



Evolving your digital journey

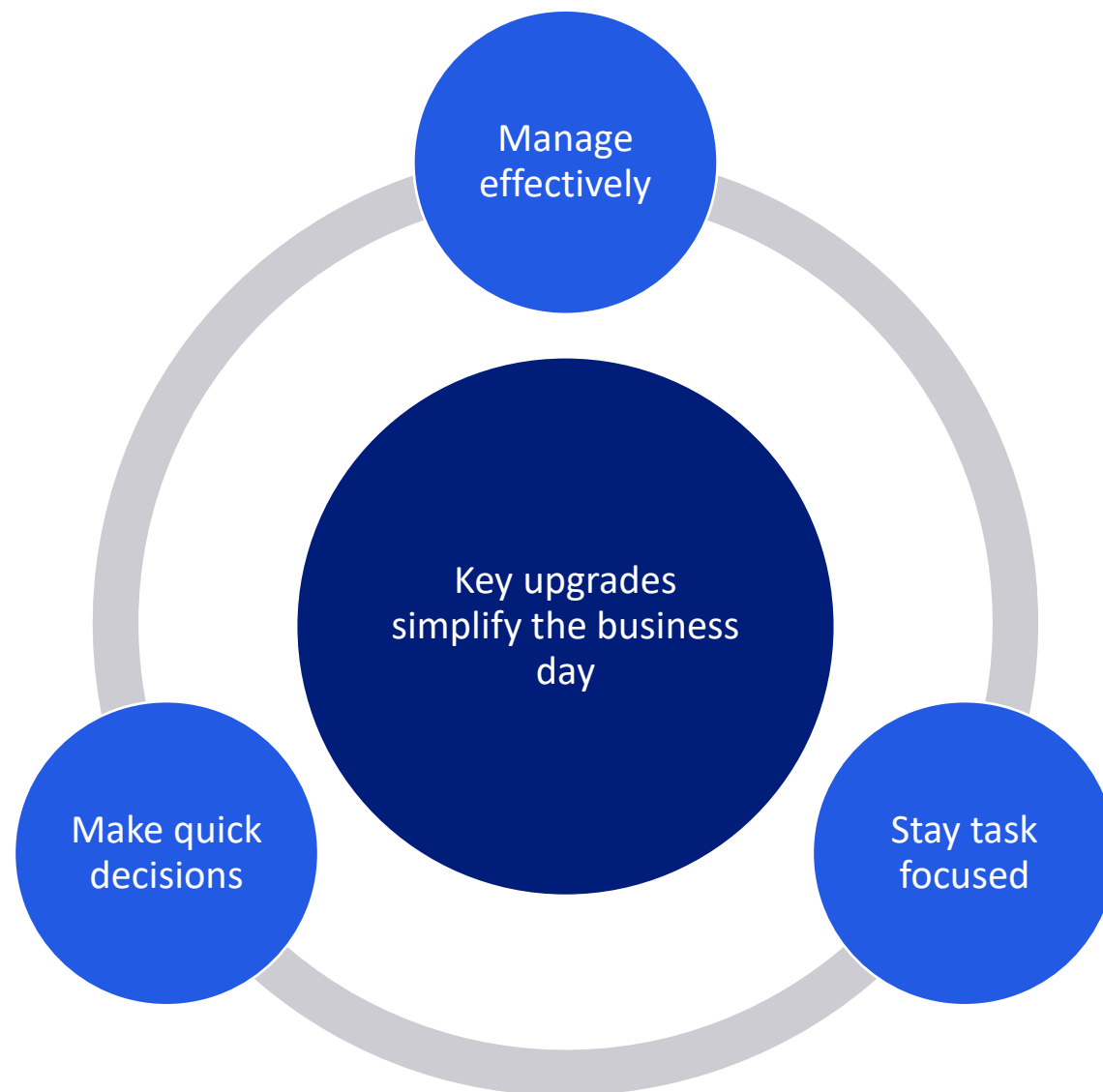
The future of SinglePoint®





Built with user-centered design

The new SinglePoint offers you a simple, clear and customizable treasury management tool for day-to-day business management.



See end disclosures.

New features help teams work efficiently and stay in sync



Simplified navigation

Experience intuitively labeled and organized information to get you to your data more quickly.

Personalized dashboards

View your cash position and other critical information – customized to your role via your home page.

Consolidated payments page

Review and initiate payments in one centralized location for swift action.

Centralized reports

Access and export all your reports, as well as create custom views in one place, saving time and effort.

Alerts and notifications

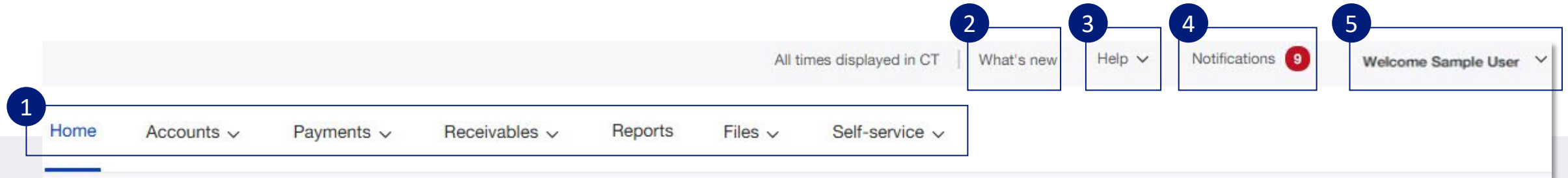
Stay informed with enhanced ability to search, filter and set alert and notification frequencies.

Streamlined administrative module

Efficiently manage users and roles.

See end disclosures.

Move quickly with simplified navigation



- 1 Top navigation links:** Quickly access your home page and primary treasury functions¹
- 2 What's new:** Get the latest updates as new features and functions are added
- 3 Help:** Access support tools such as key terms, contact information and the training center
- 4 Notifications:** Stay on top of your important messages, tasks and latest enhancements
- 5 User settings:** Manage your password, security and display preferences

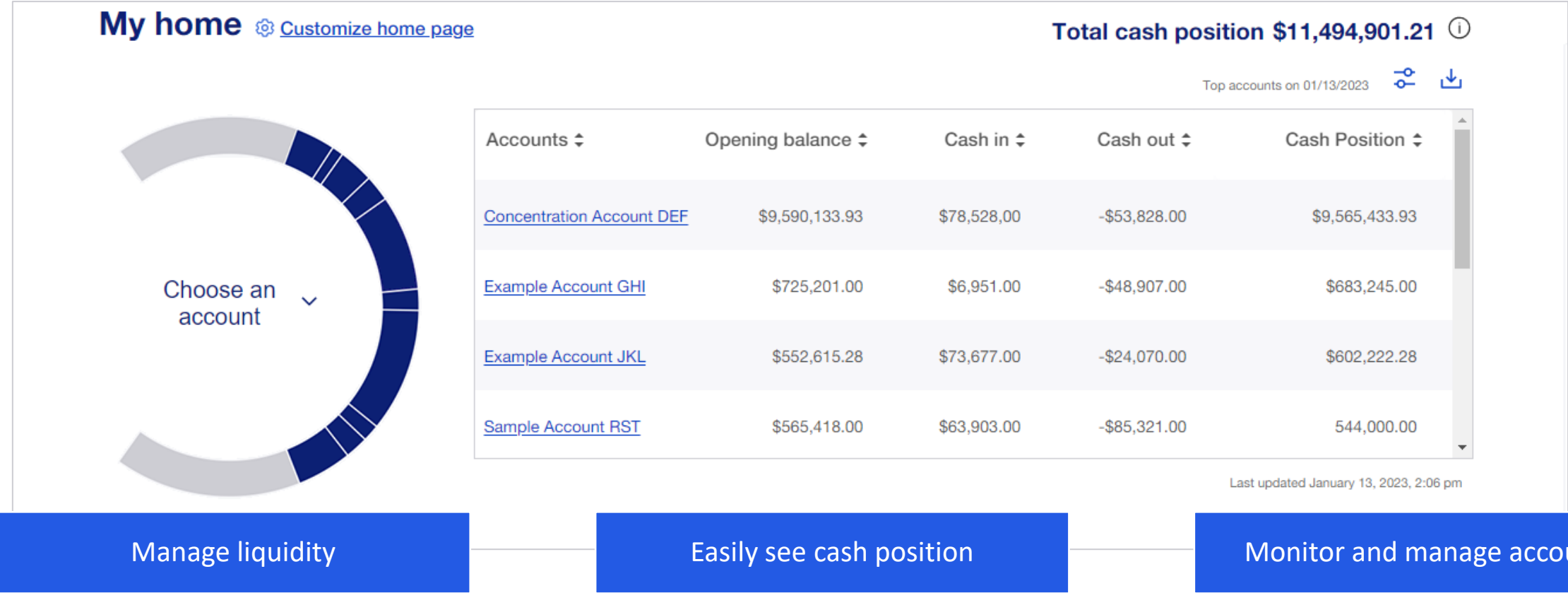
The new experience offers everything from the current version of SinglePoint, organized and intuitively labeled to efficiently support your treasury tasks. Subsequent slides will provide a deeper dive into the navigation of each section.

1. Depending on your entitlements, not all site sections shown here may be available to you.
See end disclosures.



Dashboard sample: Cash position view

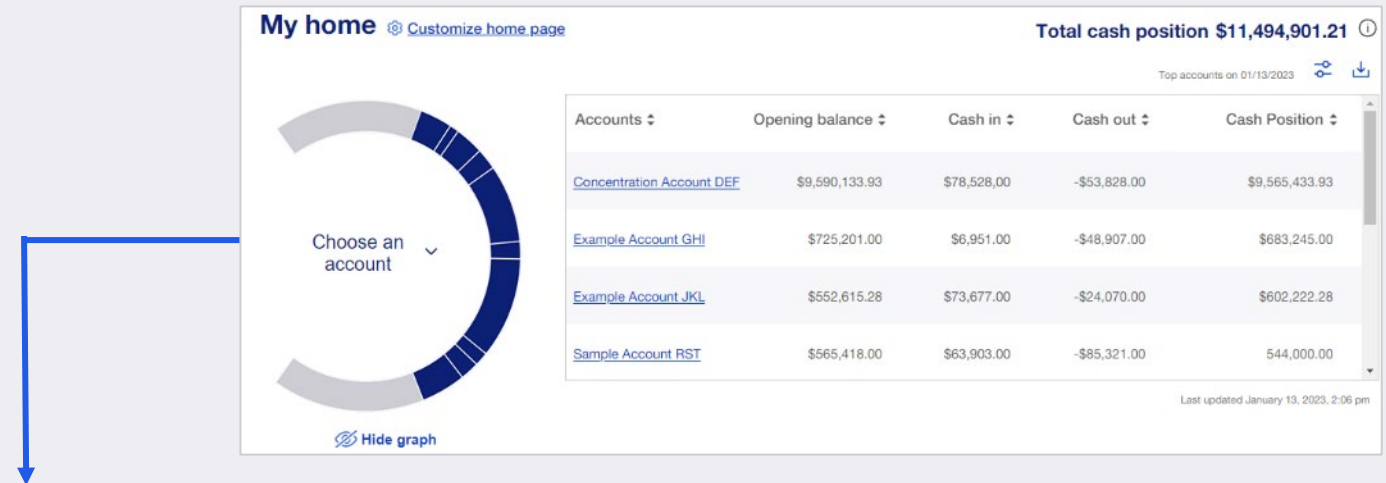
Roll-up information to effectively manage from a single page



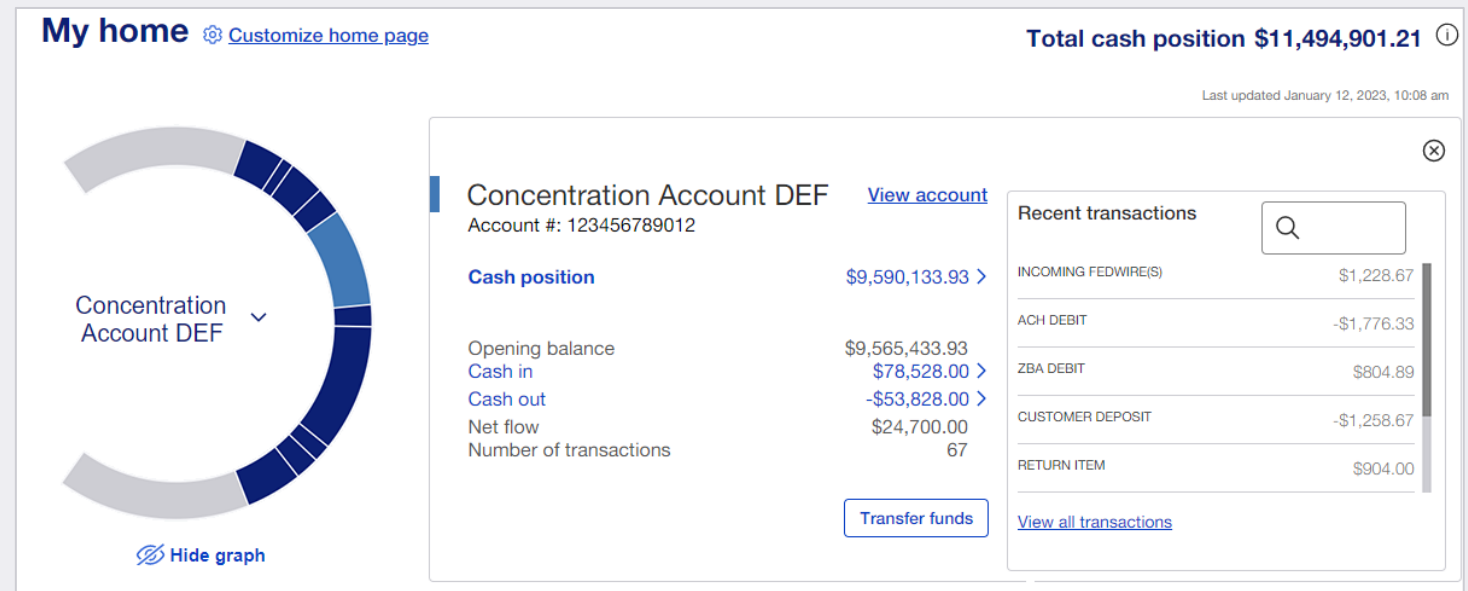
See end disclosures.

With the cash position view you can:

- Bring accounts to the top of your page as a favorite
- View value of accounts graphically
- Drill down into individual account details
- Transfer funds directly from individual account windows



Click to drill down and access account specific information



See end disclosures.

Benefit from a unified view of payments

The new Payments page helps simplify your experience, save time and quickly view key information to act.

USbank SinglePoint

[Home](#) [Accounts](#) [Payments](#) [Receivables](#) [Reports](#) [Files](#) [Self-service](#)

Payments overview

Last updated: Wednesday, Jan. 10th, 10:01 am [Refresh](#)

3 my approvals

[Apply filter](#)

3 bulk approvals

[View and approve](#)

[Initiate a payment](#)

[Go to reports](#)

VIEWING 10 OF 38 PAYMENTS

[Show filters](#)

Time period Past 30 days

Status	Recipient or batch	Payment type	My account	Effective date	Amount	
Approval Needed	555	Domestic wire	Ryan Test...9912	01/09/2024 ⓘ	USD 5.55	...
Approval Needed	Payroll	ACH	PP East...1347	01/10/2024	USD 3.00	...
Approval Needed	non rep1	ACH	JKL Example Account...1189	01/10/2024	USD 30.00	...
Approval Needed	Payroll	ACH	PP East...1347	01/10/2024	USD 3.00	...

Available payments

- ACH
- Wire
- RTP® network transactions

Current capabilities¹

- Initiate payments via one-time file upload or templates
- View details
- Take, approve or cancel actions

1. Repeat codes are not yet available. Functionality will be rolled out in phases throughout 2025. See end disclosures.

Receive a holistic summary of incoming payments:

From the new Receivables page¹, you can:

- View multiple receivable types in one place
- Search, find and view transactions and images
- Export receivables transactions
- View remittance information received with your payments

usbank SinglePoint

HomeAccountsPaymentsReceivablesReportsFilesSelf-service

Receivables Summary

Current day (02/07/2023)

\$16,461,752.91

Receivables Summary

Transaction search

All receivables

Viewing 50 (totaling \$16,461,123.99) of 88 (totaling \$16,461,752.91)

Search: AccountSearch by account, statu

Show filters

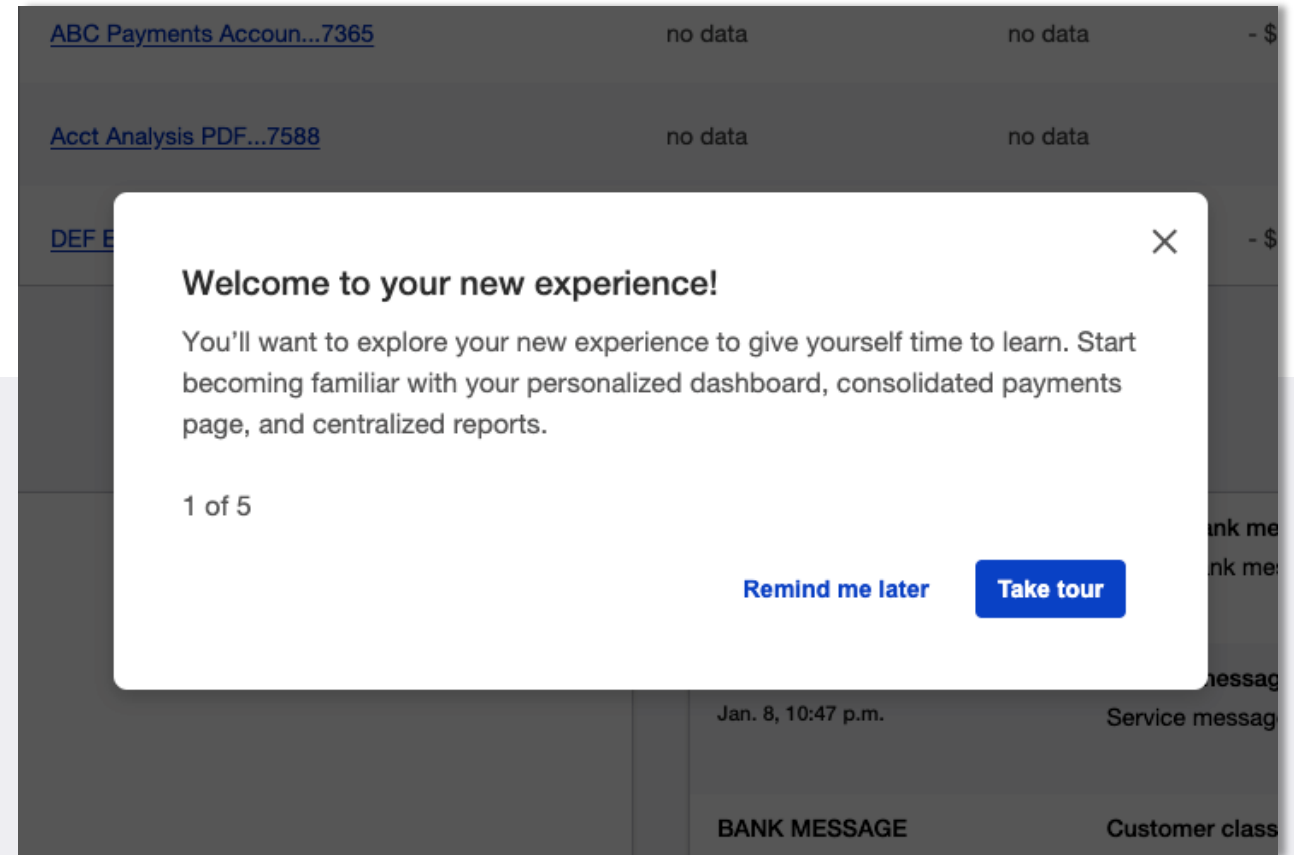
Posted date	Payer	Amount	Status	Account	Transaction ref	Type	BAI	Details
02/07/2023	THE HERITAGE ESCROW COMPANY	\$13,190,850.75	Received	ABC Payments Account ...7365	000029	WIRE	195	View details
02/07/2023	THE HERITAGE ESCROW COMPANY	\$2,675,599.67	Received	ABC Payments Account ...7365	000014	WIRE	195	View details
02/07/2023	AB PRIVATE CREDIT INVESTOR LLC	\$203,344.95	Received	XYZ Concentration Account...6004	002028	WIRE	195	View details
02/07/2023	AB PRIVATE CREDIT INVESTOR LLC	\$98,307.66	Received	XYZ Concentration Account...6004	001918	WIRE	195	View details
02/07/2023	AB PRIVATE CREDIT INVESTOR LLC	\$88,912.17	Received	XYZ Concentration Account...6004	002233	WIRE	195	View details

1. Functionality will be rolled out in phases throughout 2025. See end disclosures.

Ease the transition to the new SinglePoint

Receive in-app support through Welcome Guides

- Quickly orientate within navigation and site workflows
- Learn about new features and changes



See end disclosures.

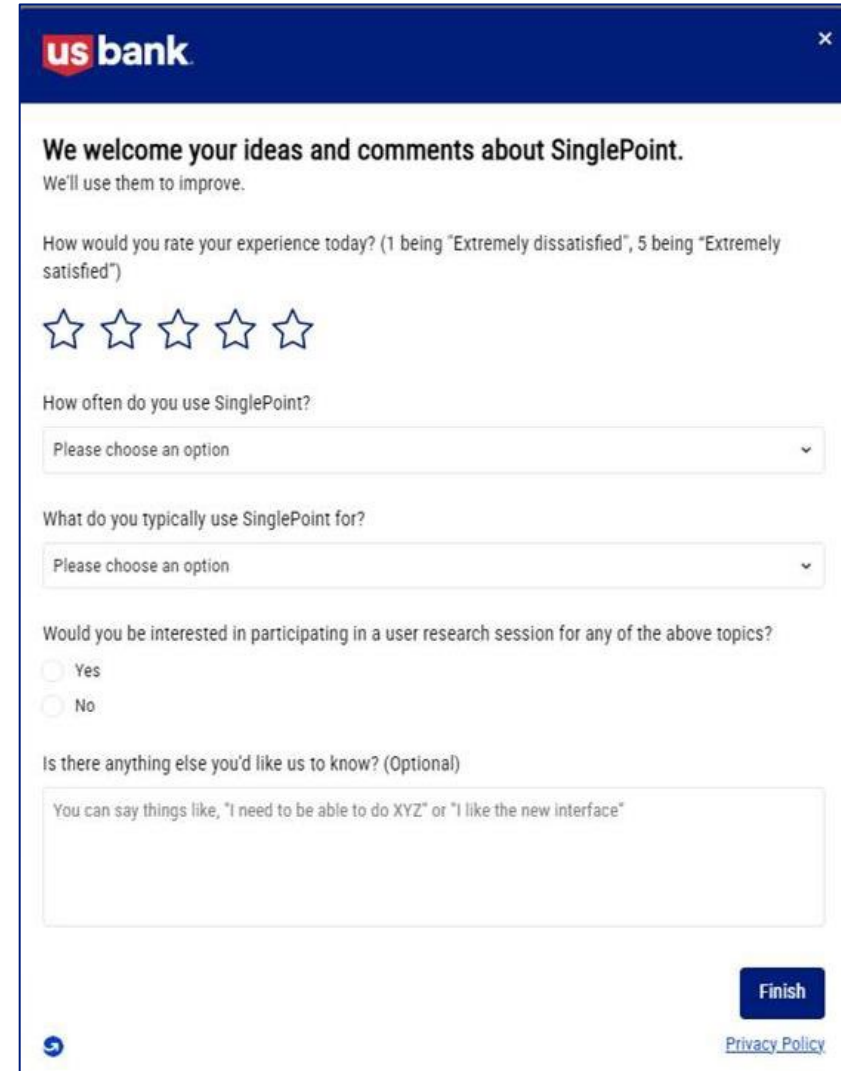


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Send feedback directly to our Product team

This feedback feature helps:

- Get your feedback quickly reviewed by our product team in real-time
- Identify any bugs/defects impacting your experience
- Follow up with you if requested



The screenshot shows a feedback form titled "us bank" with a close button (X) in the top right corner. The form content includes:

- A welcome message: "We welcome your ideas and comments about SinglePoint. We'll use them to improve."
- A rating question: "How would you rate your experience today? (1 being 'Extremely dissatisfied', 5 being 'Extremely satisfied')". Below this are five empty star icons.
- A frequency question: "How often do you use SinglePoint?" with a dropdown menu showing "Please choose an option".
- A purpose question: "What do you typically use SinglePoint for?" with a dropdown menu showing "Please choose an option".
- An interest question: "Would you be interested in participating in a user research session for any of the above topics?" with radio buttons for "Yes" and "No".
- An optional text field: "Is there anything else you'd like us to know? (Optional)". Below the field is a hint: "You can say things like, 'I need to be able to do XYZ' or 'I like the new interface'".
- A "Finish" button in the bottom right corner.
- A "Privacy Policy" link in the bottom right corner.
- A small circular icon in the bottom left corner.

See end disclosures.



Get a unique addition with the Security Settings report



SinglePoint
Security Settings
Report

REPORT CREATED FOR:

XYZ Corporation
As of: 02/11/2021 11:11AM CST

Customer ID: XYZCORP

For assistance contact
Commercial Customer
Service (CCS)
p. 866-853-2446
[Email customer service](#)

Overview
[ACH Origination](#)
[Wire Transfers](#)
[System Administration](#)
[Mobile Authentication](#)
[Glossary & Best Practices](#)

Overview

To ensure maximum security on your accounts, we recommend periodically assessing your company's user settings. Your customized report highlights the areas where your security is working well and the ones in need of some help. Don't worry, we've also included our recommendations for improving your security.

We want to make sure you understand your report, so if you come across any unfamiliar terms, go to the glossary located in [Glossary & Best Practices](#). For additional questions, please contact your Relationship Manager.

What this report **can** tell you:

- How your security settings are configured
- How many users are assigned to each entitlement
- If your settings and entitlements meet best practices or are introducing risk

What this report **can't** tell you:

- What configurations are best for your specific business
- If flags for introduced risk are necessary or not

Your security settings:

**ACH Origination**

You have met the recommendations for ACH Origination settings.

**Wire Transfers**

We recommend that you review your Wire Transfers settings.

**System Administration**

We recommend that you review your System Administration settings.

**Mobile Authentication**

You have met the recommendations for Mobile Authentication settings.

This report outlines certain practices that businesses should consider to reduce the likelihood of loss caused by fraud and identity theft. This report does not purport to identify all fraud mitigation measures that your business should consider implementing. There is no way to guarantee that any set of protective measures will eliminate loss caused by fraud and identity theft. U.S. Bank is not responsible for losses caused by fraud and identity theft.

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A simplified, interactive approach to user settings maintenance

- Easily see your security configurations
- See number of users assigned to each entitlement
- Confirm settings and entitlements meet best practices

See end disclosures.

Continue to evolve with SinglePoint

What's next in our journey

- Market evolution and client goals will continue to inspire development
- Watch for more enhancements, including:
 - Self-service options
 - Fraud management insights
 - AI-based tools
- Collaborate with our expert team to customize solutions that solve for your unique challenges

See end disclosures.



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Streamline international receivables with fast, secure and reliable options

Services to support incoming payments

International wires	International ACH	Foreign currency accounts	Global and virtual programs card
• Provide simplified remittance instructions • Quickly receive funds in 25 foreign currencies or U.S. dollars • Simplify reconciliation with robust remittance detail and Swift GPI reporting	• Make receiving Canadian payments easy with ACH debit origination for transactions in Canada	• Set up accounts in 23 currencies • Receive and manage incoming wire transfers in FDIC insured accounts • Reduce costs and avoid currency exchange on each transaction • Optional in-country receivables service for EUR and GBP offers virtual account to facilitates receipts from the European Economic Area	• Build in instant currency conversion and triple-layered security to your incoming payments strategy

See end disclosures.





Quickly send payments overseas with options to help balance cost and speed

Services to support outgoing payments

International wires	International ACH	Foreign currency accounts	Global and virtual programs card
• Reach 195 countries in over 48 currencies • Initiate U.S. dollar and foreign currency transfers through various origination channels • Convert currency before sending to control FX rate	• Send non-urgent, cost-effective digital payments in more than 40 countries • Convert currency before sending to control FX rate	• Set up accounts for up to 23 currencies • Send wires from FDIC insured accounts • Reduce costs and avoid currency exchange on each transaction	• Get local currency support in more than 50 countries • Make payments easy with unsurpassed global acceptance • Rely on our in-depth knowledge and in-market resources

See end disclosures.



U.S. Bank Foreign Currency Accounts

These quick-to-open, domestic accounts can help you manage your foreign currency operations and liquidity. In many cases, you don't have to open separate overseas accounts or establish new banking relationships to manage your international operations.

Centralize international and domestic accounts to increase operational efficiency

U.S. Bank offers U.S.-domiciled foreign currency accounts with a simple, international payment and receivables experience. They are FDIC-insured, do not require FBAR reporting, and allow you to:

-  Manage payments, receivables, information reporting and online administration.
-  Hold accounts in up to 23 foreign currencies to match in-flows and out-flows.
-  Minimize currency conversions and manage foreign exchange risk by making and receiving payments in the currencies of your suppliers and customers.

Open accounts and move money quickly and reliably

These accounts can be promptly and efficiently opened without having to wait an extended period as is common for opening an account with a foreign financial institution.

Safely send and receive wires through a variety of channels including:

SinglePoint®

Batch Wire & APIs

Swift

The accounts guard against fraudulent activity with credit and debit block. Our foreign exchange experts will help you develop strategies to mitigate risk and maximize the potential of your global business.

U.S. Bank Foreign Currency Accounts

Accounts are available in 23 currencies



AED – UAE Dirham	GBP – British Pound	PLN – Polish Zloty
AUD – Australian Dollar	HKD – Hong Kong Dollar	SAR – Saudi Riyal
CAD – Canadian Dollar	HUF – Hungarian Forint	SEK – Swedish Krona
CHF – Swiss Franc	ILS – Israeli Shekel	SGD – Singapore Dollar
CNH – Chinese Yuan Renminbi	JPY – Japanese Yen	THB – Thai Baht
CZK – Czech Koruna	MXN – Mexican Peso	TRY – Turkish Lira
DKK – Danish Kroner	NOK – Norwegian Kroner	ZAR – South African Rand
EUR – Euro	NZD – New Zealand Dolla	

U.S. Bank Foreign Currency Time Deposits

The FCTD is a fixed-maturity savings product allowing you to maintain a foreign currency deposit without having to open a bank account in a foreign country.

Frequently asked questions

Is my FCTD principal balance insured against losses?

FDIC insurance applies to an FCTD similar to your U.S. dollar deposits held at U.S. Bank. Please note, foreign exchange risk and costs may impact your return, especially in the event you choose to convert currency either at the outset and/or at maturity of your FCTD.

What are my options when my FCTD matures?

You can decide to renew for the same term, change the term, convert the foreign currency back to U.S. dollars, or wire funds out of the bank. Penalties may be imposed for early withdrawal.

Will I owe taxes on my interest?

Interest earned is subject to both federal and state income tax. Consult your tax advisor, as U.S. Bank does not offer tax advice.

- Minimum deposit of \$25,000 or equivalent in foreign currency
- Flexible terms from 7 days to 60 months
- Simple fixed interest rate paid upon maturity
- No maintenance fee
- FDIC-insured
- Must maintain U.S. dollar account at U.S. Bank

U.S. Bank currently offers FCTDs in these currencies:

AUD – Australian Dollar	GBP – British Pound	CAD – Canadian Dollar
CNH – Chinese Yen	CZK – Czech Koruna	DKK – Danish Krone
EUR – Euro	HKD – Hong Kong Dollar	HUF – Hungarian Forint
ILS – Israeli Shekel	JPY – Japanese Yen	MXN – Mexican Peso
NZD – New Zealand Dollar	NOK – Norwegian Krone	PLN – Polish Zloty
SEK – Swedish Krona	SGD – Singapore Dollar	THB – Thai Baht
CHF – Swiss Franc	ZAR – South African Rand	



Expand and grow in Canada

Our Canadian in-country payments and receivables services allow you to eliminate managing another banking relationship – easily conducting all activities through us.

How we support in-country needs

- Use U.S. Bank for a Canadian account to save time and resources
- Quickly move funds using Canadian payment networks
- Access an extensive branch network through our partnership with Royal Bank of Canada
- Consolidate billing in U.S. dollars through our account analysis statements

Disclosures

- U.S. Bank and SinglePoint are registered trademarks of U.S. Bank National Association.
- Deposit products offered by U.S. Bank National Association. Member FDIC. Eligibility requirements, restrictions and fees may apply.
- Notice: Foreign-denominated funds are subject to foreign currency exchange risk. Customers are not protected against foreign currency exchange rate fluctuations by FDIC insurance or any other insurance or guaranty program. ©2024 CR-44226981
- Notice: These currencies are subject to change without prior notice due to market conditions.
- Deposit products are offered by U.S. Bank National Association (U.S. Bank). Member FDIC. Foreign Currency Time Deposits (FCTDs) held by U.S. Bank are FDIC insured up to the maximum allowed by law.
- The available terms for each currency will be determined by U.S. Bank. A foreign currency time deposit can mature on any business day excluding U.S. federal holidays, and unless otherwise specified, also excluding any day on which commercial banks in the country of the relevant Foreign Currency are not open for foreign exchange business.
- Interest is calculated based upon the standard accrual practices of the country of origin. U.S. Bank determines the interest rate in its sole discretion.”
- A notice of withdrawal must be provided at least two business days in advance of maturity date.
- This communication is not intended as investment advice or a recommendation to buy or sell any currency, deposit product, transaction, or similar instrument.
- Any request in connection with a FCTD to convert amounts of one currency to another may give rise to a foreign exchange (FX) transaction. FX transactions are subject to currency exchange rate fluctuation caused by market conditions, liquidity, and risks which at times may be significant. Customers are not protected against currency exchange risk by FDIC insurance, by U.S. Bank or by any other insurance or guaranty program.
- Whether or not wire fees or other fees apply, FX transaction pricing may be inclusive of a mark-up which is a spread or charge designed to include services provided, costs incurred, risks taken and an anticipated return. The exchange rate U.S. Bank provides is in its sole discretion and may differ from exchange rates quoted elsewhere and/or for different customers, different products, services, or channels. U.S. Bank enters into FX transactions with customers as a principal, arms-length counterparty.
- For more information about FCTDs and/or FX transactions, please contact your U.S. Bank Relationship Manager or Foreign Exchange Marketer and request a copy of the FCTD product disclosure. Eligibility requirements and other conditions, restrictions and/or fees may apply.
- Member FDIC. ©2025 U.S. Bank 1404801 (3/25)

Deposit products offered by U.S. Bank National Association. Member FDIC. Products and services may be subject to credit approval. Eligibility requirements, restrictions and fees may apply.

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