KYRIBA FACT SHEET

Kyriba and U.S. Bank enable treasury efficiency with APIs

Modern APIs to pay, get payment status, and access account balances and transactions.

U.S. Bank offers dedicated APIs for both cash visibility and payments. On the visibility side, customers gain intraday insight into their account balances and transactions. On the payments side, U.S. Bank supports a broad range of payment types, including ACH, Wire, RTP®, and Zelle®, each through its own dedicated API.

Kyriba has built native connectors for each of these APIs, delivering a comprehensive, end-to-end reporting and payment experience. These API connectors can be enabled upon request for mutual customers based on their business needs and applicable use cases.

A complete payment experience, fully API-driven

Kyriba has built dedicated connectors for each of U.S. Bank's payment APIs, delivering a rich and comprehensive payment experience:

Payment Type	Connector	Capability
RTP®	U.S. Bank RTP API	Real-time domestic payments
Zelle®	U.S. Bank Zelle API	Real-time consumer & business payments
Wire	U.S. Bank Wire API	Domestic & international wire transfers + status tracking
ACH	U.S. Bank ACH API	Domestic ACH origination

Together, these connectors bring a rich, unified payment experience to mutual customers, all managed directly within the Kyriba dashboard.

On-Demand Bank Balances and Transactions

Kyriba customers benefit from On-Demand Bank Balance & Transactions with connected bank APIs, including U.S. Bank. Key highlights include:

- Retrieve the latest bank balance at any point in the day with a single API request for all accounts or a selected subset.
- Access intraday transaction information on-demand to verify payment execution and monitor activity directly within Kyriba.
- Identify cash shortages or surpluses early, avoid overdrafts, and optimize reinvestment decisions throughout the day.
- Immediate transaction monitoring reduces exposure to fraudulent activity without relying on delayed end-of-day reporting.

Highlights of key benefits for mutual customers

- Out-of-box API Integration across all major payment types
- Faster time-to-market
- No upfront costs to enable real-time payments
- Reduced costs by replacing qualifying wires
- Reduced precautionary balances
- Improved certainty in cash flows
- Improved cash visibility and forecasting
- Intraday bank balance and transaction visibility without portal switching
- Opportunities to shape business model, strengthen supplier relationships, and drive ROI

*RTP® is a registered service mark of The Clearing House Payments Company L.L.C.

**Zelle® and Zelle®-related marks and logos are property of Early Warning Services, LLC.