ACH Payments
Quick Reference Guide

MUFG EXCHANGE

GETTING STARTED

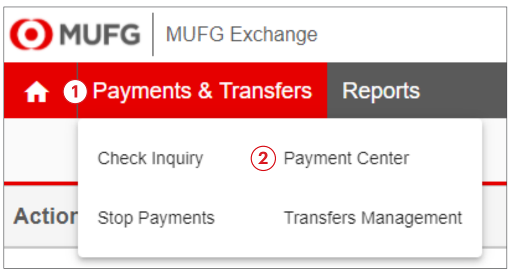
ACH payments are US domestic batch payments cleared through the Automated Clearing House (ACH) network. This network allows for consumer, business, and government payments through participating financial institutions.

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

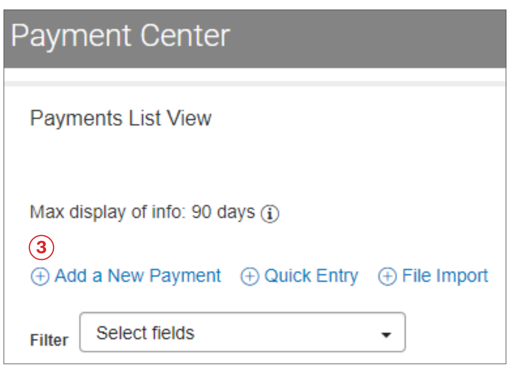
At the Sign On page enter User ID and passcode.

To Create an ACH Payment

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

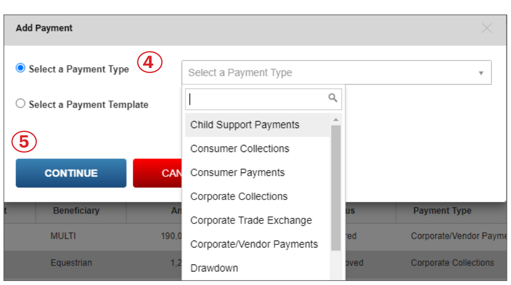


3. Click the **Add a New Payment** link.



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**

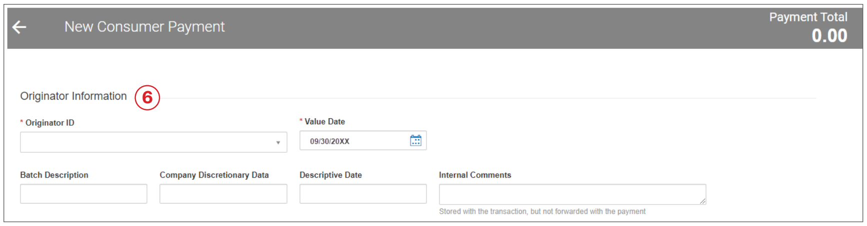
   Note: If selecting a template, some fields may already be completed and may not be edited.



(continued)

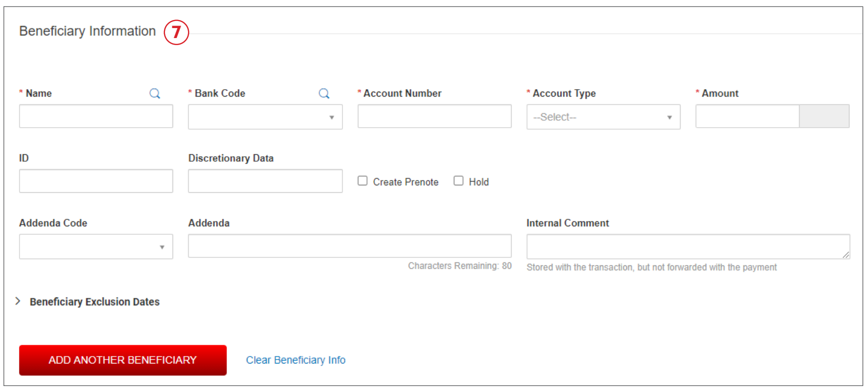
Originator Information

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



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.



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.