

# Global Banking & Payment Solutions

MUFG Investor Services offers a comprehensive suite of solutions to help clients mitigate risks, reduce costs and enhance efficiencies across their end-to-end banking and treasury needs.

## Account Services

MUFG Investor Services offers account options with varying yield and liquidity, and is part of MUFG Group (\$3.0 trillion in assets; S&P: A-, Fitch: A-, Moody's: A1)<sup>1</sup>

- Deposit accounts (DDAs)
- Call and Operational accounts
- Multi-currency accounts (20+ currencies)
- Cash concentration sweeps
- Term deposits
- Controlled accounts (DACAs)
- Escrow accounts

## MUFG PayStream

Centralized solution for domestic and cross border payments

- International and domestic payments
- FX payments in 120+ currencies
- 20+ funding currencies
- Directly initiate payments out of your external bank accounts
- Fund from MUFG account or external account with Just-In-Time (JIT) Funding
- Access to high value and low value rails (XACH)

## MUFG Open Treasury Hub

Centralized platform for all your bank accounts (MUFG and external) to help manage your treasury workflows

- View all account balances and manage all payments in one place
- Apply business policies and procedures e.g. maker/checker
- Forecast cashflow and liquidity
- Apply rules to optimize cash balances

<sup>1</sup>As of 15 Nov 2023. Asset and ratings for Mitsubishi UFJ Financial Group.  
Ratings published on: [https://www.mufig.jp/english/ir/financial\\_income/ratings/index.htm](https://www.mufig.jp/english/ir/financial_income/ratings/index.htm)

## Account Services

MUFG Investor Services offers deposit accounts with multiple options for yield and liquidity, and is part of MUFG Group, one of the largest banks in the world.

### Demand Deposit Accounts (Interest Bearing)

- Daily liquidity for on-demand funding
- Hard dollar interest paid based upon average daily balance
- No lock up period

### Term Deposits

- Offers enhanced yield based upon tenor
- Beginning at 3-month tenors
- Interest paid upon maturity

### Escrow & DACA

- On and off-balance sheet investment options
- Flexible pricing options dependent on size and volume of transactions

Range of deposit solutions to match the liquidity required  
**Available in over 20 currencies**

Rapid onboarding (85% < 2 weeks on average)

Simple integration into your existing technology setup and choice of reporting channels

Integrated with full PayStream capabilities

## Cash Concentration

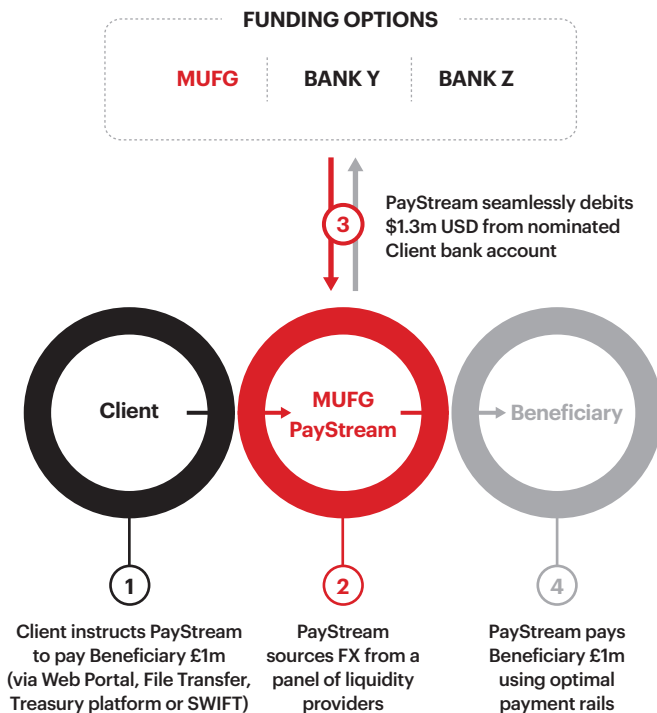
Allows for a fully automated physical transfer of funds between accounts within MUFG and/or third-party banks to help you manage your liquidity.

- Apply simple or sophisticated rules to optimize working capital and minimize trapped cash
- Centralize and streamline workflows
- Sources FX rates from a panel of liquidity providers
- Reduces external borrowing costs by utilizing available deposit balances to offset overdraft balances
- Optimizes yield and working capital
- Maximizes opportunity for investment
- Increases visibility and provides consolidated view of overall cash positions across accounts
- Mitigates operational risk and complexity
- Reduces resource-intensive, repetitive, error prone manual tasks and frees up time to concentrate on more critical tasks
- Manage counterparty and concentration risk by sweeping balances

MUFG PayStream leverages our extensive network of local banks and partners to offer clients wide-ranging and flexible domestic and international payments solutions.

### One Simple, Comprehensive Payment Platform

- Initiate payments via Web Portal, File Transfer, SWIFT or directly from your Treasury Platform
- Make cross-border payments in 120+ currencies worldwide funded from a single bank account, eliminating the need to open local currency bank accounts
- Make same currency payments in 20+ currencies
- Access to both high value and low value rails (XACH)
- Benefit from specialist and market-leading emerging markets capabilities—guaranteed FX rates, manage jurisdictional rules and regulations, and tap into an extensive partner network to source less-liquid currencies



### BENEFITS



#### Harmonization Across Global Payments

Only need one account to make payments in 120+ currencies, reducing the number of bank accounts and minimizing idle cash. Access local banks for faster, more reliable and lower cost cross border payments.



#### Fund Payments from Anywhere at Any Time

No requirement to open new accounts with Just-In-Time (JIT) Funding. Choose to maintain your currency and liquidity accounts at external banking providers.



#### Simplified, Transparent Pricing

Source FX rates through a panel of liquidity providers to help find best execution. No hidden or additional charges with competitive, pre-agreed transactions fees so you save when you send and receive.



#### Increased Transparency

Customizable approval processes and advanced reporting capabilities, designed to provide a transparent view into overall activity. Access real-time payment tracking.



#### Centralized and Streamlined Workflows

Manage all types of payments through a single channel. Combine FX sourcing and payment delivery into a single transaction.



#### Enhanced Efficiencies

Save time with automated reconciliations (including acknowledgments back to treasury platforms) and a streamlined setup process.



#### Security and Safeguards

Benefit from our secure payment gateway, call-back service and fraud protection rules engine.

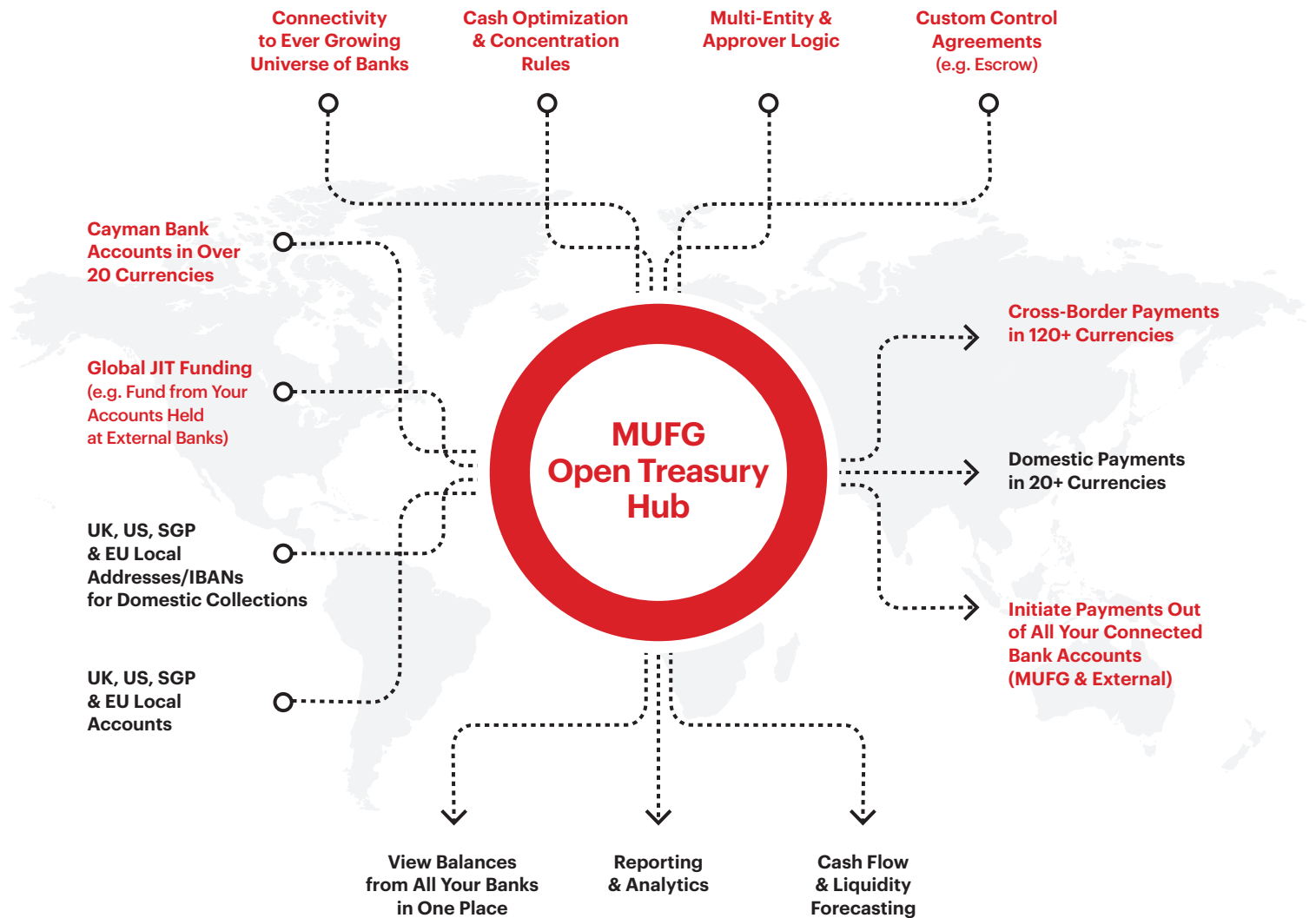


#### Simpler Payment Routing

Leverage pre-payment validation to capture errors earlier, and balance cost, speed of delivery and irrevocability via our routing capabilities.

## MUFG Open Treasury Hub

MUFG Open Treasury Hub is our centralized platform connecting all your bank accounts (both MUFG and external) in one place, so you can view, manage and optimize your treasury needs.



- Available today
- Future build

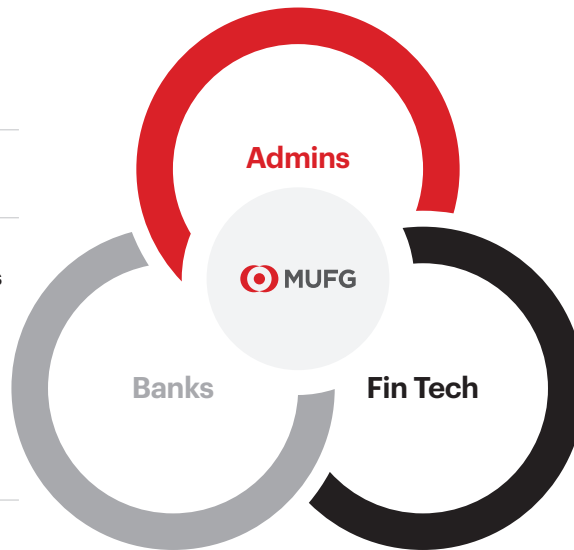
## WHY CHOOSE MUFG INVESTOR SERVICES

### Fund Administration

- Operational excellence
- Trusted by clients to handle core elements of their business
- Market leader in streamlining middle and back-office operations

### Balance Sheet

- MUFG Group: \$3.0 trillion in assets, Moody's A1 Credit Rating<sup>1</sup>
- Direct participant in global FX markets



### Technology

- MUFG Investor Services has deployed a cutting-edge-cloud-based technology stack providing end-to-end banking infrastructure
- Suite of off-the-shelf solutions that can easily be combined to solve a range of use cases
- Proven track record of developing bespoke, tailor-made solutions

### YOUR PERFORMANCE. OUR PRIORITY.

Offering much more than asset servicing and administration, we orchestrate scalable and flexible solutions across the entire investment value chain, so you can focus on growth.

To learn more, please visit us at [mufg-investorservices.com](https://www.mufg-investorservices.com)

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