

Product deadlines, timing, and retention

TRANSACTION BANKING

Service	Deadlines and Timing Notes	Retention Available to Client Online
Account Reconciliation Issue Files	Upload or transmit by 8:00 p.m. ET* at least one business day before presentment	Outstanding Check Issues Information is available via Outstanding Checks Report in the Check History Reporting module of Check Manager
Account Reconciliation Reports via Check Manager	Reports available online within 3 business days of the end of the client-determined reconciliation period	3 most recent reconciliation periods
ACH Exchange Warehouse	Reversal (Batch/Transaction) May be requested within 5 banking days of settlement (NACHA rule) Deletion (File/Batch/Transaction) May be requested when file/batch/ transaction has not been distributed by Bank to ACH Operator File Control Totals Must be submitted prior to transmission of ACH Origination Transmission file	Originator Browse (File/Batch/Detail) 90 calendar days minimum history of debit/credit transactions - originators only Account Search 60 calendar days of history - originators and receivers File Control Totals 2 calendar days of history for submitted totals
ACH Electronic Payment Authorization via ACH Exchange (ACH Positive Pay)	8:00 p.m. ET*	Exception Items & Decision History Not available to review online
ACH Origination via MUFG Exchange	Standard ACH 7:30 p.m. ET* for next day Effective Entry Date Release to bank two days or one day before Effective Entry Date Same Day ACH 2:30 p.m. ET* for same day Effective Entry Date Prefund Release of ACH Prefund can be performed either one or two days in advance of Effective Entry Date. Sending two days prior is recommended if your payment requirements are known in advance. Prefund approval confirmation must occur within operating hours: 2 business days prior: 6:00 a.m.– 9:00 p.m. ET* 1 business day prior: 6:00 a.m. – 7:30 p.m. ET* Please note Prefund is not eligible for Same-Day ACH	Batch/File Detail Information 1 year NOCs and Returns Reports 1 year
ACH Origination via Transmission	Standard ACH 7:30 p.m. ET* for next day Effective Entry Date Files may be sent up to 14 days in advance of Effective Entry Date Same Day ACH 2:30 p.m. ET* Files received after deadline will be processed as a standard/next day ACH transaction	Information is available via ACH Exchange
Check Issuance on Controlled Disbursements Accounts	For accounts with Controlled Disbursements and Account Reconciliation Same day print and mail: 6:00 a.m. ET* for files sent via EDI 820 7:00 a.m. ET* for files sent via PPD++ Next day print and mail: 2:00 p.m. ET* for files sent via EDI 820 3:00 p.m. ET* for files sent via PPD++	via Check Manager Information is available via Outstanding Checks Report in the Check History Reporting module of Check Manager

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Images of Cleared Checks	<p>For checks drawn on MUFG Bank, Ltd., use MUFG Exchange No deadlines applicable</p> <p>For accounts with Account Reconciliation, Positive Pay, or Controlled Disbursement, use Check Manager No deadlines applicable</p>	<p>via MUFG Exchange 1 year</p> <p>via Check Manager 90 days; and up to 7 years by subscription</p>
Information Reporting	<p>Prior Day via MUFG Exchange or Transmission Available by 3:00 a.m. ET*</p> <p>Prior Day via SWIFT MT940 DDA Released between 10:00 p.m. - midnight ET*</p> <p>Current Day ACH via MUFG Exchange or Transmission Available by 7:30 a.m. ET*</p> <p>Current Day Controlled Disbursement Presentment Totals via MUFG Exchange or Transmission First Presentment available by 9:15 a.m. ET* Second Presentment available by 10:15 a.m. ET*</p> <p>Current Day Controlled Disbursement Check Paid Detail via MUFG Exchange or Transmission Available by 11:45 a.m. ET*</p>	<p>Transaction History via MUFG Exchange 120 business days</p>
Liquidity Center	<p>Transfers Initiated Must meet existing Wire and Internal Transfer (Manual Input) deadlines</p>	<p>Pooling Reports 1 year history</p> <p>Liquidity Plans 1 year history</p>
Lockbox	<p>Data and/or Image Transmission Files Files are delivered by 8:00 p.m. ET* unless client has customized earlier work cut-offs to meet their internal business needs</p> <p>Image Archive Viewing and data export available via Check Manager</p>	<p>Image Archive 180 days unless client has customized archive of 2 or 7 years</p>
MUFG Connect	<p>Via EDI (Electronic Data Interchange)</p> <p>ACH Origination 15 minutes before existing bank cut-off times to allow for reformatting and transmission</p> <p>Wire Origination 15 minutes before existing bank cut-off time for wire transaction type to allow for reformatting and transmission</p> <p>Integrated Receivables Flexible delivery times to meet customer needs</p>	<p>ACH Origination Not available online to review</p> <p>Wire Origination Not available online to review</p> <p>Integrated Receivables Transmitted file is not available online to review</p>
	<p>Integrated Payables via transmission</p> <p>Check Files 11:00 p.m. ET* to process and mail the next business day</p> <p>ACH and/or Wire Files 15 minutes before existing bank cut-off times to allow for reformatting and transmission</p>	<p>Customer Portal 7 years rolling history for any payment or file</p> <p>Vendor Portal 2 years rolling history of full payment detail available to registered ACH and Card payees</p>
	<p>Integrated Payables via Customer Portal</p> <p>Check Files 11:00 p.m. ET* to process and mail the next business day</p> <p>ACH and/or Wire Files 15 minutes before existing bank cut-off times to allow for reformatting and transmission</p>	<p>Customer Portal 7 years rolling history for any payment or file</p> <p>Vendor Portal 2 years rolling history of full payment detail available to registered ACH and Card payees</p>
Online Statements	<p>Bank Statements Available on 1st business day of the following cycle</p> <p>Account Analysis Billing Statements New York Corporate Branch statements available by 22nd day of the following month</p>	<p>Statement History 7 years</p>
Positive Pay/Payee	<p>Check Issues 8:00 p.m. ET* at least one business day before presentment</p> <p>Exceptions available for review 10:00 a.m. ET* on the day after presentment</p> <p>Exception dispositions due 5:00 p.m. ET* on the day after presentment</p> <p>Note: Positive Payee validation is done only on the day of presentment and therefore, check issues must be submitted one business day before presentment.</p>	<p>Outstanding Check Issues Information is available via Outstanding Checks Report in the Check History Reporting module of Check Manager</p> <p>Exceptions - Final Disposition Report 30 business days of suspect item history</p>

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Remote Deposit Service via Check Manager	First cut-off 3:00 p.m. ET* for intraday deposit posting by 4:00 p.m. ET* Final cut-off 5:30 p.m. ET* for intraday deposit posting by 8:00 p.m. ET*	Check Images 2 years
Remote Deposit Service via Image Cash Letter Files	File Transmission 6:00 p.m. ET* to process the same day	Not available online to review
Stop Payments via Online Service	For checks drawn on MUFG Bank, Ltd., use MUFG Exchange Available from 6:00 a.m. - 9:00 p.m. ET* Stops must be approved same day by 9:00 p.m. ET* For accounts with Account Reconciliation, Positive Pay, or Controlled Disbursement, use Check Manager 8:00 p.m. ET*	For checks drawn on MUFG Bank, Ltd., use MUFG Exchange 1 year history of stops placed For accounts with Account Reconciliation, Positive Pay, or Controlled Disbursement, use Check Manager All stop payments in the system are available via Stop Payments Report in the Check History Reporting module of Check Manager
Total Biller Solution	5:00 p.m. ET*	Transaction History 13 months
Wire and Internal Transfers (Manual Input)	Domestic & USD International 6:00 p.m. ET* FED Drawdown 4:00 p.m. ET* Book Transfer 6:30 p.m. ET* Account Transfer 8:00 p.m. ET* International Foreign Currency Same-Day Value <ul style="list-style-type: none"> • Foreign Currency (same currency payment out of non-USD account) 5:30 p.m. ET* • Foreign Exchange Wire 3:00 p.m. ET* 	Transaction History 1 year

*Monday through Friday, excluding federal holidays

For more information, please contact Transaction Banking Client Services at 844-544-0387, from 8:00 a.m. to 7:00 p.m. ET*, Monday to Friday, excluding Federal holidays.