

OUTSOURCE PAYMENT PROCESSING FOR GREATER EFFICIENCY, COST-EFFECTIVENESS, AND SECURITY

MUFG, through its subsidiaries, allows you to streamline accounts payable operations by outsourcing your organization's payment processing to us. With Integrated Payables, you can free up resources and staff time for more productive tasks while also significantly reducing the cost and security risks associated with in-house check production.

Meeting your specific needs

Whether you make payments by check, electronic network (ACH), or wire transfer—or a combination of these—we offer a single, cost-effective resource for managing all accounts payable, from payroll and vendor payments to loan payments, insurance premiums, dividends, royalties, and taxes.

We customize our services to meet your organization's needs and offer a full array of online features, so you can outsource accounts payable processing with confidence.

The distinct advantages of outsourcing

Outsourcing payables to us helps you significantly reduce in-house paperwork, expense, time, and resources—during each step of the operation.

- **Simplify in-house preparation.** Submit information to us in a single electronic file, instead of conducting separate procedures for preparing checks, ACH payments, or wires. Common electronic payment file types include: ISO200022, BAI2, CSV, XML, TEXT, EDI, and NACHA¹.
- **Manage and track payments promptly.** We confirm receipt of your information and make electronic payments through ACH processing or wire transfer, while simultaneously directing check payment information to our check-printing service.
- **Payroll management.** We can take care of your payroll processing, from check and ACH disbursements to printing pay advices, W2s, 1042-S, and 1040 statements. You can also provide employees access to 12 months of their payroll information through a secure online portal.

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HOW YOU BENEFIT

Savings

Reduce postage expenses with bulk mailer discounts and electronic remittance notices that can be emailed or posted online.

Efficiency

Leverage robust online tools to free up staff time to focus on other priorities.

Flexibility

Make payments electronically or with checks, customize printing instructions, and mail or deliver payments according to your preferences.

Convenience

Submit information in a single file—via online or secure transmission—for both check and electronic payments.

Speed

Receive same-day processing for electronic payments and next-day mailing of checks for files received before the daily deadline.

Security

Help minimize the risks associated with maintaining in-house check inventories.

Check printing and delivery

Our Integrated Payables Service provides the ability to outsource the printing and mailing of any checks, including:

- A/P checks—eliminate the hassles of producing payments to your suppliers, service providers, and other trading partners.
- Payroll checks—relieve the stress of printing payroll checks. Securely process, print, and deliver direct deposit advices or present them online.
- Rebate and refund checks—manage rebates and refunds efficiently.
- Checks drawn on any bank in the U.S. and Canada—manage the printing and delivery of checks from other bank accounts on a single platform. Also, customize these checks with logos, signatures, messages or bar code inserts.

In addition, the Integrated Payables Service offers the ability to pull and destroy checks, change addresses, and change shipping options (from USPS to overnight) online.

Producing and delivering checks through our Integrated Payables offers specific advantages in cost-effectiveness and security by:

- Decreasing the need to purchase, upgrade, and maintain printing and mailing equipment, as well as reducing the personnel required to supervise printing and mailing operations.
- Minimizing in-house check stock and the transfer of checks from one area of your operations to another.
- Reducing postage expenses with first-class bulk rates and overnight delivery discounts for large users.

Better fraud control

With Integrated Payables, checks are printed in a dedicated, physically secure facility—at a level of control and expertise that is difficult to match in-house. Payments are processed quickly and efficiently using up-to-date hardware, software, printers, and mailing equipment in a tightly controlled single-building environment designed to help minimize the risk of error or fraud.

And with additional Positive Pay services, you can review checks presented against your account before funds are disbursed. You automatically receive a Positive Pay check issue file from the Integrated Payables request, further streamlining your accounts payable procedures.

You can also require additional approvals for any payments over a pre-set limit. These authorizations can be submitted online.

Dependable service and support

With Integrated Payables, you do not need to worry about disbursement. We will manage the entire process for you, customizing it to meet your organization's specific needs. You will receive dedicated support from a team of experienced professionals who can help your business function more smoothly and profitably—including Commercial Customer Service associates, specially trained and committed to responding to your inquiries quickly and efficiently.

Online efficiency and convenience

By leveraging our robust online resources, you can:

- **Offer electronic payment options to your vendors.** A simple registration code allows them to receive ACH payments directly and eliminate paper processing and data entry.
- **Provide timely payment information.** Your vendors can receive email notifications about their payment details with the ability to view and download remittance data directly into their accounting systems.
- **Eliminate many of the costs associated with traditional payment processing.** Access archives of all your payment details and check copies online for seven years. Post information on a secure website so vendors and employees can see or print payment details and history—saving you the time and expense of providing information on paper or by phone.

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For more information:

Contact your treasury relationship manager or call Treasury Management Sales at 800-883-0285.

[†]The Integrated Payables service cannot process Excel and PDF payment file formats.