



# U.S. Bank Card as a Service



## Reimagine the traveler experience with payments in real time.

Today’s travelers expect immediate resolutions when travel disruptions occur, including instant flight reimbursements and quick access to funds to cover disruption-related costs. Embedded finance makes it simple and easy to deliver digital payments to your customers.

U.S. Bank Card as a Service (CaaS) is an embedded virtual card solution that offers a convenient and secure way for you to create and send digital cards to your customers’ mobile wallets – all while earning rebate on card spend. Highly tailorable and API-driven, CaaS allows you to reimagine payment processes, offer new payment services, and improve customer satisfaction and retention.

90% of all travelers agree that airlines should be required to provide delay and/or cancellation compensation.<sup>1</sup>



### DIGITAL-FIRST PAYMENT EXPERIENCES

Offer the modern “tap and pay” experience your customers are accustomed to with payments sent straight to your customers’ mobile wallets in real time.



### EFFICIENT, STREAMLINED PAYMENT PROCESSES

Reduce operational friction and delays associated with traditional travel reimbursements and unlock new revenue streams.



### GREATER FLEXIBILITY, CONTROL AND MOBILITY

Restrict spend to only pre-approved items, while offering secure, immediate, mobile payment options – all within your own app.

## CaaS features and benefits

### Create dynamic spend controls

Ensure policy adherence by setting controls on purchase size, merchant categories, card velocity and time limits.

### Improve efficiency and cut costs

CaaS not only supports a seamless, quick payment process, but it also reduces the manual practices and extra costs involved in issuing paper meal and hotel vouchers.

### Reduce fraud

Using tokenization, CaaS generates a unique card number, expiration date, and security code. With stronger security in place, payments are highly secure. Setting card limits for only what needs to be purchased and short expiration periods limits fraud, while mobile wallet use provides an additional layer of payment security.

### Unlock your card program's value

Choose from either U.S. Bank credit or pre-funded card program models and discover new ways to use your corporate card. With CaaS, you can also increase your rebate potential by capturing previously uncardable expenses, like meal and hotel credits, as part of your corporate card program.

## Redefining payments for today's business

From commercial cards to program management tools to innovative payment technologies, we'll partner with you to implement solutions designed to cut costs, manage cash flow, expenses and supplier payments, and operate more efficiently.

## For more information

Learn more about CaaS at, visit our landing page at [pages.usbank.com/card-as-a-service](https://pages.usbank.com/card-as-a-service) or explore our APIs at: [developer.usbank.com/products/card-as-a-service/v1](https://developer.usbank.com/products/card-as-a-service/v1)

<sup>1</sup>LOYALTY AND DISRUPTION: THE NEW AGE OF TRAVEL. OAG, May 2023, <https://www.oag.com/traveler-survey-2023>.

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