

Payment statuses in MUFG Exchange Payment Center

MUFG EXCHANGE

Ordered by Transaction Life Cycle		Applicability by Transaction Type				
Category	Status (and code)	Wires	Wire Transfers	ACH Payments, Collections	Account Transfer	Templates
General Workflow - In order of the transaction lifecycle	Entered	A transaction or template has been entered or modified and is ready for approval.	Yes	Yes	Yes	Yes
	Incomplete Approval	A transaction or template has been approved but additional approval(s) still required.	Yes	Yes	Yes	Yes
	Second Approval Required	When Wire Transfers threshold has been specified to require a second approval above a certain amount.	Yes	NA	NA	NA
	Approved	A transaction (other than an Interactive FX Wires) or template has been approved. Wires and ACH transactions that are future dated will be held until released to the bank for processing. Payments in approved status may be unapproved prior to release. Interactive FX wires (with FX online purchase) require FX purchase after approval and before release to the bank. FX wires may be unapproved after Approved status but before FX Buy. Approval is not completed with Approved status assigned unless FX is purchased. See below for further online FX purchase statuses.	Yes	Yes	Yes	Yes
	Released	A transaction has been released to the bank's transaction processing systems and is pending confirmation of receipt. For Wires and FX Wires this status typically lasts only a few seconds. For ACH and Account Transfers, this is the final status.	Yes	Yes	Yes	NA
	Bank Received	The bank's wire processing system have received the transaction and confirms acceptance for processing.	Yes	NA	NA	NA
	Bank Confirmed	Wire payment processing has been completed, confirmation numbers are available. The wire has been sent out and posted to the originating account. This is the final status for Wire Payments.	Yes	NA	NA	NA
Exceptions	Incomplete	An incomplete transaction was saved during creation, for later completion.	Yes	Yes	NA	NA
	Approval Window Passed	The transaction was not fully approved by the transaction deadline. For an Interactive FX transaction requiring real-time rate and currency purchase, an FX rate was not secured prior to the transaction deadline. The transaction will not be automatically submitted, but can be modified with new value date and reapproved for submission.	Yes	Yes	Yes	NA
	Deleted	Deleted by a user. The transaction or template remains in the system for reference.	Yes	Yes	Yes	Yes
	Approver Rejected	Rejected by an approver. The transaction may now be modified or deleted.	Yes	Yes	Yes	Yes
	Rejected	A wire payment was received and rejected by the bank's processing systems. This very rarely occurs, typically only after bank contact with the client to confirm disposition. Also, file import may result in rejection for validations failure for any transaction type.	Yes	N/A	N/A	NA

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Interactive FX Wires - Interim statuses reported in the Results column during online FX purchase	FX "Results" column statuses	The FX online purchase cycle is supported by a secondary status which is reflected in the "Results" column in the FX purchase List View. All Results related to intermediary steps within the FX Wire will be reported here.				
	FX Results step 1 = Needs Rate (NR)	An Interactive FX wire is fully approved but real-time exchange rate must be requested and accepted for payment to be finalized and released. The approver must request online rates using the Get Rate button. Available only to customers with the Interactive FX option. FX rates must be obtained and FX Buy action chosen before the payment will be released.	Yes	NA	NA	NA
	FX Results step 2 = Get Rate	The approver has requested FX rates using the Get Rate function. A response from the trading system is pending.	Yes	NA	NA	NA
	FX Results step 3 = Waiting for rate(s)	Awaiting FX Rates after rates have been requested using the Get Rate function.	Yes	NA	NA	NA
	FX Results step 4a = Expires in "nn" seconds	One or more FX rates have been returned. The user must accept before the rates expire.	Yes	NA	NA	NA
	FX Results step 4b - Get Rate Failed	An issue occurred during the rate request session. Rates should be requested again. Also, certain currencies are available for purchase by phone only. Attempting to purchase these currencies only will also result a negative response.	Yes	NA	NA	NA
	FX Results step 5 = Trading	Rates have accepted by the approver using the FX Buy function. Results status=Trading, shown after the user chooses the FX Buy option. An Interactive FX wire has received an exchange rate and the approver has accepted the rate.	Yes	NA	NA	NA
	FX Results step 6a = Trade Success	The FX trading system has received the rate acceptance from the approver, recorded the FX contract, and completed the transaction. Result = Trade Success, transaction Status = Approved.	Yes	NA	NA	NA
	FX Results step 6b = Trade Failed	When an FX trade fails, status will remain as Needs Rate. ser can initiate FX Get Rate call on it again. Once trade (FX Buy) is successful, payment status will be changed to Approved.	Yes	NA	NA	NA
ACH Specific	Prenote Only	Transaction is a ACH Prenote transaction,	NA	Yes	NA	NA
	Prefunding Failed	Approved ACH transactions failed prefunding check. The prefunding check did not find sufficient available balance in the account. The account should be funded and the ACH transactions re-approved for submission. As a guide, the MUFG Exchange includes an indication of the balance in the account. Prefunding applies to ACH credits only (payments). And only to clients without ACH credit line. Prefund fail usually indicates that the account has insufficient funds or that the bank's DDA (account) system is offline overnight.	NA	Yes	NA	NA
	Reversed Requires Approval (RA)	An ACH Transaction Reversal was entered and is pending approval prior to release.	NA	Yes	NA	NA
	Reversed	A completed ACH transaction was Reversed after release. Transactions may be unapproved before transaction release. Transactions released by MUFG Exchange Payment Center are available to be reversed using that application. The ACH Exchange module also supports ACH reversal for transactions sent by online or transmission (direct send). Per NACHA Rules: Reversals must be sent within 5 days of effective entry date (value date); The receiving bank (the RDFI) is not obligated to return funds,	NA	Yes	NA	NA

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File Import Related	Import in Process	Temporary status of transactions or templates currently being imported. Transactions or templates cannot be modified, deleted or approved until Import is complete.	Yes	Yes	Yes	Yes
	Needs Repair	An imported transaction or template (including migrated templates) has been created but did not pass all system edits. Requires repair before approval and: Release (for transactions); Availability for use (for templates).	Yes	Yes	Yes	Yes
	Rejected	An imported transaction or template rejected during import for validation failure.	Yes	Yes	Yes	Yes
	Test Entered	A transaction or template has been imported in test mode.	Yes	Yes	Yes	Yes
	Test Needs Repair	A transaction has been imported in test mode and requires repair.	Yes	Yes	Yes	Yes
	Test Rejected	A transaction or template imported in test mode failed validation.	Yes	Yes	Yes	Yes
	Test Deleted	A transaction or template imported in test mode was deleted.	Yes	Yes	Yes	Yes