



U.S. Bank Global Treasury Management (GTM) Product Information Guide







Welcome to U.S. Bank Global Treasury Management.

U.S. Bank values your business and we look forward to becoming your new financial services partner. Over the next several months we'll be completing the work needed to ensure a smooth transition from your existing Union Bank treasury management products and services to comparable U.S. Bank solutions.

As this work is being completed, we encourage you to learn about your new U.S. Bank Global Treasury Management (GTM) products. In this document, the **Product Information Guide**, you'll find information about the products, changes you'll experience, and actions needed.

In the [Product Training Center](#), are resources to help you learn more about U.S. Bank treasury management solutions. These include a variety of learning modules including demos, user guides, videos and webinars.

We're here to share our expertise, help you achieve sustainable growth, and advocate for your continued success. We look forward to growing our relationship and serving your organization's financial needs now and in the future.

Global Treasury Management Solutions

(Union Bank product name included in *italics* if different from U.S. Bank solution name)

SinglePoint® | *MUFG Exchange*

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Working Capital Finance

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SinglePoint®

SinglePoint Info

Mobile SinglePoint

Direct File Transmissions

 [Click to learn more about each solution.](#)

SinglePoint

Union Bank name: **MUFG Exchange**

[Link to training](#)



ABOUT THE PRODUCT

SinglePoint is our online portal created for commercial and corporate clients. It offers robust domestic and international reporting, payment origination, and fraud prevention services with significant mobile capabilities.

SinglePoint helps you optimize your working capital with the following features:

Monitor your account activity.

- Gain greater insight into your cash flow.
- Retrieve information, access images, view accounts, open new accounts and create reports.

Transfer and manage money.

- Move easily between payment types.
- Initiate repetitive and one-time outgoing payments and transfers.
- Process and deposit collections electronically.

 [Return to SinglePoint landing page](#)



ABOUT THE PRODUCT (cont.)

Act globally

- Leverage centralized online tools to simplify account management
- Send payments internationally

Prevent fraud

- Manage check and ACH fraud
- View exceptions and make pay/return decisions.
- Review and decision incoming ACH credit and debit transactions.
- View paid checks and initiate stop payments.

Control access and stay informed.

- Keep your financial data and accounts secure, whether you have one user or many users in multiple locations.
- Customize messages you receive and manage user tasks.

SinglePoint® Essentials

- SinglePoint Essentials is a subset of SinglePoint products bundled for our Business Banking customers.

Mobile SinglePoint

Union Bank name: **MUFG Exchange Mobile**

[Link to training](#)



ABOUT THE PRODUCT

Mobile SinglePoint provides mobile access via website and app to time-critical functions for SinglePoint.

Like SinglePoint, it is an integrated suite of treasury management services. Mobile SinglePoint is designed for on-the-go users who need to stay aware of account activity and act throughout the day. The Mobile SinglePoint app is also a channel used to receive Multi-Factor Authentication (MFA) codes needed to access certain products in the web version of SinglePoint.



WHAT'S CHANGING

- Wire and ACH initiation is not available in the Mobile SinglePoint app. Please use the optimized site for mobile browser or log into the web version of SinglePoint to initiate those transactions.



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Mobile SinglePoint services	Mobile website	Mobile app
Bio-authentication access		✓
Receive MFA Token		✓
Mobile check deposit		✓
View balances and transaction detail; search transactions	✓	✓
Read LaunchPoint bank messages	✓	✓
Approve ACH, wire and book transfer transactions, templates and repeat codes	✓	✓
Transfer funds	✓	✓
Decision Positive Pay exceptions	✓	✓
Approve Positive Pay decisions	✓	✓
Maintain user access: reset password, deactivate, reactivate, approve changes	✓	✓
Initiate repetitive wire transfers or ACH batches	✓	
View payment status, current day reports and international balances	✓	
View Business Credit Card Information	✓	



ACTION ITEMS

- Download the Mobile SinglePoint app from the App Store® or Google Play™
- To receive MFA codes in the mobile app, you must complete your SinglePoint enrollment, download and install the U.S. Bank Mobile SinglePoint app, and register your device with a code presented in your active online banking session.

Direct File Transmission

Union Bank name: *Direct File Transmission*



ABOUT THE PRODUCT

Direct File Transmission, also known as host-to-host data transmission, is the transferring of files between partners, both external and internal, using different supported protocols, file naming conventions and file formats.

U.S. Bank uses the Sterling File Gateway (SFG) platform for the movement of files, including large and high-volume file transfers, with end-to-end visibility of file movement. It is a process-oriented and scalable framework that alleviates file transfer challenges, automation and data security.

U.S. Bank-supported transmission protocols/methods include the following options. Please note that Secure File Transfer Protocol (SFTP-SSH) is the preferred selection of U.S. Bank.

- Secure File Transfer Protocol (SFTP-SSH)
- Secure Hypertext Transfer Protocol (HTTPS)
- Secure AS2
- Connect: Direct

The following file transmissions are currently available:

Outgoing files - Account Analysis, Account Reconciliation, ACH Received, BAI Information Reporting, Image File Delivery, Returned Deposited Items, Wholesale Lockbox and Wire Activity

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ABOUT THE PRODUCT (cont.)

Incoming files - ACH Origination (including International), Cash Orders, Image Cash Letter, Positive Pay Issues, Consolidated Payables, Wire Origination

Additional information on Direct File Transmission can be found on each related product page within this guide.



ADDED FEATURES

- Optional PGP file level encryption is also available.



WHAT'S CHANGING

- Many file formats for both incoming and outgoing file transmission to and from the bank will be different. The U.S. Bank [BAI2 file format](#) is just one example.



ACTION ITEMS

- Prioritize transmission setup and testing. U.S. Bank will contact your technical resources on record to discuss any file format changes required and schedule connectivity testing.

Accessing and Administering SinglePoint

**Getting Started: Login and
Enrollment**

**Multi-Factor Authentication
(MFA) Tokens**

System Administration

**Internet Protocol (IP) Allow List
Service**

 [Click to learn more about each solution.](#)



Index / SinglePoint / SinglePoint Access & Admin / Managing Accounts / Delivery of Info / Making Payments
Accepting Payments / Deposit & Liquidity / International / WC Finance

Getting Started: Login and Enrollment

[Link to training](#)



GETTING STARTED

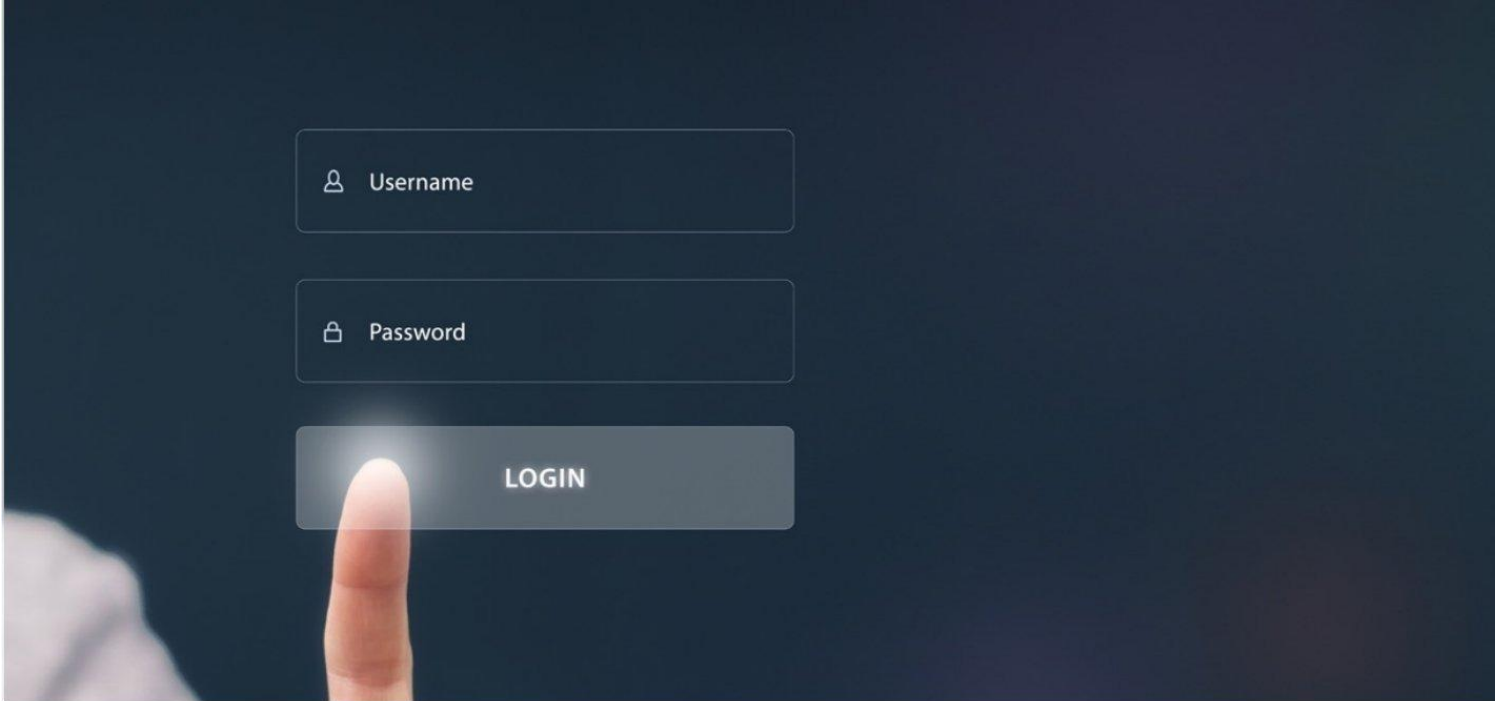
From MUFG Exchange:

1. Using your current credentials, log into MUFG Exchange and follow the "SinglePoint" link to enroll.
2. You will be routed to the Welcome Page which contains your Customer ID and User ID information.
3. Establish your SinglePoint password and select/answer your challenge questions.
4. Verify or enter your email address. You will receive an email with your SinglePoint Customer ID and User ID information once you complete steps 1 through 4.
5. During the enrollment process if prompted, please enroll into Multi-Factor Authentication (MFA), which is needed to access products protected in Single
6. After completing your enrollment, you will only be able to access SinglePoint by following the URL <https://singlepoint.usbank.com/>. Once there you must enter your Customer ID, User ID and your newly established password. Please bookmark this URL for future access to securely log into SinglePoint.

View our [SinglePoint Demo](#).



[Return to Access and Admin SinglePoint landing page](#)



ADDED FEATURES

- Products are similar – no additional functionality



WHAT'S CHANGING

- A Customer ID, User ID and password are needed to access SinglePoint. These will be sent to the email on file after you have completed enrollment.



ACTION ITEMS

- Validate information in MUFG Exchange by April 22. This includes updating contact information, including email and mobile numbers for all users, ensuring at least one active business contracting officer (BCO) or Web Administrator, removing inactive users and unused transaction templates.
- Prior to conversion, you will be notified when you can start the enrollment process. Please complete it as soon as possible to ensure access following conversion.

Multi-Factor Authentication (MFA) Tokens

Union Bank name: **MFA Tokens**

[Link to training](#)

ABOUT THE PRODUCT

U.S. Bank requires you to authenticate using Multi-Factor Authentication (MFA) to access products such as ACH, Bill Pay, Investments, Real-Time Payments, System Administration, Wires and Zelle® in SinglePoint.

If you use RSA token, you will need to self-enroll into MFA after enrolling in SinglePoint. If you've completed enrollment and have a protected product but don't have a token, contact your system administrator, who can either enable you to enroll into Mobile MFA or request a physical token.

By default, you will be able to enroll into Mobile MFA through the Mobile SinglePoint app.

MFA TOKENS via Mobile SinglePoint

To complete your enrollment into Mobile MFA in SinglePoint:

1. Using your mobile device, access your respective app store (Apple or Google Play) to download and install the U.S. Bank Mobile SinglePoint app.
2. Once installed, use your credentials to access Mobile SinglePoint.
3. A code will be presented in SinglePoint online banking, which must be entered into the Mobile SinglePoint app to finish registering your mobile device.

Once the MFA registration is complete, you will be able to retrieve codes necessary to authenticate, access protected products and be able to transact immediately.

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PHYSICAL TOKENS

- **Physical token:** If you are unable to use a mobile device or require a physical token for MFA as a system administrator, you can skip the enrollment of Mobile MFA and request physical token(s) through the System Administration module within SinglePoint.
 - Physical tokens will only be sent to the customer address on file and cannot be sent to personal addresses.



WHAT'S CHANGING

- **Tokens:** The token you currently use with Union Bank products cannot be used with SinglePoint.
- **MFA delivery:** Mobile SinglePoint is the default method for distributing MFA codes.
- **Required for money movement and investment features:** All users who access money movement and investment features will be required to enroll in MFA.



ACTION ITEMS

- If you now have a product that is a protected SinglePoint service but do not have an MFA token, contact your system administrator to allow you to enroll into Mobile MFA or request a physical token.
- System administrators requiring a physical token should enroll in SinglePoint and request one immediately. This will allow time to distribute tokens and prevent delays in being able to use the full functionality of SinglePoint after conversion.

System Administration

Union Bank name: System Administration

[Link to training](#)



ABOUT THE PRODUCT

System Administration allows you to apply flexible, multi-level settings for all users, entitle products and accounts, apply various transactions limits and review audit reporting for every user.

Self-administration options include:

- Dual and single authorizations
- Control over password changes
- User and entitlement creation
- Set overall transaction limits and approval for ACH transactions, wire transfers, positive pay decisions, stop payments and book transfers
- Set and modify payment limits for each individual user
- Set up users by copying existing user profiles
- Establish various roles including system administrators, sub-system administrators and users



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ADDED FEATURES

- Reset user passwords.
- Manage Multi-Factor Authentication settings.
- Establish approval requirements for executing various transactions or administrative functions.
- View robust audit reporting.



WHAT'S CHANGING

- Certain self-service capabilities, such as updating lockbox address or adding Remote Deposit locations, will not be available through SinglePoint.



ACTION ITEMS

- During the preview period, System Administrators should verify users, products subscribed, transaction limits, transaction templates, modify account nicknames, and assign Multi-Factor Authentication tokens for users who access protected products in SinglePoint.

Internet Protocol (IP) Allow List Service

Union Bank name: IP Whitelisting



ABOUT THE PRODUCT

IP Allow List Service allows you to restrict user access to SinglePoint based on specific computer Internet Protocol (IP) addresses.

To access this service remotely, user must connect to VPN or from a pre-authorized IP address . This service is not compatible with Mobile SinglePoint.

If you already have this service through Union Bank, we will set it up for you prior to conversion.



ADDED FEATURES

- Products are similar – no additional functionality



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WHAT'S CHANGING

- **Managing configurations:** Users are not able to manage configurations for this service through SinglePoint. Should you need changes, you must contact U.S. Bank Commercial Customer service to modify.



ACTION ITEMS

- No action needed



Manage Accounts and Balances

Account Services

Book Transfers

Returned Item Decisioning

 [Click to learn more about each solution.](#)

Account Services

Union Bank name: Open / Close Accounts on the web

[Link to training](#)



ABOUT THE PRODUCT

Account Services allows you to initiate and manage account opening activities for your business, money market, or title and escrow accounts. You can also electronically manage your authorized signers on your existing U.S. Bank accounts.

- SinglePoint Account Services allows you to open new Community Association (HOA), Title and Escrow, Corporate, Commercial/Commercial Real Estate and Government accounts.
- Provides the ability to open five or more accounts monthly.
- Signer management allows you to verify, add or delete authorized account signers on checking and money market accounts.
- You'll also be able to view and approve account closing for Title and Escrow accounts.

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ADDED FEATURES

- Manage authorized account signers
- Search and/or export signer management activity
- View various reports
- Gather electronic signatures



WHAT'S CHANGING

- Products are similar – no additional functionality



ACTION ITEMS

- No action needed

Book Transfers

Union Bank name: **Account Transfers**

[Link to training](#)

[Book Transfer Import File Format](#)



ABOUT THE PRODUCT

Book Transfer allows you to move funds from one U.S. Bank account to another. Funds are immediately available in the destination account if the effective date of the transfer falls on a business day. You can view transfer activity, set up templates, initiate a single or multiple item transfer, import a file of transfers, and establish how approvals are needed to execute a transfer.

Users can transfer funds:

- Demand Deposit Account (DDA) to DDA
- DDA to Loan (making a commercial loan payment)
- Loan to DDA (request an advance from a line of credit)
- Trust to DDA
- DDA to Trust

Transfer is available at the following times:

- **DDA to DDA transfers:** 4 a.m. to 9 p.m. PT / 6 a.m. to 11 p.m. CT, seven days a week
- **Loan transfers:** Until 5 p.m. local time, Monday through Friday
- **DDA to Trust transfers:** 4 a.m. to 3 p.m. PT / 6 a.m. to 5 p.m. CT, Monday through Friday; cutoff times vary for same-day transfers from Trust accounts to DDA (demand deposit accounts)
- **SinglePoint book transfers:** Real time processing during times listed above



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ADDED FEATURES

- **Submission options:** You can submit Book Transfer requests through host-to-host file transmissions.



WHAT'S CHANGING

- **Templates:** Union Bank Account Transfers templates will migrate to Book Transfers templates.
- **New account numbers:** Templates migrated from MUFG Exchange to SinglePoint will have your new U.S. Bank account numbers.



ACTION ITEMS

- Validate the templates are populated into Book Transfers and are assigned to the correct users.
- Scheduled transfers will not migrate to SinglePoint. You will need to re-establish any scheduled book transfers.

Returned Item Decisioning

Union Bank name: *Web Returns*

[Link to training](#)



ABOUT THE PRODUCT

Returned Item Decisioning is a tool that allows you to view your returned deposited items on a current day basis and decision whether the item should be redeposited or charged back.

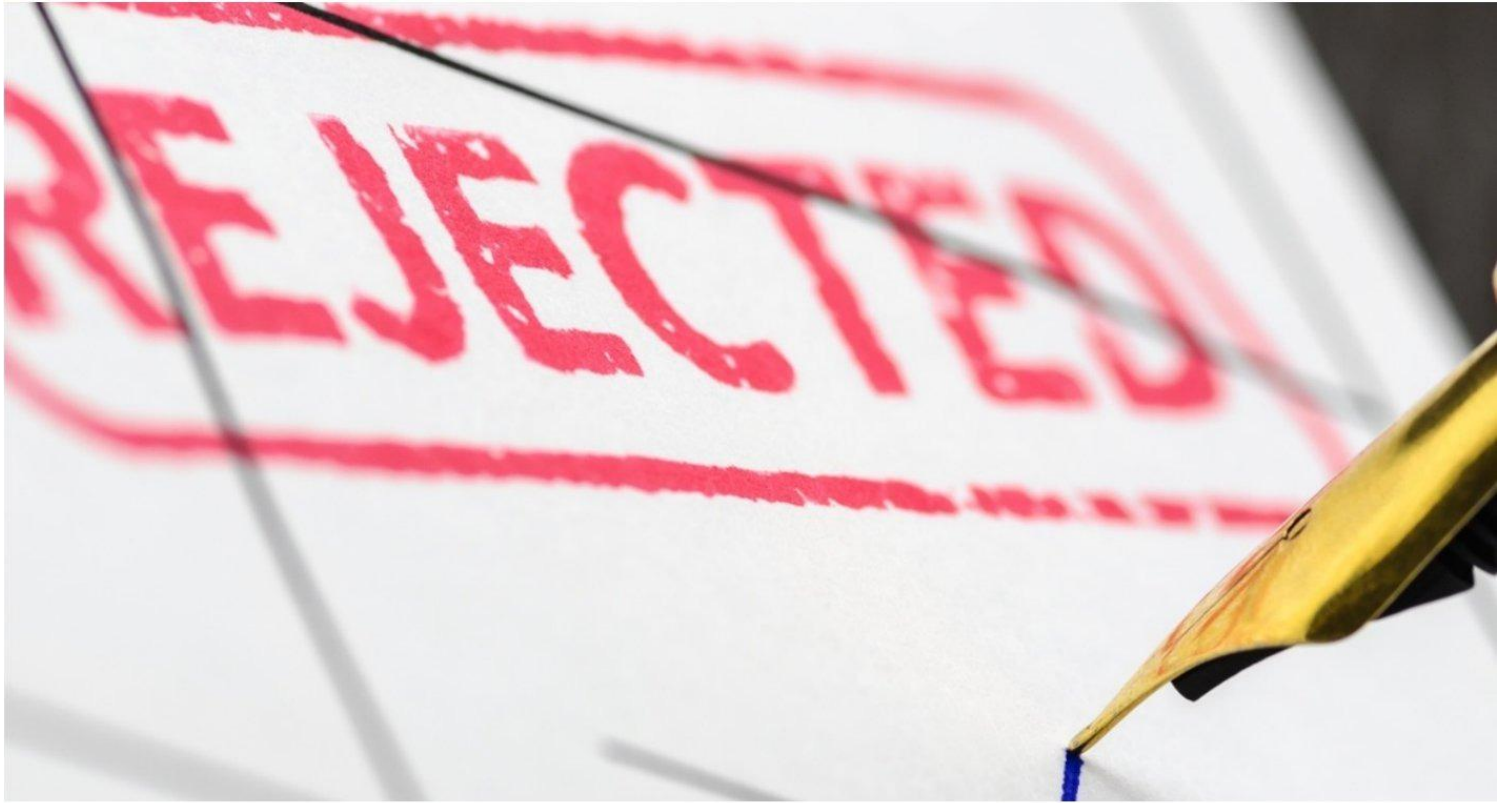


ADDED FEATURES

- Products are similar – no additional functionality



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WHAT'S CHANGING

- **Returns:** Added throughout the day. Returns will no longer be held at 11 a.m. PT and presented the next business day.
- **Decisioning:** Items are available until 4:30 p.m. PT / 6:30 p.m. CT for decisioning with no holdover returns.
- **Alerts:** Set up alerts to be notified when a returned deposited item is available.
- **Large Dollar Early Warnings:** Not available in Returned Item Decisioning.



ACTION ITEMS

- Web Returns from Union Bank decided Tuesday, **May 30** will be processed with the default decision. These items can only be viewed on Web Returns at Union Bank.
- SinglePoint Returned Item Decisioning will begin displaying any items available for decisioning on Tuesday, **May 30**. All decisions must be completed by 4:30 p.m. PT / 6:30 p.m. CT.

Delivery of Information

Image Access

Image File Delivery

Information Reporting

Multi-Bank Reporting

**Information Reporting File
Transmissions**

International Information Reporting

LaunchPoint

 [Click to learn more about each solution.](#)



Image Access

Union Bank name: *Image on Demand*

[Link to training](#)



ABOUT THE PRODUCT

Image Access enables clients to immediately retrieve and review detailed images of all paid checks, deposit tickets, deposited checks, and paper and credit miscellaneous items through SinglePoint.

Images are available for up to 10 years. All images of checks posting prior to **May 30**, will be available on SinglePoint Image Access using your new U.S. Bank account number.



ADDED FEATURES

- **Previous day images:** Available by 7 a.m. local time
- **Same day images:** Available for all Controlled Disbursement sites at 9:30 a.m. PT / 11:30 a.m. CT
- **Export search results formats:** Information is available in Excel, CSV, TXT tab delimited and PDF

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WHAT'S CHANGING

- **Accessing Check images:** Checks posting prior to conversion will only be accessible using your new U.S. Bank account number.
- **CD-ROM:** As of **May 30**, check images on CD-ROM will not be available. All check images from before and after conversion can be accessed via SinglePoint Image Access.
 - All accounts currently receiving a CD-ROM will automatically be set up on Image Access.



ACTION ITEMS

- No action needed

Image File Delivery

Union Bank name: Image on Demand Transmission



ABOUT THE PRODUCT

Image File Delivery enables businesses to receive a transmission of images and associated index information. Users can select from several transmission methods to receive the image file. The images can then be imported into their image archive.

Images available include paid checks, deposit tickets, deposited checks, paper, and credit miscellaneous items.

The transmissions will be provided based on the frequency schedule selected.

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ADDED FEATURES

- Check images will build up to 10 years of historic image availability.
- Check images for checks posted before and after conversion will be available in the U.S. Bank check image repository in SinglePoint.



WHAT'S CHANGING

- **Image viewing software:** This software is not provided with Image File Delivery.
- **Image accessibility:** Check images from prior to conversion will be accessible using your new U.S. Bank account number.



ACTION ITEMS

- Prioritize transmission setup and testing. U.S. Bank will contact your technical resources on record to discuss any file format changes required and schedule connectivity testing.

Information Reporting

Union Bank name: *Information Reporting*

[Link to training](#)



ABOUT THE PRODUCT

Information Reporting provides you with access to previous and current day account balance and transaction information for Demand Deposit Accounts (DDA). You'll be able to export the information in BAI or CSV formats or view reports in PDF and text formats. Quicken and QuickBooks® formats are also available.

Information Reporting also provides you with access to previous day and current day account balance and transaction information for Foreign Currency Accounts (FCA).

Commercial Loan balance and transaction history is available for 12 months.

[International Information Reporting](#) is also available through SinglePoint.



ADDED FEATURES

- **Special reports:** 30+ special reports are available in SinglePoint, including but not limited to the following:
 - ACH Return and Notification of Change
 - AFS Loan Balance and History Report
 - EDI Remittance Report and Supplemental Reports
- **Previous day and current day reporting:** Available for domestic and international accounts and accounts from other banks. Formats include BAI2, CSV, Excel, PDF, text browser, QBO, QFX, SWIFT and fixed length.

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ADDED FEATURES (cont.)

- **Report customization:** Robust customization is available through Filter Report.
- **Report File Delivery:** Options are available to configure SinglePoint portal reports through Report File Delivery service. You can create a custom report (if needed), then create an automated transmission schedule to send to a transmission mailbox (SFTP site). Email delivery is also available, and multiple formats are supported for these portal-based files.
- **Host-to-host direct file transmission:** Available for current day and previous day information in BAI2 format. This service, outside of SinglePoint, also includes additional configuration options for previous day information. Custom data or format offerings at Union Bank will not all be available in U.S. Bank BAI2 files.



WHAT'S CHANGING

- **Online access:** Up to 13 months of DDA and FCA statements are available in PDF, and Account Analysis statements are available in PDF and CSV. Up to seven years of statements can be requested from the U.S. Bank Commercial Customer Service team.
- **Information availability:** Previous day and user audit information is available for 120 calendar days. Information for the past 12 or 24 months is also available at the account level for an additional fee.
- **BAI Reporting:** The BAI2 file formats and BAI codes will be different. Additionally, Positive Pay exceptions information will no longer be included here.



ACTION ITEMS

- **Historical information:** If you need historical previous day account information, download data from MUFG Exchange prior to conversion.
- **BAI reporting:** If you use BAI2 Files, please review the [SinglePoint BAI2 file format guide, BAI codes and mapping, and the BAI web portal format changes guide](#).
- Review Previous day/Current day reporting, special reports and statements are setup as expected in SinglePoint. Accounts will be listed on Previous day and Current day pages, but no balance or transaction activity will be available until **May 30**.

Multi-Bank Reporting

Union Bank name: Multi-Bank Information Reporting



ABOUT THE PRODUCT

Multi-Bank Reporting, also known as domestic data exchange, provides previous day reporting services for businesses that have multiple banking relationships.

For **Inbound** Multi-Bank Reporting your other domestic bank accounts can be available in SinglePoint previous day reporting. Your other bank(s) will need to provide the account information to our vendor, FIS, ideally as a BAI2 file transmission.

Outbound Multi-Bank Reporting is available to send to your U.S. Bank domestic account information to other banks through our vendor, FIS.



ADDED FEATURES

- Products are similar – no additional functionality

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WHAT'S CHANGING

- **Inbound:** To view account information from other banks in SinglePoint, you will need to contact the other bank and provide the new U.S. Bank (FIS vendor) information so they can redirect account data to report in SinglePoint previous day reporting.
- **Outbound:** If your Union Bank account activity is being presented in another bank's online banking system, U.S. Bank will set up your new U.S. Bank account(s) to be sent to the external financial institutions.



ACTION ITEMS

Outreach coordinators will be contacting you with conversion instructions for your Multi-Bank Reporting services in early April.

- **Inbound domestic:** information will need to be provided to each sending domestic bank to redirect to FIS Global (U.S. Bank vendor).
- **Inbound international:** information will need to be provided to each international bank to redirect to U.S. Bank SWIFT BIC USBKUS44XXX.
- **Outbound Multi-Bank Reporting** will be migrated to U.S. Bank. You will need to notify your receiving banks and will need to confirm with U.S. Bank where your account data should be directed to.

Information Reporting File Transmissions

Union Bank name: Information Reporting



ABOUT THE PRODUCT

U.S. Bank offers multiple file transmission options to transmit account activity. You can subscribe to a couple of options:

- **Direct file transmission:** Also known as host-to-host (outside of SinglePoint), direct file transmission is the transferring of files between partners, using different supported transmission protocols and file naming conventions. For previous and current day reporting, the file format supported is BAI2.
- **SinglePoint outbound reporting transmissions:** Within SinglePoint, you can customize the previous day and current day information you want to receive and how you want to receive it through the Report File Delivery service in Information Reporting.
 - Report delivery options:
 - Schedule file transmissions to be delivered via SFTP (transmission mailbox)
 - Select reports to be delivered to an email address of a SinglePoint user. For email, the report is provided behind the SinglePoint login.

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ADDED FEATURES

- **Outbound Transmission Configuration:** For some outbound transmissions from SinglePoint, you can create and customize previous day, current day and international report delivery schedules within the portal. You can select reports, accounts and delivery times. If you make changes, they will be active next business day.



WHAT'S CHANGING

- **File Formats:** Some formats, like BAI2, will vary from the Union Bank format. U.S. Bank has file format guides for transmission files to help you see what is changing.
- **CSV Formatted Transmissions Files:** You will need to set up a new file transmission through the SinglePoint Report File Delivery service to receive a CSV formatted transmission file containing information reporting. See the U.S. Bank SinglePoint CSV file format guide.



ACTION ITEMS

- Complete transmission setup and testing by **May 12**.
- Check [file format guides](#) to understand differences and be ready to receive your new U.S. Bank previous day and current day transmission files.
- For BAI2 files, be sure to review the [U.S. Bank BAI codes list](#) and the [Code and Format comparison documents](#) for changing transaction types and formats.

International Information Reporting

Union Bank name: Information Reporting

ABOUT THE PRODUCT

We offer you easy access and visibility into your global account balances held at other banks. The visibility into your global accounts allows you to manage your cash position across reporting banks globally via the web rather than waiting for email, phone calls, faxes or needing to use multiple banks' platforms for account balance data. With this product, you will have:

- Access to previous and current day account balance and transaction information for your accounts held with other banks.
- The ability to view and export the information in PDF, BAI, browser, TXT, Excel or CSV formats.
- Online access to up to 13 months of DDA statements available in PDF, and Account Analysis statements available in PDF and CSV.
- The ability to request up to seven years of statements from the U.S. Bank Commercial Customer Service team.
- 120 calendar days of previous day and user audit information; clients can purchase up to 12 or 24 months at account level.
- Access to Global Cash Position, which displays the most recent previous day report received from account holding banks. The Currency Summary tab displays a table providing the sum of the account balances by currency.

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ADDED FEATURES

- Previous day and current day statements are available for SWIFT distribution via MT940 and MT942.



WHAT'S CHANGING

- Your SWIFT BIC for incoming statements is changing.
- BAI Reporting will no longer include Positive Pay exception information.



ACTION ITEMS

- You will be instructed to change your SWIFT BIC for incoming statements after **May 30**. New SWIFT BIC: USBKUS44IMT.

LaunchPoint (Alerts and Notifications)

Union Bank name: Alerts

[Link to training](#)



ABOUT THE PRODUCT

Alerts and Notification messaging services are available to all SinglePoint users via Personal Settings.

SinglePoint Alerts and Notifications provides users the ability to create over 200+ task-based messages and alerts, along with the ability to manage when and where messages should be delivered. Alerts available are based on the products and services subscribed.

If you subscribe to alerts in MUFG Exchange, alerts and external messaging will automatically be enabled.

[LaunchPoint Demo](#)



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ADDED FEATURES

- Products are similar – no additional functionality



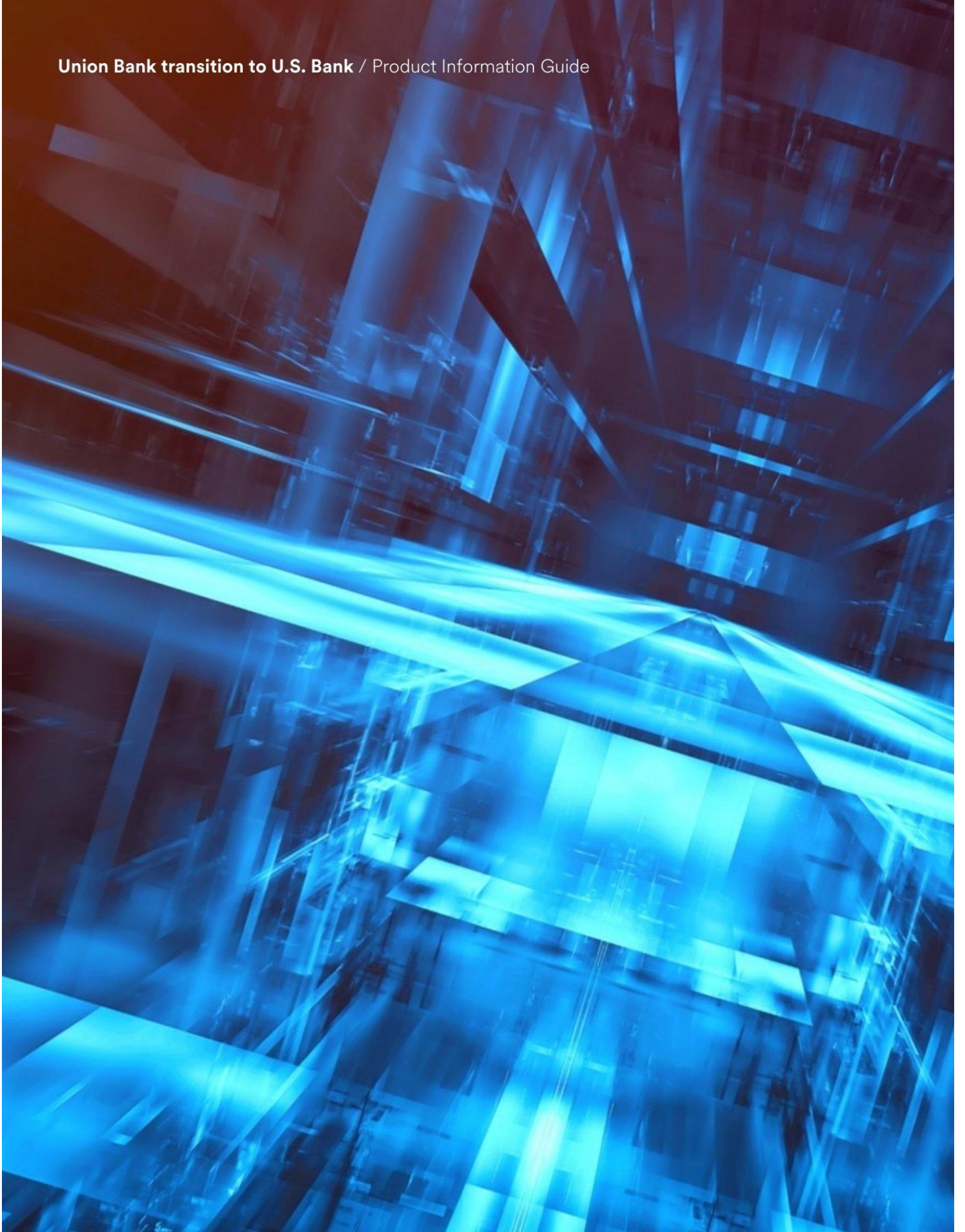
WHAT'S CHANGING

- **Existing alerts:** These will not convert and will need to be set up again by each user.
- **Setup:** All users will be given the ability to set up alerts and have them delivered within SinglePoint, email or text message.



ACTION ITEMS

- Each user can set up personal alerts and select delivery method by accessing Personal Settings within SinglePoint



Making Payments

Payments and ACH services

ACH Services

Account Reconciliation Plans

Bill Pay via SinglePoint

Controlled Disbursement

Easy Tax

Integrated Payables

Positive Pay

Reverse Positive Pay

SinglePoint Account Reconciliation

Stop Payments

Wire Services

Image CD-ROM

U.S. Bank does not offer Image CD-ROM services. Images will be available on SinglePoint Image Access Service for paid and deposited check images.

 [Click to learn more about each solution.](#)

ACH Services

Union Bank name: ACH Services

ACH Origination via SinglePoint

ACH Origination – Direct File Transmission

ACH Received

ACH Fraud Prevention

ACH Additional Services

International ACH

 [Click to learn more about each solution.](#)

 [Return to Making Payments landing page](#)



ACH Origination via SinglePoint

Union Bank name: ACH Origination – via MUFG Exchange

[Link to training](#)



ABOUT THE PRODUCT

SinglePoint ACH Origination allows clients to easily initiate ACH transactions. You will be able to:

- Define sets of similar ACH transactions, called templates
- Schedule future and recurring batches to be automatically initiated from templates according to predetermined criteria
- Manage recurring batch schedules from a single location
- Choose from several different ACH payment types
- Manually create or import already-created templates
- Create and manage a list of transaction receivers (third parties)
- Import in Nacha, CSV or fixed-length formats
- Employ multiple levels of security by using dual approval options for templates and batches and assigning specific limits for batch initiation and approval

[➤ Navigate to ACH Origination changes](#)

[➤ Return to Making Payments landing page](#)

[➤ Return to ACH Services landing page](#)



ABOUT THE PRODUCT (cont.)

- Send [International ACH](#) transactions
- Send payment-related detail to vendors and trading partners by attaching addenda records to your payments
- Send internal and external credit and debit transactions for same day posting to receivers
- Send email notifications to transaction receivers to notify them of pending debits or credits
- Access warehouse originated items for 30 days
- Access ACH Return and NOC reporting via Nacha file, SinglePoint and fax



ADDED FEATURES

You'll benefit from extended U.S. Bank deadlines:

- Standard next day ACH requests until 8:45 p.m. PT / 10:45 p.m. CT
- Same Day ACH transactions until 11:45 a.m. PT / 1:45 p.m. CT
- [International ACH](#) batches for most available countries until 4 p.m. PT / 6 p.m. CT

continues ...

ACH Origination via SinglePoint (cont.)

Union Bank name: *ACH Origination – via MUFG Exchange*

[Link to training](#)



WHAT'S CHANGING

Import and Export

- You may see some field differences as you use Import Parameters to store your import preferences for imports to templates and to the Manage Receivers (third-parties) list.
- Export Profiles are not currently available. Use standard SinglePoint ACH Origination template and batch reports to obtain most, but not all, of the data available with Export Profiles. Export templates in Nacha and CSV formats.
- Import and export history information will not be retained on SinglePoint.

Transaction Templates

- Templates can store up to 9,999 transactions.
- Transaction searches are performed at the per template level.
- A list of approved RTs can't be stored. Use the bank search functionality to find your desired bank RT at any time. Templates are the point at which all transaction fields can be modified.

Proof of payment

- Batch detail reporting does not include ACH trace numbers.
- Templates may be modified to send receivers email notifications of pending debits or credits.

 [Navigate to ACH Origination product and additional functionalities](#)

 [Return to Making Payments landing page](#)

 [Return to ACH Services landing page](#)



WHAT'S CHANGING (cont.)

ACH Notifications

- Notifications apply to all SEC codes and will be delivered when key events occur.

ACH Returns and NOCs

- Available under [Information Reporting](#) instead of the ACH module.

Activity and Audit Reports

- The standard retention period for ACH activity and audit reports is 45 calendar days.
- ACH module reports are not customizable.

Initiation, Approvals and Limits

- Template approval is optional – you can opt for zero approval or one approval for templates.
- Once the batch initiation process begins, the initiator can only change the amount, addenda and prenote/hold fields. Other fields (e.g., names and account numbers) cannot be modified.
- Batch approval settings are adjustable by request. The default is to require approval for all batches, including automatically initiated recurring batches.
- Once in the approval queue, only the batch effective date can be modified by an approver.
- Batch limits applied to users are applicable to all batches and are not differentiated by SEC code. Individual transaction limits are not supported.
- Batch limits in SinglePoint ACH Origination are not tied to your ACH exposure limit.

Recurring payments

- Recurring batches can be scheduled for automated initiation for dates up to 10 years into the future.

continues ...

ACH Origination via SinglePoint (cont.)

Union Bank name: *ACH Origination – via MUFG Exchange*

[Link to training](#)

[ACH – U.S. Bank import file specifications](#)



WHAT'S CHANGING

Only ACH payment templates will be migrated to U.S. Bank.

The following will not be migrated:

- Template payment history
- Recipient List (third-party list)
- Import profiles and import history
- Export profiles and export history
- Schedule details for recurring payments
- Control total entry at the Company ID level is not available. Control total entry via fax or email is also not available. Clients who enter control totals at the batch level or use fax/email control totals will no longer enter control totals and will receive an email file confirmation at the batch level after conversion. Impacted clients will be contacted prior to conversion to obtain the email addresses to be used for the confirmation reporting.
- If you are currently required to prefund your ACH origination at Union Bank, you will continue to do so at U.S. Bank. If you need to reverse any ACH transactions, you must submit them using the ACH Adjustment Service or request a form from Commercial Customer Service. You cannot originate your own reversal transactions at U.S. Bank if you use prefunding.
- In SinglePoint ACH you are required to have an ACH Company ID for each settlement account, you cannot have multiple settlement accounts for the same ACH Company ID. If you have ACH Company ID's set up in MUFG Exchange that are set up for more than one settlement account, you will be contacted with your new Company ID information and steps you need to take prior to conversion.

[➤ Navigate to ACH Origination product changes and action items](#)

[➤ Return to Making Payments landing page](#)

[➤ Return to ACH Services landing page](#)



ACTION ITEMS

During SinglePoint preview period **May 15-26** (System administrators):

- Review users' approval limits (per batch and daily cumulative initiation) to ensure they meet your needs.
- Ensure you have sufficient users with initiation and approval entitlements to cover vacations and unexpected sick days.
- Create and save new file import parameters to store your import preferences and field mapping.
- Modify your migrated ACH templates to reset your recurring batch schedule to add schedules (frequency and dates) for automated initiation.
- Review addenda in migrated templates.
- Upload recipients (third parties) to the Manage Receivers list.
- If you are notified that your Company ID(s) needs to change, provide your new Company ID to any trading partner that uses ACH Blocks and Filters or ACH Positive Pay to help ensure your ACH debit transactions are not returned.

Prior to conversion:

- Download any payment history information and reporting needed for archive or audit by **May 26**.
- Download the Recipient List (third-party list) by **May 26**. Some reformatting may be required to use the Manage Receivers list, which has data field differences.
- Ensure that any ACH transactions that need to be effective on **May 30** are sent to Union Bank by 6 p.m. PT on **May 26**.

After conversion:

- System administrators:
 - Review users' approval limits (per batch and daily cumulative initiation) to ensure they meet your needs.
 - Ensure you have sufficient users with initiation and approval entitlements to cover vacations and unexpected sick days.
- Create and save new file import parameters to store your import preferences and field mapping.
- Modify your migrated ACH templates to reset your recurring batch schedule to add schedules (frequency and dates) for automated initiation.
- Review addenda in migrated templates.
- Upload recipients (third parties) to the Manage Receivers list.
- If you are notified that your Company ID(s) need to change, provide your new Company ID to any trading partner that uses ACH Blocks and Filters or ACH Positive Pay to help ensure your ACH debit transactions are not returned.

ACH Origination Direct File Transmission

Union Bank name: *ACH Origination – Direct File Transmission*

[Link to training](#)



ABOUT THE PRODUCT

ACH Direct File Transmission is a cost-effective way for you to initiate electronic disbursements or collections. ACH Direct File Transmission allows you to send a wide variety of repetitive or non-repetitive payments to, or collections from, individuals and/or businesses within the same file, and allows for a greater level of automation than SinglePoint ACH Origination. It is the preferred ACH origination channel for clients who are originating large volumes of ACH payments.

U.S. Bank offers ACH origination via direct file transmission in Nacha and non-Nacha formats. U.S. Bank supports multiple transmissions protocols such as Secure FTP and HTTPS.

- ACH File Confirmation for direct file transmissions is provided via file transmission, email and fax.
- The deadline for standard next day ACH sent via direct file transmission in Nacha format is 9:30 p.m. PT / 11:30 p.m. CT.
- The deadline for Same Day ACH processing via direct file transmission is 12:30 p.m. PT / 2:30 p.m. CT.

If you send a non-Nacha file for processing via Direct File Transmission through our Data Integration Services, the deadline is 8 p.m. PT / 10 p.m. CT for standard ACH and 11:15 a.m. PT / 1:15 p.m. CT for Same Day ACH.

 [Return to Making Payments landing page](#)

 [Return to ACH Services landing page](#)



ADDED FEATURES

Additional information about our ACH origination services:

- ACH Return and NOC reporting is available via Nacha file, SinglePoint and fax.
- ACH Return and NOC reporting via SinglePoint has advanced filter, sort and export options.
- Automatic redeposit of returned ACH items is available, with redeposit reporting available via file, SinglePoint and fax.
- Same Day ACH is available on an opt-in basis. If you opted out of this service previously, you'll need to notify your sales consultant before you can originate Same Day ACH transactions.
- [International ACH](#) to Canada, Mexico and Europe, with real-time connection to exchange rates is available via SinglePoint.
- Transmission clients can future date their files for up to 30 days in advance.
- ACH Originated item detail reporting can display individual items in place of the batch or file level settlement transaction. This option is available in both SinglePoint and BAI reporting via direct file transmission for current and prior day.
- ACH Originated item data capture reporting is available via Nacha file transmission or SinglePoint, which can provide you with all your originated items for that processing day.
- The Same Day ACH Status Report is available if you opt-in for Same Day ACH processing, at no additional charge. The report gives you a recap of all Same Day ACH items originated each day.
- Please refer to the [ACH Direct File Transmission User Guide](#) for additional information on this service.

continues...

ACH Origination Direct File Transmission (cont.)

Union Bank name: ACH Origination – Direct File Transmission

[Link to training](#)



WHAT'S CHANGING

- Control total entry at the Company ID level is not available. Control total entry must be done at the file level versus the batch level. You will be set up to enter control totals in SinglePoint ACH Additional Services if you do so today at Union Bank.
- When entering control totals, you only will enter the file total amount, not the number of items.
- Clients who enter control totals at the batch level or use fax/email control totals will no longer enter control totals and will receive an email file confirmation at the batch level after conversion. Impacted clients will be contacted prior to conversion to obtain the email addresses to be used for the confirmation reporting.
- ACH Return and NOC reporting via mail or email is not available. Reports are accessible through SinglePoint.
- If you are currently required to prefund your ACH origination at Union Bank, you will continue to do so at U.S. Bank. If you need to reverse any ACH transactions, you must submit them using the ACH Adjustment Service or request a form from Commercial Customer Service. You cannot originate your own reversal transactions at U.S. Bank if you use prefunding.

 [Return to Making Payments landing page](#)

 [Return to ACH Services landing page](#)



ACH

AUTOMATED
CLEARING
HOUSE



ACTION ITEMS

- Prioritize transmission setup and testing. U.S. Bank will contact your technical resources on record to discuss any file format changes required and schedule connectivity testing.
- If you are notified that your Company ID(s) is changing, provide your new Company ID to any trading partner that uses ACH Blocks and Filters or ACH Positive Pay to help ensure your ACH debit transactions are not returned.
- Ensure that any ACH transactions that need to be effective on **May 30** are sent to Union Bank by 6 p.m. PT on **May 26**.

ACH Received

Union Bank name: ACH Received



ABOUT THE PRODUCT

U.S. Bank offers robust information on received ACH items and is available in prior and current day reporting, with advanced filter, sort and export options.

ACH received addenda will be displayed in prior and current day reporting (up to 20 remittance segments). If you currently receive translated human readable remittance reporting on received ACH addenda, you can receive it within SinglePoint or BAI direct file transmission.

If you currently have data capture reporting on ACH received items, you will receive this information within SinglePoint, or receive a Nacha formatted file via direct transmission.



ADDED FEATURES

- Products are similar – no additional functionality

 [Return to Making Payments landing page](#)

 [Navigate to Positive Pay page](#)

 [Return to ACH Services landing page](#)



WHAT'S CHANGING

- **ACH Data Capture:** Available in Nacha format via transmission with consolidated or individual settlement or in PDF via SinglePoint. Mailed or faxed reports are not offered.
- **EDI remittance report:** Delivered via direct file transmission or SinglePoint. Mailed or faxed reports are not offered.



ACTION ITEMS

- **ACH Received data capture report or EDI Remittance report via transmissions:** Prioritize transmission setup and testing. U.S. Bank will contact your technical resources on record to discuss any file format changes required and schedule connectivity testing.
- **ACH Data Capture reporting via transmission:** Review the U.S. Bank format for any changes that may be required to your internal posting system.
- Review received ACH transactions to your U.S. Bank accounts in SinglePoint current day reporting beginning on **May 30**. Review prior day ACH received transactions on **May 31**.

ACH Fraud Prevention

Union Bank name: ACH Fraud Prevention

[Link to training](#)

[ACH Block Chart](#)



ABOUT THE PRODUCT

ACH Block, ACH Filter and ACH Positive Pay all help you prevent unauthorized transactions from posting to your account. Current ACH fraud-prevention services and ACH [Stop Payments](#) will be transitioned to U.S. Bank.

If you currently use Universal Payment Identification code(s) (UPIC), they will be transitioned to U.S. Bank and will route ACH credit transactions to your new account number(s).

The ACH Positive Pay decisioning deadline is 5 p.m. PT / 7 p.m. CT; U.S. Bank default is not to pay.

[Return to Making Payments landing page](#)

[Navigate to ACH Received page](#)

[Return to ACH Services landing page](#)



ADDED FEATURES

- Products are similar – no additional functionality



WHAT'S CHANGING

- **Search:** For ACH Positive Pay, searches for authorizations or exceptions can be performed across all accounts, but search results are displayed one account at a time.
- **Masking:** The ability to partially mask account information, print or export ACH Positive Pay pages is not currently offered.
- **Notifications:** ACH Positive Pay exception item notifications are sent to all users who are entitled to ACH Positive Pay. You must view the ACH Positive Pay message detail and verify the account number on which the exception item was received to determine whether additional action is required. Even though you will receive notifications for all ACH Positive Pay items, you can only take action on items within your ACH Positive Pay entitlements.
- **ACH filter service:** ACH Filter Authorization and ACH Filter Reject reports will be available via SinglePoint.



ACTION ITEMS

- Review current authorizations both prior to conversion and post conversion to ensure all valid authorizations have been migrated.
- Notify your vendors and trading partners of your new account information.
- Decision any ACH Positive Pay items on MUFG Exchange prior to **May 26**, any pending ACH Positive Pay exception items will not be moved to U.S. Bank.
- ACH Positive Pay authorizations will be available for review in SinglePoint on **May 30**.

ACH Additional Services

Union Bank name: Deletes and Reversals, File Control, Warehouse Search

[Link to training](#)

ABOUT THE PRODUCT

ACH additional services provide ACH Adjustments (deletions and reversals), Control Totals and Warehouse Search through SinglePoint.

- ACH Adjustments: Submit ACH adjustments (deletion or reversal requests) via SinglePoint or manual form submission via email
- Control Totals: Enter and modify control totals for transmission files that you originate or opt for ACH file confirmation via file transmission, email, and fax
- Warehouse Search: Search for originated or received items, batches or files

ADDED FEATURES

- Products are similar – no additional functionality

 [Return to Making Payments landing page](#)

 [Return to ACH Services landing page](#)



WHAT'S CHANGING

ACH Adjustments

- You can submit ACH Adjustments in SinglePoint or manually via email. Confirmation is not provided at the time of the adjustment submission.
- Dual approvals for deletions or reversals will be discontinued.
- Viewing rights for ACH Adjustment requests made for SinglePoint-originated batches and items are based on specific user and account entitlements.

Control Totals

- As an alternative to control totals, ACH file confirmation is provided via file transmission, email and fax.

Warehouse Search

- For originated items, search by drilling into files and batches to locate debit or credit items for up to seven days; or if you know the specific account number of the debit or credit, search by account number for up to 60 calendar days.

Other

- Partial masking of account numbers from processing to reporting is not available.
- ACH Activity Schedules are not offered.



ACTION ITEMS

- Review current authorizations both prior to conversion and post conversion to ensure all valid authorizations have been migrated.
- Decision any ACH Positive Pay items on MUFG Exchange prior to **May 26**, any pending ACH Positive Pay exception items will not be moved to U.S. Bank.

International ACH

Union Bank name: *International ACH*

[Link to training](#)

i ABOUT THE PRODUCT

International ACH provides a low-cost option for non-urgent international payments and allows the originator to conduct foreign exchange conversions before sending. Common uses for International ACH include:

- Payroll and direct deposit
- Travel and expense programs
- Consumer goods and services
- Legal settlement payments
- Dividends to shareholders
- One-off payments
- Recurring vendor payments

U.S. Bank offers International ACH to the following countries and territories:	SinglePoint		Direct Transmission	
	Credits	Debits	Credits	Debits
Countries and Territories				
Canada	✓	✓	✓	✓
Mexico	✓		✓	
Single European Payments Area (SEPA) zone	✓			
United Kingdom	✓			
Australia	✓			
New Zealand	✓			
Hong Kong	✓			
Japan	✓			
Switzerland	✓			

[Return to Making Payments landing page](#)

[Navigate to International landing page](#)

[Return to ACH Services landing page](#)



ADDED FEATURES

Choose from a variety of origination channels including:

- SinglePoint with real time Foreign Exchange rates, where you can key in transactions or chose File Upload.
- File based payment origination: You can send U.S. Bank a Nacha formatted IAT file or send a custom file format that will be transformed to IAT using U.S. Bank Data integration Service.



WHAT'S CHANGING

- **Currencies:** U.S. Bank offers up to nine currencies.
- **Exchange rate:** Exchange rate is locked at final approval rather than on creation of the payment.



ACTION ITEMS

- Review templates. Add purpose of payment where required. Purpose of payment can be reviewed on SinglePoint.
- If you use direct transmission, prioritize transmission setup and testing. U.S. Bank will contact your technical resources on record to discuss any file format changes required and schedule connectivity testing.

Account Reconciliation Plans (ARP)

Union Bank name: *ARP Services*

[Link to training](#)



ABOUT THE PRODUCT

Account Reconciliation Plans offers prompt and accurate information on paid, missing, cancelled or outstanding checks. U.S. Bank offers Full Account Reconciliation, Partial Reconciliation and Deposit Reconciliation.

- Information will be provided via print, online and or data transmission files.
- Partial and Full ARP Reconciliation services are supported with and without Positive Pay services.
- Check issue and cancel information can be submitted to U.S. Bank via SinglePoint Issue Maintenance in either the standard U.S. Bank CSV file format or custom format, or via data transmission.
- Transmitted Check Issue file confirmations will be provided through SinglePoint. Post-conversion, you can optionally set up confirmations via transmission.



ADDED FEATURES

- Products are similar – no additional functionality

[Return to Making Payments landing page](#)



WHAT'S CHANGING

- **Check Issue File Formats:** U.S. Bank CSV format or custom file format is required to upload via SinglePoint Issue Maintenance. Custom file formats will not be automatically set up and will need to be set up within SinglePoint. Check issue files sent via data transmission are required to be in the U.S. Bank standard format.
- **ARP Transmission files:** Provided in U.S. Bank ARP Standard format.
- **ARP Reports:** Available via SinglePoint Account Reconciliation. CD-ROM is not supported.
- **Paid and Deposited Check Images:** Available online via SinglePoint Image Access or via SinglePoint Image File Delivery services. CD-ROM is not supported.
- **Stop Payments:** Will not be removed from your U.S. Bank Outstanding Issues list. U.S. Bank requires a Cancel to be submitted along with Stop Payments to remove the items from your Outstanding Issues list.
- **Check Cancel:** Requires dollar amounts. Voids are not used. Information is saved for three cycles.
- **Location reporting:** Available with Deposit Reconciliation but will not be provided on Account Reconciliation reports.
- **Daily Checks Paid files:** Do not include rejects. Rejects can be added post-conversion as a custom option.
- **Stale Date Processing:** Will not be set up at conversion and can be added optionally post-conversion. Stale date time frame can be set at 30 – 999 days, after which the outstanding check will be automatically cancelled. A Stale-dated file can be set up via direct transmission post-conversion. Stale dated items will appear as Cancels on all ARP reports and files and can be identified based on the Check Issue date.
- **Online Deposit Recon report:** Available as a Special Report in SinglePoint Information Reporting.



ACTION ITEMS

- Complete transmission setup and testing. U.S. Bank will contact your technical resources on record to discuss any file format changes required and schedule connectivity testing.
- Set up Issue File formats via SinglePoint Issue Maintenance.
- CD-ROM clients need to set up Image on Demand or transmissions to access paid or deposited check images.

Bill Pay via SinglePoint

Union Bank name: Bill Pay via Online Banking for Small Business



ABOUT THE PRODUCT

Bill Pay allows customers the ability to make payments to payees. For known payees, payments are typically sent via ACH, while other payments are made via check. You determine the payee, when it's due, and the system will take care of the rest. The funds are withdrawn on the due date you select.

As you migrate to SinglePoint, your Bill Pay activity, payees, funding accounts, and history will be migrated.



ADDED FEATURES

- No additional features



[Return to SinglePoint landing page](#)



WHAT IS CHANGING

- The look and feel of the site but will function the same.
- Only one user will be given access to Bill Pay, by default a system administrator (BCO).
- You must authenticate with Multi-Factor Authentication prior to accessing your Bill Pay activity, please refer to [Multi-Factor Authentication \(MFA\)](#) page for instructions on how to enroll or request a token.
- Same Day ACH or overnight check options are not available.



ACTION ITEMS

- As a system administrator you can re-assign bill pay access to another user
- Verify any previously scheduled payments are queued and are ready to process
- Verify your U.S. Bank funding accounts needed for making payments
- Schedule any future payments

Controlled Disbursement

Union Bank name: **Controlled Disbursement**

[Link to training](#)



ABOUT THE PRODUCT

Controlled Disbursement provides you same-day notification of checks that will clear against your account that day. You fund only the amount necessary to pay these checks via an automatic same-day transfer from a designated U.S. Bank account.

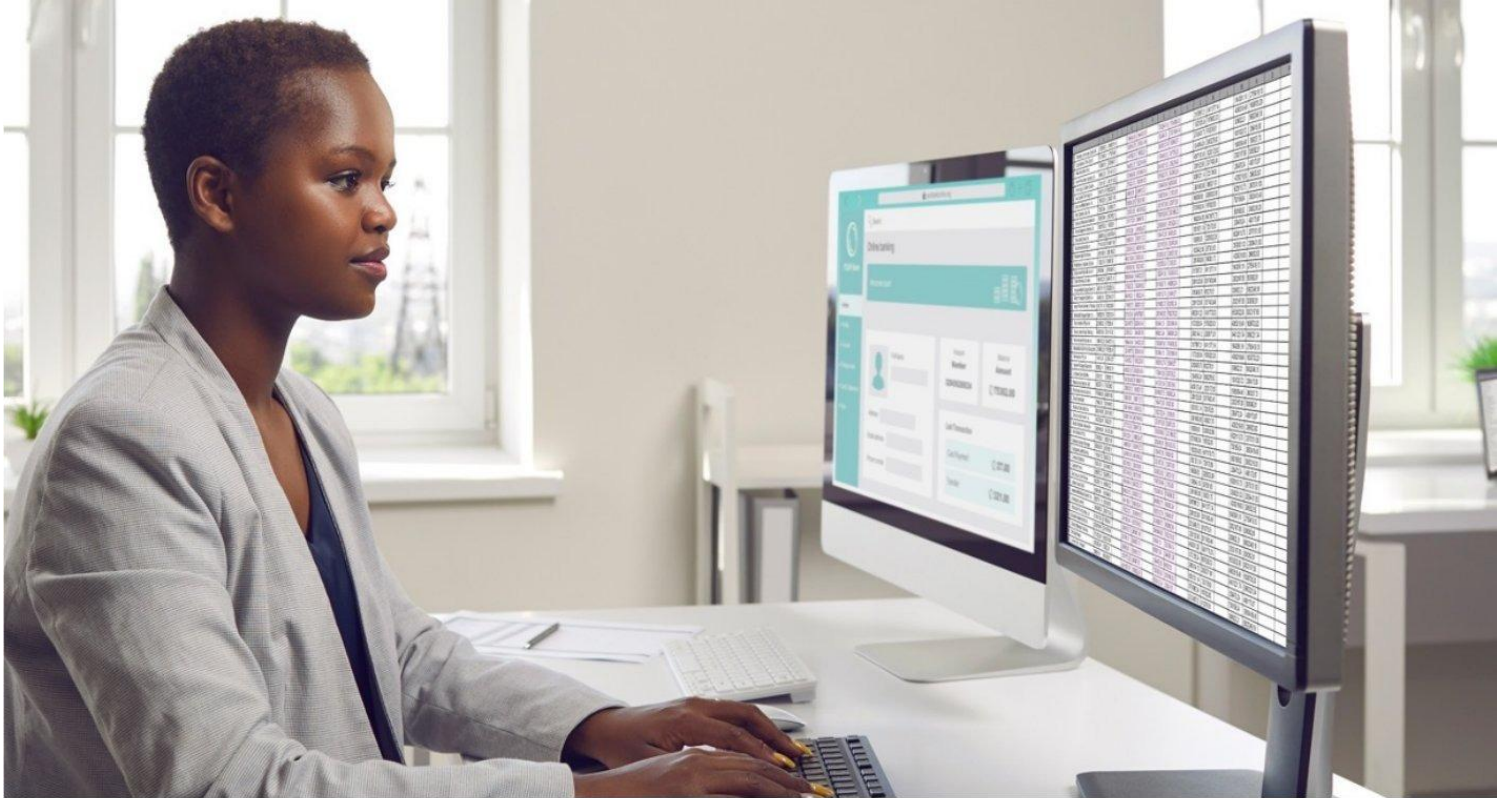
- Accounts integrated to Canby, OR Controlled Disbursement site and use ZBA funding.
- Presentment information is available online via SinglePoint Information Reporting Current Day Reporting.
- Detailed check clearing information is available online via SinglePoint Information Reporting or via data transmission.
- Paid Check Images are available online via SinglePoint Image Access or via SinglePoint Image File Delivery service.
- Earlier presentment time.



ADDED FEATURES

- Products are similar – no additional functionality

[Return to Making Payments landing page](#)



WHAT'S CHANGING

- U.S. Bank presentment reports will include both check and early ACH.
- Controlled Disbursement accounts are required to have Positive Pay fraud protection. We will work with you to set up the service post-conversion.
- First presentment information is available at 4:30 a.m. PT / 6:30 a.m. CT.
- Second presentment information is available at 5:30 a.m. PT / 7:30 a.m. CT.



ACTION ITEMS

- Order new Controlled Disbursement check supplies. New ABA routing and account numbers and check ordering information will be provided in your Welcome Packet in May.
 - New checks with an updated account number will need to be tested prior to use. Do not use new U.S. Bank checks until **May 30**.
 - The check number series should be continued from your existing Union Bank check stock. U.S. Bank will migrate your open check issues and restarting the check number series may cause duplication.

EasyTax

Union Bank name: *InstaTax*



ABOUT THE PRODUCT

EasyTax is a quick and easy-to-use electronic tax payment service for making federal, state, county and local municipality tax payments via the internet and phone touch-tone.

EasyTax will be available from SinglePoint or U.S. Bank Online Banking.

- Payment deadline is 3 p.m. PT / 5 p.m. CT.
- Transactions can be assigned effective dates up to 30 calendar days in the future.
- 24 months of payment history are available.



ADDED FEATURES

- Administrator-users in EasyTax can establish sub-users and assign permissions to each of those users to add, edit, delete and/or submit a payment.
- Optional dual control to complete payment submission is available.

 [Return to Making Payments landing page](#)



WHAT'S CHANGING

- EasyTax uses a one-day settlement option, allowing you to complete your payment request before 3 p.m. PT / 5 p.m. CT at least one business day prior to the due date for both federal and state tax payments. Tax payments will be deducted from your business account when you initiate the payment request.



ACTION ITEMS

- Complete, sign and return a new IRS Form 8655 to assign U.S. Bank as your new authorized reporting agent by **April 30**.
- Plan for your last payment to be accepted by InstaTax on **May 24**.
- Download and save your historical payment data from InstaTax by **May 26**. Historical payment data for transactions made through InstaTax will not be available in EasyTax.
- Do not enter future-dated payments with an effective date past **May 24**. Once you are enrolled with EasyTax, you can resume scheduling payments in advance – up to 30 days in the future.
- If your settlement account for EasyTax payments has ACH fraud protection services in place, take steps to ensure the tax payment transactions are processed. For ACH filter fraud protection add ACH Company ID 890005171<space> (needs to be 10-characters with a space at the end) as an allowable transaction type. If you have an ACH block on your settlement account, update the fraud protection to an ACH filter so your tax payments can be processed while your account is protected against unauthorized activity.

Integrated Payables

Union Bank name: Integrated Payables

ABOUT THE PRODUCT

Integrated Payables is a web-enabled service that provides payment origination services for several payment types, including check printing and delivery in secure facilities, migration of vendors to digital payments, ACH, wires and virtual cards.

A single payment file is submitted with multiple payment types in flexible file formats generated by your accounting or ERP system.

ADDED FEATURES

- Submit check issue information for any checks printed in-house via the SinglePoint Issue Maintenance service. U.S. Bank will automatically create check issue files for all checks printed through FIS.

 [Return to Making Payments landing page](#)



WHAT'S CHANGING

- Access to the Integrated Payables portal will be available through SinglePoint.
- Check Payables accounts are required to have Positive Pay fraud protection. We will work with you to set up the service post-conversion.
- Virtual card payments will be fulfilled through U.S. Bank.
 - You will be given a new Managing Account number for your virtual card program. Once converted, all virtual account numbers will be issued from U.S. Bank.
 - Statements will be viewable in Access Online (our web-based card management tool). Users who need administrative access to Access Online will be given login credentials.
 - You will need to select how you want to pay your statement. Options include autopay, ACH, wire, check or telepay.
- You will not need to send your positive pay file directly to U.S. Bank for checks printed through Integrated Payables.
- U.S. Bank will automatically create check issue files for use with Positive Pay and ARP services for all checks printed through FIS.
- All accounts set up for the EZ Check service will be converted to the standard Integrated Payables service.



ACTION ITEMS

- Complete transmission setup and testing.
- All transactions should be submitted by 1 p.m. PT on **May 26**.
- Transaction submission can resume on **May 29** at 4 a.m. PT.
- No transactions should be sent via transmission or the portal between 1 p.m. PT **May 26** and 4 a.m. PT **May 29**.

Positive Pay

Union Bank name: **Positive Pay**

[Link to training](#)

[Issue Maintenance – U.S. Bank Import File Specifications](#)

ABOUT THE PRODUCT

Positive Pay helps detect and prevent check fraud by electronically matching checks presented for payment to checks issued. You'll get the tools to review exceptions, view images and make payment decisions, request adjustments and access history online.

- Positive Pay and Same Day (Controlled Disbursement only) Positive Pay options are available.
- Positive Pay Default Decision will be set at "Return All."
- Positive Pay exceptions are available to view online via SinglePoint Positive Pay.
- Issue files can be submitted via data transmission or through SinglePoint Issue Maintenance file upload.
- Transmitted Check Issue file confirmations will be provided through SinglePoint. Post-conversion, you can optionally set up confirmations via transmission.

ADDED FEATURES

- Products are similar – no additional functionality

WHAT'S CHANGING

- Positive Pay exception reporting timing will change to 9 a.m. PT / 11 a.m. CT with decisions due by 3 p.m. PT / 5 p.m. CT.
- Payee name information is two fields of 40 characters each, 80 total.
- Positive Pay Exceptions are available through SinglePoint and mobile SinglePoint
- BAI Reporting does not include Positive Pay exception information.
- Submit check issue and cancels via a separate Issue Maintenance module on [SinglePoint](#). Mobile is not available for submitting issues.

 [Return to Making Payments landing page](#)



WHAT'S CHANGING

- Check Issue File Formats: U.S. Bank CSV format or custom file format is required to upload via SinglePoint Issue Maintenance. Custom file formats will not be automatically set up and will need to be set up within SinglePoint. Check issue files sent via data transmission are required to be in the U.S. Bank standard format.
- 45 days of history and nine exception codes provided.
- Check Cancels require dollar amounts. Voids are not used.
- Check Cancel information is saved for three cycles.
- You can set a maximum dollar amount threshold for Positive Pay Exceptions rather than a dollar amount range.
- Positive Pay exceptions are not available in a CSV download.
- Stop Payments will not be removed from your U.S. Bank Outstanding Issues list. U.S. Bank requires a Cancel submission along with Stop Payments to remove the items from your Outstanding Issues list.
- Notifications can be provided when there are exceptions to view, when there are no exceptions for the day, when a decision requires approval, and when the Positive Pay default decision has been changed.



ACTION ITEMS

- Set up Issue File formats via SinglePoint Issue Maintenance.
- Set up notifications via SinglePoint LaunchPoint.
- Prioritize transmission setup and testing. U.S. Bank will contact your technical resources on record to discuss any file format changes required and schedule connectivity testing.
- Order new checks and deposit suppliers. New ABA routing and account numbers and check ordering information will be provided in your Welcome Packet in early May. Do not use new U.S. Bank checks or deposit suppliers until **May 30**. Checks disbursed off Union Bank check stock will continue to clear post-conversion. Your new U.S. Bank check stock should continue your existing check number series. U.S. Bank will migrate your open check issues and restarting the check number series may cause duplication.
- Access MUFG Exchange on **May 30** to view and decision checks from **May 26**.
- Access SinglePoint on **May 31** to view and decision checks from **May 30**.

Reverse Positive Pay

Union Bank name: *Reverse Positive Pay*

[Link to training](#)

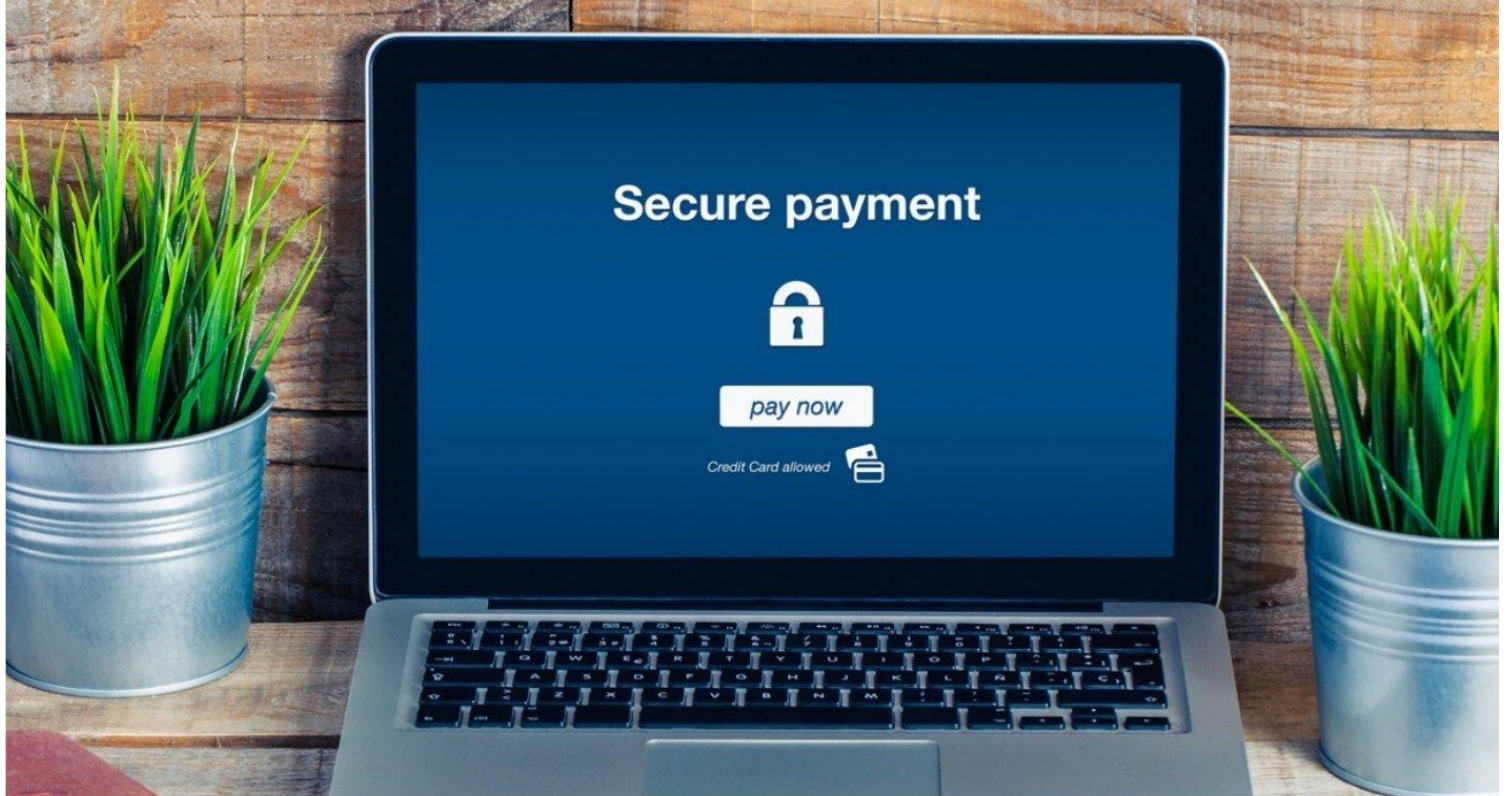


ABOUT THE PRODUCT

Reverse Positive Pay service enables you to detect suspected fraudulent checks early enough in the process to return them within the 24-hour return item window. This service helps reduce the risk of loss to companies that cannot provide issue files for Positive Pay.

- Reverse Positive Pay items “Pay” unless a decision is made to return them using SinglePoint Reverse Positive Pay service by 3 p.m. PT / 5 p.m. CT.
- Images of Reverse Positive Pay items are available online via SinglePoint Reverse Positive Pay.
- You can view your Reverse Positive Pay transactions via SinglePoint Reverse Positive Pay or download the transactions to a CSV or BAI2 file. Alternately, you can receive a data transmission file of the previous day’s check-paid transactions.

 [Return to Making Payments landing page](#)



ADDED FEATURES

- Your previous day's check-paid transactions, including check images, are available at 7 a.m. PT / 9 a.m. CT.
- Reverse Positive Pay "Return" decisions are due at 3 p.m. PT / 5 p.m. CT.



WHAT IS CHANGING

- No same-day options are available for Reverse Positive Pay.
- Basic Reverse Positive Pay will not be supported for Small Business clients post-conversion. Please contact your Sales Consultant to learn about other check fraud prevention services that may be available post-conversion.



ACTION ITEMS

- No action needed

SinglePoint Account Reconciliation

Union Bank name: **ARP Services**



ABOUT THE PRODUCT

SinglePoint Account Reconciliation (Recon) provides reports and data files for Full and Partial Reconciliation in addition to optional reports.

- Standard Reports provided:
 - Account Reconciliation Summary via PDF
 - Account Input: A listing all Issues and Cancels from the current reconciliation cycle (full reconciliation only)
 - Paid Check Adjustments
 - Recap of Posted Items
 - Outstanding Settlement
 - Diagnostic Summary
- Optional reports available include:
 - Daily Checks Paid: All daily paid checks downloadable in CSV or Excel format. Available to full, partial and Positive Pay only accounts.
 - Daily Outstandings: All daily outstanding issued downloadable in CSV or Excel format. Available to full, partial and Positive Pay only accounts.
 - Recon Outstandings: All outstanding issued checks as of the end of the reconciliation cycle downloadable in CSV or Excel format. Available to full, partial Positive Pay and Positive Pay only accounts.

 [Return to Making Payments landing page](#)



WHAT'S CHANGING

- Check transaction details are provided in the Recon Data File only. The Recon Data File can be viewed or downloaded in CSV or Excel format.
 - For Full Recon accounts, transactions include Miscellaneous Credits, Miscellaneous Debits, Paid Checks, Cancels, Outstandings and Stops.
 - For Partial Recon, transactions include Miscellaneous Credits, Miscellaneous Debits, Paid Checks and Stops.
- Deleted Issues information is not offered.
- PDF reports for the following are not available and will be replaced by the Recon Data File:
 - Consolidated Report
 - Miscellaneous Credits
 - Miscellaneous Debits
 - Stop Payments
 - Daily Paid
- The following optional reports are not available:
 - Unpaid Only
 - Unpaid Only Diagnostic Summary
 - PNI (Paid No Issues)
 - Stale Date
 - Cancels
- Paid No Issues (PNIs) will be included in the Recon Data File.
- Items that are automatically cancelled due to Stale Date, through the Stale Date Processing service, will be displayed as cancelled items on the Recon Data File.



ACTION ITEMS

- Historical ARP Reports: If you need historical Account Reconciliation reports, download the reports from MUFG Exchange prior to the conversion.

Stop Payments

Union Bank name: **Stop Payments**

[Stop Payment Appendix: File Specifications](#)



ABOUT THE PRODUCT

Stop Payments combines check inquiry functions with stop payment actions. You can initiate stop payments in four convenient ways:

- Check Inquiry
- Stop Payments
- File Import
- File Transmission

Check Inquiry and Stop Payments support single, batch and range entry of stop instructions. File Import accepts transactions in CSV format for check inquiries, stop payments and revoke stop payments. File Transmission supports automation of many stop payments in a single file.

Stop Payments is a powerful service that includes these features:

- Direct link to images of checks paid
- Process up to 50 requests in a single submitted check inquiry
- Set up secondary approvals for stop payments and revoked stop payments
- Access reporting of daily activity and pending stop payment expirations

 [Return to Making Payments landing page](#)



ADDED FEATURES

- Products are similar – no additional functionality



WHAT'S CHANGING

- **Historical data:** Up to 45 days of stop payments history.
- **Check images:** Images of cleared checks are viewable and available by 5 a.m. PT / 7 a.m. CT the day after a check is paid.
- **Check Inquiries:** Automatically searches last 90 days to determine if a check has been paid.
- **Stop Payments Expiration Date:** You can select a stop payments expiration of six, 12 or 24 months. Stop payments are not auto-renewed. You must submit a new stop payment when the stop payment expires.
- **Range stop payment:** Up to 50 checks per range when importing a stop payments file.
- **Revoking individual checks from range:** If you submit a range of checks for stop payments, you cannot revoke individual checks within the range. You must revoke the enter range and resubmit the stop payment request.



ACTION ITEMS

- No action needed

Wire Services

Union Bank name: Wire Services

Wire cutoff times / Terminology

SinglePoint Wires - Module

Wires – Voice Initiation

Wires – File Transmission

Wires – Other

International Wires

 [Click to learn more about each solution.](#)

 [Return to Making Payments landing page](#)



Wire cutoff times (PST)

Wire Type Initiated	Voice – (Phone)	Direct Wire	Batch Wire – Translation Services	Batch Wire - Standard	SinglePoint	SWIFT
Domestic Same Day						
Internal / Book	4:00 p.m.	4:00 p.m.	2:45 p.m.	3:15 p.m.	3:15 p.m.	4:00 p.m.
Drawdown	3:00 p.m.	3:30 p.m.	2:45 p.m.	3:15 p.m.	3:15 p.m.	N/A
Fedwire	3:00 p.m.	3:30 p.m.	2:45 p.m.	3:15 p.m.	3:15 p.m.	3:15 p.m.
Federal Tax Payment	12:30 p.m.	12:30 p.m.	N/A	N/A	12:30 p.m.	N/A
Domestic Future Day						
Book	4:30 p.m.	N/A	2:45 p.m.	3:15 p.m.	No deadline	No deadline
Drawdown	4:30 p.m.	N/A	2:45 p.m.	3:15 p.m.	No deadline	N/A
Fedwire	4:30 p.m.	N/A	2:45 p.m.	3:15 p.m.	No deadline	No deadline
Federal Tax Payment	12:30 p.m.	N/A	N/A	N/A	No deadline	N/A
International Same Day*						
U.S. Dollar	2:30 p.m.	2:55 p.m. **	2:45 p.m.	3:15 p.m.	3:15 p.m. **	3:15 p.m. **
Foreign Currency	2:00 p.m.	2:00 p.m.	2:00 p.m.	2:00 p.m.	2:00 p.m.	2:00 p.m.
International Future Day						
U.S. Dollar	4:00 p.m.	N/A	2:45 p.m.	3:15 p.m.	No deadline	No deadline
Foreign Currency	N/A	N/A	2:45 p.m.	3:15 p.m.	No deadline	No deadline

All times are Pacific Standard Time.

*Same day, in international terms, means the wire transfer will be sent to the foreign bank today. International wires to major foreign banks generally post the funds to the beneficiary account within two business days. For some countries and/or smaller banks, a few extra days may be required.

** International Same Day U.S. Dollar for Direct Wire, SinglePoint and SWIFT initiation, cut-off for payments above \$1 million may require a 4:30 p.m. cutoff.

 [Return to Making Payments landing page](#)

 [Return to Wire Services landing page](#)

Wire terminology

Term	Definition
Automated Standing Transfer	Formerly known as a Standing Transfer Order. This is a standing wire that can be initiated on a reoccurring schedule based on instructions set up with the bank.
User PIN	A PIN is assigned to each user with SinglePoint and/or Voice Initiation methods and is required to initiate a wire via these channels.
Template	A template is saved wire instructions for repetitive use via SinglePoint. A template can only be used in the SinglePoint Wire module.
Repeat Code	A repeat code is saved wire instructions for repetitive use over several wire initiation channels including SinglePoint, Voice and transmission. Repeat codes can be created and maintained in SinglePoint.
Internal Wire	Internal wires move money from one U.S. Bank account to another U.S. Bank account without having to use the Federal Reserve's money movement system.
Callbacks	Callbacks are an approval method in which a call is completed to verify the wire's validity and to receive authorization to release the wire. Callbacks are primarily used when wire amounts exceed the predefined limits set.

SinglePoint Wires – Module

Union Bank name: *Wires – Online Platform*

[Link to training](#)

[Wires – USB Import File Specifications](#)



ABOUT THE PRODUCT

U.S. Bank wire transfer service combines advanced technology with national and international networks to enable your company to move funds quickly and securely around the country or the world. Wire transfers help control cash flow with the convenience of same-day and future-dated movement of funds directly and reliably.

- Initiation types include Fedwire, International USD and FX, and Federal Tax Payments.
- Ability to send repetitive and non-repetitive wires.
- Future date your domestic and international wires up to 30 calendar days in the future.
- Wire activity, previous day and current day reporting options are available.
- Easily import a batch of wire transfers through the module.



WHAT'S CHANGING

- Tokens are required to enter the wire module.
- Users will need a PIN to initiate a wire.
- Each individual user will have a limit assigned to their PIN to initiate. If a wire is over the user's PIN limit, a callback will be performed by Wire Transfer Operations for final approval.
- If a user is an approver in MUFG Exchange, they will be an authorized confirmer to approve wires when a confirmation callback is required.
- A limit has been defined on the user specific Wire PIN for you. If a user has SinglePoint and Voice initiation, the limit is the higher of the two limits. If a user has SinglePoint only, the limit remains the same as seen in the module.

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[Return to Wire Services landing page](#)

[Navigate to the International Wires](#)



WHAT'S CHANGING (cont.)

- When a new user is added with wire initiation capabilities through SinglePoint, a Wire Transfer Authorization form is required to issue a wire PIN to the user. The form must be returned to the bank to complete setup.
- Each user who has entitlement in the SinglePoint Wire module will also have access to initiate a wire via the Voice initiation channel.
- Drawdown and SWIFT MT101 Request for Transfer templates will be converted to a repeat code and a new code will be assigned. The repeat code will be required when sending a drawdown or SWIFT MT101.
- The format used to [import a batch of wires](#) is changing.
- If you have a template for a Federal tax payment, it will convert to a tax template at U.S. Bank.
- Up to a maximum of three approvals is allowed when approving payments.



ACTION ITEMS

- Starting **May 30**
 - A PIN (personal identification number) is required to initiate a wire. Ensure the PINs are distributed to all users who have initiation access in SinglePoint and Voice. This replaces your Union Bank authentication method. **Note:** A token is required to access the wire module.
 - A repeat code is required to initiate a drawdown via SinglePoint or Voice. Your MUFG Exchange template is automatically converting to a repeat code.
 - If you used a Repeat Code at Union Bank, start using the newly issued Repeat Code number to initiate a wire from the saved instructions. The repeat code is visible starting **May 15** during the SinglePoint preview period.
- If you initiate an outbound 1031 drawdown request from a repeat code or template, contact the receiving party and provide your new U.S. Bank 12-digit account number and new routing number so that the agreement on file can be updated.
- Wire payments should not be future dated past **May 26**, in MUFG Exchange.
- Download any historical reporting needed prior to **May 26**.
- Verify converted templates and drawdown repeat codes before using.
- Review import batch wire formats.
- Review the formats used to import a batch of wires or templates and start using the new formats effective **May 30**.
- Add purpose of payment where required for international templates. Purpose of payment can be reviewed on SinglePoint.

Wires – File Transmission

Union Bank name: Wires – Transmission Channels



ABOUT THE PRODUCT

Wire transfers can be initiated via a file transmission. With this service, wires can be initiated from your internal system. A file may contain a mix of repetitive and non-repetitive wires as well as domestic and international in FX and USD currencies. Reporting options are available and can vary from an acknowledgement file was received to enhanced reconciliation data for both incoming and outgoing wires. You can:

- Create a batch of wires from your internal system.
- Receive reconciliation reporting for each wire initiated via a transmission.

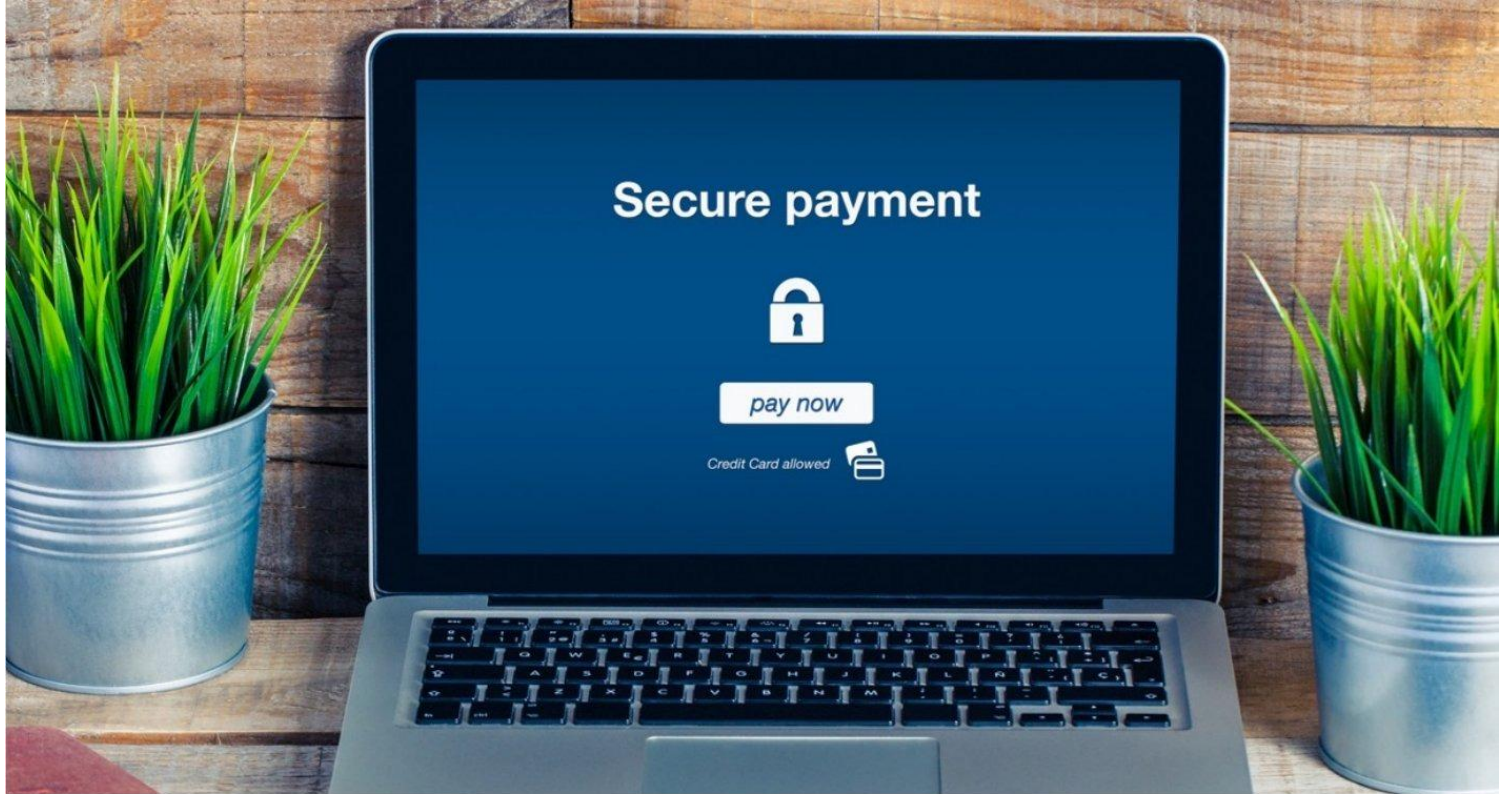


ADDED FEATURES

- Products are similar – no additional functionality

 [Return to Making Payments landing page](#)

 [Return to Wire Services landing page](#)



WHAT'S CHANGING

- Additional security protocols may be needed within your file format.



ACTION ITEMS

- Prioritize transmission setup and testing. U.S. Bank will contact your technical resources on record to discuss any file format changes required and schedule connectivity testing.

Wires – Voice Initiation

Union Bank name: *Wires – Voice Initiation*



ABOUT THE PRODUCT

You'll have the option to initiate wire transfers, including Fedwire, international USD and FX, and Federal Tax Payments, via Voice Initiation. Both repetitive and non-repetitive payments can also be initiated. Reporting for wires initiated via Voice are available through SinglePoint, transmission channels and wire advices with several delivery options.

- Initiation types include Fedwire, International USD and FX, Federal Tax Payments.
- A user specific Wire PIN is required at call in.
- Future date your domestic wires up to 30 calendar days in the future.
- A user limit is linked to each individual user via their PIN.



ADDED FEATURES

- Products are similar – no additional functionality

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WHAT'S CHANGING

- A token is not required.
- A user specific Wire PIN is required to initiate wire payments. The same Wire PIN can be used whether initiating via SinglePoint or Voice Initiation.
- Each PIN has one limit assigned. If a user has different limits for online and voice initiation, the higher of the two limits will be migrated.
- A confirmation callback is required for non-repetitive wire payments \$10,000 and over or if the wire exceeds the user-defined Wire PIN limit.
- If a callback cannot be confirmed on the same day as the payment was initiated, the wire will be cancelled.
- Once a wire has been created and approved, repairs and edits on the payment are not allowed. If the wire has not yet left the bank, it can be cancelled and a new wire with the proper instructions can be created.
- Each user who has entitlement in the SinglePoint Wire module will also have access to initiate a wire via the Voice Initiation channel.
- Any token that was previously used through the Voice Initiation channel is no longer valid and can be recycled.
- Repeat codes will be converted to a new repeat code at U.S. Bank. Additional information will be provided with the new code to use.



ACTION ITEMS

- Starting **May 30**, a PIN (personal identification number) is required to initiate a wire. Ensure the PINs are distributed to all users who have initiation access in SinglePoint and Voice. This replaces your Union Bank authentication method.
- If you initiate an outbound 1031 drawdown request from a repeat code or template, contact the receiving party and provide your new U.S. Bank 12-digit account number and new routing number so that the agreement on file can be updated.
- Wire payments should not be future dated past **May 26**, in MUFG Exchange.

Wires – Other

Union Bank name: *Wires – Other*



ABOUT THE PRODUCT

U.S. Bank offers several additional services for wire initiation including drawdown capabilities and standing transfers. Reporting options are also available, which include wire advices with several delivery options.

- Drawdown (FED 1031) capabilities through repetitive wires
- SWIFT MT101 Request for Transfer capabilities through repetitive wires

Incoming Wires

In addition to initiation, wires can also be received into your account. The U.S. Bank ABA number and SWIFT BIC are as follows:

- ABA Number: Variable based on your U.S. Bank account number
- SWIFT BIC: USBKUS44IMT



ADDED FEATURES

- Track payments via SinglePoint Information Reporting
- Initiate Stop and Recall payments via SinglePoint Information Reporting
- Wire returns can also be initiated through Wire Transfer Customer Service or U.S. Bank Commercial Customer Service.

 [Return to Making Payments landing page](#)

 [Return to Wire Services landing page](#)

 [Navigate to the International Wires](#)



WHAT'S CHANGING

- **Standing Transfer execution time:** Start at 5:45 a.m. PT / 7:45 a.m. CT.
- **Standing Transfers:** Standing transfers in a fixed USD amount but a variable FX currency are no longer supported. A new standing transfer in a fixed FX currency amount will need to be established.
- **Standing Drawdown:** Standing drawdown wires are not offered. Alternatively, if you need the ability to send a drawdown or SWIFT MT101 Request for Transfer, a repeat code can be created and manually initiated either through SinglePoint or Voice initiation channels.
- **Fed to SWIFT:** Fed Wires received, requesting to convert to a foreign currency and remit via SWIFT will no longer be offered. Foreign currency wires can be initiated via SinglePoint or Wire initiation.



ACTION ITEMS

- Starting **May 27**, if you receive a SWIFT MT101 Request for Transfer, contact the sender of the request to provide your new 12-digit U.S. Bank account number and U.S. Bank SWIFT BIC **USBKUS44IMT**. This will allow for prompt processing of your request.
- Starting **May 30**, update your partners with your new U.S. Bank account number for incoming wires. Note for incoming wires your ABA routing number is not changing.
- If you receive a Fedwire 1031 drawdown, contact the sender of the request and provide them your new 12-digit U.S. Bank account number.
- *Note:* Inbound drawdowns will continue to process with your legacy Union Bank account number if debit authorization is on file until your U.S. Bank account number can be updated by the sender.

International Wires

Union Bank name: *International Wires*

[U.S. Bank Incoming International Wire Instructions](#)



ABOUT THE PRODUCT

International Wire Transfer services move funds quickly and securely around the world using SWIFT. Wire Transfer services supports all aspects of wire transfer initiation, receipt and processing.

Direct Transmission, or Open Banking API

- 29 currencies and 103 territories
- Refer to [Wires – File Transmission](#) for more information

SinglePoint

- 47 currencies and 103 territories, with more on the way
- Easily initiate and approve multiple wire transfers at once
- Import USD or Foreign Exchange (FX) payment files
- Simple reconciliation and investigations through SWIFT GPI end-to-end tracking of payments
- Save templates for recurring payments in FX or USD
- Prompting for country specific information like purpose of payment when required by the beneficiary country
- Wire entry available 24x7, and queue up after processing hours. Wires are automatically processed first thing the next morning.

SWIFT Initiation

- 29 currencies and 103 territories are available via SWIFT MT101

[Return to Making Payments landing page](#)

[Navigate to Positive Pay page](#)

[Return to International landing page](#)



ADDED FEATURES

- Track payments via SinglePoint Information Reporting
- Initiate Stop and Recall payments via SinglePoint Information Reporting



WHAT'S CHANGING

- **Foreign exchange rates on SinglePoint:** Foreign exchange rates are locked in on final approval.
- **Currencies:** We offer 47 currencies on SinglePoint and 29 via direct transmission and SWIFT.
- **Value date:** For outbound foreign currency wires, value dates will be:
 - Canadian Dollars CAD: (Today + 1 business day)
 - All other currencies (Today + 2 business days)
- **Cut-off times:** [Currency offerings](#) and [end-of-day cut-off times](#) will change.
- **SWIFT BIC:** Is changing for incoming international wires.



ACTION ITEMS

- Prioritize transmission setup and testing. U.S. Bank will contact your technical resources on record to discuss any file format changes required and schedule connectivity testing.
- For incoming international wires, you will be instructed to change the receiving SWIFT BIC to USBKUS44IMT after **May 30**.
- Add purpose of payment where required for international templates. Purpose of payment can be reviewed in SinglePoint.
- Wire payments should not be value-dated past **May 26** in MUFG Exchange.



Accepting Payments

Solutions to collect payments and simplify operations

Traditional Branch Cash Services

Cash Vault Services

Remote Cash Deposit

eBill Service

E-Lockbox

Image Cash Letter

Lockbox Services

On-Site Electronic Deposit

Deposit Express

U.S. Bank VantagePoint

Armored Transportation and Courier Services

U.S. Bank does not offer armored transportation and courier services. Please contract directly with U.S. Bank approved vendors.

 [Click to learn more about each solution.](#)

Traditional Branch Cash Services

Union Bank name: **Branch Cash Services**

[Link to training](#)



ABOUT THE PRODUCT

Traditional Branch Cash Services are designed for businesses that make small to moderate sized cash deposits and/or require a moderate inventory of coin and currency.

Traditional Branch Cash Services users will:

- Have access to a local U.S. Bank branch
- Receive timely credit for your deposits
- Experience high-quality customer service

If your deposit activity consistently exceeds parameters not appropriate for Traditional Branch Cash Services, you may be required to migrate your business to an alternative cash processing solution that is designed for larger sized cash transactions.

 [Return to Accepting Payments landing page](#)



ADDED FEATURES

- Access hundreds of additional branches
- Use multiple delivery options including:
 - Night depository
 - Drop off at teller line
 - Armored courier delivery
 - In-person processing



WHAT'S CHANGING

- To ensure compliance with regulatory guidelines on cash transactions, our branch personnel will collect personal information from individuals presenting cash transactions on behalf of your business.
 - The required information includes: full name, physical street address, date of birth, Taxpayer Identification Number (of the individual), occupation, phone number, email and identification (i.e., driver's license, state ID, passport).
 - Once the necessary information is set up in our system, photo identification will be required from the individual for future cash transactions and personal information will need to be updated if it has changed.



ACTION ITEMS

- Order deposit slips. New ABA routing and account number information will be provided in your Welcome Packet in May. Do not use new deposit slips until **May 30**. You will be able to use your existing supply for a limited time.

Cash Vault Services

Union Bank name: **Cash Vault Services**

[Link to training](#)



ABOUT THE PRODUCT

Cash Vault Services are designed for businesses and other entities (e.g., correspondent banks and governmental units) that make frequent deposits of cash and checks and/or require a continuous inventory of coin and currency at their locations. We offer Cash Vault Services at 88 U.S. Bank locations in 38 states for cash deposits and change orders. This product offers:

- Deposit processing through a nationwide network of vault locations
- Ability to set up recurring orders
- Ability to place orders over a touchtone phone system
- Change ordering and reporting capabilities through SinglePoint Cash Vault module
- Use of DTS Connex for cash vault deposit preparation and cash vault change ordering



ADDED FEATURES

- Deposit and change processing through outsourced and in-house cash vaults

[Return to Accepting Payments landing page](#)

[Navigate to the Cash Vault flipbook](#)



WHAT'S CHANGING

- Ordering through SinglePoint requires a unique password for each location; this is an additional safeguard to help keep your account secure.
- Only adjustments over \$10 will be posted to your account.
- Adjustment notifications are available within SinglePoint.
- BAI Reporting will no longer include the change order delivery date.
- BAI Reporting will use the following BAI codes:
 - BAI Code 366 for cash vault deposits
 - BAI Code 691 for cash vault change order debits
 - BAI Code 353 for cash vault credit adjustments
 - BAI Code 629 for cash vault debit adjustments
- Not supported:
 - White label cash vault services to other banks' clients
 - Bank sponsored armored courier service



ACTION ITEMS

- Order new deposit supplies. New ABA routing and account number information will be provided in your Welcome Packet in May. Begin using new U.S. Bank deposit slips **May 30**.
- Watch for your "Change Order Welcome Packet," which you will receive prior to conversion.
- If your location has not received their Cash Vault Welcome Packet by **May 12**, please contact Cash Vault Customer Support at 888-499-1595 or cashvaultcustomerservice@usbank.com.

Remote Cash Deposit

Union Bank name: Smart Safe and Cash Recyclers



ABOUT THE PRODUCT

Remote Cash Deposit (RCD) is a suite of solutions that provide you with provisional credit for cash in a smart safe, cash recycler or offline drop safe at customer locations. Deposits to your drop safe do not receive provisional credit; you will be credited when the deposit is received and verified at the vault. Additional information about RCD:

- Smart Safe through Brink's, Loomis, Garda, IFS and Deposita
- U.S. Bank is not involved in the installation, rental or purchasing of the hardware
- U.S. Bank receives the posting data file from the vendor, provides credit to your account and accepts the physical currency from your armored courier
- Orders may be placed via the SinglePoint Cash Vault module, touchtone phone system or as a standing order



ADDED FEATURES

- We partner with IFS Services and Deposita to accept posting files for Smart Safes

 [Return to Accepting Payments landing page](#)



WHAT'S CHANGING

- Classified as a loan product and RCD Credit approval is required
- Requires an RCD Supplement signed by an MSA signer
- BAI Reporting will use the following BAI codes:
 - BAI Code 366 for cash vault deposits
 - BAI Code 691 for cash vault change order debits
 - BAI Code 353 for cash vault credit adjustments
 - BAI Code 629 for cash vault debit adjustments



ACTION ITEMS

- Sign and return Master Service Agreement U.S. Bank Terms and Conditions Supplement for Remote Cash Deposit Services by **May 12**.

eBill Service

Union Bank name: Total Biller Solution



ABOUT THE PRODUCT

Your eBill solution will remain on the Total Biller Solutions (TBS) platform. Access to all historical data and reporting will remain. There will be no changes to your biller setup and processing.

Once you transition to U.S. Bank:

- Your existing Union Bank client ACH and merchant processing profiles will be built on your behalf.
- Billing for TBS services will be through U.S. Bank Account Analysis and Billing.



ADDED FEATURES

- Products are similar – no additional functionality

 [Return to Accepting Payments landing page](#)

 [Navigate to the eBill flipbook](#)



WHAT'S CHANGING

You will access the TBS Administrative Portal directly through a new URL:

- Watch for new credentials coming soon.
- Each active user will receive a system generated email to the email address on file with a new URL and one time password for accessing the portal.
- You will begin accessing the TBS Administrative Portal using the new URL on Tuesday, **May 30**.



ACTION ITEMS

- No action needed

E-Lockbox

Union Bank name: *E-Lockbox*

[Link to training](#)



ABOUT THE PRODUCT

E-Lockbox electronically receives consumer-initiated payments originating from the payment network that include bill consolidators serving online banking bill pay at consumers' banks and from third-party payment providers.

U.S. Bank provides funds settlement into your account and delivers custom remittance reporting for posting into your accounts receivable system.

Credit is provided to your designated U.S. Bank account on the same day we receive the funds from the payment network. The remittance data is transmitted to you in a mutually acceptable file format for uploading into your accounts receivable system, similar to the process for paper remittances from lockbox.



ADDED FEATURES

- Products are similar – no additional functionality



WHAT'S CHANGING

- **Access:** You can view E-Lockbox payments through VantagePoint.
- **Returns:** In preparation for migration, there will be a blackout period for returns. Beginning Tuesday, **May 23**, at 7 p.m. PT, you will be unable to submit fax or electronic returns for payments received pre-conversion. If you need to return a payment after conversion that you received prior to conversion, you will be unable to do this through the Union Bank or U.S. Bank platforms.

 [Return to Accepting Payments landing page](#)

 [Navigate to the E-Lockbox flipbook](#)



WHAT'S CHANGING (CONT)

- **Returns:** In preparation for migration, there will be a blackout period for returns. Beginning Tuesday, **May 23**, at 7 p.m. PT, you will be unable to submit fax or electronic returns for payments received pre-conversion. If you need to return a payment after conversion that you received prior to conversion, you will be unable to do this through the Union Bank or U.S. Bank platforms.
 - To return payments during the blackout period or a pre-conversion payment after conversion, you will need to return these funds to your payers outside of the E-Lockbox system through your own internal process (for instance, by check). Please ensure all returns are completed prior to Tuesday, **May 23**, at 7 p.m. PT.
 - VantagePoint should be used to return payments received after conversion. Returns may not be submitted by fax. Returns may be made up to 25 calendar days after the payment's posted date (previously 30).
- If you submit Account Number Corrections, you will be unable to submit new corrections through Union Bank beginning at 7 p.m. PT on **May 23**. Your current Account Number Corrections will be migrated to U.S. Bank. After conversion, Notices of Change (NOCs) submitted through VantagePoint will automatically create an Account Number Correction on future payments.
- If you receive E-Lockbox data transmissions on Saturday, you will now receive data on Monday and if you receive E-Lockbox data transmissions on federal holidays, you will now receive data on the business day following the holiday.



ACTION ITEMS

- Complete transmission setup and testing. U.S. Bank will contact your technical resources on record to discuss any file format changes required and schedule connectivity testing.
- If you need to retain your historical data, download from MUFG Union Bank E-Lockbox system within 90 days of conversion.
- If you receive the E-Lockbox Remittance Summary Report via fax, you will access the E-Lockbox Biller Activity Report via [SinglePoint Information Reporting – Special Reports](#).
- Complete all E-Lockbox returns prior to 7 p.m. PT on **May 23**.

Image Cash Letter

Union Bank name: *Image Cash Letter*

[Link to training](#)



ABOUT THE PRODUCT

Image Cash Letter enables organizations receiving a high volume of check payments to electronically deposit checks to U.S. Bank via standard X9 files. The product leverages U.S. Bank's extensive image clearing network for processing image check deposits.

U.S. Bank provides both corporate and financial institution ICL processing.

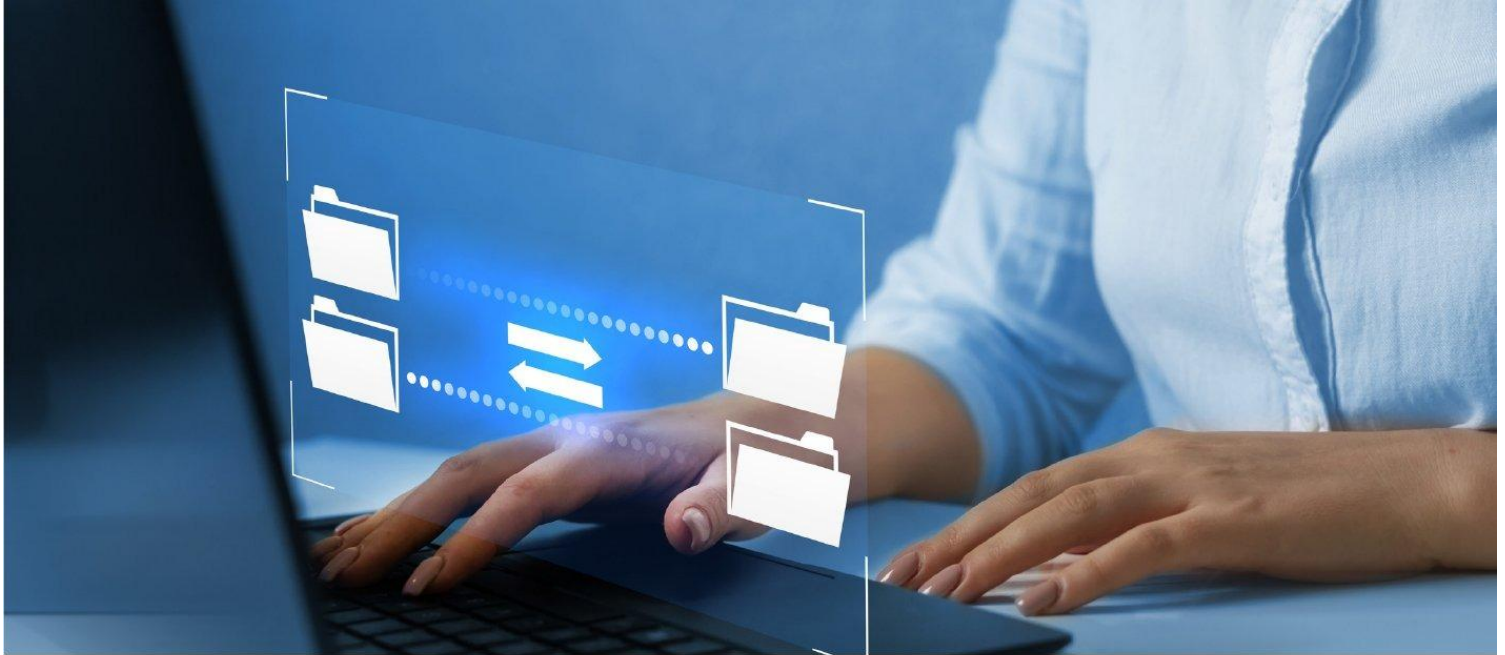
Image Cash Letter supports check image processing only through image exchange and substitute checks. It does not support ACH conversion.



ADDED FEATURES

- Take advantage of extended deadlines
- Receive memo posting on all Image Cash Letter (ICL) files
- Automate report delivery to a transmission mailbox for pick up and review

[Return to Accepting Payments landing page](#)



WHAT'S CHANGING

- Image quality analysis is completed by automated review, & non-conforming image notification is provided at the end of the day.
- Duplicate ICL files are identified upon submission if processed within the last three days, & duplicate items are detected if processed within five days.
- Administrative returns & file acknowledgement reports will not be delivered via e-mail & will be delivered to your transmission mailbox by default. You will have the option to submit an implementation request after conversion to set up reporting in SinglePoint.
- Processing deadlines will change to the following:
 - Same day credit deadline is 8 p.m. PT / 10 p.m. CT.
 - Correspondent Bank deadline is 2 p.m. PT / 4 p.m. CT.
 - Credit Union deadline is 8 a.m. PT / 10 a.m. CT.
 - Returns deadlines are 2, 5 and 7 p.m. PT / 4, 7 and 9 p.m. CT.
- Although your file format will not change, some data content, such as routing and transit numbers, will change to U.S. Bank routing and transit numbers.



ACTION ITEMS

- Prioritize transmission setup and testing. U.S. Bank will contact your technical resources on record to discuss any file format changes required and schedule connectivity testing.
- You can begin to send files on conversion weekend (May 27) for processing on **May 30** business day.

Lockbox Services

Union Bank name: Lockbox



ABOUT THE PRODUCT

Your lockbox services will remain the same and you will not be required to make any changes to your lockbox processing or remittance mailing addresses. You will continue to use the same PO Box you use today. U.S. Bank will support the site locations, services and deposit deadlines offered by Union Bank.

You'll remain at current processing sites and will access Lockbox Online through SinglePoint.



ADDED FEATURES

- Use nine additional U.S. Bank lockbox sites that may be in closer proximity and help you cut mail float.

 [Return to Accepting Payments landing page](#)



WHAT'S CHANGING

- Access to the Lockbox Online service will be via SinglePoint. The Customer ID and User ID will change, and the service will reflect U.S. Bank branding.
- All instances of the three-character MUB prefix associated with your lockbox number will change to USB.
- Float information presented in your MUFG Exchange Lockbox Detail report will display in the SinglePoint Current Day report for deposits made by 3 p.m. PT; if your report includes transaction detail it will display in the SinglePoint Lockbox Detail report. Your MUFG Exchange Lockbox Summary report will display in the SinglePoint Lockbox Summary report.
- Toolkit Access is not available. To update Lockbox contact information or manage user access, contact your treasury management relationship team.
- Effective **May 30**, the direct Lockbox Customer Support phone number will change to 800-421-8828, email lockboxextendednetwork@usbank.com.



ACTION ITEMS

- Prioritize transmission setup and testing. U.S. Bank will contact your technical resources on record to discuss any file format or file name changes required and schedule connectivity testing. A document will be provided outlining any changes.
- If you have Lockbox Online or the MUFG Exchange Lockbox Detail report service, enroll in SinglePoint beginning **May 15**.

On-Site Electronic Deposit

Union Bank name: Remote Deposit

[Link to training](#)



ABOUT THE PRODUCT

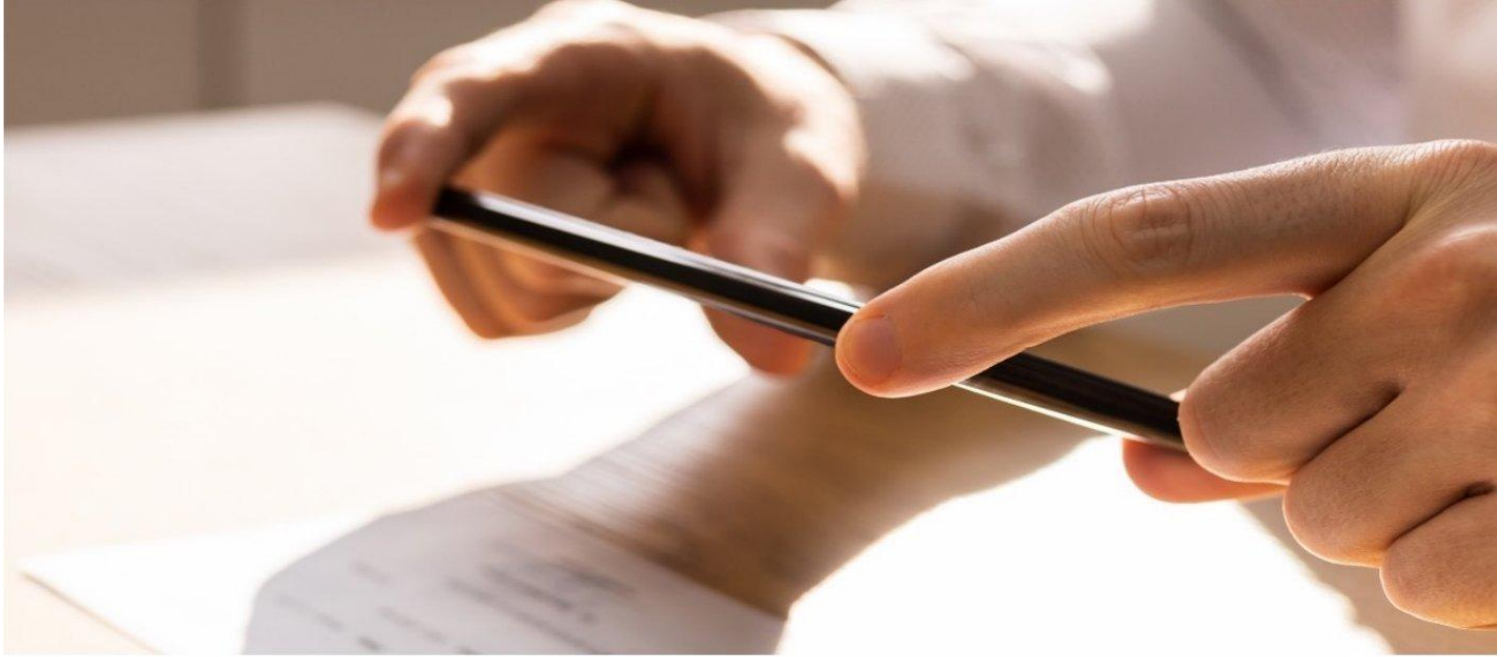
U.S. Bank offers two remote check deposit solutions that enable businesses to electronically deposit checks into a U.S. Bank business account using a desktop scanner or supported mobile device. Your account will be migrated to the solution that best matches your profile on your Union Bank Remote Deposit product and can continue to use your existing scanner.

On-Site Electronic Deposit (OED)

Clients transitioning to OED will benefit from our intuitive, user-friendly workflow and a secure website accessible through SinglePoint. Clients meeting any of the following conditions will convert to OED:

- Five or more accounts use the service
- More than 300 transactions are deposited per month
- Require three or more remittance fields per transaction for reporting
- Requires a defined deposit identifier/serial number for reconciliation

[Return to Accepting Payments landing page](#)



ADDED FEATURES

- Mobile deposit capabilities are available, allowing you to deposit from a phone or tablet. Setup is required and additional fees will apply.



WHAT'S CHANGING

- All items scanned for remote deposit will be analyzed for duplicate detection using a 30-day window.
- Although there are no dollar limits on deposits, the number of items in a batch is limited, by default, to 300.
- Historical transactions will not transfer into OED.



ACTION ITEMS

- Enroll in and preview SinglePoint. Locate One-Site Electronic Deposit in your service menu.
 - Uninstall current software after your last deposit on **May 26**.
 - Install U.S. Bank software after current software is uninstalled and prior to first deposit with U.S. Bank.
 - PC admin rights will be needed, work with your system administrator to ensure you have access.
- If you need historical transactions for your records, download or print any Union Bank Remote Deposit reports within 90 days of the conversion date.

Deposit Express

Union Bank name: Remote Deposit

[Link to training](#)



ABOUT THE PRODUCT

U.S. Bank offers two remote check deposit solutions that enable businesses to electronically deposit checks into a U.S. Bank business account using a desktop scanner or supported mobile device. Your account will be migrated to the solution that best matches your profile on your Union Bank Remote Deposit product and can continue to use your existing scanner.

Deposit Express (lower volume or Business Business)

Allows businesses to make deposits at any time from the convenience of a store or office location and eliminates the need to physically transport checks to the bank for deposit.

Clients will be converted to Deposit Express when:

- No more than four accounts use the service
- Less than 300 transactions are deposited on average per month
- Only two remittance fields per transaction for reporting are required
- A defined deposit identifier/serial number is not required for reconciliation

 [Return to Accepting Payments landing page](#)



ADDED FEATURES

- Mobile deposit capabilities are available, allowing you to deposit from a phone or tablet. Setup is required and additional fees will apply.



WHAT'S CHANGING

- Check deposits will be consolidated by account at end of day
- Permissions are bank maintained. Change requests should be submitted through your treasury management relationship team.
- There will be no dollar limit on deposits; number of items in a batch is limited to 300.
- Historical transactions will not transfer into Deposit Express. You will need to download or print any Union Bank Remote Deposit reports that are needed for your records.



ACTION ITEMS

- Enroll in and preview SinglePoint. Locate Deposit Express in your service menu.
 - Uninstall current software after your last deposit on **May 26**.
 - Install U.S. Bank software after current software is uninstalled and prior to first deposit with U.S. Bank.
 - PC admin rights will be needed, work with your system administrator to ensure you have access.
- If you need historical transactions for your records, download or print any Union Bank Remote Deposit reports within 90 days of the conversion date.

U.S. Bank

VantagePoint®

(Consolidated Receivables)

Union Bank name: **Consolidated Receivables**

[Link to training](#)



ABOUT THE PRODUCT

U.S. Bank VantagePoint is a centralized receivables management solution that enables you to manage and interact with your payments, data and images.

At conversion, you'll receive access to VantagePoint Basic, which provides a comprehensive view of received payments in a single, easy-to-use portal accessed through SinglePoint.



ADDED FEATURES

- View multiple receivables payment types in one place
- Download a standard posting report
- View and search for transactions
- Submit E-Lockbox returns and Notification of Change, if applicable

[Return to Accepting Payments landing page](#)

[Navigate to the VantagePoint Automation flipbook](#)



OPTIONAL SERVICES AVAILABLE

- **Remittance Reassociation:** When your payers send remittance information separately from ACH and wire payments, U.S. Bank can receive these emails on your behalf and automatically reconnect them in VantagePoint, freeing up your A/R staff from this time-intensive task.
- **A/R Matching service:** Uses your open A/R file to match data against incoming payments, pulling in missing remittance data and correcting errors to automate cash posting and reporting.
- **Business Rules:** Automatically identify receivables exceptions based on parameters you define.
- **Queues:** VantagePoint organizes transactions into queues you configure, bringing the transactions you want to see easily into view for review or resolution.
- **Custom payment mapping:** Enables you to extract important fields from payments you receive and include them with your posting data, ensuring more complete and accurate posting.



WHAT'S CHANGING

- If you receive the human readable EDI Services Remittance/Payment Advice report for received ACH payments via fax, email, secure file transmission or download from MUFG Exchange, an equivalent report, **EDI Remittance Report**, will be available to download from the [Viewing special reports](#) sub-menu of [Information Reporting](#) in SinglePoint.



ACTION ITEMS

- Complete transmission setup and testing. U.S. Bank will contact your technical resources on record to discuss any file format changes required and schedule connectivity testing.
- If you receive the human readable EDI Services Remittance/Payment Advice report for received ACH payments via fax, email, secure file transmission or download from MUFG Exchange, an equivalent report will be available to download in SinglePoint Information Reporting – Special Reports.



Deposit & Liquidity Solutions

Availability Float Schedules

Checking and Money Market Accounts

Combo Sweep available with Money Funds Investment and Loan

DDA and Account Analysis Statements

Earnings Credit Eligible DDA / Money Market Products

Hybrid Checking

Investment Sweep

U.S. Bank Liquidity Manager

Loan Sweep

Returned Deposited Items

Zero Balance Accounts

 [Click to learn more about each solution.](#)

Availability Float Schedules

Union Bank name: **Deposit Float Schedules**

ABOUT THE PRODUCT

Availability schedules indicate the amount of float (i.e., 0-day, 1-day, 2-day) assigned to deposited checks based on the routing and transit number (RT) of the check, the location where the deposit occurred, and the time of the deposit.

The amount of float assigned impacts your collected balance, and therefore influences the earnings credit, interest paid, and/or negative collected balance as these are all calculated based on collected balance.

Availability float schedules are available from your treasury management relationship team. Each deposit account has a default float schedule. Float availability schedules are subject to change without notice.

 [Return to Deposit and Liquidity landing page](#)



ADDED FEATURES

- Products are similar – no additional functionality



WHAT'S CHANGING

- Float schedules will change as part of the conversion to a new U.S. Bank deposit account. Each accounts float schedule is based on their new U.S. Bank deposit sub product type. Reach out to your banker if you have any questions on the new float schedule tied to your deposit account.



ACTION ITEMS

- No action needed

Checking and Money Market Accounts

Union Bank name: **Checking and Money Market Accounts**



ABOUT THE PRODUCT

Checking accounts (also known as demand deposit accounts or DDAs) are FDIC-insured transactions accounts. They are the fundamental tool to facilitate your deposit and disbursement transactions.

- Commercial checking accounts available to you include those that only generate earnings credit and interest-bearing options that also generate earnings credit.
- All Union Bank business and commercial checking accounts will be transitioned to similar products at U.S. Bank. Please see the Financial Services Guide (mailed separately) for additional information on specific U.S. Bank products.

Money market deposit accounts are FDIC-insured interest-bearing accounts. They may be an alternative for investment instruments such as certificates of deposit, money market funds or commercial paper. These accounts are not intended for day-to-day operating purposes, and the number of withdrawals was historically restricted by federal regulation.

 [Return to Deposit and Liquidity landing page](#)



ABOUT THE PRODUCT (cont.)

- Money market deposit account options are available that only pay interest or pay interest and generate earnings credit on balances.
- Any interest earned during the month on earnings credit eligible accounts is deducted from earnings credit before offsetting fees as part of account analysis.



ADDED FEATURES

- Products are similar – no additional functionality



WHAT'S CHANGING

- All DDA and money market accounts will receive a new account number. Your Union Bank business account numbers will continue to be usable after conversion for a limited time.



ACTION ITEMS

- Reference the Financial Services Guide within your Account Conversion Packet (mailed separately) for additional information on specific U.S. Bank products.
- Order new checks and deposit supplies. New ABA routing and account numbers with check ordering information, will be provided in your Welcome Packet in May. Begin using your new U.S. Bank checks and deposit supplies on **May 30**. You will be able to use your existing Union Bank supply for a limited time.
- Final Union Bank DDA statements will be generated in late May.

Combo Sweep (available with Money Funds Investment and Loan)

*Union Bank name: **Two-Way Sweep available with Money Funds Investment and Loan***



ABOUT THE PRODUCT

Combo Sweep Services automate liquidity management by sweeping checking account balances to an investment or loan and back to checking.

Benefits include:

- Investment funds are always available from checking accounts.
- The sweep services automatically transfers funds back to checking to fund operations.
- In addition to investments, sweep services can be combined with a commercial loan to create Combo Sweep Services.
- Sweep activity will always ensure the loan is completely paid off before any investment is made. This minimizes your interest expense while still allowing investment income on excess balances.

 [Return to Deposit and Liquidity landing page](#)



ADDED FEATURES

- **Include the following loan types:**
 - Dealer Floor Plan loans
 - Asset-Based loans
 - Syndicated loans
- **Set specific increments:** Loan can be set to pull in increments as specified, and will default to .01 on conversion, but can be changed upon request.
- **Daily limits:** You can choose a daily limit on investment if needed for investment policy limits.



WHAT'S CHANGING

- **U.S. Treasury Z investment class for Money Fund Sweeps:** These are not offered; however, other comparable share classes are available.
- **Liquidity Custody sweep account:** We do not connect to a Liquidity Custody sweep account where money market mutual fund trades are executed.
- **Statements:** Statements are generated in same system as DDA statements rather than the Trust System.
- **Money Fund Sweeps:** These debit/credit your checking account at the end of the day and are held in a bank-owned in-process account overnight before being invested or liquidated the next business day.



ACTION ITEMS

- Refer to the Financial Services Guide within your Account Conversion Packet (mailed separately) for additional information on specific U.S. Bank products.

DDA and Account Analysis Statements

Union Bank name: **DDA and Account Analysis Statements**



ABOUT THE PRODUCT

U.S. Bank supports DDA (demand deposit accounts) and Account Analysis statements.

DDA statements provide you with a detailed listing of transactions that occurred on your account(s) during the month. The default for new business checking products is for paper statements and all items subject to safekeeping (truncated). DDA statements are available in the following formats:

- PDF via SinglePoint or Online Banking
- Paper Statement
- Flat file via Data Transmission

Account analysis is the process used to calculate DDA and treasury management service charges on analyzed accounts. Customers will automatically be mailed a statement that details their account analysis activity. Account Analysis statements are available in these formats:

- PDF or CSV on SinglePoint
- Paper Statement
- EDI 822 by transmission or SWIFT FileAct

 [Return to Deposit and Liquidity landing page](#)



ADDED FEATURES

- Products are similar – no additional functionality



WHAT'S CHANGING

- **Account analysis fees:** Assessed on the 10th business day of the month following the month in which the activity occurred.
 - For example, analysis service charges from account activity in January will be assessed in February.
- **Account analysis statements:** U.S. Bank does not have a monthly maintenance fee for Account Analysis services. Account Analysis statements are mailed/transmitted by the end of the ninth business day of each month and are available online by the 10th business day of each month. They are also available in EDI 822 format via SWIFT FileAct.



ACTION ITEMS

- Refer to the Financial Services Guide within your Account Conversion Packet (mailed separately) for additional information on specific U.S. Bank products.

Earnings Credit Eligible DDA/Money Market Products

Union Bank name: **Earnings Credit Eligible DDA / Money Market Products**



ABOUT THE PRODUCT

U.S. Bank supports earnings credit eligible DDA (demand deposit accounts) and money market deposit products. All commercial checking products (except for certain commercial money market deposit account products) are eligible for earnings credit.

- Earnings credit rates may change at any time without prior notice. Refer to your customer analysis statement for your current earnings credit rate.
- Earnings credit is calculated based on 100% of collected balances each month:
 - $\text{Average collected balance available for earnings credit services} / \text{earnings credit rate} / \text{actual days in month} / \text{actual days in year}$



ADDED FEATURES

- Products are similar – no additional functionality



WHAT'S CHANGING

- Products are similar – expect no changes



ACTION ITEMS

- No action needed

Hybrid Checking

Union Bank name: Analyzed Business Interest Checking (Hybrid)



ABOUT THE PRODUCT

Hybrid Checking is for clients who consistently hold excess balances that generate surplus earnings credit. It's a balance compensation solution where you can use earnings credit to offset monthly service charges, plus earn interest on excess deposit balances.

Interest is credited each month to the key account in your billing relationship around the 10th business day of the month after account analysis is completed.



ADDED FEATURES

- **Setup options:** Hybrid checking can be set up with any interest-bearing, earnings credit eligible U.S. Bank checking or money market product.

 [Return to Deposit and Liquidity landing page](#)



WHAT'S CHANGING

- **Interest:** Paid to the lead account the 10th business day of the month after account analysis is completed.



ACTION ITEMS

- Refer to the Financial Services Guide within your Account Conversion Packet (mailed separately) for additional information on specific U.S. Bank products.
- Order new checks and deposit supplies. Information will be sent in a separate mailing prior to conversion. You will be able to use your existing supply for a limited time.

Investment Sweep

Union Bank name: Investment Sweep



ABOUT THE PRODUCT

Sweep Services is a treasury management tool that automatically moves excess balances between your deposit checking account and an investment, savings or loan account. The transfer occurs automatically at the end of the day after all other transactions have posted to the deposit account. A number of different investment sweep service products are available to meet your various needs. With all of the investment sweep options, a target or peg balance is established, resulting in the sweeping of funds out of the checking account that are above the target balance. U.S. Bank Sweeps also automatically sweep back to checking for funding operations.

For more information on sweep services and how your sweep will convert, please refer to the Financial Services Guide (mailed separately).

 [Return to Deposit and Liquidity landing page](#)



ADDED FEATURES

- **Sweep options:** In addition to Money Fund Sweeps, proprietary sweep options including Commercial Paper and Business Savings Sweep are available.
- **Fed Fund Sweeps:** Financial Institutions can take advantage of Fed Fund Sweeps.
- **Daily limits:** You can choose a daily limit on investment if needed for investment policy limits.



WHAT'S CHANGING

- **U.S. Treasury Z investment class for Money Fund Sweeps:** These are not offered; however, other comparable share classes are available.
- **Liquidity Custody sweep account:** U.S. Bank does not connect to a Liquidity Custody sweep account where money market mutual fund trades are executed.
- **Statements:** Statements are generated in same system as DDA statements rather than the Trust System.
- **Money Fund Sweeps:** These debit/credit your checking account at the end of the day and are held in a bank-owned in-process account overnight before being invested or liquidated the next business day.



ACTION ITEMS

- Reference the Financial Services Guide within your Account Conversion Packet (mailed separately) for additional information on specific U.S. Bank products.

U.S. Bank Liquidity Manager

Union Bank name: **Liquidity Center / Complex ZBA**

ABOUT THE PRODUCT

U.S. Bank Liquidity Manager offers automated cash positioning, cash forecasting and intercompany lending, providing visibility into your organization's cash needed to support critical financial decisions.

Cash positioning helps automate the preparation of an organization's daily cash position before the business day begins. This ensures an up-to-date and real-time insight into positions across accounts, banks, entities and regions.

Cash forecasting helps build and analyze global cash forecasts by leveraging multiple sources of data, including repetitive items and historical data.

Intercompany Lending helps track and report intercompany transactions, accounts and facilities between a parent company and its subsidiaries. This lets organizations pool cash and more efficiently borrow or invest funds.

ADDED FEATURES

- Products are similar – no additional functionality

 [Return to Deposit and Liquidity landing page](#)



WHAT'S CHANGING

- Features that are not available in Liquidity Manager are Automatic posting of accrued interest on pooling reports and intercompany loans, Reverse Sweep and Intraday ZBA Sweep.



ACTION ITEMS

- Data from your current system may need to be transferred to U.S. Bank Liquidity Manager. This will be discussed with you during implementation.
- Last day of processing for Liquidity Center ZBA transfers at Union Bank is **May 26**. Interest calculations will be settled through **May 26**.
- ZBA cash pooling transfers begin with overnight processing at U.S. Bank on **May 30**.
- Pooling Report for **May 30 and 31** activity will be available **June 1** on U.S. Bank Liquidity Manager.
- Clients are responsible for processing their own interest payments for intercompany loans; U.S. Bank Liquidity Manager does not support this function. Previously, on Union Bank Liquidity Center, interest payments between related accounts were automatically processed.

Loan Sweep

Union Bank name: Loan Sweep Product Connected to AFS



ABOUT THE PRODUCT

U.S. Bank Loan Sweep connects analyzed checking accounts to qualifying commercial loans. You can automate liquidity management with overnight loan advances and pay-downs directly between a checking account and a loan. Combination investment and loan sweeps are also available.



ADDED FEATURES

Connect analyzed checking accounts to qualifying:

- Dealer Floor Plan loans
- Asset-Based loans
- Syndicated loans

 [Return to Deposit and Liquidity landing page](#)



WHAT'S CHANGING

- **Increments:** Loan can be set to pull in increments as specified and will default to .01 on conversion but can be changed upon request.



ACTION ITEMS

- Reference the Financial Services Guide within your Account Conversion Packet (mailed separately) for additional information on specific U.S. Bank products.

Returned Deposited Items

Union Bank name: Returned Deposited Items



ABOUT THE PRODUCT

Returned items are deposited checks that have been returned to the depository bank unpaid. There are two types of returns, depending on where the checks are deposited:

- **Outgoing returns** – Checks drawn on U.S. Bank being returned to the “bank of first deposit” (i.e., the bank that received the original item for deposit, also known as the “BOFD”)
- **Incoming returns** – Checks drawn on another financial institution, deposited at U.S. Bank and then returned to U.S. Bank by the paying financial institution

U.S. Bank offers:

- Automatic redeposit
- Special instructions for manual keying of maker name, special mail handling, location processing
- Notification options including hourly emails or daily transmissions with images

[Link to SinglePoint Returned Item Decisioning](#)



[Return to Deposit and Liquidity landing page](#)



ADDED FEATURES

- Products are similar – no additional functionality



WHAT'S CHANGING

- U.S. Bank does not offer
 - Special instructions for endorsement issues
- Manual keying of Maker Name information is limited to 13 characters (instead of 30)
- Returned Reason Code is not included on the Advice



ACTION ITEMS

- No action needed

Zero Balance Accounts

Union Bank name: Zero Balance Accounts



ABOUT THE PRODUCT

Zero Balance Accounts (ZBAs) allow you to link together multiple checking accounts to automate management of cash disbursements while mobilizing excess balances automatically throughout your organization.

- The lead account provides funds to subsidiary accounts used for disbursements, collects funds from accounts used for collections, or serves a combination of both collections and disbursements
- At the same time, subsidiary accounts are maintained at a zero balance at the end of each day
- ZBAs ensure that collections are concentrated to the parent, disbursements are funded, and sub-accounts maintain a zero or designated target balance after the close of the business

You can reduce the time spent reconciling multiple accounts by focusing on the lead account and maximize the use of the balances throughout their ZBA structure automatically. An unlimited number of accounts can be supported. Target balances other than zero are also allowed.

 [Return to Deposit and Liquidity landing page](#)



ADDED FEATURES

- **One-way deposit only ZBAs:** Automatically stop debits from posting to the ZBA sub-account
- **One-way disbursement only ZBAs:** Blocks any credits to the ZBA automatically
- **Special ZBA Reporting:** Available to track contributions by sub-account and balances as if no ZBA transfers occurred



WHAT'S CHANGING

- **Reverse Sweep Return:** U.S. Bank does not have a reverse sweep return product where a balance is swept to a lead account and returned to the sub-account the next day



ACTION ITEMS

- No action needed



International

Canadian Treasury Management

Foreign Currency Accounts [FCA]

Depositing Foreign Currency Checks

Currency Offerings

**International Information
Reporting**

International ACH

International Wires

 [Click to learn more about each solution.](#)

Canadian Treasury Management

Union Bank name: **Union Bank Canada**

ABOUT THE PRODUCT

U.S. Bank has teamed with Royal Bank of Canada® (RBC) to give your businesses priority access to a full suite of solutions, whether your company is based in the U.S., or you have a subsidiary in Canada needing banking services.

- **Pay locally:** CAD and USD local accounts, check-issuance, electronic funds transfers (EFT/ACH credit origination), wire transfers, bill pay and tax payment
- **Receive locally:** Incoming electronic payments, branch deposits, Wholesale Lockbox and Zero Balance Accounts (ZBA)
- **Protect your business:** Payee Match services, and ACH Debit and Check Blocks
- **View North American account activity:** On [SinglePoint Multi-Bank Reporting](#)

 [Return to International landing page](#)



ADDED FEATURES

- View Canadian Lockbox data and images in U.S. Bank VantagePoint



WHAT'S CHANGING

- Funds will remain on RBC's books – will not sweep to U.S. Bank
- Remote Deposit Capture currently not available
- Wires through SinglePoint MT101 origination
- ACH credit origination only



ACTION ITEMS

- Prioritize product setup. U.S. Bank will contact your technical resources on record to discuss the product transition.

Foreign Currency Accounts (FCA)

Union Bank name: **Foreign Currency Demand Accounts (FCDA)**



ABOUT THE PRODUCT

Foreign Currency Accounts (FCAs) are non-interest-bearing U.S. Bank DDAs (demand deposit accounts) that allow you to make and receive foreign currency payments. Specifically:

- U.S. Domiciled and FDIC Insured
- Available in 23 currencies
- Disbursements can be made via wire transfer or settlement of an FX contract
- SinglePoint can be used to easily view current and previous day reporting, and initiate payments
- Direct Transmission for efficient payments and reporting (batch wire, Consolidated Payables, SWIFT)
- Monthly account statements are available in SinglePoint or can be mailed
- Deposit methods include:
 - Internal wires (from a U.S. Bank account)
 - Incoming wires
 - Settlement of Foreign Exchange Contracts
 - International Check Processing (deposits and clean collections)
- If you currently have Information Reporting for your FCA today, you will be setup with Information Reporting on the new FCA in SinglePoint.

 [Return to International landing page](#)



ADDED FEATURES

- Products are similar – no additional functionality



WHAT'S CHANGING

- **Rate locking:** Foreign exchange rates on SinglePoint are locked in on final approval
- **Move funds between USD and Foreign Currency Accounts:** Will remain the same, however, cross-currency wires will not be available (ex: EUR to JPY)
- **Value date for outbound foreign currency wires:**
 - Canadian Dollars (CAD): Today + 1 business day
 - All other currencies: Today + 2 business days
- **SWIFT GPI tracking:** SinglePoint Information Reporting will show tracking data for all outbound and inbound international wires
- [Currency offerings](#) and [end-of-day cut-off times](#) will change
- New account numbers will be provided



ACTION ITEMS

- Provide payers new settlement instructions (new U.S. Bank ABA routing and account numbers) for incoming payments.

Currency offerings

CCY Code	Currency	SinglePoint Wires Out	Direct transmission Wires Out*	Wires In	FCA ¹	Int'l ACH
AED	UAE Dirham	●	●	●	●	
AUD	Australian Dollar	●	●	●	●	●
BSD	Bahamian Dollar	● ³				
BZD	Belize Dollar	● ²				
CAD	Canadian Dollar	●	●	●	● ⁴	●
CHF	Swiss Franc	●	●	●	●	●
CNH	Yuan Renminbi			●	●	
CNY	Yuan Renminbi	●	●			
CZK	Czech Koruna	●	●	●	●	
DKK	Danish Krone	●	●	●	●	
EGP	Egyptian Pound	● ²				
ETB	Ethiopian Birr	● ²				
EUR	Euro	●	●	●	● ⁵	●
FJD	Fiji Dollar	● ²				
GBP	British Pound	●	●	●	● ⁵	●
GHS	Ghana Cedi	● ²	●	●	●	
HKD	Hong Kong Dollar	●	●	●	●	●

*Batch Wire, Consolidated Payables, API, SWIFT

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CCY Code	Currency	SinglePoint Wires Out	Direct transmission Wires Out*	Wires In	FCA ¹	Int'l ACH
HUF	Hungary Forint	•	•	•	•	
IDR	Indonesian Rupiah	• ²				
ILS	Israeli Shekel	•	•	•	•	
INR	Indian Rupee	•	•			
JPY	Japanese Yen	•	•	•	•	•
KES	Kenyan Shilling	• ²				
KRW	South Korea Won	•	•			
KWD	Kuwaiti Dinar	• ²				
MAD	Moroccan Dirham	•	•	•		
MXN	Mexican Peso	•	•	•	•	•
MYR	Malaysian Ringgit	• ²				
NOK	Norwegian Krone	•	•	•	•	
NZD	New Zealand Dollar	•	•	•	• ⁵	•
PHP	Philippine Peso	•	•			
PKR	Pakistan Rupee	• ³				
PLN	Polish Zloty	•	•	•	•	
QAR	Qatari Rial	•	•			

Continues...

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Currency offerings (cont.)

CCY Code	Currency	SinglePoint Wires Out	Direct transmission Wires Out*	Wires In	FCA ¹	Int'l ACH
RON	Romanian Leu	●	●			
SAR	Saudi Riyal	●	●	●	●	
SEK	Swedish Krona	●	●	●	●	
SGD	Singapore Dollar	●	●	●	●	
THB	Thailand Baht	●	●	●	●	
TRY	Turkish Lira	●	●	●	●	
TWD	New Taiwan Dollar	● ³				
UGX	Uganda Shilling	● ³				
USD	US Dollar	●	●	●		
UYU	Peso Uruguayan	● ³				
VND	Vietnam Dong	● ³				
WST	Samoa Tala	● ³				
XOF	CFA Franc BCEAO	● ³				
XPF	CFP Franc	● ²				
ZAR	South Africa Rand	●	●	●	●	

*Batch Wire, Consolidated Payables, API, SWIFT

¹Foreign Currency Accounts

²Effective January 2023

³Effective March 2023

⁴In-country accounts and treasury management platform are available via our partner Royal Bank of Canada (RBC)

⁵Optional in-country receivable virtual account numbers are available in this currency to allow you to get paid locally

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Depositing Foreign Currency Checks

Union Bank name: Cash Letter and Collections



ABOUT THE PRODUCT

U.S. Bank offers simple and cost-effective ways for your organization to receive the proceeds from checks drawn on a bank or branch located outside of the United States. International checks can be payable in either a foreign currency or in U.S. Dollars.

Cash Letter Items

Checks drawn in seven currencies (AUD, CAD, CHF, EUR, HKD, JPY and SGD) as well as U.S. Dollar checks drawn on Canadian banks can be deposited to your account for immediate credit. This currency list is subject to change.

Items sent on a cash letter basis will be credited to your account in US Dollars using current foreign exchange draft 'we buy' rates. Customers may call our FX Desk at 612-303-4600 to obtain a preferred rate when depositing large items, typically checks exceeding a U.S. Dollar equivalent of \$20,000.

Clean Collections Items

Checks issued in currencies, not supported via Cash Letter Items above, or ineligible for immediate credit will be processed on a collection basis.

Items can be submitted, along with a Clean Collection Request Form and delivered via overnight mail. U.S. Bank will work with the foreign bank to clear the check. You will receive credit upon payment received by the foreign bank.

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ADDED FEATURES

- Products are similar – no additional functionality



WHAT'S CHANGING

New mailing address:

Delivery Instructions

Send your international checks and completed International Check Deposit or International Collection Request Forms via a traceable delivery service to:

**U.S. Bank National Association
International Remittance Dept., MK-WI-CCIR
400 City Center
Oshkosh, WI 54901**



ACTION ITEMS

- Review the [International Check Processing User Guide](#)

Working Capital Finance

TradePoint

 [Click to learn more about each solution.](#)



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TradePoint

Union Bank name: Trade 360



ABOUT THE PRODUCT

With TradePoint, you'll be able to access the broadest range of solutions to meet all your needs for mitigating buyer risk, optimizing your working capital, supporting liquidity management, and increasing process efficiencies.

TradePoint will meet your local and global needs with a single global platform that configures to meet your local standards, a fully synchronized portal, and bank-defined standards for consistent service globally.

Your trade account activity will migrate to U.S. Bank and be accessible via SinglePoint.

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ADDED FEATURES

- To view your trade activity, you will access through SinglePoint.
- You must authenticate with Multi-Factor Authentication prior to accessing your Trade activity, please refer to Multi-Factor Authentication (MFA) page for instructions on how to enroll or request a token.



WHAT IS CHANGING

- Products are similar – expect no changes



ACTION ITEMS

- Prior to conversion, you will be notified when you can start the SinglePoint enrollment process. Please complete it as soon as possible to ensure access following conversion.



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Not a deposit • Not FDIC insured • May lose value • Not bank guaranteed • Not insured by any federal government agency

Deposit products offered by U.S. Bank National Association. Member FDIC.

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