ACH Exchange User Guide

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MUFG Bank, Ltd.
A member of MUFG, a global financial group

MUFG

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ACH Exchange

ACH Exchange, a product of MUFG Bank, Ltd. (MUFG), is an online system that does the following:

- Allows corporate customers to take greater control over daily banking functions, including such tasks as:
  –Submitting file control totals of Automated Clearing House (ACH) transmission files
  –Setting up electronic payment authorization/ACH Positive Pay
  –Performing reversals or deletions of originated ACH transmissions
- Allows corporate customers to save time and money by dispensing with cumbersome fax transmission in favor of online transmissions
- Allows corporate originators and receivers of ACH transactions to access various types of electronic banking data through the Internet.

ACH Exchange is accessible through MUFG's online portal, MUFG Exchange and shares a common sign-on with other MUFG Bank on-line applications. MUFG Exchange also includes a payment application which, with transmission, are used by our clients to communicate ACH batches to MUFG.

ACH Exchange connects to MUFG's ACH internal applications for processing and distribution of ACH transactions from/to the ACH network.

Getting Started

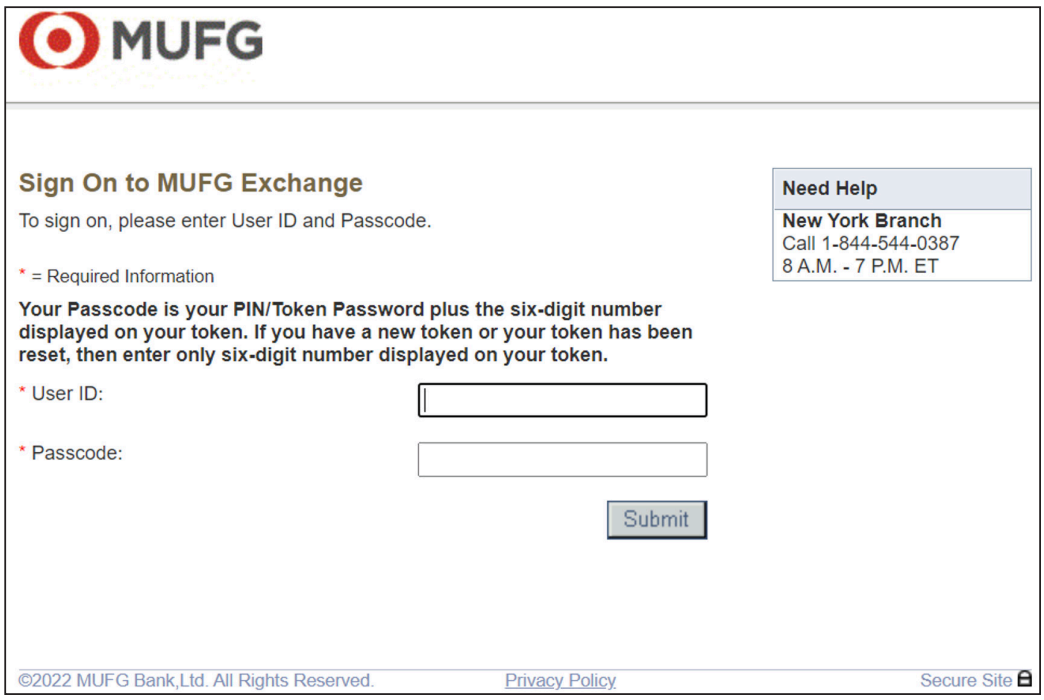
Log on to ACH Exchange

To log on to ACH Exchange:

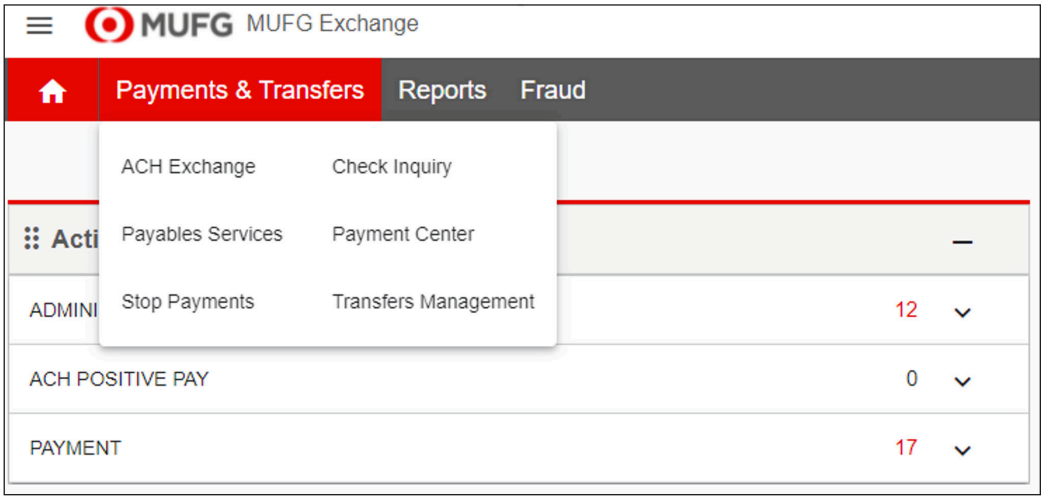
1. Launch a compatible internet browser and access your MUFG log on page.

IMPORTANT: Check with MUFG customer service to determine if you have an ACH Exchange compatible browser.

2. Enter your user ID, password, and token..

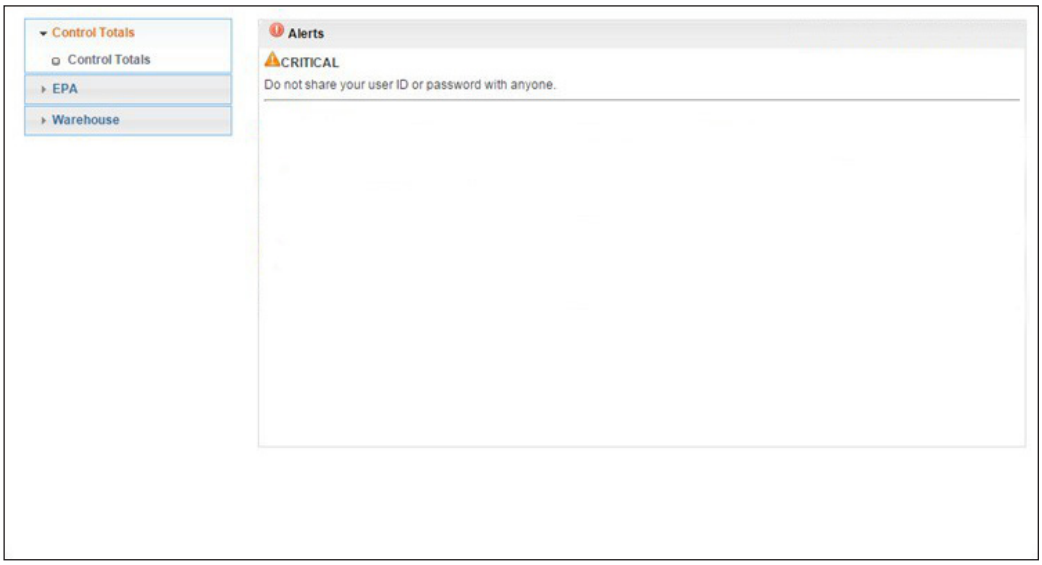


3. MUFG Exchange landing page displays.



4. Click ACH Exchange in one of the following places:
    - The menu tab bar
    - The Product List section

The ACH Exchange home page displays.

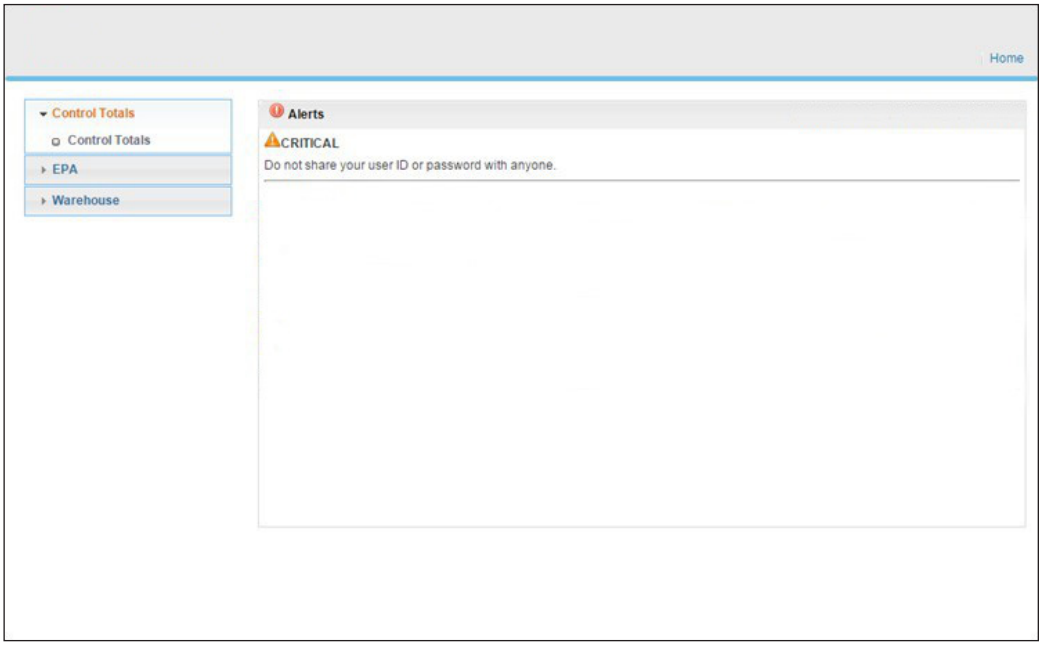


ACH Exchange Home Page

The ACH Exchange home page appears after the user selects ACH Exchange in MUFG Exchange.

The home page provides several major functions. It is a primary access hub to the system's various functionalities, allowing users to perform the following tasks:

- Electronic Payment Authorization (EPA), also known as ACH Positive Pay
- Enter file control totals for ACH file transmissions
- Initiate Originator Browse and account searches in the data Warehouse
- Conduct reversals/deletions of transaction batches or detail entry records



NOTE: The configuration of ACH Exchange home pages varies depending on user entitlements.

ACH Exchange Menu Selections

The ACH Exchange online portal has the following menu, which display on each page, based on the user's entitlements.

Menu Tab	Menu Tab Selections	Functional Purpose
Control Total	Control Totals	Provides access to functionality for creating or modifying an information form for authenticating subsequent customer file submissions.
EPA	• EPA • Reject • EPA Verification • Reject Verification	Provides access to functionalities for authorizing or rejecting electronic payments; and for providing dual approval of the same.
Warehouse	• Originator Browse • Account Search • Delete/Reversal Approval	Provides access to functionalities to perform originator-specific and general account searches of Warehouse data; and for providing dual approval of file deletions or reversals.

Electronic Payment Authorization (EPA)/ ACH Positive Pay

Electronic Payment Authorization (EPA), also known as ACH Positive Pay, is an ACH fraud deterrent service that enables corporate receivers to prevent unauthorized ACH debits or credits from posting to corporate accounts.

Corporate receivers create an electronic authorization record that provides ACH Exchange with a point of reference for determining whether a) there's existing authorization to make a payment and post a corresponding ACH entry; or b) the payment should be rejected and face "reject decisioning."

If an ACH payment is received for posting to an EPA-registered account and either a) the required electronic authorization record is not present at the time of collection; or b) the amount exceeds the authorization limit, ACH Exchange rejects the payment, which may then be manually approved or returned to the originator.

For more information, refer to the following topics in this chapter:

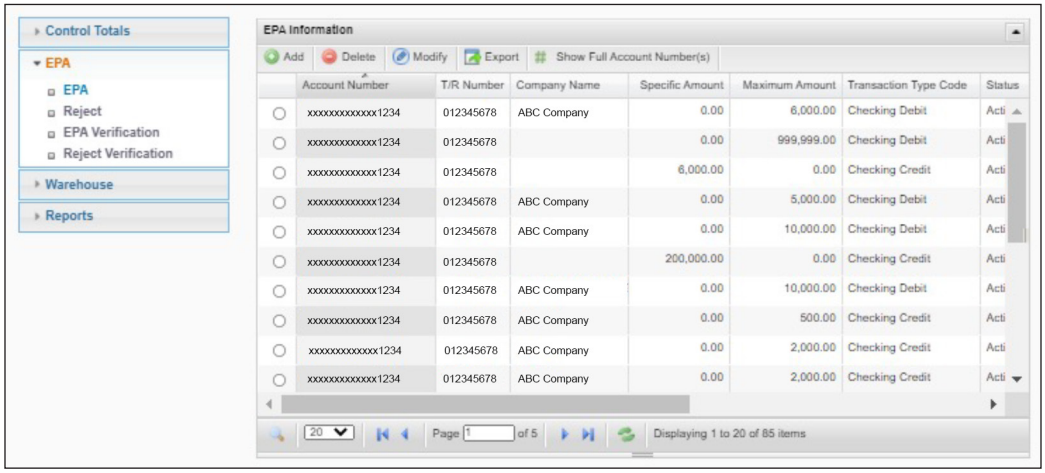
- Add Electronic Payment Authorization
- Reject Decisioning
- Perform Reject Decisioning
- Modify Electronic Payment Authorization
- Delete Electronic Payment Authorization
- Search for an Electronic Payment Authorization or Reject Item
  - Change a Payment's Reject Status
- EPA Notifications
- EPA Dual Approval
- Provide EPA Dual Approval (Level 2 User)
- Dual Approval for Reject Decisioning
- Provide Dual Approval in Reject Decisioning

Add Electronic Payment Authorization

To add Electronic Payment Authorization (EPA):

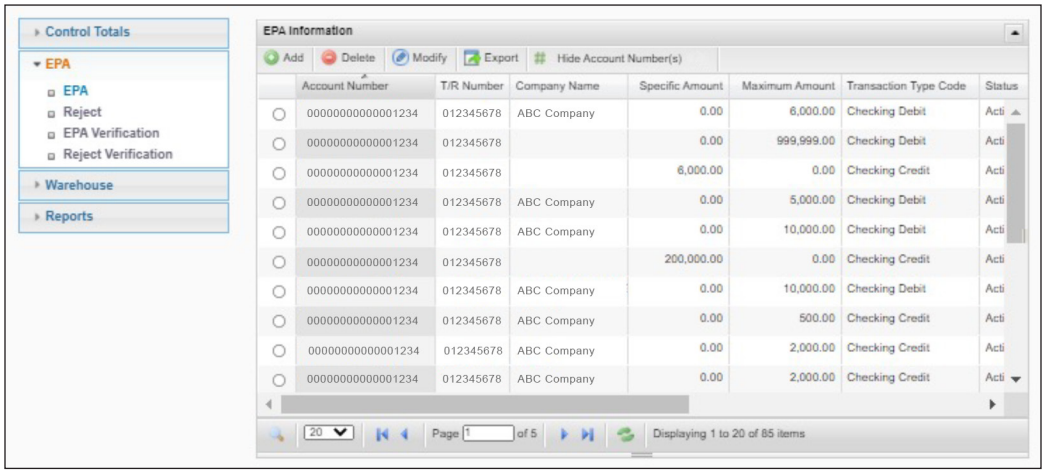
1. Select the EPA option in the EPA menu tab.

The EPA Information page displays.



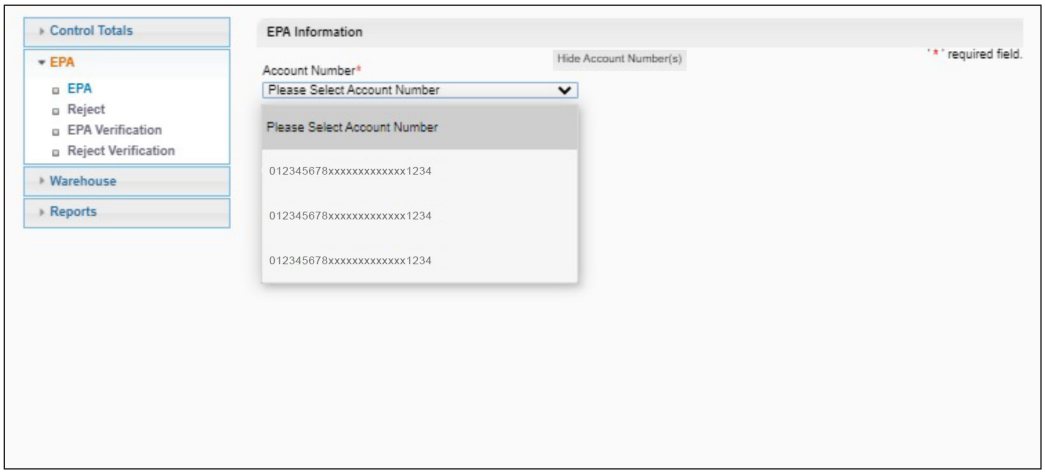
NOTE: The EPA Information records on the EPA Information page identify the accounts to which each user has authority to add authorization records.

NOTE: You now have the option to either show full account number or hide full account number on this screen.



2. Click the Add button.

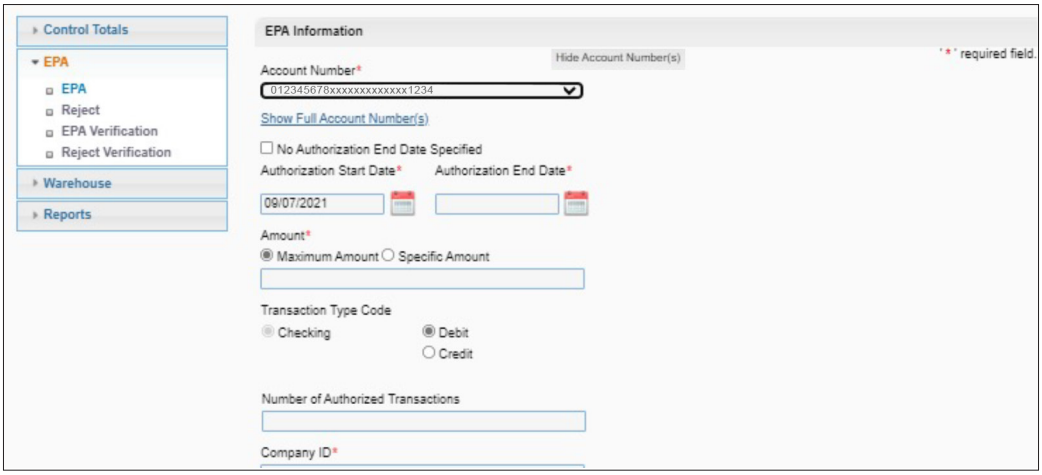
The EPA Information / Account Number page displays.



3. Select the account number in the Account Number dropdown menu.

The EPA Information / Account Number page displays a nearly empty input screen.

NOTE: A red asterisk indicates a field that requires an entry.



4. Refer to the following table for information on the fields and then proceed to the next step:

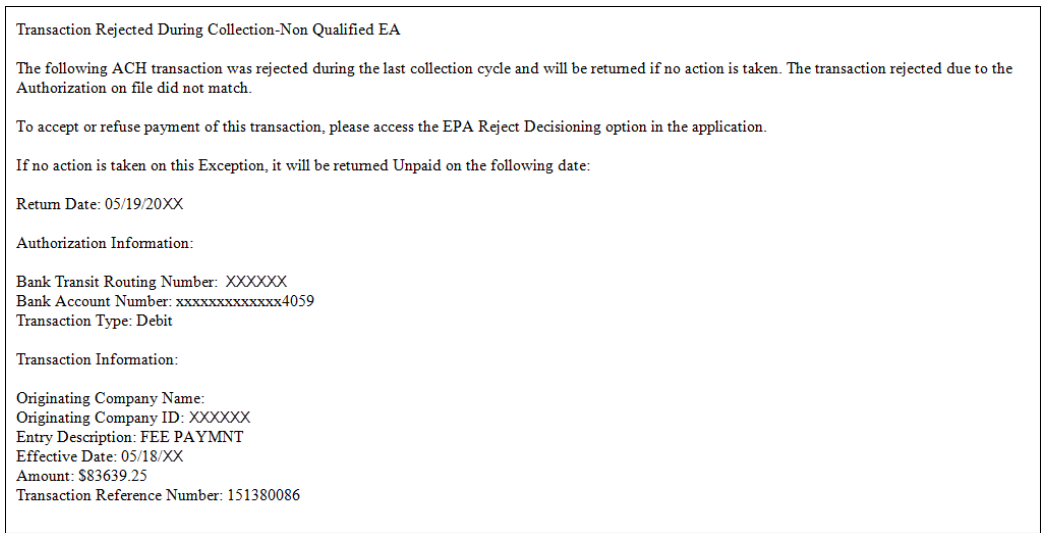
EPA Field/Checkbox	Description
No Authorization End Date Specified	This option is available in lieu of selecting an authorization end date. If this checkbox is selected, the Authorization End Date entry is not editable.
Authorization Start Date	This field is auto-populated with the current date.
Authorization End Date	This field requires a manual entry for the intended authorization end date.
Amount	This field provides two radio buttons with which the user can request authorization as follows: • Up to a maximum amount • Only for a specified amount
Transaction Type Code	This section identifies whether the authorization record should be used for the following types of checking account transactions: • Credit • Debit
Number of Authorized Transactions	This field identifies the number of transactions available for authorization under this authorization request. Follow the instructions in the instruction popup box below. The box appears when the cursor hovers above the Number of Authorized Transactions entry field on the EPA information form. Define the number of transactions that should be accepted with this authorization as follows: For Unlimited = Leave Blank Single Use = 001 Specific Number = ### (E.g. thirty = 030)
Company ID	An alphanumeric code that identifies an originator. It is the same company ID used to submit an ACH file.
Company Name	This is the name of the company submitting the authorization request.

5. Do one of the following:
    - Enter an authorization end date, using the calendar selector
    - Select the checkbox to indicate that there is no authorization end date specified
6. Select one of the following:
    - The maximum amount
    - A specific amount
7. Select the appropriate checking transaction type code:
    - Credit
    - Debit
8. Enter the number of transactions that can be authorized under this request.
9. Enter the company ID.
10. Enter the company name.
11. Click Save. A confirmation of a newly created EPA displays.

Reject Decisioning

When ACH Exchange rejects electronic payments for not meeting authorization requirements, the system does not discard those payments—it compiles them for further action in a "second-chance" process known as *reject decisioning*.

(See the image below for an example of a system email notifying the user of a rejected transaction.)



Transaction Rejected During Collection-Non Qualified EA

The following ACH transaction was rejected during the last collection cycle and will be returned if no action is taken. The transaction rejected due to the Authorization on file did not match.

To accept or refuse payment of this transaction, please access the EPA Reject Decisioning option in the application.

If no action is taken on this Exception, it will be returned Unpaid on the following date:

Return Date: 05/19/20XX

Authorization Information:

Bank Transit Routing Number: XXXXXX
Bank Account Number: xxxxxxxxxxxx4059
Transaction Type: Debit

Transaction Information:

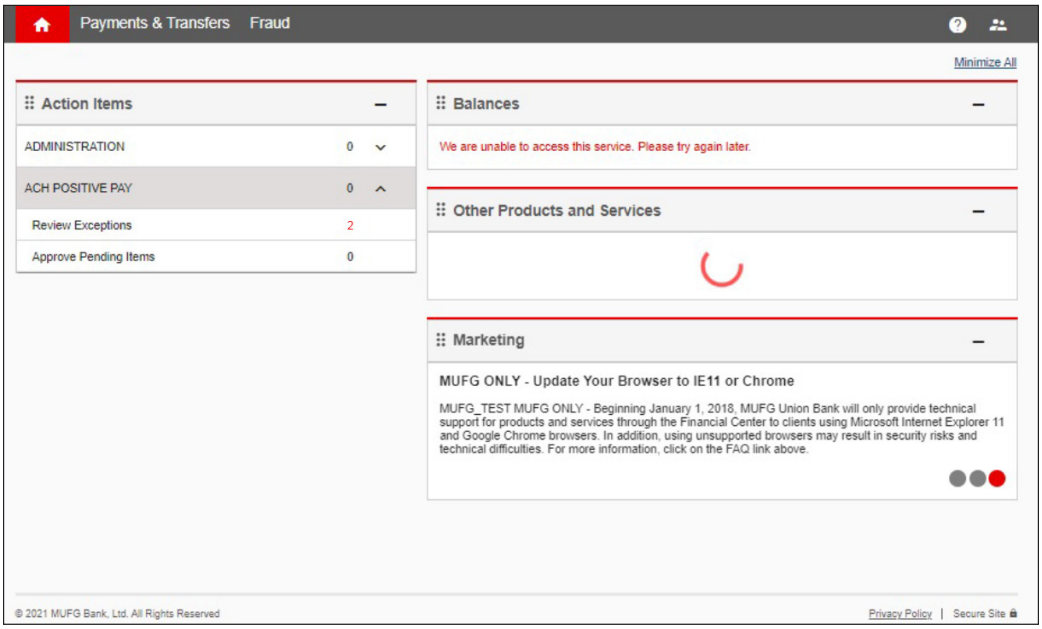
Originating Company Name:
Originating Company ID: XXXXXX
Entry Description: FEE PAYMNT
Effective Date: 05/18/XX
Amount: $83639.25
Transaction Reference Number: 151380086

Reject decisioning enables users to do the following:

- Accept a rejected payment for posting
- Confirm the rejection of the payment
- Leave the rejected payment in a pending state

If reject decisioning is available, MUFG Exchange displays the number of rejected payments in the Action Items section, as ACH Positive Pay review exceptions. The number alerts the user that there are exception items requiring attention.

In the image below, there are two such items, which matches the number of rejected payments appearing on the Reject Decision page in step 1 of the topic Perform Reject Decisioning.

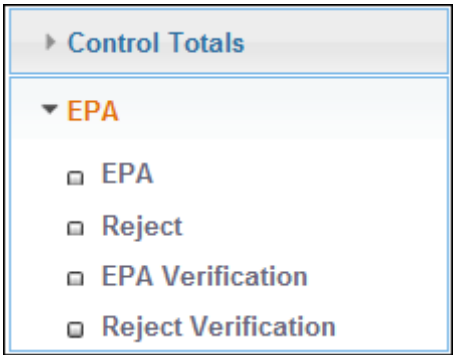


NOTE: The number of review exceptions in MUFG Exchange serves as a link; clicking it accesses the ACH Exchange home page. (The home page can also be accessed by clicking ACH Exchange either below the MUFG logo or in the Product List section.)

Perform Reject Decisioning

To perform reject decisioning:

1. In the EPA menu tab, select Reject.



The Reject Decision page displays a list of rejected electronic payments. Note that the number of rejected payments (6) is reflected in the MUFG Exchange image.

2. Determine the course of action and proceed accordingly:

If...	Then...

You accept a rejected electronic payment for posting	1. Select the radio button for the rejected payment.
	2. Click the Accept selected button.**
	The Detail Reject Acceptance page displays with the following:
	• Top of page—confirmation of a change in status to "Accepted"
	• Middle of page—transaction details
	• Bottom of page—an explanation in red text as to why the transaction was initially rejected and one of the following queries:
	  • Whether to add an EPA (Refer to Add Electronic Payment Authorization.)
	  • Whether to modify an EPA (Refer to Modify Electronic Payment Authorization.)
	The listing for this payment mayor may not reappear elsewhere depending on whether the dual approval feature is active:
	• If dual approval is active, the listing for this payment next appears in the Reject Verification listings to await action by a second approver.
	• If dual approval is inactive, the listing for this payment remains in the Reject Decision listings to wait further processing by ACH Exchange.
	**IMPORTANT:
	• Clicking Accept selected makes the ACH system issue payment despite the lack of an electronic payment authorization.
	• The Accept selected button can be used to approve multiple reject items at a time.
	• EPA reject items must be decisioned daily by 8 p.m. ET. Reject items not decisioned by the deadline are returned to the originator.
	• If you decision an EPA Exception and then wish to change your decision , you may not be able to change your decision online. Please contact Client Service for assistance.

You refuse an unauthorized electronic payment	1. Select the radio button for the rejected payment. 2. Click the Refuse selected button.*** The Reject Decision page redisplays with confirmation of a change in status to"Refused". The listing for this payment may or may not reappear elsewhere depending on whether the dual approval feature is active: • If dual approval is active, the listing for this payment next appears in the Reject Verification listings to await action by a second approver. • If dual approval is inactive, the listing for this payment remains in the Reject Decision listings to wait further processing by ACH Exchange. ***IMPORTANT: • Clicking Refuse selected makes the ACH system deny payment and return the request-for-payment file to the originator. • The Refuse selected button can only be used for one reject selection at a time. • EPA reject items must be decisioned daily by 8 p.m. ET. Reject items not decisioned by the deadline are returned to the originator.

If...	Then...
You decide to defer a decision on this rejected payment	1. Select the radio button for the rejected payment. 2. Click the Pending selected button.**** The listing for this payment may or may not reappear elsewhere depending on whether the dual approval feature is active: • If dual approval is active, the listing for this payment next appears in the Reject Verification listings • If dual approval is inactive, the listing for this payment remains in the Reject Decision listings ****IMPORTANT: EPA reject items must be decisioned daily by 8 p.m. ET. Reject items not decisioned by the deadline are returned to the originator.

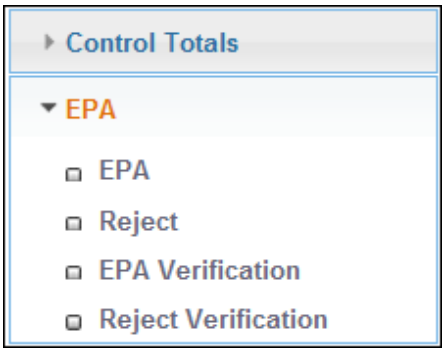
Modify Electronic Payment Authorization

To modify Electronic Payment Authorization (EPA):

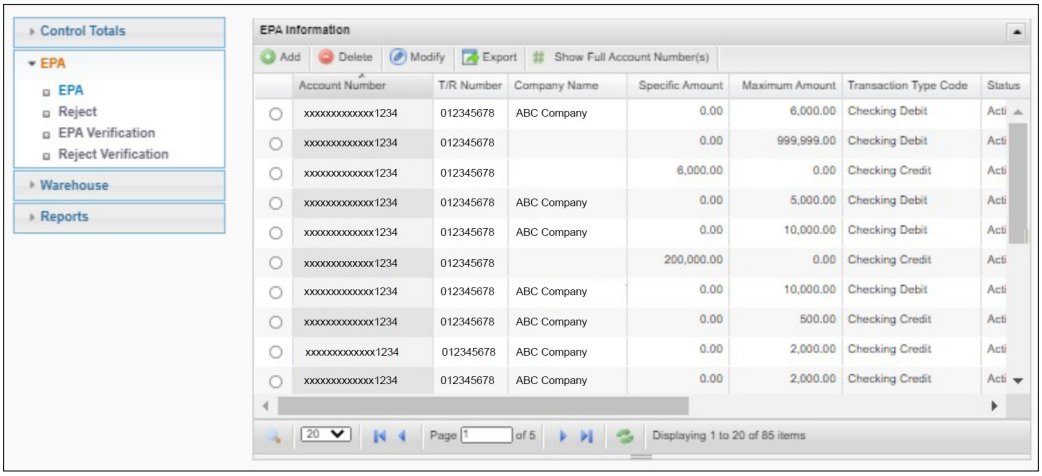
1. Determine your location in ACH Exchange and proceed accordingly:

If...	Then...
You are on the Detail Reject Acceptance screen	1. Click the View EPA Record button. 2. Click the Change Record button. The authorization record responsible for the rejected payment displays. 3. Proceed to step 5.
You are not on the Detail Reject Acceptance screen	Proceed to step 2 below.

2. Select the EPA option in the EPA menu tab.



The EPA Information page displays the Electronic Payment Authorization records. Each record identifies the accounts to which each user has authority to add or modify authorization records.



3. Select the radio button for the authorization record you intend to modify.
4. Click the Modify button. The selected authorization record displays.
5. Ensure the date is one of the following:
   - The current date
   - A future date

IMPORTANT: ACH Exchange will not process the EPA modification if the date on the EPA form is prior to the date that modifications were made.

6. Make the appropriate changes in one or more of the other editable fields**.

****NOTE:** Not all fields are editable: The following fields are locked and the entries cannot be edited:

- Account Number
- Transaction type
- Company ID

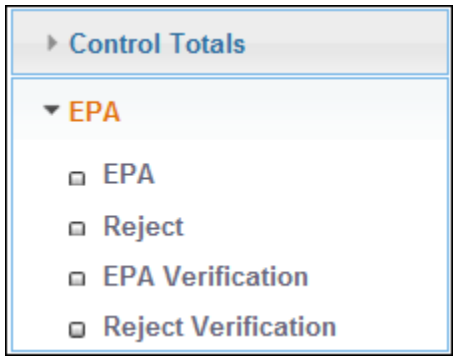
7. Click Save.

IMPORTANT: Modifications to an Electronic Payment Authorization affect only subsequent payments.

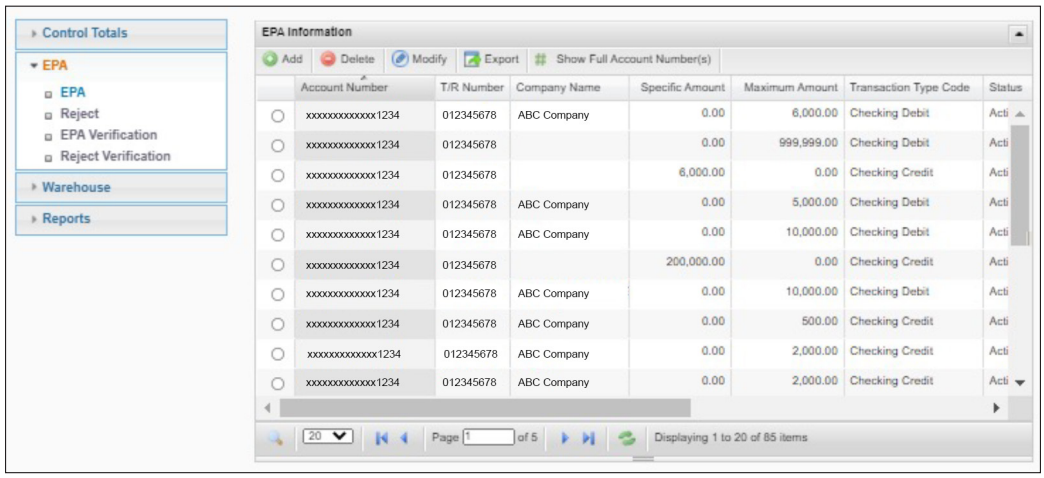
Delete Electronic Payment Authorization

To delete Electronic Payment Authorization (EPA):

1. Select the EPA option in the EPA menu tab.



The EPA Information page displays.



NOTE: The records (listings) on the EPA Information page identify the accounts to which each user has authority to add, modify or delete authorization records.

2. Select the radio button next to the authorization record you plan to delete and click the Delete button. The deletion prompt displays.
3. Click OK.

Search for an Electronic Payment Authorization or Reject Item

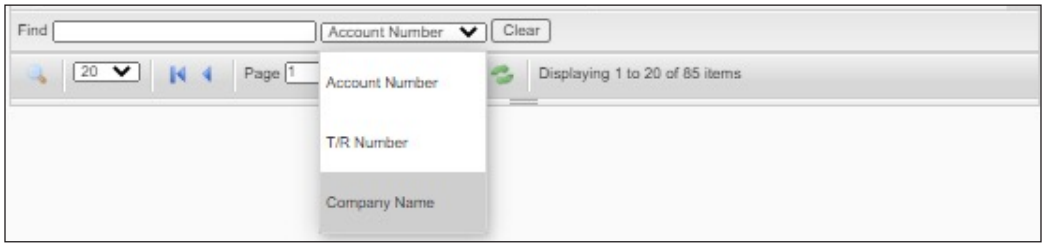
A user seeking a particular electronic payment authorization or reject decision item among many can avoid lengthy searches by using the search tool at the bottom of the EPA or reject decision page listings. The search tool allows the user to search select data columns for specified entries.

To search EPA or reject listings:

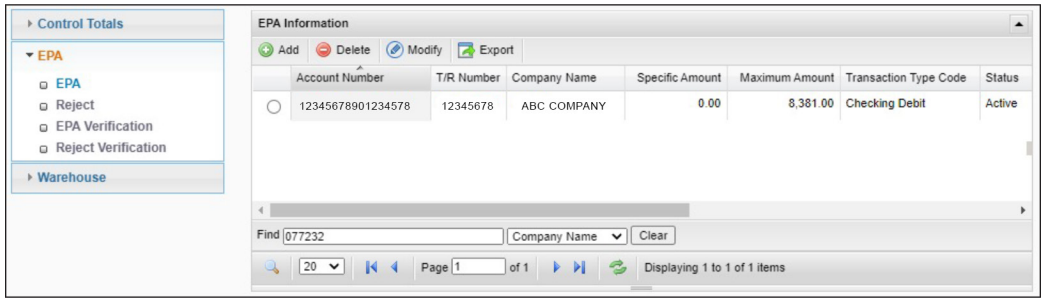
1. At the bottom of the page, click the magnifying glass button next to the page counter.

A blank entry field appears to the left of a data column dropdown menu that has various selections, such as:

- Account Number
- Company Name
- T/R Number



2. In the dropdown menu, select the appropriate search category.
3. In the blank field, provide the appropriate category entry and press **RETURN**. The search results display.



Change a Payment's Reject Status

Corporate customers can change a payment's reject status ("Accept," "Refuse" or "Pending") until 8 p.m. ET each day.

To change a payment's reject status:

1. Determine the location of the payment listing and proceed accordingly:

If...	Then...
The payment is on the Reject Decision screen.	Proceed to step 2.
The payment is on the Reject Verification screen.	1. Click the EPA tab and select Reject Verification. The Reject Verification page displays. 2. Select the radio button for the payment whose reject status you plan to change. 3. Click the Delete button. The payment disappears from the Reject Verification page, but redisplays on the Reject Decision page. 4. Proceed to step 2 below.

2. In the EPA tab, select the Reject menu option. The Reject Decision listings of rejected payments displays.
3. Select the radio button for the payment whose reject status you plan to change.
4. Click one of the following reject verification buttons as appropriate:
   - Accept selected
   - Refuse selected
   - Pending selected

Refer to the following table for the impact of pressing the reject verification buttons:

Reject Verification Button	Result of Pressing Button
Accept selected	ACH system issues payment, despite the lack of an electronic payment authorization
Refuse selected	ACH system refuses payment and returns request-for- payment file to originator
Pending selected	ACH system maintains the payment-request file in a standby state until: • The user presses the Accept selected button • The user presses the Refuse selected button • It's 8 p.m. ET, at which time any payment-request files in a pending state are returned unpaid to the originator

After clicking a reject-verification button, the individual payment page displays with confirmation of the change in status.

The listing for this payment may or may not reappear elsewhere depending on whether the dual approval feature is active:

- If dual approval is active, the listing next appears in the Reject Verification listings
- If dual approval is inactive, the listing remains in the Reject Decision listings

EPA Notifications

The following are notifications that ACH Exchange customers may encounter while using the Electronic Payment Authorization feature:

Notifications

- Transaction rejected during collection—no EA record located
- Transaction rejected during collection—EA record located but not qualified
  - — EPA Reject Dual Verification Request Approved***
  - — EPA Reject Dual Verification Request Declined***
  - — EPA Reject Dual Verification Request Expired***
  - — EPA Dual Verification Request Approved***
  - — EPA Dual Verification Request Declined***
  - — EPA Dual Verification Request Expired***
  - — EPA Dual Verification Request Submitted***
- Rejected transaction was "approved" via Exchange (to be posted)
- Rejected transaction was "refused" via Exchange(to be retired)
  - — Reject Decisioning performed during window rejected

***Only applies if dual approval feature is active

Notifications (Example)

Example —

- Transaction Rejected During Collection-No EA
- The following ACH transaction was rejected during the last collection cycle and will be returned if no action is taken. The transaction rejected due to No Authorization Record was located.
- To accept or refuse payment of this transaction, please access the EPA Reject Decisioning option in the application.
- If no action is taken on this Exception, it will be returned Unpaid on the following date:
- Return Date: 08/03/20XX
- Transaction Information:
- Bank Transit Routing Number: 026xxxxxx
- Bank Account Number: xxxxxxxxxxxxx7774
- Transaction Type: Debit
- Amount: $5121.00
- Transaction Reference Number: XXXXXXXXXXXXXXX
- Originating Company Information:
- Originating Company Name: SAMPLE COMPANY
- Originating Company ID: XXXXXXXXXX
- Entry Description: SAMPLE
- Effective Date: 07/31/XX

Please do not reply to this message. The email was sent to you as a service communication from MUFG.

NOTES:

- ACH Exchange does not issue notifications to confirm corrections.
- Customers who want to exclude certain notifications from their ACH Exchange service are urged to contact MUFG customer service for assistance.

EPA Dual Approval

A corporate customer can require that authorization records receive dual approval, so that more than one user must review and approve new or modified authorizations. Since one user cannot both submit and approve an authorization in a dual-approval setup, two types of users are necessary. Refer to the following table for more information:

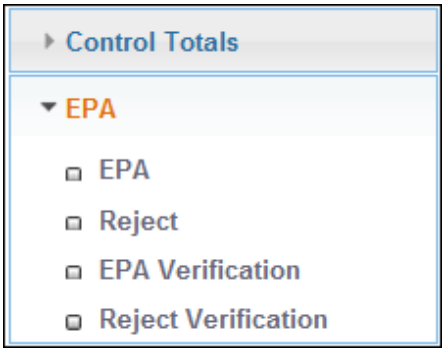
User Type	Explanation
Level 1	This type of user can enter an electronic payment authorization (EPA) in the system.
Level 2	This type of user can do the following: • Enter an EPA in the system • Approve an EPA entered in the system by other Level 1 and 2 users

Provide EPA Dual Approval (Level 2 User)

The following process applies only to a Level 2 user:

To provide dual approval for an Electronic Payment Authorization (EPA):

1. In the EPA menu tab, select EPA Verification.



The EPA Verification page displays a list of authentication records requiring verification.

2. Locate the row for the appropriate authentication record and select the checkbox at the left edge.
3. Determine the course of action and proceed accordingly:

If...	Then...
You approve the decision to accept, refuse or leave pending an authentication record	1. Click the Approve button. An approval confirmation box displays. 2. Click OK. The message "EPA Approved Successfully" displays.
You do not approve the decision to accept, refuse or leave pending an authentication record	1. Click the Deny button. A deny confirmation box displays. 2. Click OK.

Dual Approval for Reject Decisioning

Corporate customers can choose to implement dual approval for EPA reject decisioning so that two unique ACH Exchange users review and approve all EPA rejects. Under dual approval, two types of approvers are required.

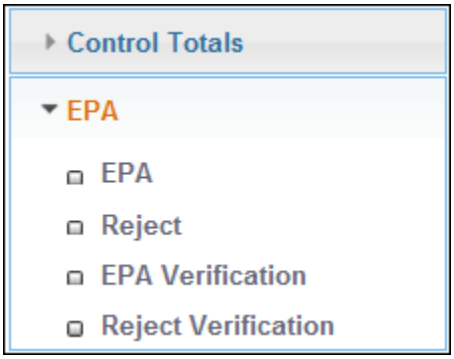
Refer to the following table for more information:

User Type	Explanation
Level 1	This type of user can approve or reject or leave in a pending status a transaction subject to reject decisioning.
Level 2	This type of user can do the following: • Approve, reject or delete any transaction subject to reject decisioning • Provide dual approval to another such transaction.

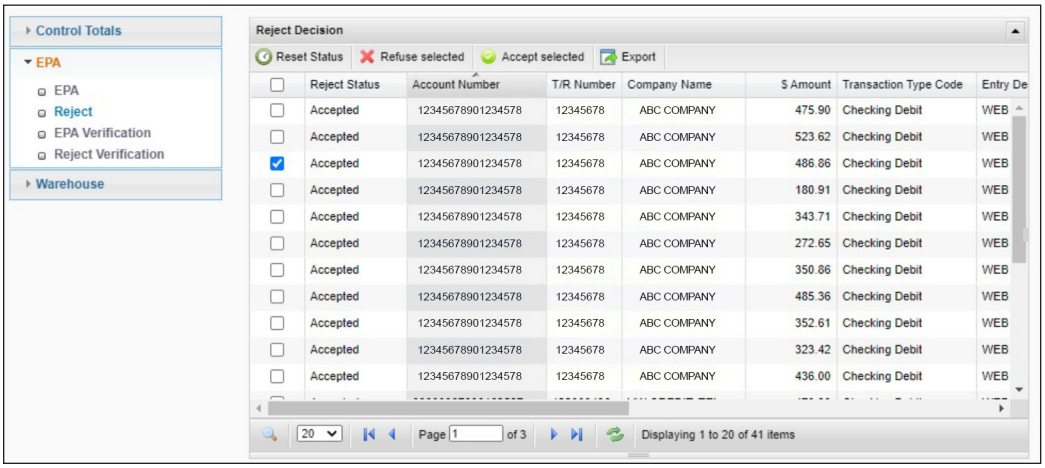
Provide Dual Approval in Reject Decisioning

To provide dual approval for a rejected payment:

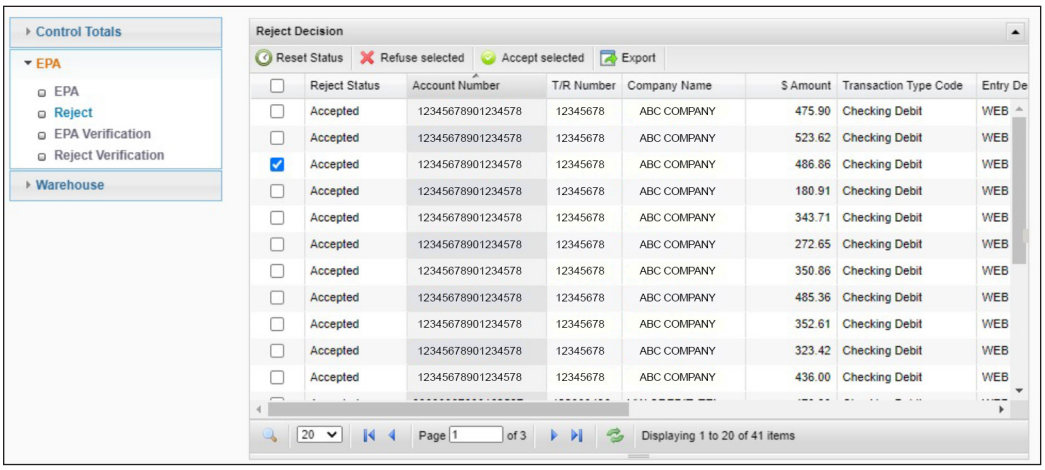
1. In the EPA menu tab, select Reject Verification.



The Reject Verification page displays a list of electronic payments accepted or refused in the reject decisioning process.



2. Select the radio button next to a payment requiring dual approval action.



3. Determine the course of action and proceed accordingly:

If...	Then...
You approve the decision to accept or refuse the payment	1. Click the Approve button. An approval confirmation box displays. 2. Click OK.
You do not approve the acceptance or rejection of the payment	1. Click the Deny button. A deny confirmation box displays. 2. Click OK.

IMPORTANT: If EPA dual approval is active and there is a change in a payment's reject status, dual approval will again be necessary, even if that payment previously received dual approval.

File Control

File Control is an optional security feature of ACH Exchange, enabling the user to electronically submit file control totals to the system before ACH transmission in order to authenticate the ACH file, instead of faxing file totals to the Bank.

For more information, refer to the following topics in this chapter:

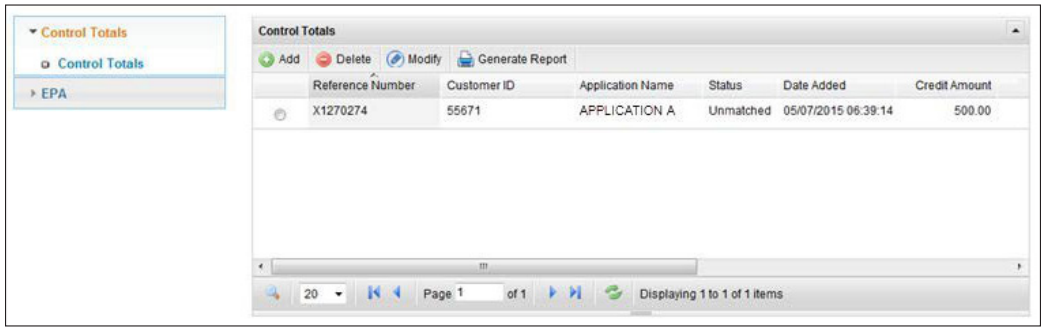
- Create File Control Totals
- Discard Unsaved File Control Totals
- Modify File Control Totals
- Delete File Control Totals
- File Validation
- Failure to Submit File Control Totals
- File Control Notifications

Create File Control Totals

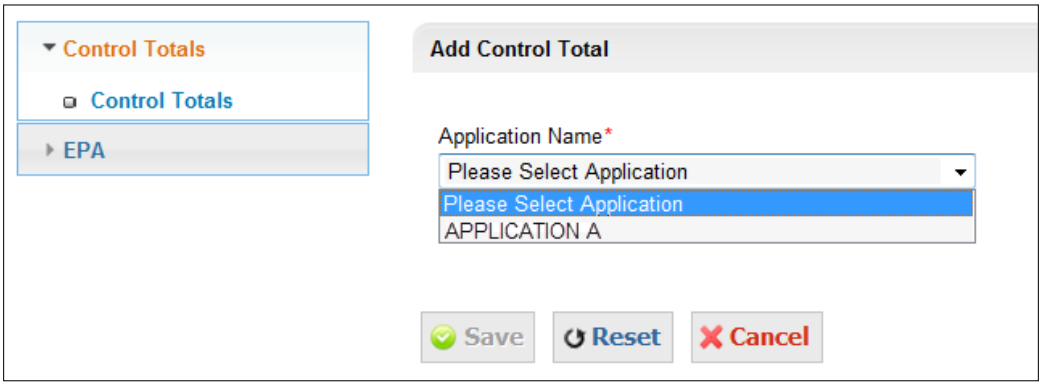
To create file control totals:

1. Select the Control Totals option in the Control Totals menu.

The Control Totals page displays.

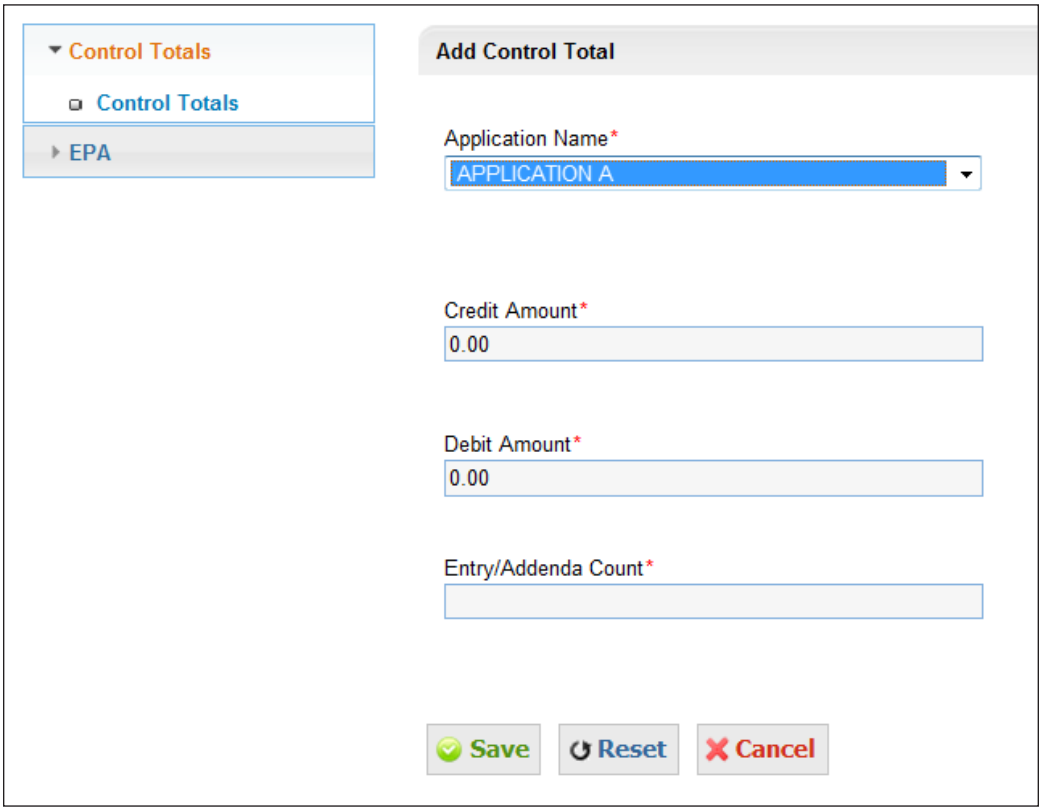


2. Click the Add button.
3. Select the application in the Application Name dropdown menu.



The Add Control Total page displays.

NOTE: A red asterisk indicates a field that requires an entry.



4. Refer to the following table for information on the fields and then proceed to the next step.

Control Total Field	Description
Application Name	This field shows control totals only for a specific ACH application name. The user can select the appropriate application from a dropdown menu.
Credit Amount	This field shows the total amount of payments to be credited to the receivers' accounts.
Debit Amount	This field shows the total amount of payments to be debited from receivers' accounts.
Entry or Entry/Addenda Count	This field shows the sum of ACH debits and credits and records addenda.

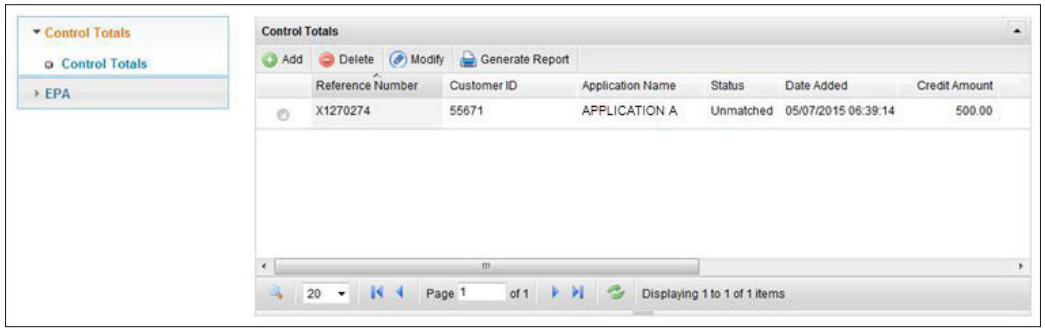
5. Provide the appropriate entries in the following fields:
   - (ACH) Application Name
   - Credit Amount
   - Debit Amount
   - Entry/Addenda Count

6. After completing the form, click Save.
   The message "1027– Transaction Added Successfully" displays.

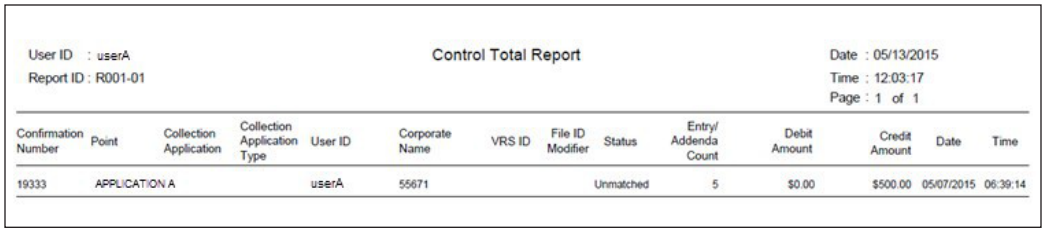
To generate a file control report:

7. Select the Control Totals option in the Control Totals menu.

The Control Totals page displays.



8. Select the radio button next to the control totals on which you plan to report.
9. Click the Generate Report button.
   A Control Total Report generates.



Discard Unsaved File Control Totals

To discard unsaved file control totals, click one of the following buttons at the bottom of the page, as appropriate:

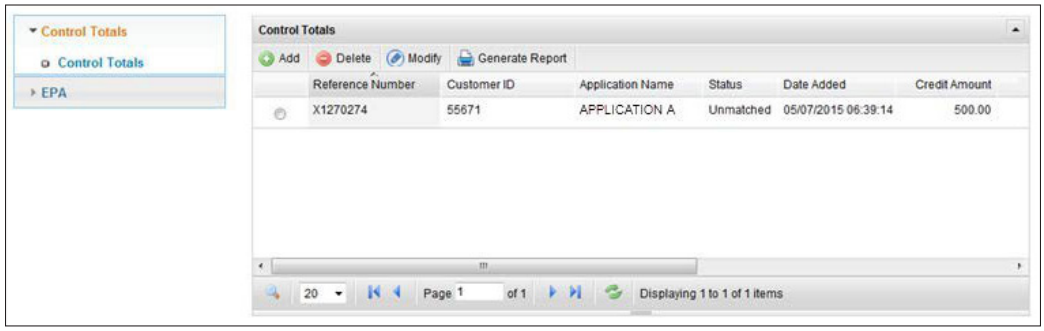
Button	Function
Reset	Redisplays new, unsaved form without any entries provided by user.
Cancel	Immediately returns user to Control Totals page without saving form.

Modify File Control Totals

To modify file control totals:

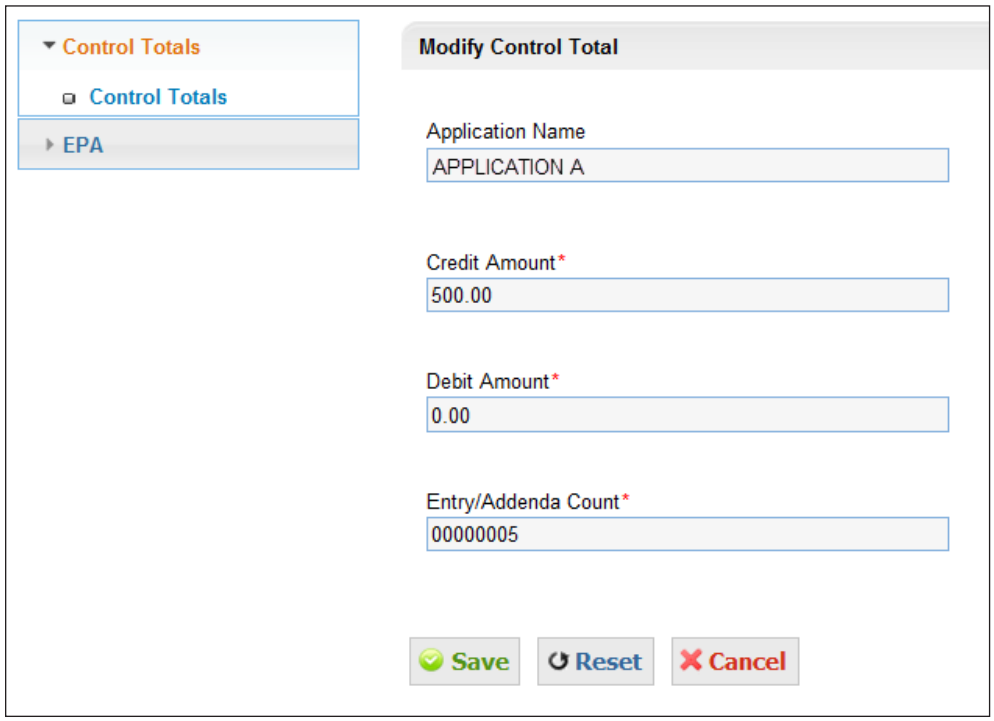
1. Select the Control Totals option in the Control Totals menu.

The Control Totals page displays.



2. Select the radio button next to the control totals you intend to modify.
3. Click the Modify button.

The Modify Control Total page displays.



4. Refer to the following table for information on the fields and then proceed to the next step.

Control Total Field	Description
Application Name	This field shows control totals only for a specific ACH application name. The user can select the appropriate application from a dropdown menu.
Credit Amount	This field shows the total amount of payments to be credited to the receivers' accounts.
Debit Amount	This field shows the total amount of payments to be debited from receivers' accounts.
Entry or Entry/Addenda Count	This field shows the sum of ACH debits and credits and records addenda.

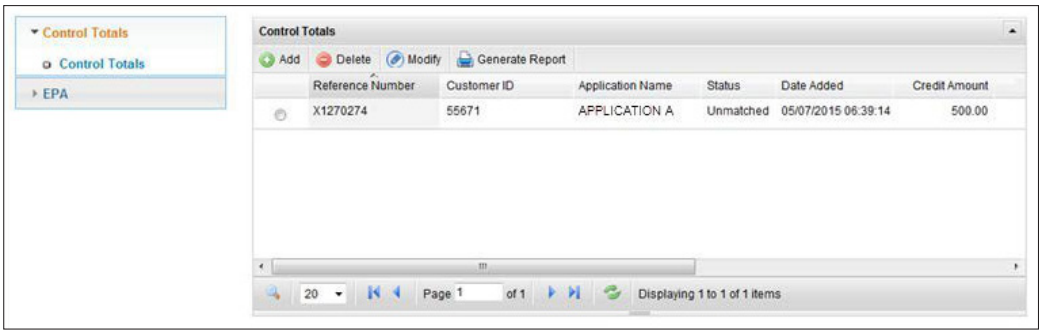
5. Update entries in one or more of the following fields:
   - Application Name
   - Credit Amount
   - Debit Amount
   - Entry/Addenda Count
6. Click Save. Confirmation of a successful modification displays.

Delete File Control Totals

To delete file control totals:

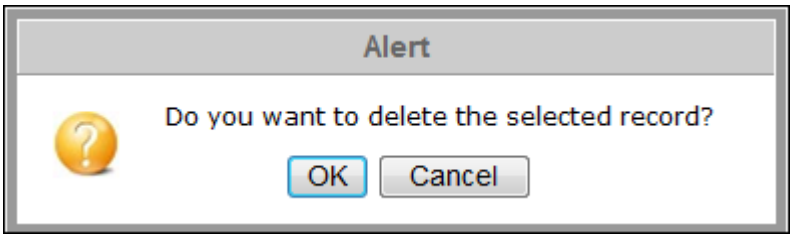
1. Select the Control Totals option in the Control Totals menu.

The Control Totals page displays.



2. Select the radio button next to the control totals you intend to delete.
3. Click the Delete button.

A deletion confirmation window displays.



4. Click OK. A deletion confirmation displays on the page.

File Validation

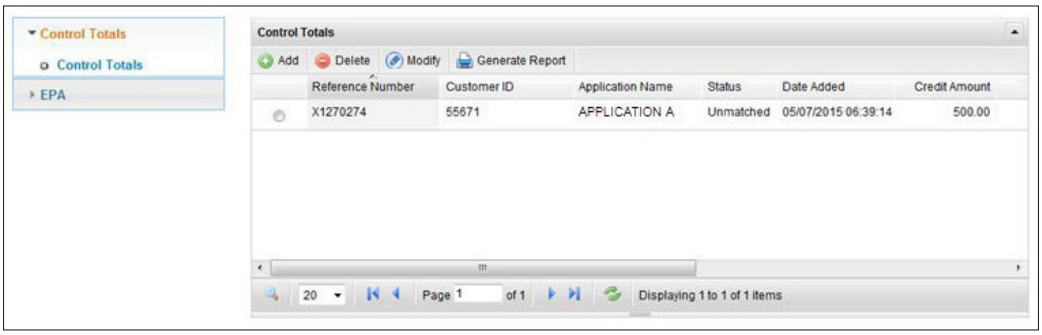
For the File Control Totals security feature to work, the customer must submit the file control totals for an ACH transmission file before submitting the transmission file itself. If the customer submits multiple files, the File Control Totals must be input in the order of transmission. Upon submission of the file control totals, the status of the data comparison initially displays as "unmatched," since there are not yet submissions to compare.

After the customer submits the ACH transmission file, ACH Exchange can finally compare the totals of the two submissions, with the following outcomes:

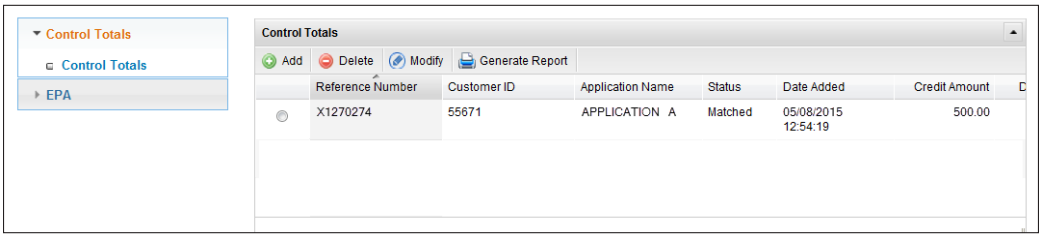
Data Comparison	Validation Results	System Action/Notification
Matched	√ Successful	• Changes File Control Totals status to"Matched" • Issues email confirmation of successful match (see image below)
Unmatched	X Unsuccessful	Issues Email notification that data doesn't match

See images below for an example of a successful match, before and after file submission:

Pre File Submission Status: **Unmatched**



Post File-Submission Status: **Matched**



A customer can remedy an unsuccessful match by subsequently resubmitting the file control totals with correct totals and then advising Bank personnel of the resubmission.

IMPORTANT: It is necessary to inform the Bank of a resubmission of file control totals because ACH Exchange does not issue notifications for corrections.

Refer to Modify File Control Totals.

Failure to Submit File Control Totals

If a customer fails to submit file control totals, the system cannot issue email confirmation of validated file totals entered in ACH Exchange. Instead, the Bank will respond as follows:

- It will suspend the unmatched file
- It will contact the customer and do the following:
  1. Report that an unmatched file was submitted to ACH Exchange.
  2. Ask the customer to verify the file's authenticity.

Depending on the customer's response, the Bank will:

- Allow processing to continue, if the file is authenticated
- Terminate processing, if the file is not authenticated

File Control Notifications

The following are notifications that ACH Exchange customers may encounter while using the file control feature:

- File Level Collection with other exceptions
- File Level Collection with NO Errors (Successful)
- A Control Total add request received during a PEP+ window was processed successfully
  - File scheduled but not received ("no show")
  - File received but not scheduled ("unexpected file")
- File has been processed and had an exception due to Control Totals
- File has been processed and had an exception other than Control Totals
- File has been processed successfully without errors

NOTES:

- ACH Exchange does not issue notifications to confirm corrections.
- Customers who plan to exclude certain notifications from their ACH Exchange service are urged to contact MUFG customer service for assistance.

Warehouse Search

ACH Exchange enables customers to browse for and access data in the ACH Exchange database, provided the customers are either originators or receivers of ACH entries (whether pending or completed ACH transactions).

Customers can access all files they originated and then view information about each file, including:

- Information about the batches contained in each file
- Information about the details contained in each batch

For more information, refer to the following topics in this chapter:

- Originator Browse
- Perform a File Search as an Originator
- Perform a Search for Batch Details as an Originator
- Account Search
- Perform an Account Search

Originator Browse

Originator Browse is the ACH Exchange feature that allows originators of files, batches or details to search the warehouse only for items they originated and then view information about each batch in the file submission.

Refer to the following table for the period of time that warehouse data remains accessible via Originator Browse:

Type of Warehouse Data	Period of Accessibility via Originator Browse
Debit	90 days
Credit	90 days

Perform a File Search as an Originator

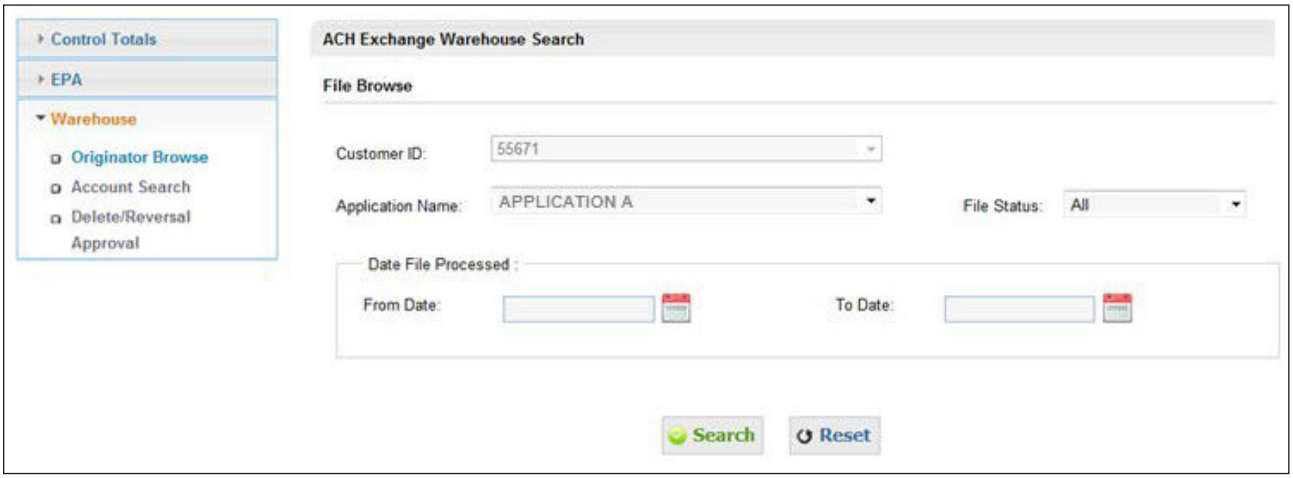
Files are the largest transactional unit in ACH Exchange. Files can and often do consist of many batches, while batches can and often do consist of many separate detail entry records.

Searching the warehouse is a top-down process, so a search begins at the file level, before descending to the batch and then transaction level.

To perform an originator file search:

1. Select the Originator Browse option in the Warehouse menu.

The ACH Exchange Warehouse Search page displays.



2. Select the appropriate entries in the following dropdown menus:

- Application Name
- File Status
  - All
  - Deleted—file deleted, will not process
  - Normal—no issues with file
  - Rejected—bank use only
  - In progress—file or batch suspended at the bank. Reasons vary. Bank will contact you if action is required.

NOTE: The user can further limit the search by selecting the Date File Processed date range. The calendar selector is a convenient tool for selecting dates for both the From Date and To Date fields.

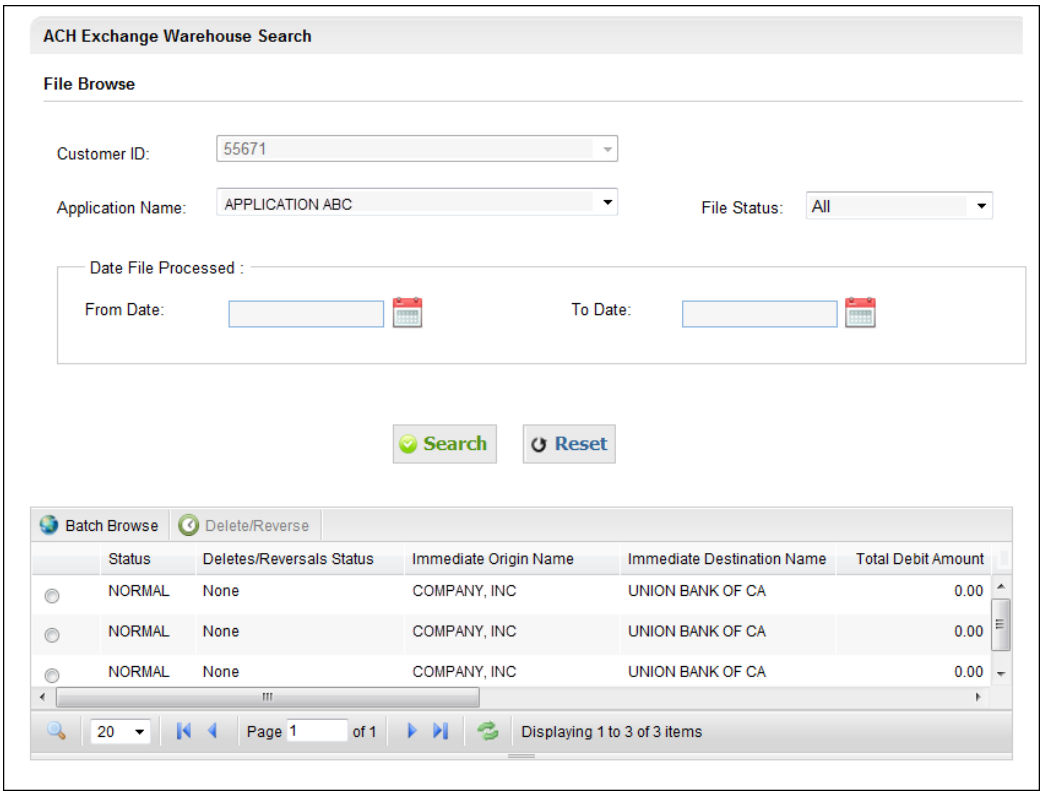
3. Click Search. The search results display under the File Browse section.

NOTE: The list of files allows for a search on batches under the selected files.

Perform a Search for Batch Details as a File Originator

To search for batch details in a file your business originated:

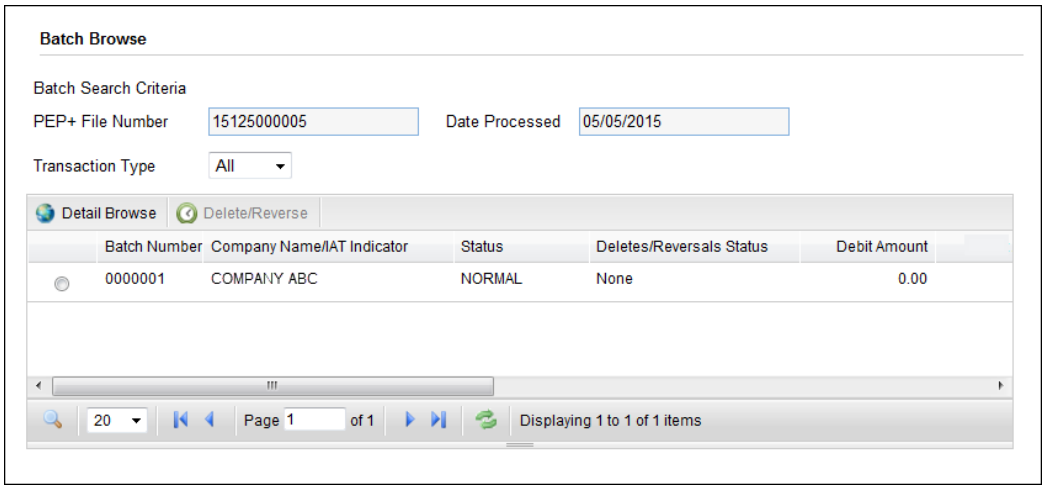
1. Follow the steps in the topic Perform an Originator's File Search.



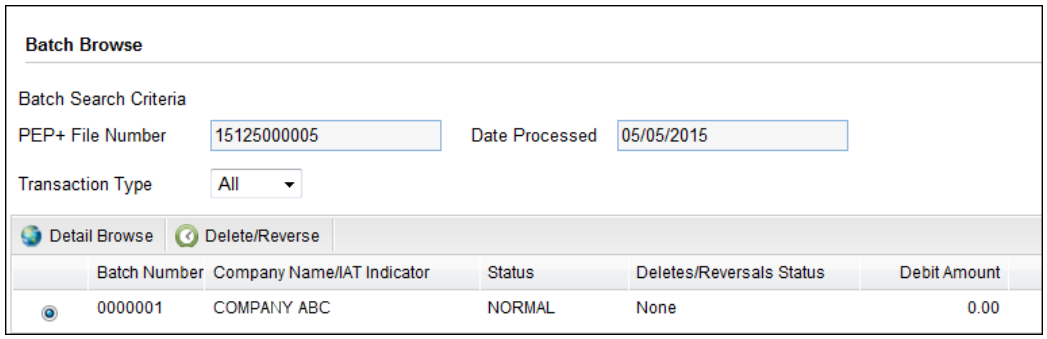
The Warehouse File Browse screen displays a series of data fields for each of the files.

2. Select the radio button next to the desired batch.
3. Click the Batch Browse button.

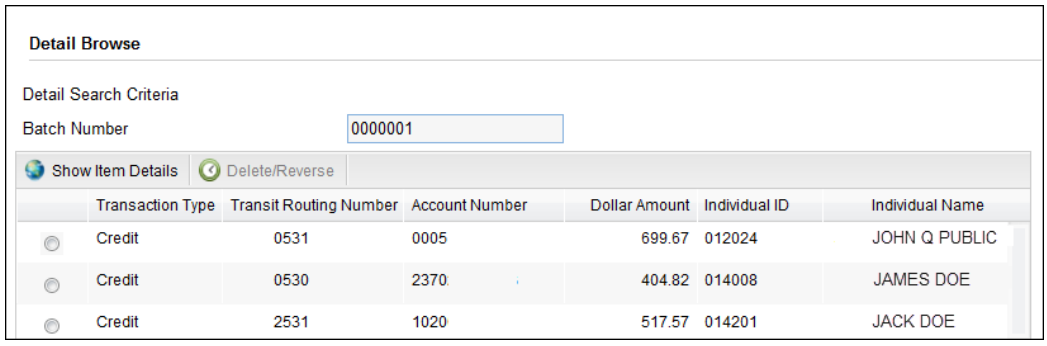
The resulting batches display on the Batch Browse page.



4. Select the radio button next to the appropriate batch number.

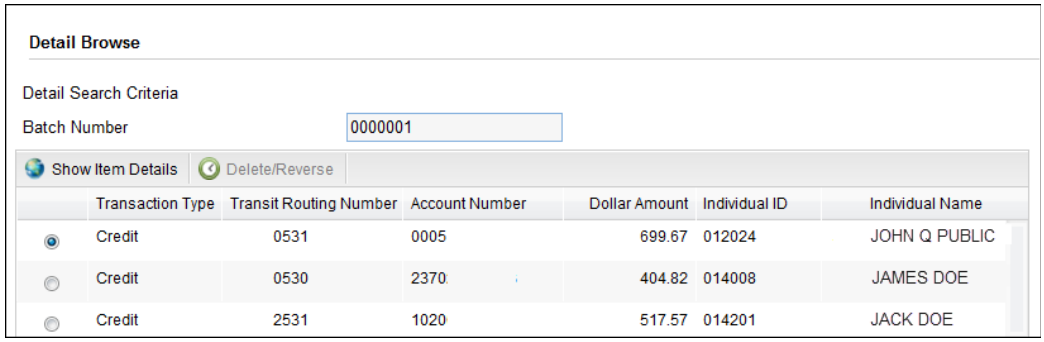


5. Click the Detail Browse button. The transaction items display.



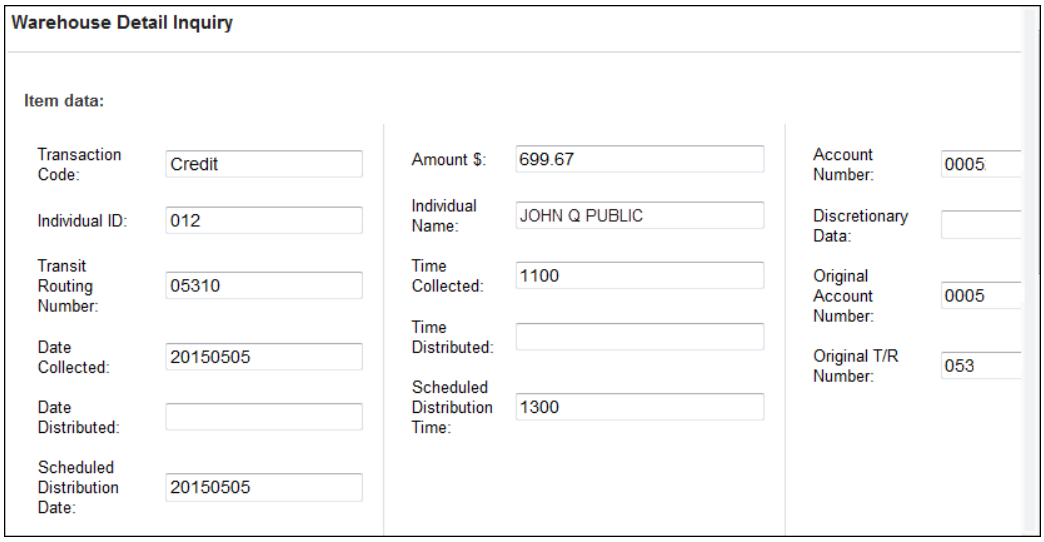
To show transaction item details, do the following:

6. Select the radio button next to the appropriate item.



7. Click the Show Item Details button.

The Warehouse Detail Inquiry page displays.



To review addenda records associated with this detail record:

8. Click the Show Addenda button. The Detail Addenda Records page displays.

NOTE: The Show Addenda button only displays if addenda records are available.

Account Search

Although it too enables the user to retrieve data from the ACH warehouse, an account search differs from the Originator Browse in fundamental ways. Those differences are in the following:

- Which users can access a particular search function.
- How much data can the user access.

Refer to the following table for the differences:

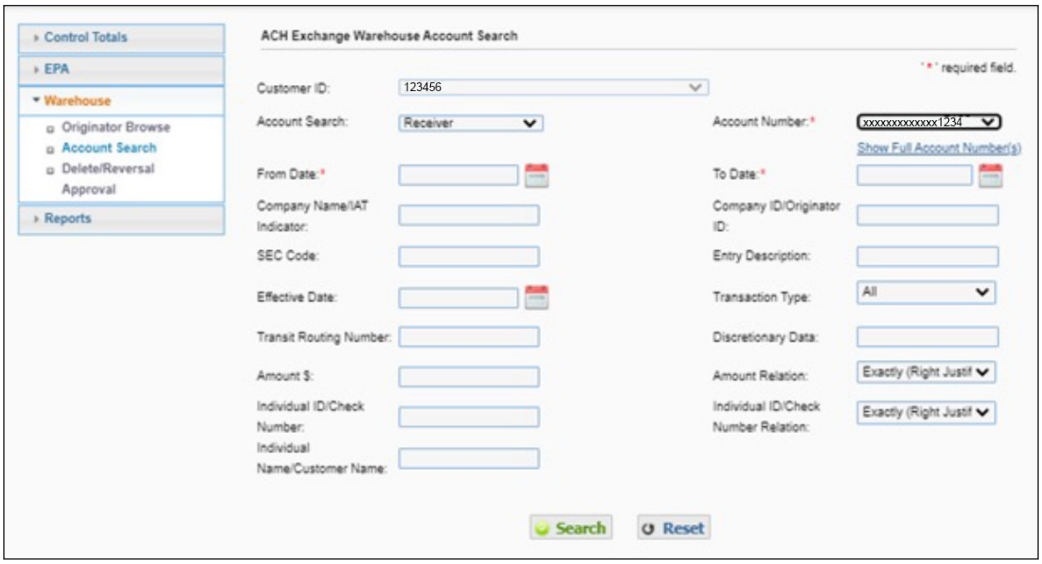
Account Search	Originator Browse
Account Search / Eligible Users	**Originator Browse / Eligible Users**
• File originator • File receiver	Only the file originator
Account Search / Data Availability	**Originator Browse / Data Availability**
Up to 60 days' worth of data	• Up to 90 days of debit data • Up to 90 days of credit debit

Perform an Account Search

To perform an account search:

1. Select the Account Search option in the Warehouse menu.

The ACH Exchange Warehouse Account Search page displays.



2. In the Account Search dropdown menu, select one of the following, as appropriate:
   - Originator
   - Receiver

NOTE: If you select Originator and you are not an originator, ACH Exchange will hide the Search and Reset buttons, preventing you from performing the search.

3. Enter the appropriate number in the Account Number field.
4. Enter a date range in the From Date and To Date fields. A series of optional fields display.

NOTE: The submitted date range must be less than 10 days.

5. At your discretion, provide entries in one or more optional fields to narrow the search parameters. The fields are as follows:
   - Account Number
   - Amount
   - Company ID / Originator ID
   - Company Name/IAT Indicator
   - Discretionary Data
   - Effective Date
   - Entry Description
   - Go OFAC Screening Indicator
   - Individual ID
   - Individual Name
   - Transaction Type
   - Transit Routing Number
   - Secondary OFAC Screening Indicator
   - SEC (Standard Entry Class) Code
   - Source Table
6. Click Search. The search results display.

To show item details:

7. Select the radio button next to the desired item.
8. Click the Show Item Details button.

Deletions and Reversals

A key feature of ACH Exchange is the user's ability to delete or reverse batches or detail entry records.

When the user initiates the deletion/reversal request in the system, ACH Exchange determines the appropriate action. Whether the system performs a deletion or reversal depends on the batch or detail entry record's point in the processing sequence:

- If the batch or detail entry record has not yet been distributed, it can only be deleted
- If the batch or detail entry record has already been distributed, it can only be reversed

Deletion requests process immediately while reversal requests process during the next available ACH Exchange window of opportunity.

IMPORTANT:

- ACH Exchange users alone cannot delete or reverse information at the file level. If it is necessary to take such action, contact MUFG Client Service.
- It is imperative that a deletion or reversal be targeted to the appropriate batch or detail entry record, since both actions affect the entire selected unit. For example: If a batch is selected for reversal, then all detail entry records in that batch are reversed, whether desirable or not.
- A deletion or reversal must take place within five (5) days of the original transaction.
- Deletions and reversals do not have a maximum dollar amount.

For more information, refer to the following topics in this chapter:

- NACHA Rules for Reversals
- Perform a File Deletion or Reversal
- Perform a Batch Deletion or Reversal
- Perform a Deletion/Reversal of a Detail Entry Record
- Dual Approval for a Deletion/Reversal
- Provide Dual Approval for a Deletion/Reversal (Level 2 User)
- Deletion/Reversal Notifications

NACHA Rules for Reversals

The National Automated Clearing House Association (NACHA), which regulates ACH transactions, allows transaction reversals only for the following reasons:

- Wrong dollar amount
- Wrong account number
- Duplicate transaction

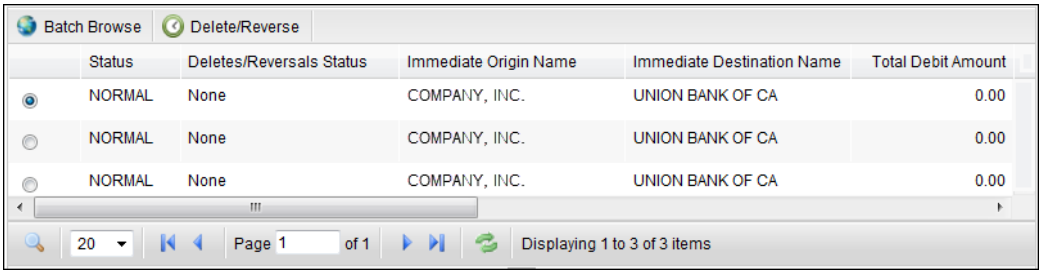
When initiating a reversal, the reversing entry:

- Must be for the full amount
- Must be sent within 5 banking days of the original entry
- Must be sent within 24 hours of discovering the error

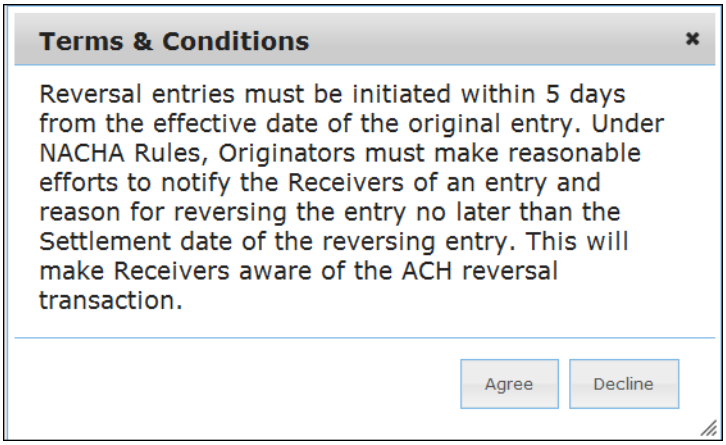
Perform a Batch Deletion or Reversal

To perform a batch deletion or reversal:

1. Follow steps 1-3 in the topic Perform a Search for Batch Details as a File Originator. The Batch Browse page displays.
2. Select the radio button for the batch you intend to delete or reverse.
3. Click the Delete/Reverse button above the list of batches.



A page displays with an indemnification notice in the form of a request for you to agree to Terms and Conditions for Deletes and Reversals.



4. Click Agree on the indemnification (Terms & Conditions) page.

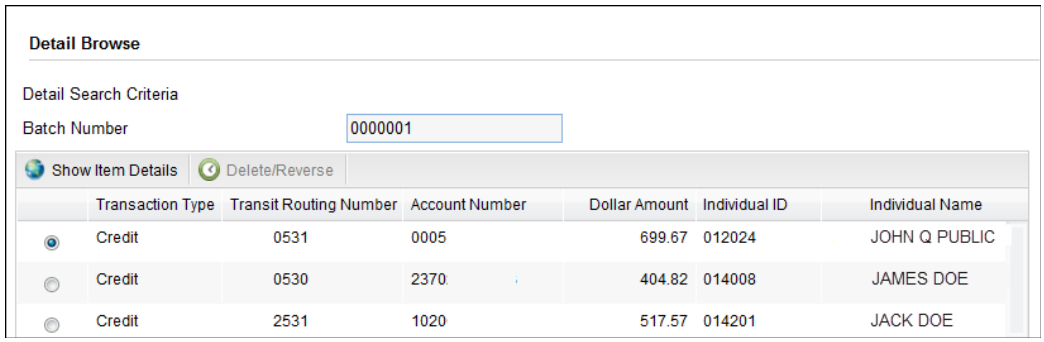
Perform a Deletion / Reversal of a Detail Entry Record

To perform a deletion or reversal of a detail (individual transaction) record entry:

1. Follow steps 1-5 in the topic Perform a Search for Batch Details as a File Originator.

The Detail Browse page displays.

2. Select the radio button for the transaction item you intend to delete or reverse.



3. Click the Delete/Reverse button above the list of batches. A page displays with an indemnification notice in the form of a request for you to agree to Terms and Conditions for Deletes and Reversals.

4. Click Agree on the indemnification (Terms & Conditions) page.

Dual Approval for a Deletion/Reversal

A corporate customer, with the Bank's help, can require that batches or detail entry records subject to deletion/reversal receive dual approval, so that more than one user approves the action. Since one user cannot provide dual approval, two types of uses are necessary in the dual-approval setup.

IMPORTANT: MUFG recommends that customers implement dual approval for reversals.

User Type	Explanation
Level 1	This type of user can request deletions and reversals, but these requests/entries require authorization by a Level 2 user
Level 2	This type of user can authorize requests/entries by a Level 1 user

Provide Dual Approval for a Deletion/Reversal (Level 2 User)

To provide dual approval for deletion/reversals, Level 2 users do the following:

1. In the Warehouse menu tab, select Deletion/Reversal Verification. The Deletion/Reversal Verification page displays a list of deleted/reversed electronic payments.

NOTE: If you are not entitled to authorize a deletion/reversal as a Level 2 user, the Deletion/Reversal menu selection will not be available to you.

2. Locate the appropriate payment and select the checkbox on the left side of the row.
3. Click the Approve button. A verification confirmation box displays.
4. Click OK. The message "Deletion/Reversal Approved Successfully" displays.

Retrieve an Inadvertently Deleted Batch or Record

To retrieve an inadvertently deleted batch or record, contact customer service for help immediately. Customer service can retrieve a deleted batch or record provided there is time to do so before the next occurrence of PEP processing.

Deletion/Reversal Notifications

The following are notifications that ACH Exchange customers may encounter while using the Deletion / Reversal feature:

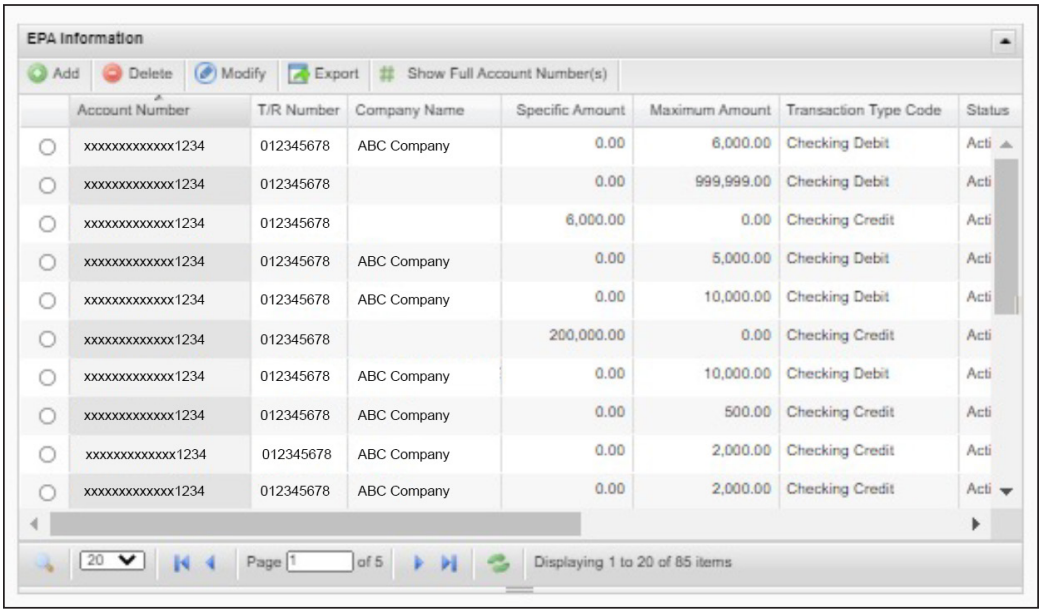
- Delete/Reversal request is Waiting for Approval
- Delete/Reversal request in Pending Status
- Delete/Reversal request have Failed
- Delete/Reversal request Successful
- Delete/Reversal request is not Responding
- Delete/Reversal accepted for Next Business Day
- Reversal Request PEP+ Successful
- Delete/Reversal Request Rejected
- Request Purged In-Process
- No Authorized Users Found

Appendix A: Flexi Grid

The ACH Exchange web site uses a Flexi Grid display to give the user maximum control over the appearance of table data content, allowing the user to customize the content according to personal preference.

For more information, refer to the following topics in this chapter:

- Select Which Data Columns Appear
- Select the Data Column Order
- Select the Order in Which Column Data Sorts
- Resize a Column or Row



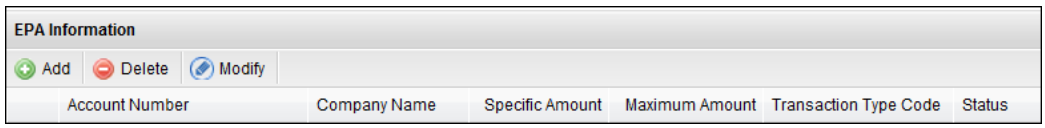
Flexi Grid enables the user to do one or more of the following:

- Select which data columns appear
- The column order
- The order in which column data sorts
- Resize a column or row

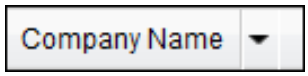
Select Which Data Columns Appear

To select which table columns appear:

1. Hover over a column header, such as “Company Name” in the image below.

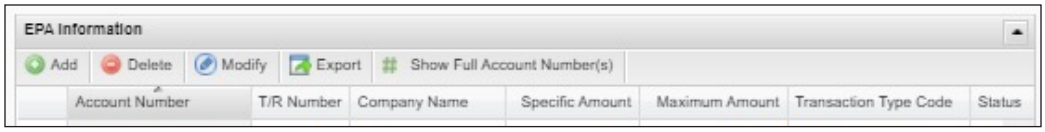


A down arrow displays to the right of that header.



2. Click the down arrow. A list of available columns for that table appears on the page.

NOTE: Although a column may be available for presentation, it only displays if there is a checkmark in its Hide/Show checkbox.



3. Do the following:
   - Select the checkbox for every column you want to display on the page

AND

   - Deselect the checkbox for every column you do not want to display on the page

Select the Data Column Order

To select the column order:

1. Select the header of the column to reorder and hold down the left mouse button.
2. Drag the header to the new column position and release the left mouse button.

Select the Order in Which Column Data Sorts

To select the order in which column data sorts:

1. Click the header of the column whose data you want to re-sort. A sort order appears above the column name indicating in what order the data currently sorts:

Arrow Direction	Explanation
Company Name ▲ Up	Column sorts data in alphabetical order
Company Name ▼ Down	Column sorts data in reverse alphabetical order

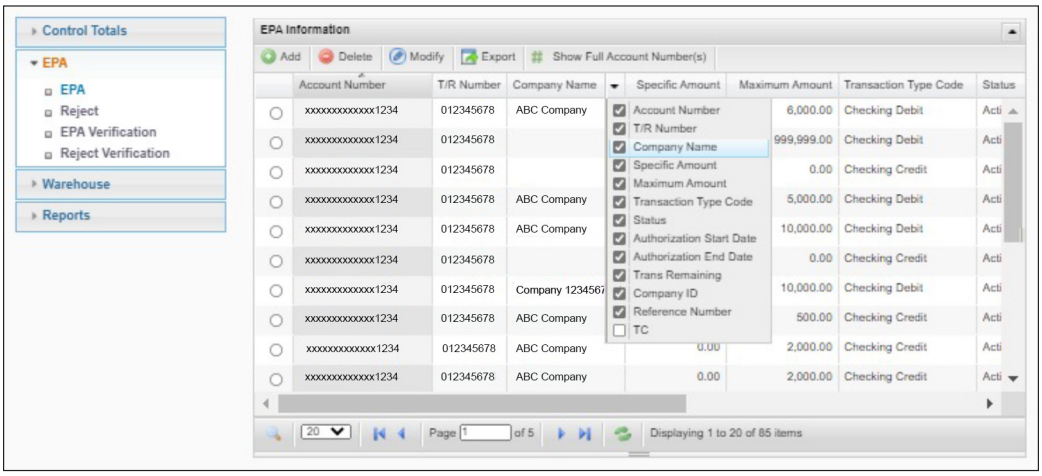
NOTE: Clicking the arrow points it in the opposite direction.

2. Click the arrow until it is pointing in the appropriate direction.

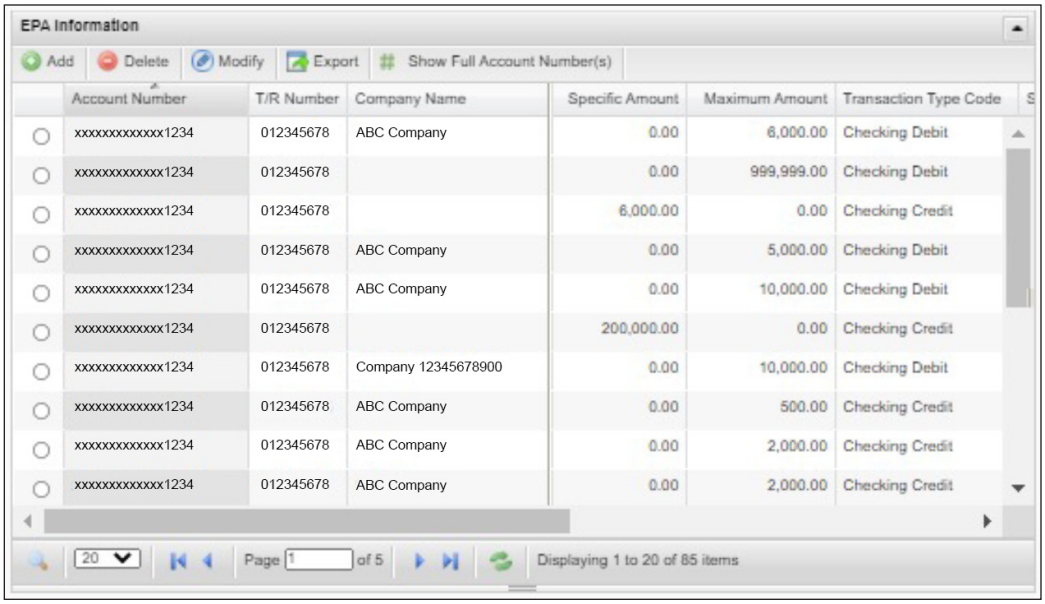
Resize a Column or Row

To resize a column or row:

1. Select the column or row border you plan to expand or reduce.



2. The cursor changes to a “T” shape, and highlights the column/row border.
3. Hold down the left mouse button and drag the border in the preferred direction until the row or column has expanded or contracted to your liking.



Appendix B: Help and Support

Contact the following MUFG Customer Service Unit for ACH Exchange help and support:

Treasury Management Services
Phone: 1-844-544-0387

Appendix C: Glossary of Terms

Term	Definition/Explanation
ACH Credits	ACH credit entries occur when an Originator initiates a transfer to move funds into a Receiver's account. For example, when an employer offers direct deposit, the employer originates the payment through the Originating Depository Financial Institution(ODFI),which then initiates the credit transaction to transfer the money into the consumer/employee's account. In this scenario, the consumer is the Receiver.
ACH Debits	In an ACH debit transaction, funds are collected from a Receiver's account and transferred to an Originator's account, even though the Originator initiated the entry. For example, consider what happens when consumers authorize a cable access company to debit their accounts to pay their monthly bills. Once a month, the cable access company initiates a debit file through its Originating Depository Financial Institution (ODFI) to withdraw the money from the consumers' accounts. In this scenario, the cable company is the Originator and the consumers are the Receivers.
ACH Operator	An ACH Operator is the central clearing facility operated by a private organization, Electronic Payments Network (EPN), The Clearing House, or the Federal Reserve Bank (FRB) on behalf of a Depository Financial Institution (DFI), to or from which participating DFIs transmit or receive ACH entries. In some cases, there are two ACH Operators involved in a transaction, one operating as the Originating ACH Operator and the other as the Receiving ACH Operator.
Addenda Record	This is an ACH record type that carries the supplemental data needed to completely identify one or more account holders, or provide information concerning a payment to the Receiving Depository Financial Institution (RDFI) and the Receiver.
Batch	A batch is a group of records or documents considered as a single unit for the purpose of data processing.
Collection Application (CA)	This refers to the company record set up under a Collection Point, whether it is for origination or for receiving items. This record contains the batch recognition information, address and contact information; and settlement, return, and billing account information.
Control Totals	Control totals are a set of separately submitted figures that are compared to the figures of recently submitted files as a means of verification. MUFG requires that file totals be verified for all collected files.
Collection Window	Periodically, scheduled files are pulled into PEP+, the mainframe ACH processing system.
Company Identification Number	This is the alphanumeric ID for identifying an Originator. It is generally, but not required to be, an IRS Employer Identification Number (EIN) that follows the number one [1].
Company Entry Description	The originating company adds this entry as a description to display to the receiver ('GAS BILL', 'PAYROLL', 'INS. PREM', etc.)

Term	Definition/Explanation
Company Name	The Originator adds the entry for further reference—to identify the source of the entry and ensure it shows on the receiver's bank statement.
Distribution Application (DA)	The DA is the company record set up under a Distribution Point. The DA also allows for customization of distribution and settlement parameters, warehouse retention and timing of distribution.
Distribution Window	At collection, items are assigned a Distribution Point, Distribution Application (DA), and Distribution Window (available windows are designated on DA). PEP+ can distribute several times a day to numerous endpoints in any type of format. Once a file/batch/item has successfully passed all checks, it can be distributed when the assigned window is run.
Depository Financial Institution (DFI) Account Number	This field contains the Receiver's account number.
Effective Entry Date	This is the date the originating company expects payment to take place. The ACH Operator reads the effective entry date to determine the settlement date.
Entry/Addenda Count	This count is a tally of each Entry Detail Record and addenda record processed within either the batch or file,as appropriate.
Entry Detail Sequence Number	This field contains the ascending sequence number section of the entry detail or corporate Entry Detail Record's trace number. This number is the same as the last seven (7) digits of the trace number (Field 13) of the related Entry Detail Record or Corporate Entry Detail Record.
File	This refers to a group of ACH batches initiated into the ACH Network or sorted for delivery to ACH receiving point(s). A file must be transmitted electronically via data transmission between the sending point and the receiving point. A file may be delivered to an end point via direct data transmission.
File Creation (Transmission) Date	This date is expressed in an "YYMMDD" format. It can be either the date on which the file is prepared by an originating company or the exchange date on which a file is transmitted from the Originator to MUFG.
Immediate Destination	This field contains the routing number of MUFG. The 10-character field begins with a blank, followed by nine numbers.
Immediate Destination Name	This field contains the name "MUFG", the point for which the file is destined.
Immediate Origin	The entry in this field is determined by an agreement between MUFG and the sending point. The entry may match the Company Identification Number in the batch header record—field 5.
Immediate Origin Name	This entry contains the name of the file's sending point. Its name may be the Originator's company name or a vendor name.
Originating Depository Financial Institution (ODFI)	This refers to a participating financial institution that initiates ACH entries at the request of and by agreement with its customers. ODFIs must abide by the provisions of the NACHA Operating Rules.

Term	Definition/Explanation
ODFI Identification	MUFG's routing number, a nine digit number, is used to identify the ODFI originating entries within a batch.
Originator	It refers to any corporation or other entity that initiates entries into the ACH Network, according to an arrangement with a Receiver. The Originator is usually a company directing a transfer of funds to or from a consumer or business account.
Process Application (PA)	All ACH items going through PEP+, the ACH processing system, refer to the Process Application before distribution is assigned. PAs allow users to apply special handling rules to groups of entries.
Point	The Point is the point of entry and exit from PEP+, the ACH mainframe system. A point can be for collection only, or distribution only, or for both. Points contain customer- or process-specific information needed in the collection and distribution of entries.
Receiving	Items originated at other financial institutions are sent to MUFG by the Federal Reserve and EPN. These"receiving" items could be for corporate accounts or consumer accounts.
Receiving Point	This is a site where entries are received from an ACH operator for processing.
Receiving Company Name/ Individual Name	This field,whose entry is set by the Originator, provides additional identification of the receiver and may be helpful in identifying returned entries. If additional positions are desired for the individual name, an addenda record can be used. However, for reasons of efficiency, this should only be done when absolutely necessary.
Receiving Depository Financial Institution (RDFI) Account Number	The RDFI Account Number information is obtained from the MICR line of a check or savings account statement/pass book.
Receiving Depository Financial Institution (RDFI)	The Receiving Depository Financial Institution (RDFI) is the DFI that receives ACH entries from the ACH operator and posts the entries to the accounts of its depositors (receivers).
Reversal	This is any ACH entry or file whose purpose is to correct or reverse previously originated, but erroneous entries or files.
Routing Number	This is a nine-digit number (eight digits and a check digit) that identifies a specific financial institution. This number is also referred to as the American Banking Association (ABA) number or routing/ transit number.
Sending Point	This is a processing site from which entries are transmitted to the ACH operator. It may be the ODFI on its own behalf or a financial institution or private data processing service bureau, on behalf of the ODFI.
Settlement Date	This is the date on which an exchange of funds (with respect to an entry) is reflected on the books of the Federal Reserve Bank.
Standard Entry Class Codes	This is a three-character code within an ACH Company/Batch Header record that identifies payment types within an ACH batch (e.g., CCD and CTX).
Total Credit Entry Dollar Amount	This field contains accumulated entry detail credit totals within a given batch (Batch Control Record) and accumulated Batch Control Record credit totals within a given file (File Control Record).
Total Debit Entry Dollar Amount	This field contains accumulated Entry Detail debit totals within a given batch (Batch Control Record) and accumulated Batch Control Record debit totals within a given file (File Control Record).

Appendix D: Notifications

The following are notifications that ACH Exchange customers may encounter while using the various features:

Electronic Payment Authorization / ACH Positive Pay

Notifications

- Transaction rejected during collection—no EA record located
- Transaction rejected during collection—EA record located but not qualified
- EPA Reject Dual Verification Request Approved***
- EPA Reject Dual Verification Request Declined***
- EPA Reject Dual Verification Request Expired***
- EPA Dual Verification Request Approved***
- EPA Dual Verification Request Declined***
- EPA Dual Verification Request Expired***
- EPA Dual Verification Request Submitted***
- Rejected transaction was "approved" via Exchange (to be posted)
- Rejected transaction was "refused" via Exchange(to be retired)
- Reject Decisioning performed during window rejected

***Only applies if dual approval feature is active

Notification Examples

Example A1 —

- File Level Collection with No Errors (Successful)
- The ACH file has been successfully processed.
- File Information:
- Originator ID / Name: 195410xxxx / INTERNATIONAL
- Processor ID / Name: xxxxxxxxx / MUFG
- File Creation Date / Time: 07/31/XX 10:22
- Processed Totals: (calculated by the ACH processing system)
- Entry/Addenda Count: 56
- Total Credit Amount: $56140.99
- Total Debit Amount: $0.00
- Date / Time Processed: 07/31/20XX 17:59

Please do not reply to this message. The email was sent to you as a service communication from MUFG.

Example A2 —

- File Level Collection with No Errors (Successful)
- The ACH file has been successfully processed.
- File Information:
- Originator ID / Name: 123456xxxx / INTERNATIONAL
- Processor ID / Name: xxxxxxxxx / MUFG
- File Creation Date / Time: 07/31/XX 10:03
- Processed Totals: (calculated by the ACH processing system)
- Entry/Addenda Count: 2
- Total Credit Amount: $5184.00
- Total Debit Amount: $0.00
- Date / Time Processed: 07/31/20XX 17:59

Please do not reply to this message. The email was sent to you as a service communication from MUFG.

Example A3 —

- Transaction Rejected During Collection-No EA
- The following ACH transaction was rejected during the last collection cycle and will be returned if no action is taken. The transaction rejected due to No Authorization Record was located.
- To accept or refuse payment of this transaction, please access the EPA Reject Decisioning option in the application.
- If no action is taken on this Exception, it will be returned Unpaid on the following date:
- Return Date: 08/03/20XX
- Transaction Information:
- Bank Transit Routing Number: 026xxxxxx
- Bank Account Number: xxxxxxxxxxxxx7774
- Transaction Type: Debit
- Amount: $13038.03
- Transaction Reference Number: XXXXXXXXXXXXXX
- Originating Company Information:
- Originating Company Name: SAMPLE COMPANY
- Originating Company ID: XXXXXXXXXX
- Entry Description: SAMPLE
- Effective Date: 07/31/XX

Please do not reply to this message. The email was sent to you as a service communication from MUFG.

Example A4 —

- Transaction Rejected During Collection-No EA
- The following ACH transaction was rejected during the last collection cycle and will be returned if no action is taken. The transaction rejected due to No Authorization Record was located.
- To accept or refuse payment of this transaction, please access the EPA Reject Decisioning option in the application.
- If no action is taken on this Exception, it will be returned Unpaid on the following date:
- Return Date: 08/03/20XX
- Transaction Information:
- Bank Transit Routing Number: xxxxxxxxx
- Bank Account Number: xxxxxxxxxxxxx7693
- Transaction Type: Debit
- Amount: $1066.02
- Transaction Reference Number: XXXXXXXXXXXXXX
- Originating Company Information:
- Originating Company Name: SAMPLE COMPANY
- Originating Company ID: XXXXXXXXXX
- Entry Description: WEB PAY
- Effective Date: 07/31/XX

Please do not reply to this message. The email was sent to you as a service communication from MUFG.

Control Totals

Notifications

- A Control Total add request received during a PEP+ window was processed successfully
- File scheduled but not received (“no show”)
- File received but not scheduled (“unexpected file”)
- File has been processed and had an exception due to Control Totals
- File has been processed and had an exception other than Control Totals
- File has been processed successfully without errors

Deletions /Reversals

Notifications

- Delete/Reversal request is Waiting for Approval
- Delete/Reversal request in Pending Status
- Delete/Reversal request have Failed
- Delete/Reversal request Successful
- Delete/Reversal request is not Responding
- Delete/Reversal accepted for Next Business Day
- Reversal Request PEP+ Successful
- Delete/Reversal Request Rejected
- Request Purged In-Process
- No Authorized Users Found

Processing Calendar (Optional)

Notifications

- Add the (year) ACH file presentment schedule (calendar)
- Modify the ACH file presentment schedule (calendar) for (year)

Appendix E: Frequently Asked Questions (FAQs)

Question	Answer
What is ACH Exchange?	ACH Exchange is MUFG's online system behind MUFG Exchange. The presence of ACH Exchange means that faxing is no longer the only channel delivery for key ACH-origination and ACH-received functions. Key features of ACH Exchange are: • Delivery of Electronic Payment Authorizations (EPA) / ACH Positive Pay exceptions • EPA / ACH Positive Pay Exception Decisioning • Ability to add, modify or delete Electronic Payment Authorizations ACH Positive Pay instructions • Submission of ACH direct-transmission file control totals, eliminating the need for faxing • Online ACH reversals and deletions of ACH direct transmission batches or Detail Entry Records • Ability to view into the ACH Warehouse for both received and originated ACH transactions
Will existing user IDs and passwords work with ACH Exchange?	Yes, those credentials will work. No new credentials are needed to access ACH Exchange, as long as users are already entitled to access ACH Exchange and corresponding functions.
Is a dual approval requirement available for EPA/ ACH Positive Pay exceptions?	Yes, a dual approval requirement is available but not mandatory.
How will I know if there are EPA exceptions to decision?	The ACH Exchange system provides notifications via email informing customers of exceptions requiring action.
What is the deadline for making Pay/No Pay decisions for EPAs/ ACH Positive Pay?	The deadline remains 8 p.m. ET, Monday-Friday (excluding federal holidays).
What is the default action if the deadline above is not met?	If no action is taken on an EPA / ACH Positive Pay exception,MUFG returns the exception item(s) back to the Originating Depository Financial Institution(ODFI).
How do I submit ACH file control totals in ACH Exchange?	First, ACH file control totals must be submitted online before ACH files are submitted to MUFG; and, second, ACH files must be submitted in the normal manner, in the same order as the file control totals. Once the files have been sent and matched, customers will receive notification that the files were received and successfully matched.
Are the ACH processing deadlines changing with ACH Exchange?	No, ACH processing deadlines remain the same.
How do I add additional users to, modify user privileges or delete users from ACH Exchange?	If you require assistance with user-related matters or have additional questions about ACH Exchange, contact customer service at 1-844-544-0387, 8:00 a.m.- 7:00 p.m. ET, Monday-Friday (except federal holidays).
How do I add additional accounts to ACH Exchange for EPA / ACH Positive Pay, or additional IDs for ACH	Contact your Relationship Manager.

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