SinglePoint® real-time payments

Quick start guide

Save your organization time and money

Real-time payments are accessible 24/7, unlike ACH or wire transfers, which means they're always on and available. Payments up to $1 million post and settle in real time so not only can you fund your U.S. Bank commercial card program, you can use your cards immediately. Plus, reduced processing times and a lack of costly wire fees translates into real savings for your organization.

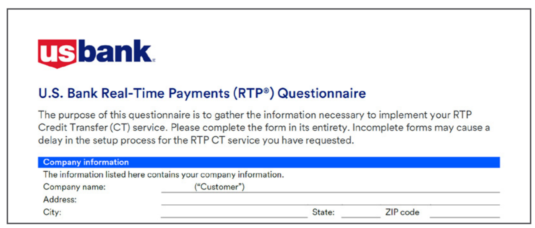
This guide provides instructions to help your organization get started using real-time payments to fund your commercial card programs.

Get started with real-time payments

Enable real-time payments functionality in SinglePoint

Download and complete the U.S. Bank Real-Time Payments Questionnaire and Payments Authorization Form

Download the [real-time payments questionnaire] and [payments authorization form]. Complete and return both documents to your Treasury Management Representative.



U.S. Bank Real-Time Payments (RTP®) Questionnaire

The purpose of this questionnaire is to gather the information necessary to implement your RTP Credit Transfer (CT) service. Please complete the form in its entirety. Incomplete forms may cause a delay in the setup process for the RTP CT service you have requested.

Company information

The information listed here contains your company information.

Company name: ("Customer")
Address:
City: State: ZIP code

Remember, the standard real-time payment limit is $1 million. If your organization needs a limit above $1 million, use the *Comments/Additional Information* section to request a limit up to a maximum of $10 million.

After submitting the forms, Treasury Management Client Integration will let you know when setup is complete. Setup typically takes up to five business days.

Quick tip

Account Number: **173103688185**

Routing & Transit Number (R/T): **091000022**

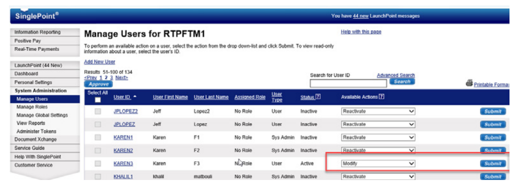
Reference Information: **Unique ID**

Enable real-time payments on selected accounts

Once setup is complete, your System Administrator must enable real-time payments through SinglePoint. To do so, complete the following steps:

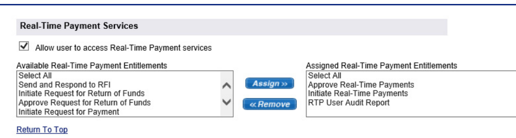
1. Log in to SinglePoint.
2. On the left-hand navigation, select **System Administration.**

3. Find the user you wish to update, ensure **Modify** is selected in the *Available Actions* column and click **Submit**.



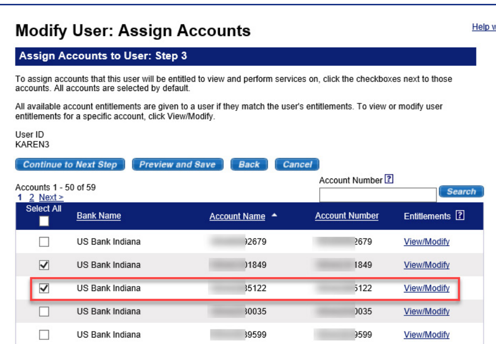
4. No action needed on the *Step 1* screen. Click **Continue to Next Step** at the bottom of the page.

5. On the *Step 2* screen, add entitlements for the user that are appropriate for their role.

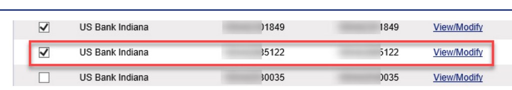


6. After completing or validating entitlements, click **Continue to Next Step** at the bottom of the page.

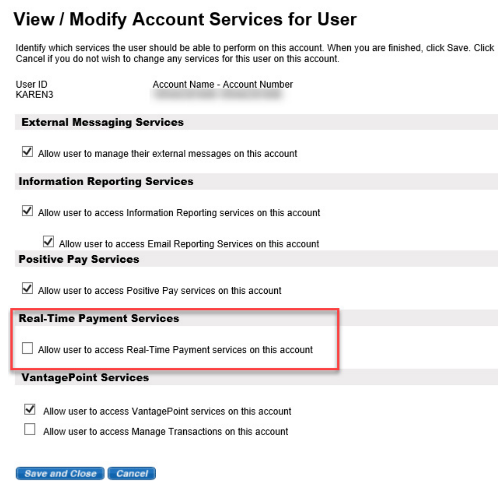
7. On the *Step 3* screen, ensure the user is entitled for accounts that they need to access. Accounts with the check mark next to them are entitled to that user.



8. For each account that should be enabled on real-time payments, select the **View/Modify** link on the right side of the table.



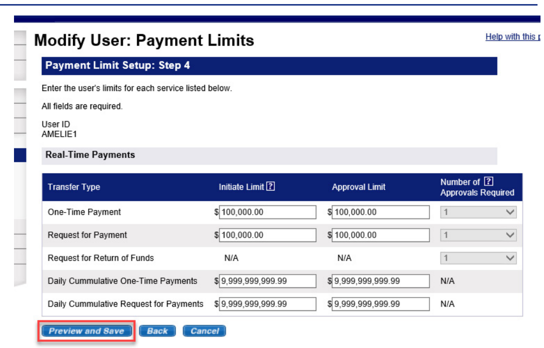
9. On the *View/Modify Account Services* page, ensure the *Real-Time Payment Services* section is checked.



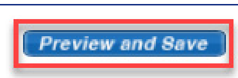
10. Once the account level entitlement is validated, click **Save and Close**.

11. Repeat steps 7 to 10 for each account that should have access to real-time payments. Once the accounts are set up, click **Continue to Next Step** at the top or bottom of the page.

12. Review user level limits and ensure they are appropriate.



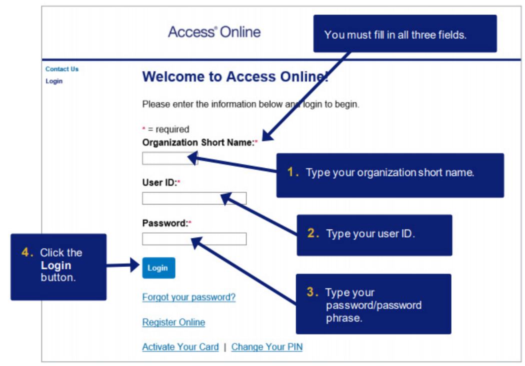
13. Once completed, click **Preview and Save** to complete the setup.



Find the unique ID(s) associated with your commercial card

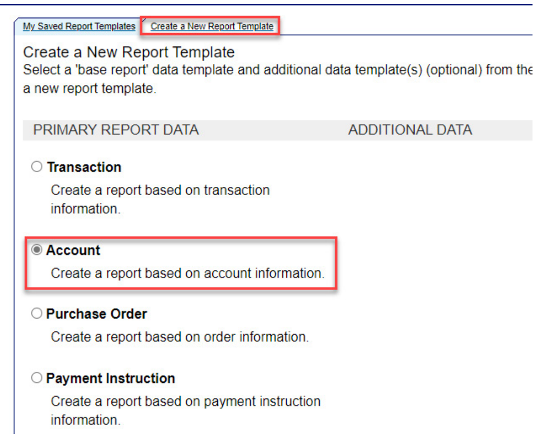
Note: This step is critical. You must include your card program's unique ID in order to correctly fund your commercial cards using real-time payments.

1. Sign in to U.S. Bank Access® Online.

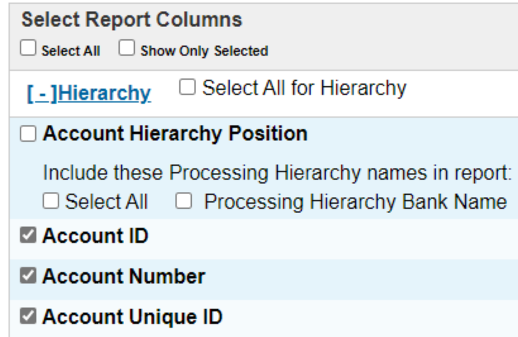


2. From the *Account Information* page, select **Flex Data Reporting** under *Reporting*.

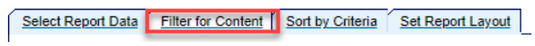
3. Click **Create a New Report Template** and select **Account**.



4. Under *Report Parameters*, check the option for **Account Unique ID**. The **Account ID** and **Account Number** fields are automatically checked; you can uncheck the defaults or leave as is.

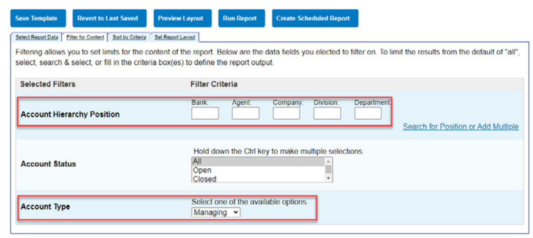


5. Select **Filter for Content** from the tabs above.



6. Enter your *Account Hierarchy Positions* and select **Managing** as the *Account Type*. Click **Run Report.**

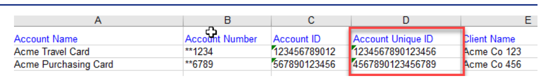
   Use the Search for Position option if you do not know your account hierarchy information.



7. Open the report that's produced. The Account Unique ID(s) will be displayed within the report. If your organization has multiple managing accounts, there will be a separate unique ID for each managing account.

   For security purposes, the real-time payment process uses the unique ID value instead of the account number. The unique ID value will not change and can be used each time you make a real-time payment.

   If you are unable to find the unique ID value in Access Online, contact your Corporate Payment Systems Relationship Manager or Customer Service.

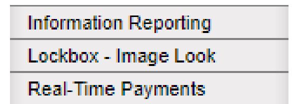


Send real-time payments to fund your commercial cards

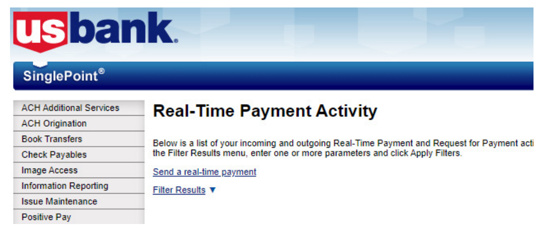
How to send a real-time payment

1. Log in to SinglePoint.

2. Click **Real-Time Payments** in the left-hand navigation. This will display the *Real-Time Payment Activity* page.



3. Click the *Send a real-time payment* link.



4. Select a funding account number from the *Account Number – Account Name* list.

5. Enter an amount in the *Amount* field.

6. Manually enter the required information in the *Other Party Information* section or click **Add from Address List** to choose a previous recipient.

   Required information:

   Name: **U.S. Bank**

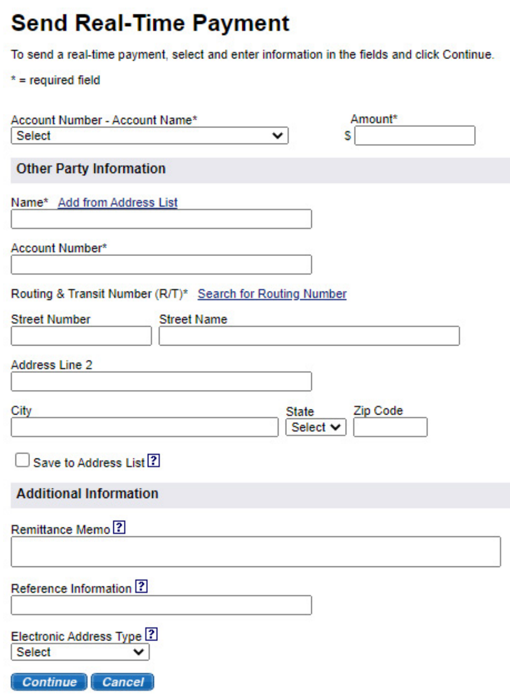
   Account Number: **173103688185**

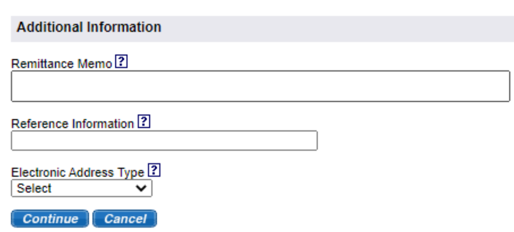
   Routing & Transit Number (R/T): **091000022**

   Click **Search for Routing Number** and enter at least three digits to search for a routing number. Check **Save to Address List** to save the U.S. Bank address for future use.

   Input the unique ID value into the *Reference Information* field. Your payment will not post correctly if the unique ID value is not included.

   You must include the full 16-digit unique ID with the leading zero. Failure to do so will result it posting errors.





7. Click Continue.

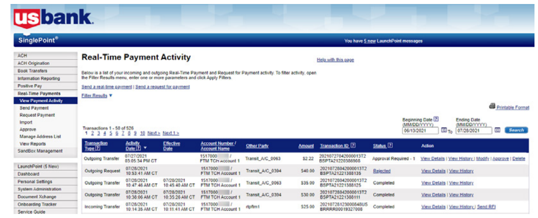
   To return to the *Real-Time Payment Activity* page, click **Cancel**.

How to approve a payment

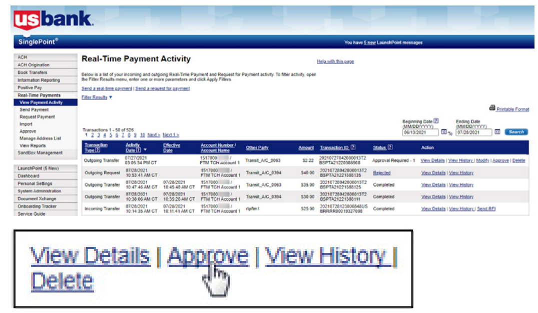
1. Log in to SinglePoint.

   Note: The person that submitted the real-time payment request can't approve it. A different user must approve the payment.

2. Click Real-Time Payments in the left-hand navigation. This will display the *Real-Time Payment Activity* page.

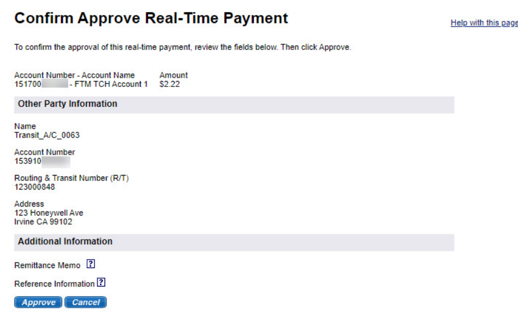


3. Within the *Action* column of the applicable transaction, click **Approve**.



4. To approve the transmission click **Approve**.

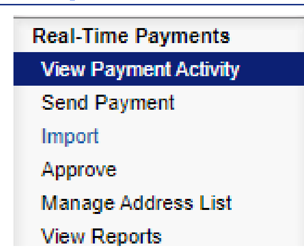
   To return to the *Real-Time Payment Activity* page without approving the transaction, click **Cancel**.



How to view real-time payment reports

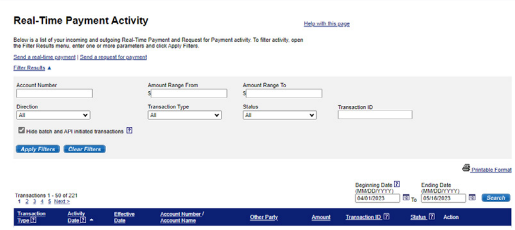
1. Log in to SinglePoint.

2. Click **View Payment Activity** under *Real-Time Payments* in the left-hand navigation. This will display the *Real-Time Payment Activity* page.



3. Click **Filter Results** to expand filter options. Selections include amount ranges, incoming/outgoing, transaction type and status. After choosing your filters, click **Apply Filters**.

4. If applicable, enter a *Beginning Date* and *Ending Date*. Click **Search**.



Real-time payments post the following business day in Access Online but are available immediately for commercial card program use.