



Integrated expense management and reconciliation solutions

Expense management is more significant than ever. Travel and entertainment expenses (T&E) can be upwards of 10% of an organization's annual budget, which means that gaining efficiencies and better insight into expenses can have a big impact on your company's bottom line.

We've partnered with Chrome River to develop an integrated suite of automated payment, expense management and reconciliation solutions tailored to meet your needs. By seamlessly integrating the U.S. Bank business travel and payment data reporting tools with Chrome River's EXPENSE management platform, we've created an end-to-end solution that streamlines expense report processing, reduces processing costs and provides the insight you need to better manage your T&E expenses.

U.S. Bank and Chrome River better together

As leaders in the payments and expense management industry, we're committed to providing leading-edge business controls, superior user, mobile experiences, and improved access and insight into your organization's overall spend and spending patterns.

Our suite of solutions

Statements

Statements provides your organization with an integrated, accurate and automated statement reconciliation process. With Statements, your corporate cardholders and Program Administrators can view their card statement directly in Chrome River EXPENSE. This helps your corporate cardholders increase efficiency and save time. It also limits complexities in submitting expense reports, reconciling credit card statements, and helps your cardholders adhere to your organization's T&E policies.

Benefits to your organization:

- One single system for expense management and statement reconciliation
- Single interface across all devices – smartphones, tablets, laptops, desktops
- Group transactions by statement
- Automatically match your transaction with the correct billing program
- View, manage, and action pending expenses for approval
- Easily identify why transaction amounts do not match the amounts owed

Real Time Alerts

Corporate cardholders and Program Administrators can opt-in to receive near Real Time Alerts when their card is swiped while traveling for business. Alerts can be delivered by email or text message depending on your cardholder's personal preference.

When a transaction occurs, your cardholders will receive an alert which they can open, review, and snap a picture of the receipt for immediate upload to the Chrome River EXPENSE system.



About

U.S. Bank makes it easier for you to manage business expenses, pay for supplies and travel, reduce costs, streamline your payables, and operate globally.

Chrome River Technologies, Inc. lets business flow for some of the world's largest and most respected global organizations. Our powerful, yet easy-to-use SaaS expense management and invoice automation solutions deliver the most modern global and mobile experience in the marketplace.

Benefits to your organization:

- Improve business traveler productivity by submitting expenses on the go
- No need to save physical receipts – just snap a picture and throw it away
- Ensure adherence to your organization's T&E requirements
- Prevent fraud with real time alerts and notifications

Direct ACH Pay

Organizations can turn Direct ACH Pay on for cardholders directly within Chrome River EXPENSE. This convenient functionality allows your cardholders to simply pay for their personal, non-reimbursable expenses directly within the system when they submit their expense reports.

With Direct ACH Pay, your corporate card holders can easily flag their personal expenses for payment with a simple click so they can conveniently go about their normal daily activities.

Benefits to your organization:

- Remove the hassle of manual re-payment of personal expenses – no more physical checks
- Pay non-reimbursable transactions in the same system you manage your credit card statements and submit expenses
- Maximize your user's satisfaction with a simple, easy to use system

As a mutual U.S. Bank corporate card and Chrome River EXPENSE customer, you can implement the full suite of solutions, or simply pick and choose the right tools to tailor a program that meets your organization's specific needs.

For more information

U.S. Bank and Chrome River's integrated suite of solutions are available for U.S. Bank and Chrome River mutual clients. For more information on the solution and our unique pricing models, contact us at 866.274.5898 or visit usbpayment.com.