

U.S. Bank Travel Payment Program

Adding value and consistency to every travel dollar your organization spends



Implement Global T&E Solutions with a Local Focus

U.S. Bank understands your need for a worldwide travel payment program that provides a combination of global management controls and reporting with local customer service. We offer a seamless solution, which includes aggregated data and consolidated reporting delivered by an experienced international team that is on the ground to support your subsidiaries, with a single point of management contact at the headquarters level—ensuring a consistent business relationship with U.S. Bank from start to finish.

Leveraging U.S. Bank's international bankcard infrastructure to develop localized payment solutions is the primary goal of the U.S. Bank Travel Payment Program. The program helps U.S. Bank capitalize on our business platforms to support the delivery of innovative travel solutions in countries around the world—delivering unparalleled acceptance, and multi-currency and multilingual support to our multinational clients. Our extensive market coverage empowers you to do business across the globe while realizing the benefits of partnering with a leading payment provider.



Benefit from Global Market Experience

The U.S. Bank Travel Payment Program is comprehensive and flexible enough to meet the needs of virtually any multinational client. From the relatively simple task of supporting overseas travelers with a corporate card program in the United States and Canada, to managing an extensive intercontinental operation, U.S. Bank has the resources, services and systems to make your travel program run more efficiently.

With a worldwide approach to card issuance, U.S. Bank has developed country-specific solutions through a regional strategy that spans the globe. U.S. Bank delivers card-based solutions in the major markets of North America and Western Europe while leveraging the solutions of local partner banks in the rest of the world. From language and customer service to currency and reporting, the U.S. Bank Travel Payment Program is adapted for each local market's requirements.

Proven Payments Leader

As the first commercial bankcard issuer in 1986, U.S. Bank has been innovating ever since—providing end-to-end payment solutions and traveler benefits that are unmatched by any other provider. With 277 of the Fortune 500 companies as clients, U.S. Bank is one of the largest and most experienced payment providers in the world.

Using our years of proven experience, U.S. Bank has designed a robust payment program to meet the growing travel and entertainment (T&E) needs of our clients. This program was developed collaboratively with clients—by listening to our clients’ feedback and understanding the nuances of their international operations, we have dramatically simplified the management and reporting of their travel payment programs.

U.S. Bank’s travel solutions enable our clients to transform the success and control of their T&E expense management processes. Our solutions are focused on helping clients achieve the following goals by extending their corporate card programs to where they do business.

1. Process Automation – improved cost savings
2. Compliance – increased policy control
3. Vendor Management – greater negotiation power

Unparalleled Acceptance

The U.S. Bank Travel Payment Program provides clients with access to the world’s largest acceptance network with merchant and cash locations in more than 190 countries. Our vast worldwide acceptance via the Visa® network ensures your employees access to goods, services and cash around the globe—eliminating the need for more costly alternatives (such as petty cash or cash advances) and ensuring that you capture detailed transaction data on every purchase.



Visa’s unsurpassed acceptance further empowers clients to succeed in today’s global economy—putting the utility of the cards in the hands of your employees to streamline their travel payment needs. Visa’s superior card acceptance provides tangible benefits, including:

- **Process Automation**—helps maximize the capture to 100% of T&E transactions, reducing the cost to manage travel and increasing efficiency
- **Compliance**—helps monitor, identify and correct non-compliant spend, improving data accuracy and facilitating built-in policy compliance
- **Vendor Management**—helps gain accurate measure of spend by category and supplier, offering greater possible leverage in negotiations and directing spend to suppliers who provide the most value for the dollar

Flexible Travel Solutions

U.S. Bank in North America

The U.S. Bank Corporate Travel Card provides a comprehensive, simplified means to monitor and control corporate T&E expenses. Issued in the United States and Canada, the program is flexible, widely accepted and can be easily tailored to meet the specific needs of clients. Our corporate card also provides complete insurance protection, travel assistance, an extensive cash access program and emergency assistance services for cardholders.

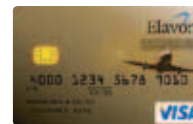
Elavon Financial Services in Europe

Our European corporate card is branded Elavon and delivered by Elavon Financial Services Limited, a wholly owned subsidiary of U.S. Bank based in Frankfurt and Dublin. Elavon has built an expansive network throughout Europe and today is the leading global acquirer in the T&E merchant category. Elavon’s demonstrated commitment to European operations and established infrastructure provides clients the necessary scale to support their international efforts.

The Elavon Corporate Travel Card offers the same advanced features and functionality as the U.S. Bank Corporate Travel Card. The Elavon Corporate Travel Card supports multiple currencies and languages across the region, enabling North American-based multinational clients the opportunity to extend their travel program to employees of their European operations.

The Elavon Corporate Travel Card seamlessly integrates with the U.S. Bank Corporate Travel Card offering clients the following advantages:

- Broad geographic coverage
- Innovative payment solutions to address travel needs for air, rail, car hire and hotel spend
- Products tailored to meet local market needs, including local currency billing
- Single contract with one point-of-approval and credit underwriting
- Advanced data matching capability to ensure minimum levels of repair and rework
- Consolidated web-based global reports
- Visa’s unsurpassed worldwide acceptance at more than 30 million locations
- Global cardholder support services
- High-level single point of account management contact
- Coordination of worldwide implementation
- Global and localized customer service in most local languages
- Structured issues resolution



Card Type	U.S. Bank Corporate Travel Card	Elavon Corporate Travel Card
Region	North America	Western Europe
Major Markets	Canada, United States	France, Germany, Italy, Spain, United Kingdom and Ireland
Currency	Canadian Dollar, U.S. Dollar	British Pound Sterling, Euro, Swiss Franc
Language Support	English, French-Canadian	English, French, German, Italian and Spanish

The combined U.S. Bank Corporate Travel Card and Elavon Corporate Travel Card provide a complete North American-Pan European travel payment program. Through the collective cross-border environment in the European Economic Area (EEA), we are able to leverage a common legal and regulatory environment to provide clients with a consistent experience, such as a single contract, single point of management contact and a single system for global reporting.

Serving our North American-based multinational clients is a top priority for U.S. Bank. Therefore, extending our reach and delivering travel solutions in regions that align with our clients' needs are key initiatives. Building on our powerful worldwide payments network, it is our intention in the future to extend our Elavon capabilities to major markets outside of Europe, including Asia Pacific.

Partner Banks in Asia/Pacific (APAC), Central Europe/Middle East/Africa (CEMEA) and Latin America/Caribbean (LAC)

In other regions of the world – outside North America and the EEA – there tends to be uncommon operating legal and regulatory environments; as such, we believe that support in these markets is best provided locally by issuers who can capitalize on their economies of scale, offer experience with unique legal and cultural requirements and work effectively with U.S. Bank and Elavon to coordinate a successful global travel payment program.

U.S. Bank and Elavon work together with these best-in-class partners to provide superior service and support to our multinational clients, helping them meet their business objectives globally while also addressing their needs locally. Under U.S. Bank's guidance and control, our clients enjoy the following benefits by working with our committed partners:

- **Ease of implementation:** Fostering a successful implementation is critical to the future success of the travel program. Our carefully selected partners have been working in their respective territories. They understand and have addressed implementation obstacles in each country and can be extremely useful “on-the-ground” support not just for U.S. Bank, but for our clients, too.
- **Minimal cardholder resistance:** On-boarding cardholders is a key success factor to any global travel program. At times, there are important nuances (like favorable card design in APAC or the ability to change PINs at ATMs) that a local cardholder needs in order to embrace the organization's preferred payment card policy. Often only local partners can provide this capability due to their local acquiring presence.
- **Scale in the market:** Having a large presence in the market helps cover some key operational items which often get overlooked but are critical to the success of the card program. For example, partners with a strong and comprehensive presence in each region have operational economies of scale for card plastic production, statement delivery and of course, customer service.
- **Local service at the relationship and cardholder levels:** Having local service that is knowledgeable on local products and the market environment cannot be understated. Our partners can ensure delivery in this important area. Local relationship managers, in association with the U.S. Bank Relationship Manager, help provide essential guidance to calibrating our client's payment program to achieve the greatest success.

Robust Management Information

One of the biggest challenges facing any multinational client is how to manage cardholders locally while globally leveraging payment data. When clients implement the U.S. Bank Travel Payment Program, they receive localized access to card management and reporting, plus consolidated data to facilitate the timely flow of critical transaction information at both a global and local level.

Elavon and our network of partner banks provide transaction data in a common Visa file format to ensure comprehensive reporting is delivered where it is needed.

Reports and data downloads are available through easy-to-access web-based tools.

Program Administrators are able to run reports on a global level, rolling up to the desired headquarter currency. Program Administrators, at headquarters and at each foreign subsidiary, also have the ability to run reports for their subsidiaries in their respective currency.

This data is designed to give Program Administrators and senior management a holistic picture of travel spending. The information can also be used to leverage negotiations with vendors for preferred rates and drive efficiency throughout the travel program.

U.S. Bank Travel Payment Program Management Information Toolset





Experienced Program Management

Our clients receive outstanding support from start to finish. We provide a single, high-level point of contact for the entire travel payment program. Clients work with their dedicated U.S. Bank Relationship Manager who coordinates a team of U.S. Bank and Elavon payment and information management specialists to deliver a streamlined travel solution customized to their needs. As a result, clients always have the support they need.

This means that clients benefit from a consistent business relationship and receive seamless program implementation. When clients implement U.S. Bank's Travel Payment Program, we go to extra lengths to make sure the process functions smoothly. We take time to consult with our clients and establish mutually agreeable service standards and metrics, providing clients and employees with world-class implementation and relationship management expertise wherever they do business.

Implementation Manager

The U.S. Bank Implementation Manager coordinates each global implementation, partnering with clients

and U.S. Bank/Elavon teams to ensure that clients' needs are met around the world.

U.S. Bank personnel monitor and manage international implementations while setting the overall direction and objectives for the program, resolving any local issues or obstacles, and reinforcing the value and purpose of the card program to the client's subsidiaries. The U.S. Bank Implementation Manager serves as the overall project manager, using detailed project plans that incorporate information on each country to be implemented and measuring progress against key milestones and tasks. The implementation manager also acts as a liaison to facilitate relationships between our partner banks and client locations worldwide.

Our team of international implementation managers has worked with some of the largest global companies, including many of the Fortune 100, to implement travel payment programs. U.S. Bank has completed more than 170 global implementations for 60 clients in more than 35 countries—demonstrating a wealth of experience you can count on.

Relationship Manager

The U.S. Bank Relationship Manager administers the client relationship at a global level. This involves acting as a single point-of-contact for headquarters while coordinating with foreign subsidiaries to ensure the clients' high-level global needs are met.

The relationship manager provides direction during implementation and facilitates the ongoing success of our clients' travel programs through continued consultation regarding program performance, program updates, product enhancements and best practices.

Customer Support

U.S. Bank supports our clients' needs in North America, and Elavon supports our customer needs in Europe. Specifically, European language support is available in English, French, German, Italian and Spanish. In the rest of the world, our partner banks assist our customer needs where language support is concerned.

Contact U.S. Bank for more information

U.S. Bank offers clients the travel solutions they need to reduce costs, improve compliance, manage vendors and operate more efficiently. For more information or to schedule an appointment with one of our knowledgeable representatives, please contact us at 866-274-5898 or visit usbpayment.com/solutions/travel.aspx.

All of  serving you®



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