exceed the order amount) being easily identified for further cardholder review.

The Enhanced Supplier Information (ESI) feature enables clients to expand merchant information with additional data elements specific to clients' business needs. This allows clients to maintain the most up-to-date and complete merchant information for suppliers in one central data repository. Reports such as *1099*, *1057* and *Merchant Spend Analysis* are enhanced with accurate merchant information.

### Benefits

- Measures and monitors program performance
- Identifies unique spending patterns and preferred supplier opportunities
- Makes monitoring purchasing and travel program compliance easy
- Meets unique reporting needs with customized reporting tools
- Eliminates hard-copy report distribution

### Benefits

- Facilitates quicker, automated payments
- Offers complete payment parameter control
- Provides more complete procurement activity information by combining both traditional purchasing card and eProcurement solution transactions
- Enables a wide variety of transaction management options

When combined with U.S. Bank Purchasing Solutions and Access Online's extensive reporting capabilities, clients achieve a level of procurement, payment and information assimilation that is unmatched in the industry.

### **Implementation**

U.S. Bank has created a comprehensive implementation program for Access Online that includes detailed step-by-step installation plans and all the tools necessary to get a program successfully launched. An experienced team of relationship managers, solutions consultants and Access Online system administrators work with clients to assess organizations' needs and create winning implementation strategies.

U.S. Bank also provides ongoing training opportunities to ensure clients get the most out of Access Online. From instructor-led, web-enabled training classes to a comprehensive web-based training environment, clients can choose the learning format that best meets their needs. U.S. Bank also provides ongoing 24/7 technical support at (877) 452-8083.

### **For More Information**

To find out more about U.S. Bank Access Online, please contact us at (866) 274-5898 or visit [usbank.com/access](http://usbank.com/access).

**usbank.com**

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