

ACH Payments Quick Reference Guide

MUFG EXCHANGE

GETTING STARTED

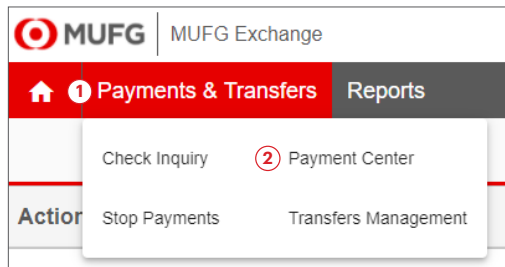
ACH payments are US domestic batch payments cleared through the Automated Clearing House (ACH) network. This network allows for consumer, business, and government payments through participating financial institutions.

Access **MUFG Exchange** using the following link: <https://sso.mufgamericas.com>

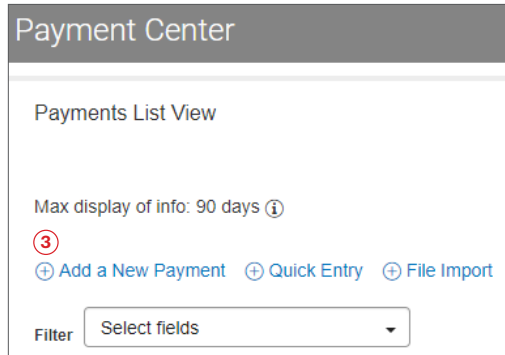
At the Sign On page enter User ID and passcode.

To Create an ACH Payment

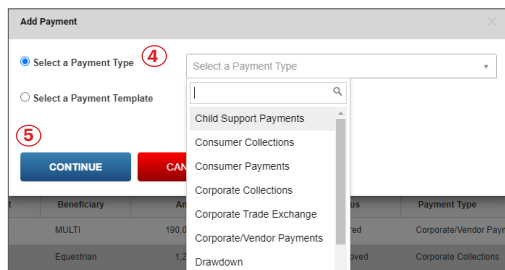
- 1 Click the **Payments and Transfers** tab.
- 2 Select **Payment Center** from the drop-down menu.



- 3 Click the **Add a New Payment** link.



- 4 Use the **Select a Payment Type** drop-down to select an **ACH** payment type or use the **Select a Payment Template** drop-down to select an existing template.
 - 5 Click **Continue**
- Note:** If selecting a template, some fields may already be completed and may not be edited.



(continued)

Originator Information

6 Fill in the appropriate fields. All required fields are marked with an asterisk. (*)

The screenshot shows the 'New Consumer Payment' form. At the top right, it says 'Payment Total 0.00'. The 'Originator Information' section is highlighted with a red circle '6'. It contains the following fields: '* Originator ID' (a dropdown menu), '* Value Date' (a date field with a calendar icon, showing '09/30/20XX'), 'Batch Description', 'Company Discretionary Data', 'Descriptive Date', and 'Internal Comments' (a text area with a note 'Stored with the transaction, but not forwarded with the payment').

Beneficiary Information

7 Fill in the appropriate fields. All required fields are marked with an asterisk. (*)

Note: The cutoff time by which the payment must be approved will display below the Value Date field once a date is selected. If the payment is modified, the cutoff time may change.

Internal Comments are stored with the transaction and not forwarded with the payment.

To add another Beneficiary, click the **Add Another Beneficiary** button.

The screenshot shows the 'Beneficiary Information' form, highlighted with a red circle '7'. It contains the following fields: '* Name' (with a search icon), '* Bank Code' (with a search icon), '* Account Number', '* Account Type' (a dropdown menu showing '--Select--'), and '* Amount'. Below these are 'ID', 'Discretionary Data' (with checkboxes for 'Create Prenote' and 'Hold'), 'Addenda Code' (a dropdown menu), 'Addenda' (a text area with a note 'Characters Remaining: 80'), and 'Internal Comment' (a text area with a note 'Stored with the transaction, but not forwarded with the payment'). At the bottom, there is a red button labeled 'ADD ANOTHER BENEFICIARY' and a blue link labeled 'Clear Beneficiary Info'.

8 The **Save this payment as a template for future use** checkbox will save this payment as a template.

9 Click **Submit** to submit the payment or **Save for Later** to edit the payment later.

Note: A message will display indicating the payment submitted or saved successfully or if the payment has any errors.

A payment must be approved before it is sent to the beneficiary.

The screenshot shows the bottom action bar. It features a checkbox labeled '8 Save this payment as a template for future use' with a help icon. Below the checkbox are three buttons: a blue 'SUBMIT' button with a red circle '9' next to it, a red 'SAVE FOR LATER' button, and a red 'CANCEL' button.