usbank
Five Star Service Guaranteed

Access Online

U.S. Bank Access® Online

Competing in an intense economic environment requires *Access*...

...*Access* to comprehensive payment solutions to streamline commerce and reduce operating costs

...*Access* to self-service functionality to proactively manage payment solutions

...*Access* to timely information to drive overall payment program performance

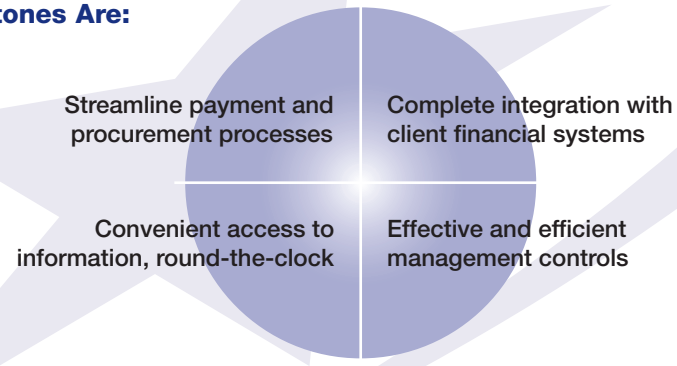
Overview

As a technology leader in payment processing, U.S. Bank® is our clients' access ally. We have 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 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 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 and security.

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® 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 Level II and/or Level III data.

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.

Non-obtrusive Technology

As a "thin client" application, Access Online is non-obtrusive to clients' IT environment — consolidating the number of platforms and eliminating the need for new software and hardware distribution. Upgrades are automatic. All clients need is a web-browser, a workstation and Internet access.

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 cardholder's data in a variety of ways. Clients can select data fields, perform multiple sorts and download to three different formats — PDF, HTML and 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 Setup and Maintenance, Management Reporting, Data Exchange, Transaction Management, Accounting Code Validation, Financial Extracts, Transaction Approval Process, and Order Management.

Account Setup 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.

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

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

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 ranging from the most basic to the most sophisticated. It offers a wide variety of reports – from program, financial, supplier, tax and compliance to global management reports. U.S. Bank has created reports to meet the needs of any commercial card program.

All reports are parameter-driven and offer a high degree of flexibility and variety of output formats including HTML, Microsoft Excel or 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.

Benefits

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

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.

Benefits

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

Access Online's file transfer method supports the transfer of large numbers of files (5,000 plus), while providing consistent, uninterrupted access. It is available anytime, is easy to use and provides reliable file delivery with minimal intervention.

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 3 data relayed by the merchant; and a variety of cardholder reallocation options.

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 ranging anywhere from one to 199 days.

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.

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

Accounting Code Validation

Access Online Accounting Code Validation enables clients to automate their general ledger posting process and make their overall 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.

Ensuring the accurate accounting allocation of purchase 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 purchasing card transactions. Access Online can dramatically reduce the administrative overhead associated with manually correcting invalid transaction allocations.

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

It gives clients the flexibility to:

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

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. That enables clients 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 customizable daily and cycle-based frequencies
- Notify clients promptly when extracts are going to be generated and sent

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

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 process 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.

Cardholders Can

Review individual transactions

Reallocate transactions to different accounting codes

Split transactions between multiple accounting codes

Dispute transactions

Program Administrators Can

Perform all actions available to cardholders

Tailor transaction management and financial extract controls

View and edit sales and use tax data that can be fed into the clients' tax engine

Perform functions on behalf of the cardholders

Manage MCC groups and MCC allocation rules

Manage accounting code structures and views

Enable direct feeds of transactions to the company's general ledger and accounts payable systems

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

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 solution are able to leverage the Internet, strategically source their suppliers and outsource their procurement system in new, exciting ways.

For clients using eProcurement solutions such as U.S. Bank eCommerce Suite, Ariba and Commerce One, 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.

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 customer support via our help desk at (877) 452-8083.

For More Information

To find out more about U.S. Bank Access Tools and other comprehensive fleet, purchasing and travel solutions and tools, please contact us at (866) 274-5898 or visit www.usbank.com/access.

Access Online

© 2004 U.S. Bancorp.® All rights reserved. U.S. Bank® is registered to U.S. Bank National Association ND.
All other trademarks are the property of their respective owners.

CPS 2100 09/04