

ePayables Overview



What is ePayables

MUFG's ePayables program utilizes Virtual Card Numbers (VCNs) providing benefits that work in harmony to increase transaction security, simplify reconciliation, and enable efficient electronic payments.

Supplier Benefits of ePayables

- **Improve working capital.** Receive payments faster, funds available sooner, improving days sales outstanding (DSOs).
- **Digitize reconciliation.** Receive detailed remittance information together with your payment to simplify the process.
- **Expedited Payments.** Under the new payment program, Nuvance Health will approve the invoices and issue payment at Net 15.

ePayables Payment Solutions

Supplier-Initiated Payment (SIP) and Buyer-Initiated Payment (BIP) solutions are managed through one unique portal, MUFG Payer Direct Hub (PDH).

Supplier-Initiated Payment

- Pull System
- Automates payables **with** involvement by supplier
- Truly virtual, no plastic issued or required
- Single use account number issued for each transaction
- Payment approved by Buyer, authorization sent to supplier and supplier then “pulls” the payment by processing the transaction.

Buyer-Initiated Payment

- Push System
- Automates payables **without** involvement by supplier
- Uses the existing card networks to “push” payments directly to the suppliers’ bank account through the merchant rails
- Provides real-time processing

MUFG Payer Direct Hub

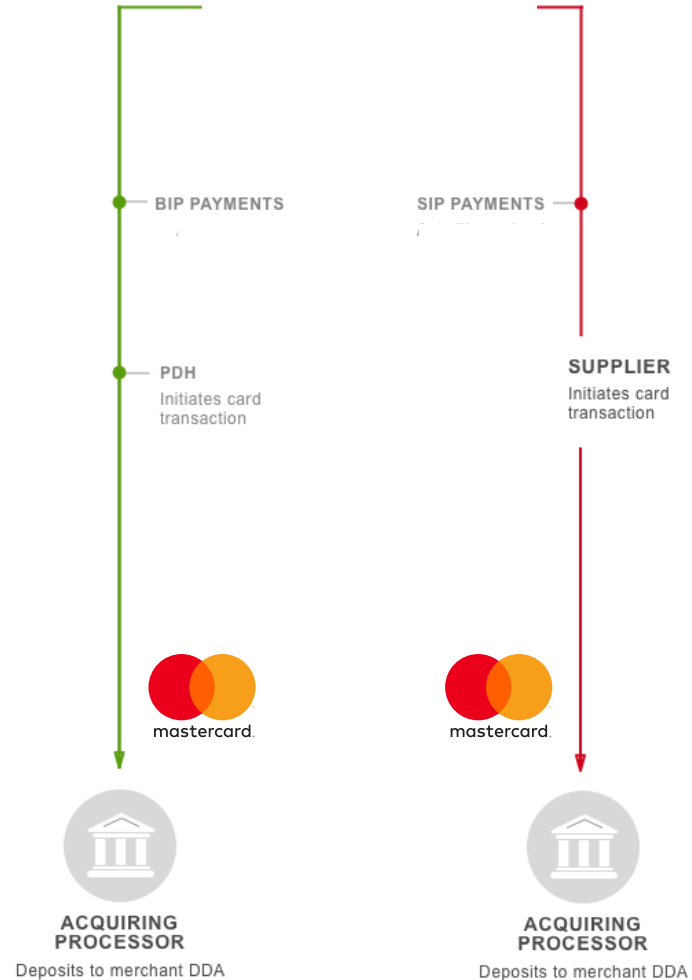
BIP (PDH)

- Supplier enrolls in merchant account program for Business-to-Business transactions with MUFG.
- Invoice amount, less the processing fee, will be deposited into supplier's bank account.

SIP

- Supplier has merchant agreement in place and is currently accepting payment via card.
- Supplier initiates transaction.

Nuvance Health processes invoice and issues payment



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