

Exhibit 18—U.S. Bank Implementation Roles and Responsibilities

U.S. Bank will assign the following resources to support you during an implementation and for the life of your program.

Sales Representative

- Builds the initial relationship with the State
- Helps you determine program needs and identify opportunities for use
- Introduces the implementation process
- Public Sector Sales Representatives have an average of 13 years of experience

Relationship Manager

- Acts as single high-level point of contact for the State's entire program
- Provides direction during program implementation
- Develops and monitors mutually determined account performance goals
- Delivers account performance reviews, program updates and product enhancements
- Public Sector Relationship Managers have an average of 14 years of experience

Implementation Project Manager

- Designs a detailed implementation project plan
- Conducts interviews with the Participating State or Purchasing Entity's personnel to refine program needs from the outset
- Monitors the progress of your program's implementation and works with you to resolve any issues that may arise
- Implementation Project Managers at U.S. Bank have an average of 8 years of experience

Account Coordinator

- Assists with all aspects of day-to-day program management
- Trains the State's personnel on U.S. Bank program tools and best practices
- Provides a mastery of commercial card programs, enabling superior service and ongoing support
- Public Sector Account Coordinators have an average of 5 years of experience

Solutions Engineer

- Makes recommendations on technical needs during the Discovery Phase of the implementation
- Hands off to Technology Consultant during the Define Phase of the implementation
- Solution Engineers have an average of 13 years of experience

Technical Consultant

- Owns technical portion of your relationship once the sales cycle is complete
- Consults with you on technical program setup
- Prepares for and leads technical discussions during meetings with you
- Coordinates the connectivity of U.S. Bank Virtual Pay, our e-Payables solution
- Technical Consultants have an average of 5 years of experience

Supplier Enablement Manager

- Manages the transition of your current supplier payment program to the U.S. Bank platform
- Develops strategies to target optimal opportunity in virtual card spend
- Oversees the onboarding of new suppliers throughout the life of your program
- Supplier Enablement Managers have an average of 7 years of experience