



User Manual

Common Functions

BizSTATION Service Hours

8:00 - 23:55 (*)

The service is available 24 hours for 24-Hour Service users. (*)

(*) The service is unavailable from 21:00 on the second Saturday of each month until 8:00 on the following Sunday, as well as on certain Japanese holidays due to maintenance.

Additionally, operating hours may be subject to change due to maintenance or other operational reasons. For further details, please refer to our website.



CONTENTS

Chapter 1 Password Unlock	2
(1) Approval or Rejection of Password Unlock Requests	2
Chapter 2 User Registration	5
■ Process Flow and Privileges for User Registration, Including Update and Deletion	5
(1) User Profile	6
① Approval of User Registration, Update, and Deletion	9
(1) Approval or Rejection of User Registration, Update, and Deletion	9
Chapter 3 Transaction Records	14
① Transaction History	14
(1) Transaction History— Users with Search Privileges (for All Users)	15
(2) Transaction History— Users with Search Privileges (Own Transactions Only)	20
② Available Services	22
(1) Contract Details	22
Chapter 4 Profile Registration	24
(1) Profile Update	24

This manual is intended for users with approval privileges. For functions not covered in this manual, please refer to the Japanese version.

- * The screenshots shown in this manual may vary depending on the operating system and browser version, but this does not affect the operation procedures.
- * The contents and interface design described in this manual are subject to change without prior notice.
- * Unauthorized reproduction or redistribution of this manual, in whole or in part, is strictly prohibited by law.
- * Microsoft and Windows are registered trademarks or trademarks of Microsoft Corporation in the United States and/or other countries.
- * Adobe, the Adobe logo, Acrobat, and Reader are registered trademarks or trademarks of Adobe Inc. in the United States and/or other countries.
- * All other brand and product names are registered trademarks and/or trademarks of their respective owners.

Chapter 1

Password Unlock

● Approval of Password Unlock Requests

A password unlock request submitted by a user with request submission privileges must be approved by a user with approval privileges. If the request is rejected, it will be returned to the user with request submission privileges.

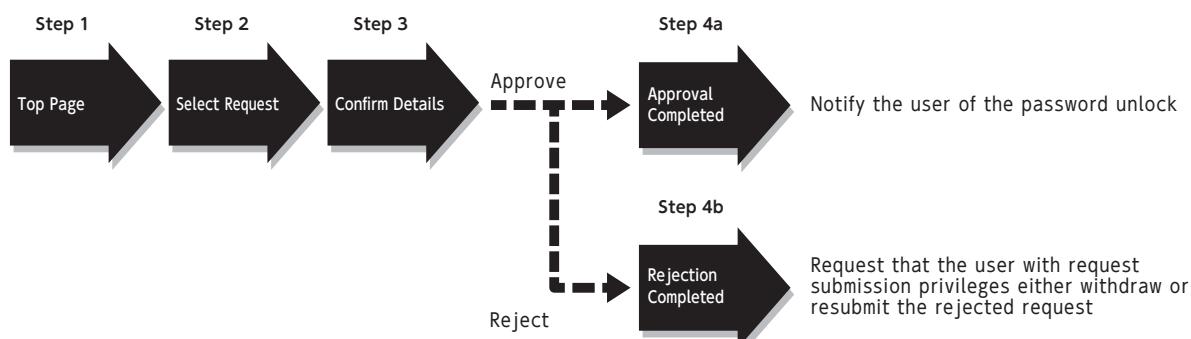
(1) Approval or Rejection of Password Unlock Requests

This section explains the procedure for approving a password unlock request. If the request is rejected, it will be returned to the user with request submission privileges.

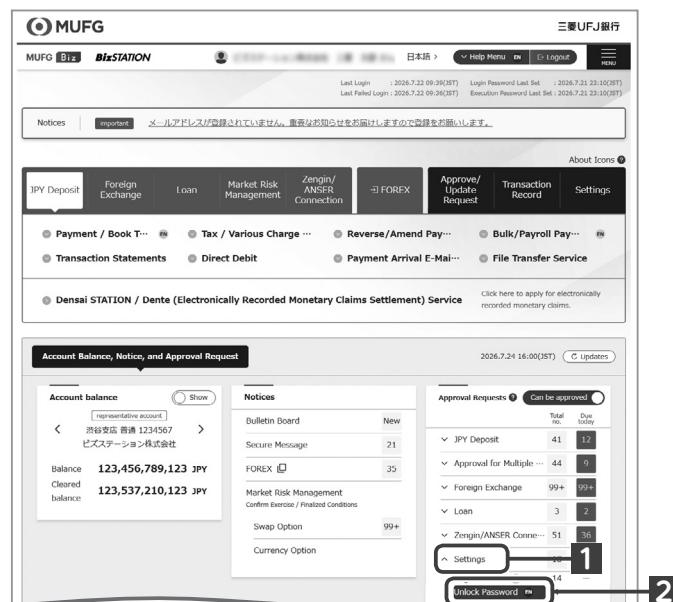
Authorized users for Password Unlock:



Process Flow

**Step 1**

Click "Unlock Password" in the [Settings] section of the "Approval Requests" on the Top Page.

**1** Click "Settings."**2** Click "Unlock Password."

Step 2

In the unapproved data list, click the [Select] button located to the right of the corresponding row to confirm the details.

► The [Select Request] page will be displayed.

1 Click the [Select] button located to the right of the corresponding row.



A status of "差戻済" (Rejected) in the "Approval Status" column indicates that the transaction was rejected by a user with execution and approval privileges or approval privileges.



If the selected data includes a request with the status "差戻済" (Rejected), a dialog box will appear. If necessary, click the [キャンセル] (Cancel) button to confirm the status. (Click the [OK] button to proceed to the next page.)



Step 3

Confirm the details,

► (Approve): Enter your Execution Password and click the [Approve] button.
► (Reject): Click the [Reject] button.

1 Confirm the details.

2 ► (Approve)

Enter your Execution Password and click the [Approve] button.

► (Reject)

Click the [Reject] button.

Approval of password unlock requests

Refer to Step 4a

Proceed to the next page

Rejection of password unlock requests

Refer to Step 4b

Proceed to the next page

Approval of Password Unlock Requests

Step 4a

The [Password Unlock Request Approved] page will be displayed.
→ Please notify the user that the password unlock has been completed.

► The [Password Unlock Request Approved] page will be displayed.

Caution

For security reasons, the new password must be strictly controlled and must not be disclosed to anyone other than the user. Please request the user to change the password immediately after the password unlock is completed.

Rejection of Password Unlock Requests

Step 4b

The [Password Unlock Request Rejected] page will be displayed.
Please request that the user with request submission privileges either withdraw or resubmit the rejected request.



1 Click the [OK] button.

► The [Password Unlock Request Rejected] page will be displayed.

Chapter 2 User Registration

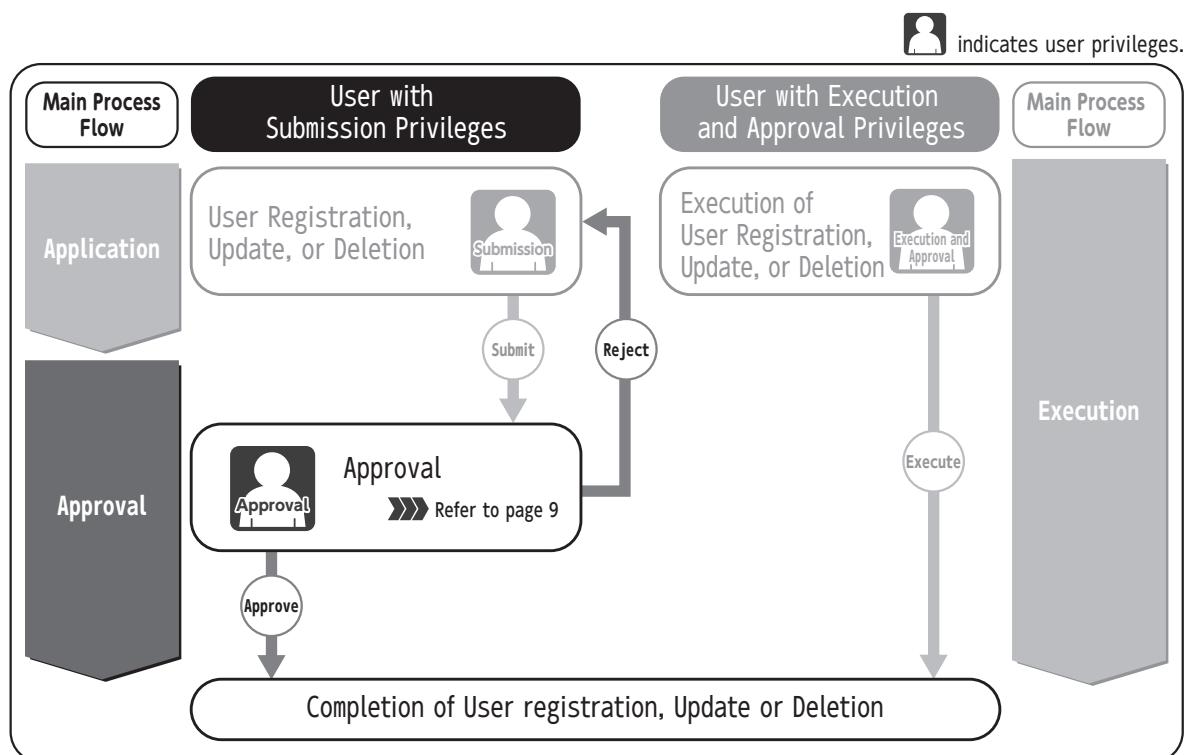
● User Profile

The profile details of the registered users can be viewed.

● Approval of User Registration, Update, and Deletion

A user registration, update, or deletion application submitted by a user with submission privileges must be approved by a user with approval privileges. If the request is rejected, it will be returned to the user with submission privileges.

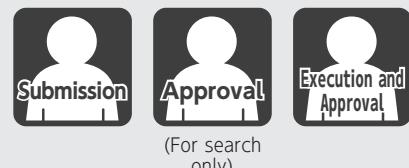
Process Flow and Privileges for User Registration, Including Update and Deletion



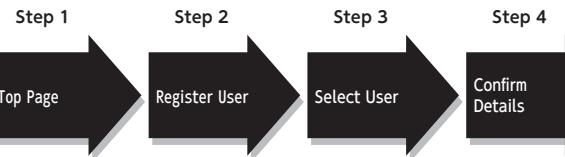
(1) User Profile

This section explains the procedure for checking registered user details.

Authorized users for User Registration:



Process Flow



Step 1 Click "Settings" > "Register User" on the Top Page.

The screenshot shows the MUFG BizSTATION top page. At the top, there are notices about password changes. Below the notices, there is a navigation bar with links like JPY Deposit, Foreign Exchange, Loan, Market Risk Management, Zengin/ANSER Connection, FOREX, Approve/Update Request, Transaction Record, and Settings. The 'Settings' link is highlighted with a red box and a number '1'. Below the navigation bar, there are several radio button options for user management, including 'Register User' (which is selected), 'Check/Update One Ti...', 'Enter Foreign Exchange Transaction Information', 'Change Password', 'Adjust Time on One Ti...', 'Register Profile', 'Change Service Admi...', 'Approve/Update Req...', and 'Approve/Update Req...'. A red box labeled '2' is placed over the 'Check/Update One Ti...' option.

1 Click "Settings".

2 Click "Register User".

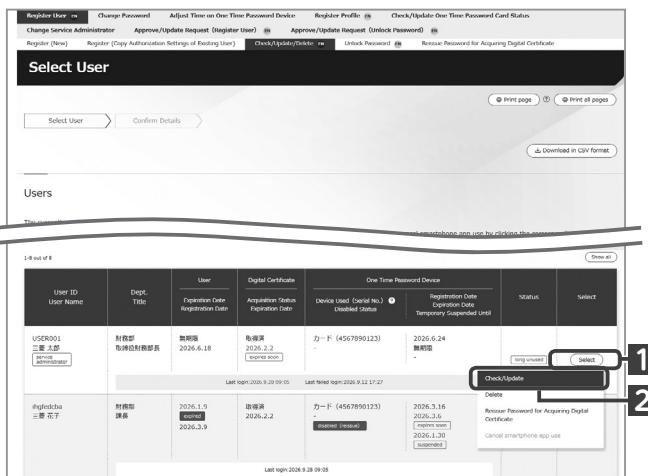
Step 2 Click the [Check/Update/Delete] button.

The screenshot shows the 'Register User' page. At the top, there are links for Register User, Change Password, Adjust Time on One Time Password Device, Register Profile, Check/Update One Time Password Card Status, Change Service Administrator, Approve/Update Request (Register User), Approve/Update Request (Unlock Password), Register (New), Register (Copy Authorization Settings of Existing User), Check/Update/Delete, Unlock Password, and Reseue Password for Acquiring Digital Certificate. Below this, there is a section titled 'Register User' with a note about reissuing digital certificates. A red box labeled '1' is placed over the 'Check/Update/Delete' button in the 'Perform Task' section, which also includes 'Register (new)', 'Register (copy authorization settings of existing user)', 'Unlock password', and 'Reseue password for acquiring digital certificate'.

1 Click the [Check/Update/Delete] button.

Step 3

To check or update their information, select the appropriate user and click the [Select] button. Then, click "Check/Update" to proceed.



1 Click the [Select] button.

2 Click "Check/Update."

The "Users" list shows a maximum of 1,000 users.

[Button Function]

- [Show all] = Shows all users.

Notes

- "User ID": Shows the ID assigned to the user on BizSTATION.
 - ID locked** = Indicates that the "User ID" is locked.
- "User Registration Date": Shows the date when the user registration was approved or executed.
- "User Expiration Date": Shows the expiration date assigned to the user at the time of registration.
 - expires soon** = Indicates that the user's expiration date is approaching. (This is shown from 7 days prior to the expiration date.)
 - expired** = Indicates that the user's expiration date has passed.
- "Acquisition Status": Shows the user's digital certificate acquisition status as either "取得済" (Acquired) or "未取得" (Not acquired).
- "Digital Certificate Expiration Date": Shows the expiration date of the user's digital certificate.
 - expires soon** = Indicates that the digital certificate expiration date is approaching. (This is shown from 28 days prior to the expiration date.)
 - expired** = Indicates that the digital certificate has expired.
- Last login: Shows the date and time of the user's last login.
- Last failed login: Shows the date and time of the user's last failed login attempt.
- Status: Shows the user's status.
 - long unused** = Indicates that the user has not logged in for an extended period of time. (This is shown if the user has not logged in for over 180 days.)
 - login password locked** = Indicates that the login password is locked.
 - execution password locked** = Indicates that the execution password is locked.
- "Device Used (Serial No.)": Shows one time password device and, if applicable, the serial number of the one time password card registered by the user or registration status as "未登録" (Non-registered) or "登録済" (Registered). If the user has switched to a different one time password device, the changeover period will also be shown.
- "One Time Password Device Registration Date": Shows registration date of the one time password card (first login date), or the date the smartphone app was registered.
- "One Time Password Device Expiration Date": Shows the expiration date of the one time password device (card or smartphone).
 - expires soon** = Indicates that the one time password device expiration date is approaching. (This is shown from 90 days prior to the expiration date.)
 - expired** = Indicates that the one time password device (card or smartphone) has expired.
- Temporarily Suspended Until: Shows the expiration date of the temporary suspension of the one time password.
 - temporarily suspended** = Indicates that the one time password has been temporarily suspended.
- "Disabled Status": Shows the disabled status of the one time password device.
 - disabled** = Indicates when either the one time password card or the smartphone app password is disabled, the latter due to multiple incorrect attempts.

Step 4 The [Confirm Details] page will be displayed.

The screenshot shows the 'Confirm Details' page with the following structure:

- Header:** Register User, Change Password, Adjust Time on One Time Password Device, Register Profile, Check/Update One Time Password Card Status, Change Service Administrator, Approve/Update Request (Register User), Approve/Update Request (Unlock Password), Register (New), Register (Copy Authorization Settings of Existing User), Check/Update/Delete, Unlock Password, Print page.
- Section 1:** Confirm Details. A progress bar: Select User → Confirm details → Enter Updates → Complete. A note: 'The task is not finished yet. Please confirm the details shown below.' A warning message: 'MUFG Bank will use the personal information registered as user information to send notices related to BizSTATION. Be sure to obtain the information owner's consent before registering personal information. We recommend keeping a written record of the information owner's consent. MUFG Bank will handle any provided personal information as such provided based on the information owner's consent.'
- Section 2:** User ID: Tmitsuhishi, Change user.
- Section 3:** Service Selection: General Information, JPY Deposit Service, Foreign Exchange Service, Loan Service, Zengin/ANSER Connection Service, Market Risk Management Service.
- Section 4:** General Information (Show/Hide)
- Section 5:** JPY Deposit Service (Show/Hide)

Item	Current Setting	After Revision
Payment / Book	未登録	承認権限
- Section 6:** Authorization Settings for Individual Accounts (Show/Hide)

Item	Current Setting	After Revision
Authorization Settings for Individual Accounts	なし	あり
- Section 7:** Foreign Exchange Service (Show/Hide)
- Section 8:** Authorization Settings for Individual Accounts (Show/Hide)

Item	Current Setting	After Revision
Authorization Settings for Individual Accounts	あり	なし
- Section 9:** Loan Service (Show/Hide)
- Section 10:** Zengin/ANSER Connection Service (Show/Hide)
- Section 11:** Market Risk Management Service (Show/Hide)
- Footer:** Back to [Select User] page.

1 Confirm the details.

Click the [Confirm details] button to view the "Authorization Settings for Individual Accounts."

1

1 Approval of User Registration, Update, and Deletion

When a user registration, update, or deletion request is submitted, it must be approved by a user with approval privileges. If the request is rejected, it will be returned to the applicant.

● Overview of Approval

Approval is the process by which a user with approval privileges reviews a request submitted by a user with submission privileges, and either approves or rejects it.

Applications for user registration, updates, or deletions can only be approved by users with approval privileges for user registration.

If the request is rejected, it will be returned to the user with submission privileges.

(1) Approval or Rejection of User Registration, Update, and Deletion

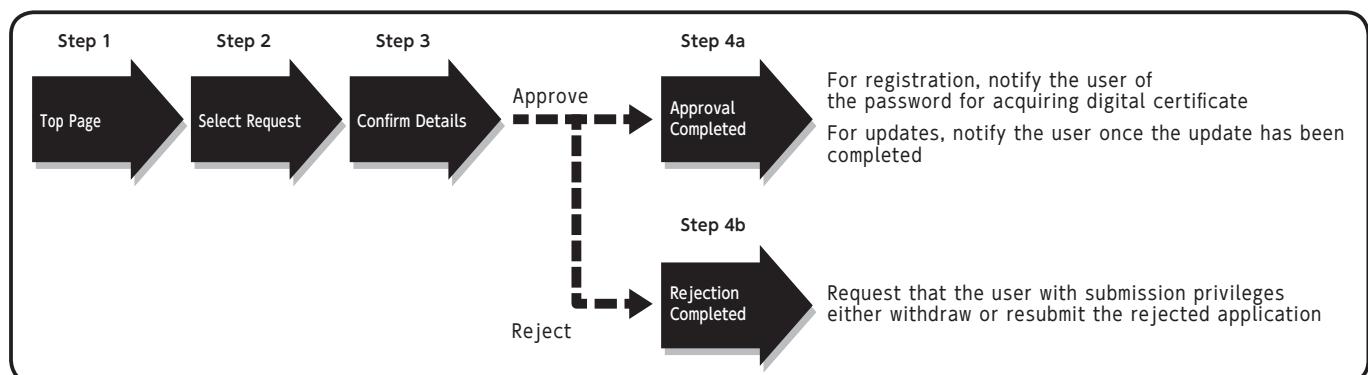
This section explains the procedure for approving user registration.

If the request is rejected, it will be returned to the user with submission privileges.

Authorized users for User Registration:



Process Flow



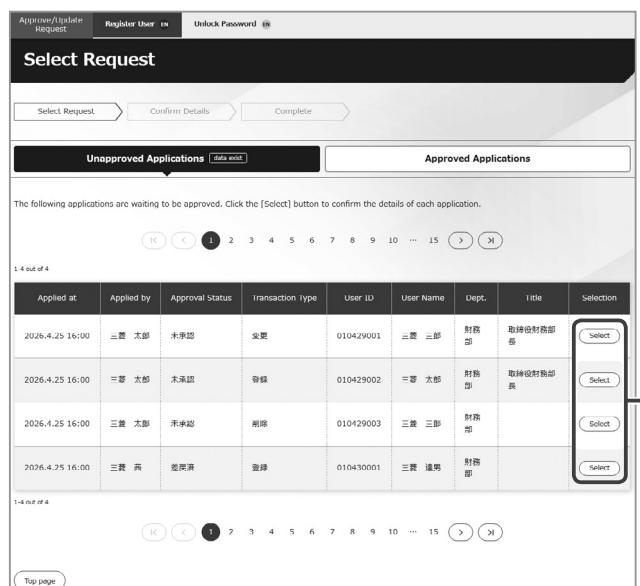
Step 1

Click "Register User" in the [Settings] section of the "Approval Requests" on the Top Page.



Step 2

In the unapproved applicant list, click the [Select] button located to the right of the corresponding row to confirm the details.



Notes

Once approved, the data will be shown in "Approved Applications," and the details will be available for review.

1 Click "Settings."

2 Click "Register User."

1 Click the [Select] button located to the right of the corresponding row.

Notes

In the "Transaction Type" column, the following types are shown.

"登録" (Registration): Apply to register new user.

"変更" (Update): Apply to update user information.

"削除" (Deletion): Apply to delete a user.

Notes

A status of "差戻済" (Rejected) in the "Approval Status" column indicates that the transaction was rejected by a user with execution and approval privileges or approval privileges.

Caution

If the selected data includes a request with the status "差戻済" (Rejected), a dialog box will appear. If necessary, click the [キャンセル] (Cancel) button to confirm the status. (Click the [OK] button to proceed to the next page.)

bizstn.bk.mufg.jp の内容
A previously rejected request has been selected. Do you want to proceed?

OK キャンセル

Step 3

Confirm the details.

→ (Approve): Enter your Execution Password and the One Time Password, then click the [Approve] button.

→ (Reject): Click the [Reject] button.

(For User Registration)

Confirm Details

Print page

Select Request Confirm Details Complete

The task is not finished yet. Please confirm the details shown below.

MUFG Bank will use the personal information registered as user information to send notices related to BizSTATION. Be sure to obtain the information owner's consent before registering personal information. We recommend keeping a written record of the information owner's consent. MUFG Bank will handle any provided personal information as such provided based on the information owner's consent.

Transaction Type: 登録
Applied at/by: 2026.4.25 16:00 三井 太郎

General Information JPY Deposit Service Foreign Exchange Service Loan Service
Zengin/ANSER Connection Service Market Risk Management Service

JPY Deposit Service
Authorization Settings
Authorization Settings for Individual Accounts

Foreign Exchange Service
Authorization Settings
Authorization Settings for Individual Accounts

1. Enter your execution password.
Please enter your own execution password.
Execution Password Show password Use software keyboard

2. Enter the one time password.
One Time Password Show password

How to check one time password
Note: When using the smartphone app, tap the [Show one time password] button on the top page, and then perform the same task.

STEP 1 Press the [1] button. STEP 2 The password will be shown.

Press the [1] button. The password will be shown.

Please perform the above task, and then enter in the 'One Time Password' field the password that will be shown.

Reject Approve

Back to [Select Request] page

⚠ Make sure to confirm that the [User Registration Complete] or [User Registration Application Rejected] page opens after you click the [Approve] or [Reject] button. If the page does not open due to a timeout, etc., confirm the completion of the process from the [Transaction History] menu.

1 Confirm the details.

Click the [Confirm details] button to view the "Authorization Settings for Individual Accounts."

2 → (Approve)

Enter your Execution Password. Then, following the instructions on the page, enter the One Time Password and click the [Approve] button.

→ (Reject)

Click the [Reject] button.

Caution

MUFG Bank will use the personal information registered as user registration to send notices related to BizSTATION. Be sure to obtain the information owner's consent before registering personal information.

We recommend keeping a written record of the information owner's consent.

MUFG Bank will handle any provided personal information as such provided based on the information owner's consent.

1

2

Approval of user registration, update, and deletion

Refer to Step 4a

Proceed to the next page

Rejection of user registration, update, and deletion

Refer to Step 4b

Proceed to page 13

Approval of User Registration, Update, and Deletion

Step 4a

The approval completion page will be displayed.

→ (Register): The Password for Acquiring Digital Certificate will be displayed. Please notify the user of the password.

([User Registration Complete] page)

► The [User Registration Complete] page will be displayed.

a Caution

After approving a registration request, please notify the registered user of the Password for Acquiring Digital Certificate on the [User Registration Complete] page. This password is required to obtain the digital certificate.

Caution

For security reasons, the Password for Acquiring Digital Certificate must be strictly controlled and must not be disclosed to anyone other than the user.

Caution

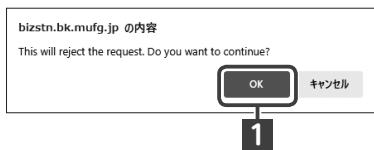
When user privileges are changed for yourself or for the currently logged-in user, the update will take effect from the next login.

Rejection of User Registration, Update, and Deletion

Step 4b

The rejection completion page will be displayed.

→ Please request that the user with submission privileges either withdraw or resubmit the rejected application.



1 Click the [OK] button.

([User Registration Application Rejected] page)

Transaction Type	登録	
Applied at/by	2026.1.15 13:00 三菱 人部	
<input type="radio"/> General Information <input type="radio"/> JPY Deposit Service <input type="radio"/> Foreign Exchange Service <input type="radio"/> Loan Service <input type="radio"/> Zengin/ANSER Connection Service <input type="radio"/> Market Risk Management Service		
General Information		
User Settings		
User ID	mitsubishi	
User Name (Kana)	ミツビシ タロウ	
User Name (Kanji)	三菱 太郎	
Login Password	*****	
E-Mail Address	mitubishi@example.co.jp	
E-Mail Address (for Payment Arrival E-Mail Notification Service)	taro.mitsubishi@example.co.jp	
One Time Password Device	スマートフォン	
- phone Number Registered for Using Smartphone App		
080-1234-5678		
E-Mail Notification	Register User	メールでの通知を受信しない
	JPY Deposit Service	メールでの通知を受信する
	Service Outage	メールでの通知を受信する

► The [User Registration Application Rejected] page will be displayed.

Chapter 3

Transaction Records

● Transaction History

Transaction history can be viewed on BizSTATION.

● Available Services

Available services, including the Representative Account and Designated Service Account, can be viewed and searched on BizSTATION.

1

Transaction History

A maximum of 10,000 past transactions can be viewed, covering a period of up to 250 days from the transaction date.

The "Service Administrator" or users authorized to search all user's transactions can view the transaction history of all BizSTATION users. Other users can view only their own transaction history.

- For users with search privileges (for all users)

(1) Please refer to "Transaction History—
Users with Search Privileges (for All Users)."

»»» Refer to page 15

- For users with search privileges (own transactions only)

(2) Please refer to "Transaction History—
Users with Search Privileges (Own Transactions Only)."

»»» Refer to page 20

(1) Transaction History— Users with Search Privileges (for All Users)

Authorized users for Transaction History:

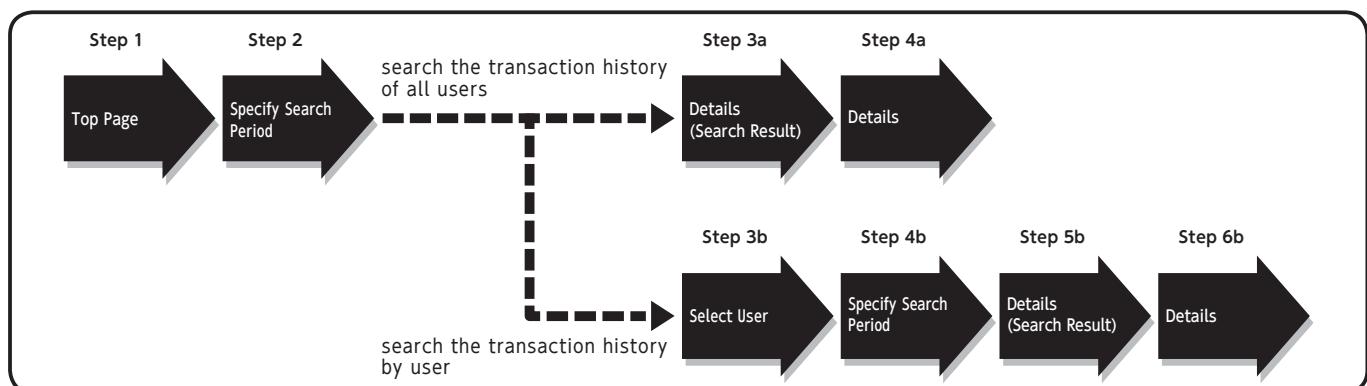


(For all users)



(Own transactions only)

Process Flow



Step 1 Click "Transaction Record" > "Transaction History" on the Top Page.



1 Click "Transaction Record."

2 Click "Transaction History."

Step 2

Specify the transaction type and search period, then click the [Search] button.

Search for the transaction history of all users**1a** Select "Transaction Type."

Select the transaction type to search.

2a Set "Search Period."

Past transactions can be searched for up to 250 days from the transaction date.

a **Useful Feature**

Please note that the earliest available date, which is 250 days prior to the transaction, will be displayed on the page. Please confirm the date.

3a Click the [Search] button.

»»» Refer to page 17, Step 3a

Search for the transaction history of each user**1b** Click the [Transaction history by user] button.

»»» Refer to page 18, Step 3b

Search for transaction history of all users

Refer to Step 3a

Proceed to the next page

Search for transaction history of each user

Refer to Step 3b

Proceed to page 18

Search for Transaction History of All Users

Step 3a The search results will be displayed.

Transaction History | Fee Statement | Maximum Transaction Amounts | Maximum Transaction Amounts (ANSWER) | Available Services | Fax Notification History

Specify Search Period | Details | Print page |

Transaction History

The transaction history of all users is shown below:
 - Transactions that have an error shown in the "Remarks" column have not been processed.
 - Transactions made using a smartphone have an asterisk (*) shown in the "Transaction Type" column.

Date	User	Description	Amount	Transaction Type	Details
2026.5.25 10:10	HMitsubishi 三葉 始	仕向送金受取人マスター登録 (登録入力)	JPY 3JPY		1
2026.5.20 09:59	HMitsubishi 三葉 始	振込入金メール通知 通知条件登録	JPY 3JPY		
2026.5.20 10:05	HMitsubishi 三葉 始	利用者登録変更実行	2,000,000 JPY 3JPY	三葉 太郎	
2026.5.20 10:00	HMitsubishi 三葉 始	複合振込手数料割引設定	JPY 3JPY		
2026.5.20 09:59	HMitsubishi 三葉 始	複合振込手数料割引設定	JPY 3JPY	1600001234 株式会社グループA社	
2026.5.20 09:58	HMitsubishi 三葉 始	複合振込手数料割引設定 (変更)	JPY 3JPY	2026.5.20 10:01	
2026.5.20 09:50	HMitsubishi 三葉 始	複合振込申請の承認 (複数契約)	498,950 JPY 3,675 JPY	前田実吉 郵便 0016033	
2026.5.20 09:45	HMitsubishi 三葉 始	複合振込申請の承認	500,000 JPY 3JPY	前田実吉 郵便 0016033	5月 0101 締合 (4月)
2026.5.20 10:14	HMitsubishi 三葉 始	振込登録	JPY 3JPY		

1-111 out of 1111

Back to [Specify Search Period] page | Top page

► The transaction history for all users will be displayed.

1 Click the [Details] button.

Details available via the [Details] button depending on the "Transaction Type" selected in the transaction history and the privileges of the user performing the action.

Step 4a The details will be displayed.

(For User Registration, Update, or Deletion)

Transaction History | Fee Statement | Maximum Transaction Amounts | Maximum Transaction Amounts (ANSWER) | Available Services | Fax Notification History

Details | Register/Update/Delete User Account

Specify Search Period | Details | Print page |

Transaction Type: 会員
Executed at/by: 2026.5.20 10:05 三葉 太郎
User ID: Tmitsubishi

General Information

User Settings

Item	Current Setting	After Revision
User Name (Kana)	ミツビシ タロウ	
User Name (Kanji)	三葉 太郎	
Login Password	*****	
E-Mail Address	mitsubishi@example.co.jp	
F-Mail Address (for Payment Arrival E-Mail Notification Service)	taim.mitsubishi@example.co.jp	
One Time Password Device	ワンタイムパスワードカード	スマートフォン
Phone Number Registered for Using Smartphone App	080-1234-5678	
E-mail Notification	メールでの通知を受信しない	
JPY Deposit Service	メールでの通知を受信する	
Service Usage	メールでの通知を受信する	
Dept.	財務部	経理部
Title	財務部次長	経理部次長
User Expiration Date	無期限	

Authorization Settings

Market Risk Management Service

previous page | next page

► The transaction details will be displayed.

Search for Transaction History of Each User

Step 3b Select the user to search for.

User ID	User Name	Dept.	Title	Selection
TaroMitsubishi	三菱 太郎	管理部	課長代理	1 Select
HiMitsubishi	三菱 伸	管理部	課長	Select
JiMitsubishi	三菱 次郎	財務部	主任	Select
KiMitsubishi	三菱 一	財務部	課長代理	Select
SMitsubishi	三菱 亮二	管理部	課長代理	Select
SMitsubishi	三菱 亮一	HR部	課長代理	Select
TaroMitsubishi	三菱 太郎	販賣部	課長	Select

1 Click the [Select] button located to the right of the corresponding row to select the user.

The "Users" list shows a maximum of 1,000 users.

Useful Feature

Clicking the [Search / Change sort order] button allows searching for specific users or adjusting the sorting of the "Users" list.

[Button Function]

- [Show all] = Shows all users.

Step 4b Specify the transaction type and search period, then click the [Search] button.

1 Select "Transaction Type."

Select the transaction type to search.

2 Set "Search Period."

Past transactions can be searched for up to 250 days from the transaction date.

Useful Feature

Please note that the earliest available date, which is 250 days prior to the transaction, will be displayed on the page. Please confirm the date.

3 Click the [Search] button.

Step 5b The search results will be displayed.

- The transaction history for the selected user will be displayed.

1 Click the [Details] button.

Details available via the [Details] button depending on the "Transaction Type" selected in the transaction history and the privileges of the user performing the action.

Step 6b The details will be displayed.

(For User Registration, Update, or Deletion)

- The transaction details will be displayed.

(2) Transaction History— Users with Search Privileges (Own Transactions Only)

Authorized users for Transaction History:

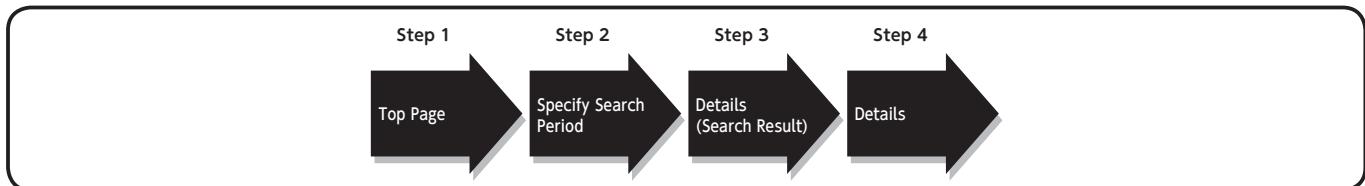


(For all users)



(Own transactions only)

Process Flow



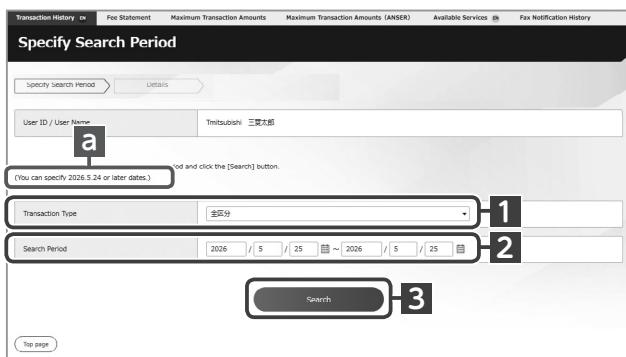
Step 1 Click "Transaction Record" > "Transaction History" on the Top Page.



1 Click "Transaction Record."

2 Click "Transaction History."

Step 2 Specify the transaction type and search period, then click the [Search] button.



1 Select "Transaction Type."

Select the transaction type to search.

2 Set "Search Period."

Past transactions can be searched for up to 250 days from the transaction date.

a Useful Feature

Please note that the earliest available date, which is 250 days prior to the transaction, will be displayed on the page. Please confirm the date.

3 Click the [Search] button.

Step 3 The search results will be displayed.

Transaction History

User ID: Hmitsubishi 三井 旭

Search Period: 2026.5.20 ~ 2026.5.20

Checked at: 2026.5.31 12:00

1-111 out of 111

Date	User ID	Description	Amount	Category
2026.5.20 10:05	Hmitsubishi 三井 旭	利得損益計算実行	2,030,000 JPY	三井 旭
2026.5.20 10:00	Hmitsubishi 三井 旭	総合登記料割引特典設定	JPY	JPY
2026.5.20 09:59	Hmitsubishi 三井 旭	総合登記料割引特典設定	JPY	JPY
2026.5.20 09:58	Hmitsubishi 三井 旭	総合登記料割引特典設定 (変更)	JPY	JPY
2026.5.20 09:50	Hmitsubishi 三井 旭	総合登記料割引特典設定 (変更)	JPY	JPY
2026.5.20 09:49	Hmitsubishi 三井 旭	総合登記料割引特典設定 (変更)	JPY	JPY
2026.5.20 09:45	Hmitsubishi 三井 旭	総合登記料割引特典設定 (変更)	JPY	JPY
2026.5.20 09:45	Hmitsubishi 三井 旭	総合登記料割引特典設定 (変更)	JPY	JPY
2026.4.7 16:14	Hmitsubishi 三井 旭	総合登記料割引特典設定 (変更)	JPY	JPY

1-111 out of 111

Back to [Specify Search Period] page
Two pages

► Your transaction history will be displayed.

1 Click the [Details] button.

Details available via the [Details] button depending on the "Transaction Type" selected in the transaction history and the privileges of the user performing the action.

Step 4 The details will be displayed.

(For User Registration, Update, or Deletion)

Transaction History | Fee Statement | Maximum Transaction Amounts | Maximum Transaction Amounts (ANSWER) | Available Services | Fax Notification History

Details | Register/Update/Delete User Account

Specify Search Period | Details

Transaction Type: 実業

Executed at/by: 2026.5.20 10:05 三井 旭

User ID: Hmitsubishi

General Information

User Settings

Item	Current Setting	After Revision
User Name (Kana)	ミツビシ タロウ	
User Name (Kang)	三井 旭	
Login Password	*****	
E-Mail Address	mitsubishi@example.co.jp	
E-Mail Address (for Payment Arrival E-mail Notification Service)	taro.mitsubishi@example.co.jp	
One Time Password Device	ワンタイムパスワードカード	スマートフォン
- Phone Number Registered for Using Smartphone App	080-1234-5678	
E-Mail Notification	メールでの通知を受信しない	
JPY Deposit Service	メールでの通知を受信する	
Service Outage	メールでの通知を受信する	
Dept.	財務部	経理部
Title	財務統括部長	財務部経理担当
User Expiration Date	無期限	

Authorization Settings

Market Risk Management Service

Previous page

► The transaction details will be displayed.

2 Available Services

Available services, including the Representative Account and Designated Service Accounts, can be viewed on BizSTATION.

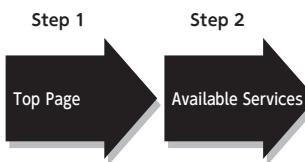
The search function is available to all users.

(1) Contract Details

Authorized users for Available Services:
The search function is available to all users.



Process Flow



Step 1 Click "Transaction Record" > "Available Services" on the Top Page.



1 Click "Transaction Record."

2 Click "Available Services."

Step 2 Available services will be displayed.

Transaction History	Fee Statement	Maximum Transaction Amounts	Maximum Transaction Amounts (ANSER)	Available Services		
Fax Notification History						
Available Services						
Customer No./Name	1033058653 UI次2 131					
Available Services						
Service						
基本サービス						
振込送金・振戻し・訂正サービス						
給与/賃与振込サービス						
Zengin Service: Customer Center Verification Codes						
Customer Center Verification Codes						
BULK/Payroll Payment	Transaction Statements	Foreign Exchange Statements	File Transfer	Approval Method		
Customer Center Verification Codes			Other	Remarks		
		Foreign Exchange Statements	Electronic Reconciled			
		Foreign Exchange Reconciled	Foreign Currency Deposit			
		Foreign Exchange Reconciled	Foreign Exchange Deposit			
		Debit and Credit Statement	Reflected Information			
		Foreign Exchange Statement (Non-Accounting)				
		Foreign Exchange Statement (Accounting)				
		Foreign Exchange Statement				
		Debit and Credit Statement				
		Outward Remittances Accepted				
		Deposit Balance				
		Debit and Credit Statement				
		Incoming Payments				
10330586530001				Web承認		
Representative Account (Charge Debit Account) / Designated Service Accounts						
1-12 out of 12						
Representative Account	Branch Name	Currency	Account Type	Account No.	Account Holder	Availability of Withdrawal (24-Hour Service)
○ 神奈板橋店	JPY	普通		0059610	UI次2 131	
○ 藤田崎支店	JPY	普通		0012296	UI次2 156	
○ 藤田崎支店	JPY	普通		0012301	UI次2 156	
○ 藤田崎支店	JPY	当座		0015037	UI次2 156	
Bulk / Payroll / Local Tax Payment: Optional Company Codes						
Company Code	Transaction Type	Debit Account	Optional Services	Applies to		
		Branch Code	Branch Name	Account Type	Account No.	

Notes

Availability of Withdrawal (24-Hour Service)

The availability of withdrawals can be checked via the 24-hour service following the regular cut-off time, including on Saturdays, Sundays, and Japanese holidays.

Notes

Bulk / Payroll / Local Tax Payment: Optional Company Codes

[Debit Account]

This section is shown only to users of the Individual Debit Account Service or the Payment Agency Operations Service.

[Applies to]

"共通" (Common): Company Codes that can be used for both Bulk/Payroll Payment Service and Zengin/ANSER Connection Service.

"全銀" (Zengin): Company Codes that can be used for only for the Zengin/ANSER Connection Service.

Chapter 4

Profile Registration

● Profile Update

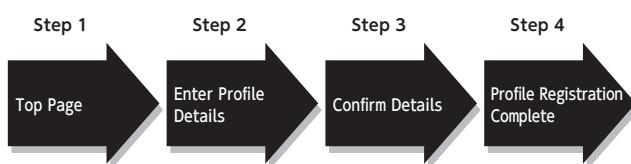
Various settings can be updated, such as the registered contact telephone number for service-related communications, the creation cycle of the payment and book transfer reconciliation list.

(1) Profile Update

Authorized users for Profile Registration:

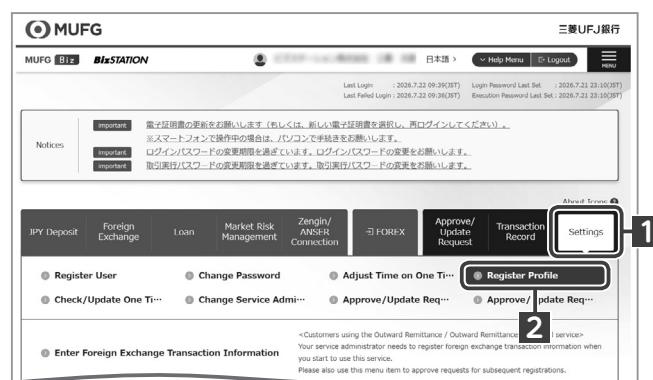


Process Flow



Step 1

Click "Settings" > "Register Profile" on the Top Page.



1 Click "Settings."

2 Click "Register Profile."

Step 2

Enter the update details and click the [Confirm details] button.

The screenshot shows the 'Enter Profile Details' page. The 'Contact Telephone No.' field is highlighted with a red box and labeled '1'. The 'Confirm Details' button at the bottom is highlighted with a red box and labeled '3'.

1 To update the items, change the status from "No change" to "Change."

2 Enter the updated information.

3 Click the [Confirm details] button.

● Description of Input Items

Item	Description
Contact Telephone No.	<ul style="list-style-type: none"> The registered contact telephone number can be updated. (Mobile numbers are also accepted.) To delete the currently registered contact telephone number, please leave the "Contact Telephone No." field blank. If the contact telephone number is deleted, the default contact number will be the telephone number registered with the Representative Account.
Payment and Book Transfer Reconciliation List Creation Cycle	<p>The cycle for creating the "Payment / Book Transfer Reconciliation List" to confirm the transaction results can be changed.</p> <ul style="list-style-type: none"> Daily: "A Payment / Book Transfer Reconciliation List" is created for each designated date. Weekly: "A Payment / Book Transfer Reconciliation List" is created for each week. Monthly: "A Payment / Book Transfer Reconciliation List" is created for each month.

Step 3

Confirm the update details, enter your Execution Password, and then click the [Execute] button.

The screenshot shows the 'Confirm Details' page. At the top, there are navigation links: 'Enter Profile Details', 'Confirm Details' (which is highlighted in red), and 'Complete'. Below this is a note: 'The task is not finished yet. Please confirm the details shown below.' A warning message in a box states: 'MUFG Bank will send notifications related to BizSTATION to the contact telephone number, fax number, and e-mail address you register through this page. The contact telephone number is the phone number of your service administrator. Please update it only if the service administrator's telephone number has changed. Before updating the contact telephone number, fax number, or e-mail address, be sure to obtain the owner's consent.' Below the note is a table with three columns: 'Item', 'Current Setting', and 'After Revision'. The table includes rows for Contact Telephone No., Payment / Book Transfer Reconciliation List Creation Cycle, Reverse/Amend Payment Settings, Revise Request Settings, and Payroll Payment. At the bottom of the page, there is a note: 'Do you want to register the above details? Enter your execution password and click the [execute] button to do so.' Below this is a password entry field with a 'Show password' checkbox and a 'Use software keyboard' button. The 'Execute' button is highlighted with a red box and a large number '3'.

1 Confirm the update details.

2 Enter your Execution Password.

3 Click the [Execute] button.

Step 4

The [Profile Registration Complete] page will be displayed.

The screenshot shows the 'Profile Registration Complete' page. At the top, there are navigation links: 'Enter Profile Details', 'Confirm Details' (which is highlighted in red), and 'Complete'. Below this is a note: 'Your profile has been registered as follows.' A warning message in a box states: 'MUFG Bank will send notifications related to BizSTATION to the contact telephone number, fax number, and e-mail address you register through this page.' Below the note is a table with three columns: 'Item', 'Current Setting', and 'After Revision'. The table includes rows for Contact Telephone No., Payment / Book Transfer Reconciliation List Creation Cycle, Reverse/Amend Payment Settings, Revise Request Settings, and Payroll Payment. At the bottom of the page, there is a 'Top page' button.

► The [Profile Registration Complete] page will be displayed.



User Manual

Basic Service

BizSTATION Service Hours

8:00 - 23:55 (*)

The service is available 24 hours for 24-Hour Service users. (*)

(*) The service is unavailable from 21:00 on the second Saturday of each month until 8:00 on the following Sunday, as well as on certain Japanese holidays due to maintenance.

Additionally, operating hours may be subject to change due to maintenance or other operational reasons. For further details, please refer to our website.



CONTENTS

Chapter 1 Balance	2
(1) Balance	2
Chapter 2 Account Activity	5
(1) Account Activity	5
Chapter 3 Payments and Book Transfers	8
■ Process Flow for Payments and Book Transfers	9
■ 1 Payments	10
■ Process Flow and Privileges for Payment Request Creation	10
■ 1 Payment Request Approval	11
(1) Approval or Rejection of Payment Requests	11
■ Beneficiary Pre-Registration Approval (Subsequent Step)	17
■ 2 Account Confirmations and Payments	20
■ Account Confirmations and Payments	20
■ Process Flow and Privileges for Account Confirmation and Payment Request Creation	21
■ 1 Account Confirmation and Payment Request Approval	22
(1) Approval or Rejection of Account Confirmations and Payment Requests	22
■ 3 Book Transfers	33
■ Process Flow and Privileges for Book Transfers	33
■ 1 Book Transfer Request Approval	34
(1) Approval or Rejection of Book Transfer Requests	34
■ 4 Notice Deposits	40
■ Process Flow and Privileges for Notice Deposit Book Transfers	40
■ 1 Notice Deposit Book Transfer Request Approval	41
(1) Approval or Rejection of Notice Deposit Book Transfer Requests	41
■ 5 Scheduled Transaction Check and Cancellation	48
(1) Check and Cancellation of Scheduled Payments and Book Transfers	48

This manual is intended for users with approval privileges. For functions not covered in this manual, please refer to the Japanese version.

- * The screenshots shown in this manual may vary depending on the operating system and browser version, but this does not affect the operation procedures.
- * The contents and interface design described in this manual are subject to change without prior notice.
- * Unauthorized reproduction or redistribution of this manual, in whole or in part, is strictly prohibited by law.
- * Microsoft and Windows are registered trademarks or trademarks of Microsoft Corporation in the United States and/or other countries.
- * Adobe, the Adobe logo, Acrobat, and Reader are registered trademarks or trademarks of Adobe Inc. in the United States and/or other countries.
- * All other brand and product names are registered trademarks and/or trademarks of their respective owners.

Chapter 1 Balance

(1) Balance

The current balance, previous-day balance, end-of-previous-month balance, and other specified-date balance for the Designated Service Accounts can be viewed.

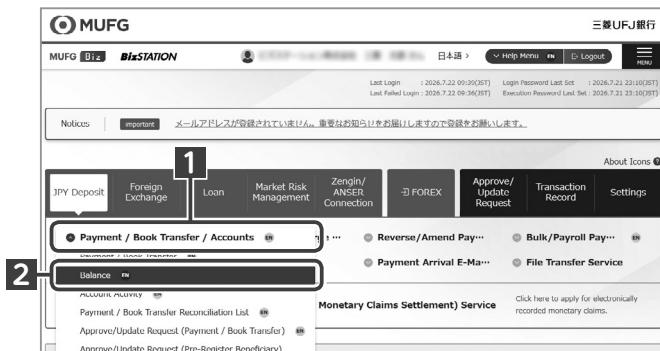
Authorized users for Balance and Account Activity:



Process Flow



Step 1 Click "Payment / Book Transfer / Accounts" > "Balance" on the Top Page.



1 Click "Payment / Book Transfer / Accounts."

2 Click "Balance."

Step 2

Select the "Search Date" ("Today," "Yesterday," "Previous month end," or "Other specified date") and the accounts to search, then click the [Show balance] button.

1 Select one of the following date options: "Today," "Yesterday," "Previous month end," or "Other specified date."

- "Today": Shows the current balance.
- "Yesterday": Shows the previous-day balance.
- "Previous month end": Shows end-of-previous-month balance.
- "Other specified date": Shows the balance as of the selected date.
- For time deposits or notice deposits, only the current balance can be viewed.

a Notes

When "Other specified date" is selected, a date input field will appear. To view the balance, select a date within the current month from the calendar, excluding today and yesterday.

2 Switch the account status from "Not selected" to "Selected" in the "Selection" column for search.

b Notes

To select all accounts, switch the toggle from "Select all accounts" to "All accounts selected."

3 Click the [Show balance] button.

Step 3 The search results will be displayed.

(For the Current Balance)

MUFG Bank Branch	Account Type	Account No.	Account Holder	Balance	Cleared Balance
渋谷支店	普通	1234567	ビズステーション株式会社	3,003,302 JPY	2,003,302 JPY
渋谷支店	普通	2234567	ビズステーション株式会社	1,103,302 JPY	1,003,302 JPY
本店支店	当座	1230017	ビズステーション株式会社	4,003,302 JPY	-3 JPY
渋谷支店	BCL	1023042	ビズステーション株式会社	0 JPY	5,000,000 JPY
渋谷支店	普通	1028345	ビズステーション株式会社	555 JPY	3,000,000 JPY
渋谷支店	当座	2230456	ビズステーション株式会社	3,003,302 JPY	2,003,302 JPY
渋谷支店	通知	1234567	ビズステーション株式会社	3,003,302 JPY	1,003,302 JPY
所沢支店	BCL	1310415	ビズステーション株式会社	0 JPY	3,000,000 JPY
長野支店	通知	1310415	ビズステーション株式会社	3,000,000 JPY	0 JPY
梅田支店	当座	2100298	ビズステーション株式会社	1,103,302 JPY	1,003,302 JPY

(For the Previous-Day Balance, End-of-Previous-Month Balance, or Other Specified-Date Balance)

MUFG Bank Branch	Account Type	Account No.	Account Holder	Balance
渋谷支店	普通	1234567	ビズステーション株式会社	3,003,302 JPY
渋谷支店	普通	2234567	ビズステーション株式会社	1,103,302 JPY
本店支店	当座	1230017	ビズステーション株式会社	4,003,302 JPY
渋谷支店	BCL	1023042	ビズステーション株式会社	0 JPY
渋谷支店	普通	1234567	ビズステーション株式会社	1,003,302 JPY
所沢支店	BCL	1310415	ビズステーション株式会社	0 JPY
長野支店	通知	1310415	ビズステーション株式会社	3,000,000 JPY
梅田支店	当座	2100298	ビズステーション株式会社	1,103,302 JPY

1 The balance as of the reference date will be shown.

a Useful Feature

Balances for the selected accounts as of a different reference date can be viewed.

1

Notes

When "Other specified date" is selected, select a date within the current month from the calendar, excluding today and yesterday. For time deposits or notice deposits, only the current balance can be viewed.

Chapter 2 Account Activity

(1) Account Activity

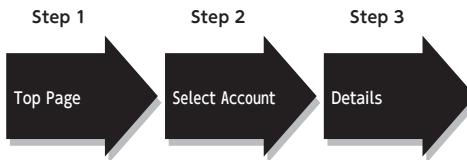
The transaction details of the Designated Service Accounts can be viewed by selecting one of the following categories:

"All transactions," "Outgoing payments," "Credits," or "Incoming payments."

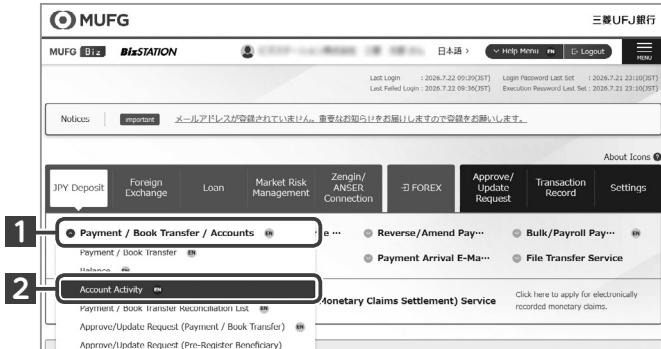
Authorized users for Balance and Account Activity:



Process Flow



Step 1 Click "Payment / Book Transfer / Accounts" > "Account Activity" on the Top Page.



1 Click "Payment / Book Transfer / Accounts."

2 Click "Account Activity."

Step 2

Select the "Search Period" and the "Transaction Category," then click the [Select] button for the relevant account.

Payment / Book Transfer Balance Account Activity Payment / Book Transfer Reconciliation List
Approve/Update Request (Payment / Book Transfer) Approve/Update Request (Pre-Register Beneficiary)

Select Account

When obtaining information about or checking transactions from at least 25 months ago (Create past transaction file)
When specifying multiple accounts to obtain information about or check (Check transactions of multiple accounts)

Please select the "Search Period", the "Transaction Category", and an account.
(Time and notice deposits will have their current deposit details shown regardless of the specification of the search period.)

Search Period 1 2020.4.1 (水) ~ 2020.4.1 (水)
Today Yesterday This week Last week This month Last month

Transaction Category 2 All transactions Outgoing payments Credits Incoming payments

MURG Bank Branch Account Type Account No. Account Holder Selection
渋谷支店 普通 1234567 ビズステーション株式会社
渋谷支店 普通 2234567 ビズステーション株式会社
本店 当座 1230017 ビズステーション株式会社
渋谷支店 BCL 1023042 明細なし
渋谷支店 定期 1028345 ビズステーション株式会社
渋谷支店 当座 2230456 ビズステーション株式会社
渋谷支店 通知 1234567 ビズステーション株式会社
渋谷支店 当座 2230456 ビズステーション株式会社
渋谷支店 通知 1234567 ビズステーション株式会社

1-50 out of 83
Top Page

1 Select the search period.

Specify a period to view account activity for ordinary deposits, current deposits or, Business Card Loans (BCLs).



For time deposits and notice deposits, the current deposit details will be shown regardless of the specified search period.

2 Select one of the following categories: "All transactions," "Outgoing payments," "Credits," or "Incoming payments."

- "All transactions": Shows all transactions.
- "Outgoing payments": Shows outgoing payment transactions only.
- "Credits": Shows credit transactions only.
- "Incoming payments": Shows only credit transactions that have been transferred.
- To view deposit details for time deposits or notice deposits, select "All transactions."

3 Click the [Select] button for the relevant account.

a Useful Feature

Transaction information dated more than 25 months prior can be obtained and viewed in PDF format.

b Useful Feature

Transaction information for multiple specified accounts can be obtained and viewed.

Step 3 The search results will be displayed.

Payment / Book Transfer Balance Account Activity Payment / Book Transfer Reconciliation List
Approve/Update Request (Payment / Book Transfer) Approve/Update Request (Pre-Register Beneficiary)

Details | Outgoing Payments

Select Account Details Print page Print all pages
Download in CSV format Download in text format

Account: 深谷本店 普通 1234567 ビズステーション株式会社
Search Period: 2026.3.10 (火) ~ 2026.3.30 (月) Change an account and search period

Search Account Activity
Remarks: 全角英数字記号 最初の1文字以上
Transaction Amount: 半角英字12桁以内 JPY ~ 下角英字12桁以内 JPY
Note: Search users meeting all entered conditions
Q. Search

Transaction Category: All transactions Outgoing payments Credits Incoming payments

1 20 out of 110 2026.4.1 19:00 (JST) G Updates

Transaction Date	Designated Date	Transaction Type	Remarks	Payment Amount
2026.3.10		ヨリ・ド		300 JPY
2026.3.10	2026.3.9	カード		100,000 JPY
2026.3.10	2026.3.6	カード		100,000 JPY
2026.3.10		メモリヨウ		210 JPY
2026.3.11		ヨリ・ド		300 JPY
2026.3.11		口座振替	○○クレジット	120,000 JPY
2026.3.11	2026.3.6	カード		100,000 JPY
2026.3.11	2026.3.9	ヨリ・ド		300 JPY
2026.3.11		カード		10,000 JPY
2026.3.11		カード		100,000 JPY
2026.3.11	2026.3.9	メモリヨウ		210 JPY
2026.3.12		ヨリ・ド		300 JPY
2026.3.12	2026.3.10	カード		10,000 JPY
2026.3.12		口座振替	○○クレジット	120,000 JPY
2026.3.12		メモリヨウ		210 JPY
2026.3.12		ヨリ・ド		300 JPY
2026.3.12	2026.3.10	口座振替	○○クレジット	120,000 JPY
2026.3.13		カード		100,000 JPY
2026.3.13		メモリヨウ		210 JPY
2026.3.13		口座振替	○○クレジット	120,000 JPY

1 2 3 4 5 6 > >>

▼Search Period: 2026.3.10 (火) ~ 2026.3.30 (月)

Balance Before Transactions	→	Balance After Transactions
650,300 JPY	Payment(s): 110	6,907,930 JPY
		469,790 JPY

Back to [Select Account] page Top Page

1 The transaction details of the selected account will be displayed.

- A maximum of 20 transactions will be displayed per page (10 for "Incoming payments"). To view additional transactions, click ">".
- Transactions can be viewed in chronological order based on the "Transaction Date."
- For time deposits or notice deposits, the deposit details will be displayed.

a Useful Feature

The transaction category for the selected account can be changed.

Caution

- A maximum of 200 transaction details can be viewed at one time. If additional transaction details exist, please click "»" to view the remaining items.
- When there are 201 or more same-day transaction details, the number of transactions, as well as the "Balance Before Transactions" and "Balance After Transactions" for the specified search period, will be displayed on each page after all transaction details have been displayed.

Chapter 3 Payments and Book Transfers

● Approval of Payment, Book Transfer, or Notice Deposit Book Transfer Requests

An approval request submitted by a user with request submission privileges must be approved by a user with approval privileges. If the request is rejected, it will be returned to the user with request submission privileges.

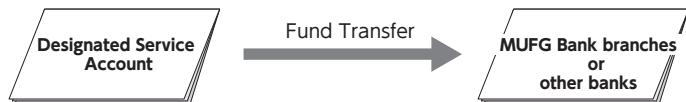
● Checking and Cancellation of Scheduled Payments, Book Transfers or Notice Deposit Withdrawals

The details of the scheduled payments, book transfers and notice deposit withdrawals can be checked. The scheduled transactions can be canceled even after executing or approving, as long as the cancellation is made before the designated cut-off time.

This service enables users to use the [Payment], [Book Transfer], and [Notice Deposit (Credit and Withdrawal)] menus via the BizSTATION interface.

"Payment"

This function transfers funds from Designated Service Accounts registered with MUFG Bank to accounts held at MUFG Bank branches or at other banks.



To initiate a payment to an account at other banks, use the "Account Confirmation and Payment" function to verify the beneficiary account prior to executing the payment.

Account Confirmation and Payment ... ➤ Refer to page 20

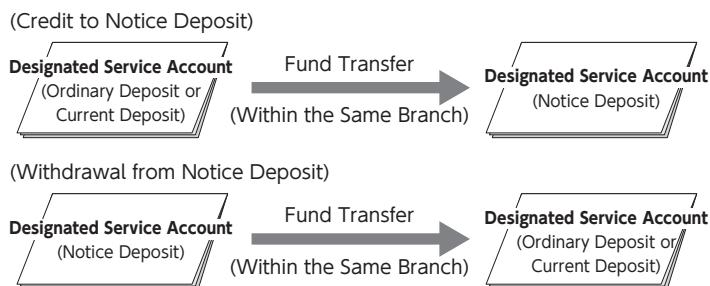
"Book Transfer"

This function transfers funds between ordinary and current deposit accounts registered with MUFG Bank as Designated Service Accounts.



"Notice Deposit (Credit and Withdrawal)"

This function transfers funds between ordinary or current deposit accounts and notice deposit accounts registered with MUFG Bank as Designated Service Accounts. Transfers from notice deposit accounts to ordinary or current deposit accounts are also supported (*).



(*) Transfers are restricted to accounts held within the same branch.

➤ Proceed to the next page

Process Flow for Payments and Book Transfers

Main Process Flow

BizSTATION Basic Service (Payment and Book Transfer)

Payment and Book Transfer Request Submission

Acceptance

Payment and Book Transfer Processing

Payment and Book Transfer Reconciliation List Viewing

Payment and Book Transfer

Payment (*1)

Preliminary Setup
Charge Settings for BeneficiaryPreliminary Setup
Beneficiary Pre-registrationPreliminary Setup
Payment Template List Creation

Payment Request Submission

Book Transfer (*2)

Preliminary Setup
Book Transfer Template List Creation

Book Transfer Request Submission

Notice Deposit

Notice Deposit Book Transfer Request Submission

Scheduled Transaction Check or Cancellation

Check or Cancellation of Scheduled Payment and Book Transfer
Refer to page 48

Payment and Book Transfer Request Acceptance

Payment and Book Transfer Execution

Payment and Book Transfer Reconciliation List

Payment and Book Transfer Reconciliation List Viewing or Printing

(*1) Payments can also be made without preliminary setup by directly entering the beneficiary information.

(*2) Book transfers can also be made without preliminary setup by selecting the beneficiary at the time of transfer.

1 Payments

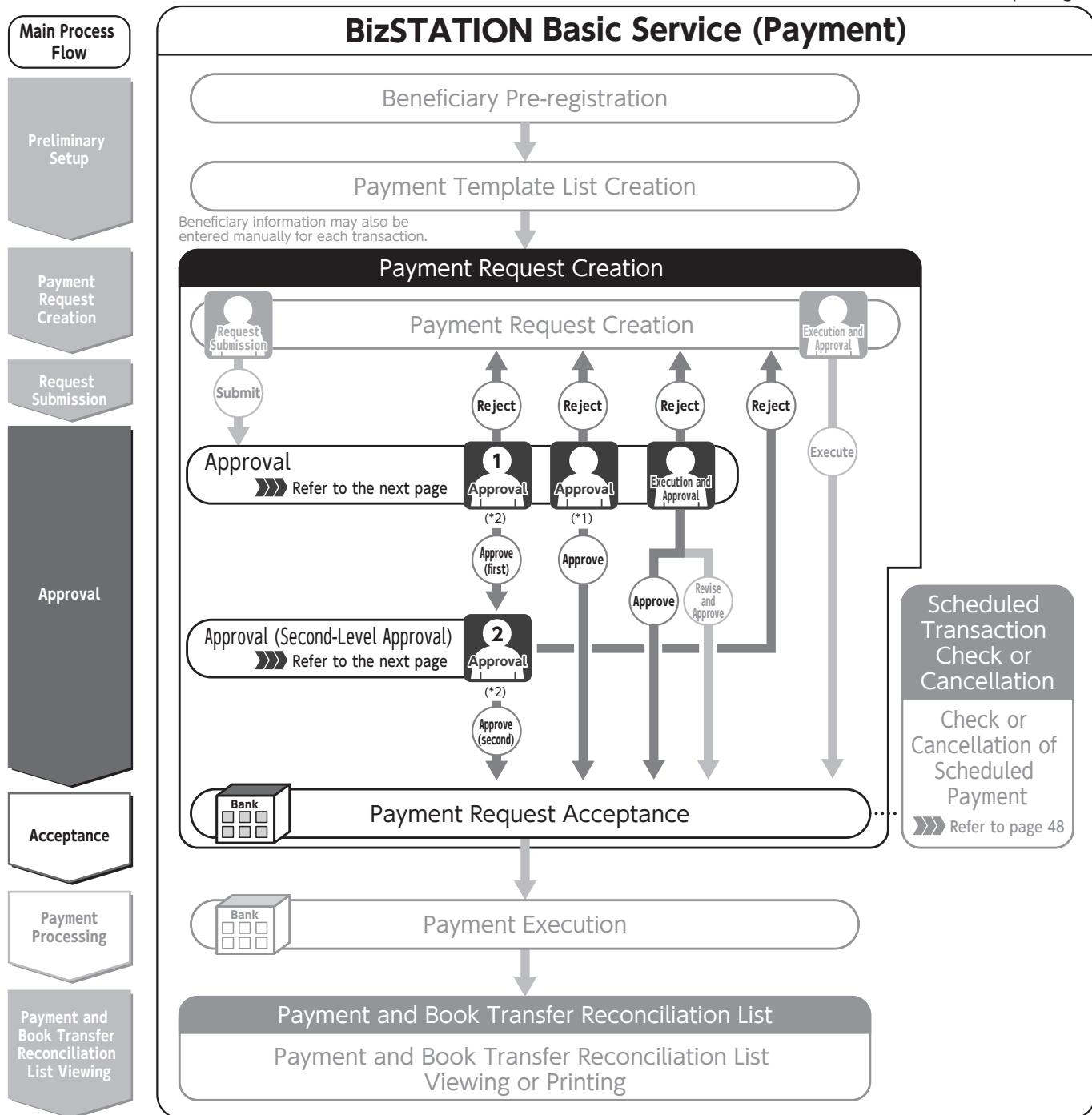
To initiate a funds transfer from a Designated Service Account registered with MUFG Bank to an account held at MUFG Bank branches or at other banks, please use the [Payment] menu.

To initiate a payment to a beneficiary account held at other banks, please follow a different process. For further details, refer to page 20, "Account Confirmations and Payments."

Process Flow and Privileges for Payment Request Creation



indicates user privileges.



(*1) Approval privileges for: pre-registered beneficiaries and non-registered beneficiaries, or pre-registered beneficiaries only

(*2) Users with multiple approval privileges for: pre-registered beneficiaries and non-registered beneficiaries, or pre-registered beneficiaries only

1 Payment Request Approval

When a payment request is submitted, it must be approved by a user with approval privileges. If the request is rejected, it will be returned to the requestor.

There are two types of approval privileges available for payments.

- "Approval Privileges for Pre-Registered and Non-Registered Beneficiaries": can approve all types of payment requests.
- "Approval Privilege for Pre-Registered Beneficiaries Only": can approve only payment requests to pre-registered beneficiaries.

(1) Approval or Rejection of Payment Requests

This section explains the procedure for approving payment requests.

Users with approval privileges can approve them.

If the request is rejected, it will be returned to the user with request submission privileges.

Authorized users for Payment:

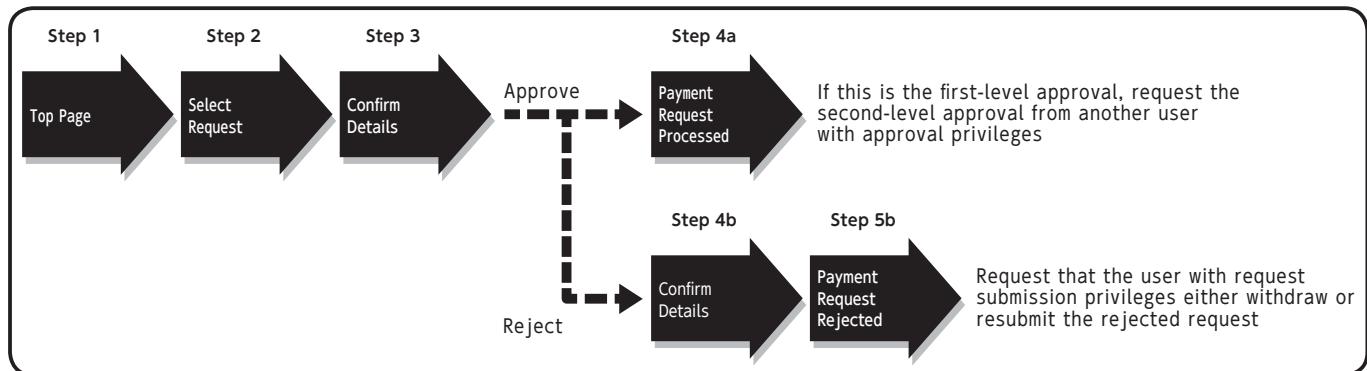


A black and white icon of a person in a suit, facing right, with a speech bubble above them.

A black square icon containing a white stylized human figure with a large head and a small body, representing a person or user.

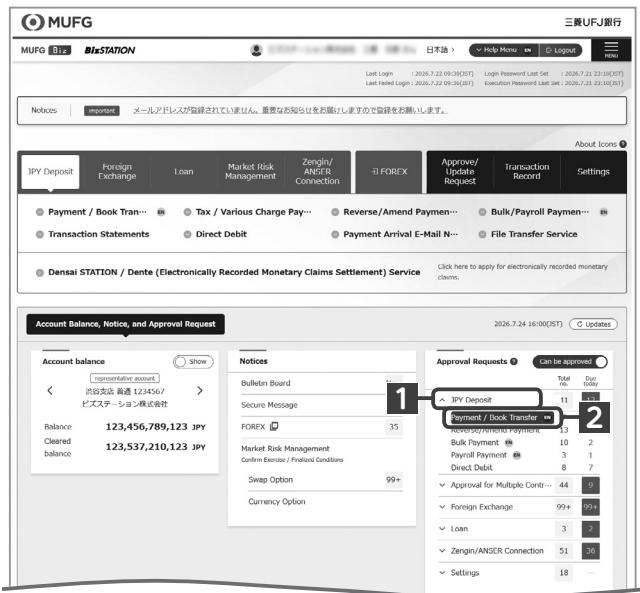
(Pre-registered beneficiaries only) (Pre-registered beneficiaries only)

Process Flow



Step 1

Click "Payment / Book Transfer" in the [JPY Deposit] section of the "Approval Requests" on the Top Page.



1 Click "JPY Deposit."

2 Click "Payment / Book Transfer."

Step 2

In the unapproved data list, click the [Select] button located to the right of the corresponding row to confirm the details.

Beneficiary	Standard Cut-off Time	Cut-off Time 24-Hour Service	Selection
To MUFG Bank branches Ordinary deposit / Savings deposit ¹	19:00 on designated date	24:00 on designated date	<input type="button" value="Select"/>
To Other Banks Current deposit	16:00 on designated date		<input type="button" value="Select"/>
To Other Banks 15:00 on designated date	24:00 on designated date ²		<input type="button" value="Select"/>

¹ Only payments can be made to savings deposits.
² The only type of payment available during night time (0:00-8:00 and 15:00-24:00) and Saturdays, Sundays, and holidays is account confirmation and payment.

The following requests are waiting to be approved. Click the [Select] button to confirm the details of each request.

1-6 out of 6

Accepted Request No.	Designated Date	Requested at Requested by	Approval Status	First Approval by	Transaction Type	Debit Account	No. of Payments Total Amount	Selection
03290001	2026.4.1 overdue	2026.4.29 10:00 二審 一部	差戻済		<input type="checkbox" value="payments individually specified"/>	渋谷支店 普通 1234567 株式会社 山田商店 東京本社1	3 150,420 JPY	<input type="button" value="Select"/>
04010002	2026.4.3 due soon	2026.4.1 15:00 三審 一部	一次承認	三審 次部	<input type="checkbox" value="payments to other beneficiaries individually specified"/>	渋谷支店 普通 1234567 株式会社 山田商店 東京本社1	4 2,000,000 JPY	<input type="button" value="Select"/>
04010002	2026.4.3 13:30 三審 一部		未承認		<input type="checkbox" value="payments to other beneficiaries individually specified"/>	渋谷支店 普通 1234567 株式会社 山田商店 東京本社1	1 1,000,000 JPY	<input type="button" value="Select"/>
03310002	2026.4.6 14:00 二審 大部		未承認		<input type="checkbox" value="payments to other beneficiaries individually specified"/>		9 41,000,000 JPY	<input type="button" value="Select"/>
03310001	2026.4.7 10:00 三審 一部		未承認		<input type="checkbox" value="通知預金 (入金)"/>	世田谷支店 普通 7521651 株式会社 山田商店 東京本社1	1 1,000,000 JPY	<input type="button" value="Select"/>
03300001	2026.3.30 10:00 三審 一部		未承認		<input type="checkbox" value="通知預金 (支払)"/>	世田谷支店 普通 7521651 株式会社 山田商店 東京本社1	1 4,000,000 JPY	<input type="button" value="Select"/>

1-6 out of 6

[Top page](#)

1 Click the [Select] button located to the right of the corresponding row.

- The unapproved list shows unapproved payment or book transfer requests sorted first by payment or book transfer date (earliest first), and then by "Accepted Request No." (a maximum of 1,000 requests).

To approve a payment request, select the request with "振込" (Payment) shown in the "Transaction Type" column.

- Requests will not be shown if two weeks or more have passed since the payment or book transfer date.



Icon Meanings

overdue = As the payment date or book transfer date has already passed, the request cannot be approved. Please reject and return it to the user with request submission privileges.

due soon = The payment date or book transfer date of the request is either today or the following business day.



- A status of "差戻済" (Rejected) in the "Approval Status" column indicates that the transaction was rejected by a user with approval privileges.
- A status of "一次承認" (First approval completed) in the "Approval Status" column indicates that the first-level approval has been completed by a user with multiple approval privileges.



If the selected data includes a request with the status "差戻済" (Rejected), a dialog box will appear. If necessary, click the [キャンセル] (Cancel) button to confirm the status. (Click the [OK] button to proceed to the next page.)

[bizstn.bk.mufg.jp の内容](#)

A previously rejected request has been selected. Do you want to proceed?

[OK](#)

[キャンセル](#)



Once approved, the data will be shown in "Approved Requests," and the details will be available for review.

Step 3

Confirm the details. To approve the request, enter your Execution Password and the One Time Password, then click the [Execute payment] button. To reject the request and return it to the user with request submission privileges, click the [Revise/Reject] button.

Approve/Update Request **Payment / Book Transfer** **Pre-Register Beneficiary** **Reverse/Amend Payment** **Bulk Payment** **Payroll Payment** **Local Tax Payment** **Direct Debit** **Send File** **Register User** **Unlock Password**

Confirm Details

Select Request Confirm Details Complete [Print page](#) [Download in CSV format](#)

The task is not finished yet. Please confirm the details shown below.

⚠ If the payment date is tomorrow or a later date, please note the following points:

- Keep the payment amount and charge amount ready in the debit account on the business day before the payment date.
- If the amount cannot be debited, the scheduled payment will not be executed even if they are indicated as "正常 (Unexecuted)" in the "Processing Result" column.
- You will be notified of failed payments via a secure message you will receive on the payment date. Please confirm the details and repeat the payments again.

Note: Please confirm that the payments or book transfers you are going to execute do not overlap with ones you have already requested.

Accepted Request No.	04010002
Requested at/by	2026.4.1 13:30 三菱 太郎
First Approval at/by	2026.4.1 14:00 三喜 次郎
Transaction Type	振込
Debit Account	渋谷支店 銀通 1234567 ビズステーション株式会社 東京本社
Requestor	カ) ビズステーション
Payment Date	2026.4.3

⚠ If you have registered the domestic exchange charge debit method as "後日一括引落 (Debit Later at Once)," the charge will be debited later on the registered debit date.

⚠ There are duplicate transactions. Please confirm the details.

Beneficiaries Selected from Pre-Registered Payment Beneficiaries

Transaction No.	Account Holder (Kana) Account Holder (Kanji)	Beneficiary Account	Payment Requestor No./ ID Information	Entered Amount Charge to Beneficiary
			Charge Paid to Bank	Payment Amount
01 <small>[duplicate]</small>	カ) マルマルヤ	三菱UFJ銀行 世田谷支店 普通 100087	440 JPY	250,000 JPY JPY
02 <small>[duplicate]</small>	カ) マルマルヤ	三菱UFJ銀行 世田谷支店 普通 100087	440 JPY	250,000 JPY JPY
03	カ) [REDACTED]	みずほ銀行 渋谷支店 普通 1111111	440 JPY	500,000 JPY JPY

1. Enter your execution password.

Execution Password Show password Use software keyboard

2. Enter the one time password.

Confirmation No. 1234567 Please check the confirmation number, which consists of the last 7 numbers of the beneficiary's account number.

One Time Password Show password [How to check one time password](#)

Revise/Reject **Execute payment**

⚠ If a beneficiary has changed their MUFG Bank account holder name, the new name will be shown.

⚠ Make sure to confirm that the [Payment Request Processed] page opens after you click the [Execute payment] button.

⚠ If the page does not open due to a timeout, etc., confirm the completion of the process from the [Transaction History] menu.

⚠ If the beneficiary before the change, the amount amount less the charge to the beneficiary, will be credited. (Please note the trade terms with the beneficiary.)

1 Confirm the details.

Click the [Revise/Reject] button to reject the request and return it to the user with request submission privileges.



The amount shown as charges paid to the bank (in JPY) varies depending on the registered domestic exchange charge debit method.

- If the procedure is "振込指定日に引落" (Debit on Payment Date), tax is included.
- If the procedure is "後日一括引落" (Debit Later at Once), tax is excluded.



The icon is shown in the "Transaction No." column indicates that the request may contain duplicate details from a previously submitted payment. Please review your previous submissions to avoid unintentional duplication.



If the "First Approval at/by" column is populated, it indicates that the request has already received first-level approval by a user with multiple approval privileges.



Transactions selected from Bulk/Payroll Payment can be approved only by users with execution and approval privileges for pre-registered beneficiaries and non-registered beneficiaries.

Approval is not permitted for users with approval privileges (pre-registered beneficiaries only) or with execution and approval privileges (pre-registered beneficiaries only).

Rejection of payment requests and return to user with request submission privileges

Refer to Step 4b

Proceed to page 18

Proceed to the next page

Approve/Update Request **Payment / Book Transfer** **Pre-Register Beneficiary** **Reverse/Amend Payment** **Bulk Payment** **Payroll Payment** **Local Tax Payment** **Direct Debit** **Send File** **Register User** **Unlock Password**

Confirm Details

Select Request Confirm Details Complete Print page Download in CSV format

The task is not finished yet. Please confirm the details shown below.

⚠ If the payment date is tomorrow or a later date, please note the following points:

- keep the payment amount and charge amount ready in the debit account on the business day before the payment date.
- if the amount cannot be debited, the scheduled payments will not be executed even if they are indicated as "EIR (Processed)" in the "Processing Result" column.
- You will be notified of failed payments via a secure message you will receive on the payment date. Please confirm the details and request the payments again.

Note: Please confirm that the payments or book transfers you are going to execute do not overlap with ones you have already requested.

Accepted Request No.	04010002
Requested at/by	2026.4.1 13:30 三井 太郎
First Approval at/by	2026.4.1 14:00 三井 次郎
Transaction Type	振込
Debit Account	渋谷支店 普通 1234567 ビズステーション株式会社 東京本社
Requestor	カ) ビズステーション
Payment Date	2026.4.3

⚠ If you have registered the domestic exchange charge debit method as "後日一括引落 (Debit Later at Once)," the charge will be debited later on the registered debit date.

⚠ There are duplicate transactions. Please confirm the details.

Beneficiaries Selected from Pre-Registered Payment Beneficiaries

Transaction No.	Account Holder (Kana) Account Holder (Kanji)	Beneficiary Account	Payment Requestor No. / EDI Information	Entered Amount Charge to Beneficiary
			Charge Paid to Bank	Payment Amount
01 [duplicate]	カ) マルマルヤ	三井UFJ銀行 世田谷支店 普通 100087		250,000 JPY JPY
		Note: 井戸田支店	440 JPY	250,000 JPY
02 [duplicate]	カ) マルマルヤ	三井UFJ銀行 世田谷支店 普通 100087		250,000 JPY JPY
			440 JPY	250,000 JPY
03	カ) [REDACTED]	みずほ銀行 渋谷支店 普通 1111111		500,000 JPY JPY
		Note: 渋谷支店	440 JPY	500,000 JPY

① Payment Beneficiaries
② Registered Payroll Payment Beneficiaries
③ New Beneficiaries

No. of Payments: 6 件
Total Entered Amount: 1,300,000 JPY
Total Charge to Beneficiary: 550 JPY
Total Payment Amount (*1)
(Charge to Beneficiary Deducted): 1,299,450 JPY
Total Charge Paid to Bank (*2): 2,970 JPY

1. Enter your execution password.
Execution Password Show password Use software keyboard

2. Enter the one time password.
Confirmation No. 1234567
Please check the confirmation number, which consists of the last 7 numbers of the beneficiary's account number.
One Time Password Show password [How to check one time password](#)

Revise/Reject

Back to [Select Request] page

⚠ If a beneficiary has changed their bank account holder name, the new name will be shown.
- Make sure the payment amount and charge amount are correct before clicking the [Execute payment] button.
- If the page does not open due to a network error, confirm the completion of the payment from the [Transaction history] menu.
- If the beneficiary bears the charge, the payment amount, which is the entered amount less the charge to the beneficiary, will be credited. (Please note the trade terms with the beneficiary.)

Approval of Payment Requests

2 Enter your Execution Password and the One Time Password (OTP). Refer to the linked instructions for OTP, if necessary. Then, click the [Execute payment] button.

For details,

➤ refer to <Appendix A>
"One Time Password Device Operating Instructions."



Please note that the "Confirmation No." consists of the last 7 digits of the total of beneficiary's account numbers.

Please check the "Confirmation No." shown on the page before entering it into the One Time Password Device.



When performing the first-level approval in the multi-level approval process, enter your Execution Password and the One Time Password (OTP). Refer to the linked instructions for OTP, if necessary.

Then, click the [Approve (first)] button.

The request must be approved by another user with approval privileges, or by a user with execution and approval privileges. Once the first-level approval is completed, approval should be promptly requested from that user.

Do you want to approve the above payment(s)?
To approve the above request, fill in the fields below and click the [Approve (first)] button.
To revise the request or return it to the requestor, click the [Revise/Reject] button.

1. Enter your execution password.
Execution Password Show password Use software keyboard

2. Enter the one time password.
Confirmation No. 1234567
Please check the confirmation number, which consists of the last 7 numbers of the beneficiary's account number.
One Time Password Show password [How to check one time password](#)

Revise/Reject

Back to [Select Request] page

Step 4a The [Payment Request Processed] page will be displayed.

The screenshot shows the 'Payment Request Processed' page. At the top, there are tabs for 'Approve/Update Request', 'Payment / Book Transfer', 'Pre-Register Beneficiary', 'Reverse/Amend Payment', 'Bulk Payment', 'Payroll Payment', 'Local Tax Payment', 'Direct Debit', 'Send File', 'Register User', and 'Unlock Password'. Below the tabs, the page title is 'Payment Request Processed'. There are buttons for 'Select Request', 'Confirm Details', and 'Complete'. A note states: 'The payment request shown below has been accepted. Please note that payments whose "Processing Result" column are indicated as "異常" (Failed) have not been accepted.' A warning box says: 'If the payment date is tomorrow or a later date, please note the following points: - Keep the payment amount and charge amount ready in the debit account on the business day before the payment date. - If the amount cannot be debited, the scheduled payments will not be executed even if they are indicated as "既済" (Processed) in the "Processing Result" column. - You will be notified of failed payments via a secure message you will receive on the payment date. Please confirm the details and request the payments again.' The main table shows payment details:

Accepted Request No.	04010002
Approval Status	承認済
Requested at/by	2026.4.1 13:30 三菱 太郎
First Approval at/by	2026.4.1 14:00 三菱 二郎
Approved at/by	2026.4.1 15:00 三菱 三郎
Transaction Type	振込
Debit Account	浜谷支店 普通 1234567 ビズステーション株式会社 東京本社
Requestor	ビズステーション (カ)
Payment Date	2026.4.3

A note at the bottom says: 'If you have registered the domestic exchange charge debit method as "翌日一括引渡 (Debit Later at Once)," the charge will be debited later on the registered debit date.'

Beneficiaries Selected from Pre-Registered Payment Beneficiaries

Transaction No.	Account Holder	Beneficiary Account	Payment Requester No. / EDI Information	Entered Amount Charge to Beneficiary	Payment Amount	Processing Result
01	カ) [REDACTED]	三井UFJ銀行 世田谷支店 普通 100087	Charge Paid to Bank	440 JPY	300,000 JPY	正常
02	カ) [REDACTED]	三井UFJ銀行 旗艦支店 普通 1089098	Charge Paid to Bank	440 JPY	200,000 JPY	正常
03	カ) [REDACTED]	みずほ銀行 浜谷支店 普通 1111111	Charge Paid to Bank	440 JPY	500,000 JPY	正常

Non-Registered Beneficiaries

Transaction No.	Account Holder	Beneficiary Account	Payment Requester No. / EDI Information	Entered Amount Charge to Beneficiary	Payment Amount	Processing Result
06	[REDACTED]	新生銀行 新宿支店 普通 2222222	Charge Paid to Bank	440 JPY	100,000 JPY	正常

Summary table:

No. of Payments	6 笆
Total Entered Amount	1,300,000 JPY
Total Charge to Beneficiary	550 JPY
Total Payment Amount (*1) (Charge to Beneficiary Deducted)	1,299,450 JPY
Total Charge Paid to Bank (*2)	2,970 JPY

Notes:

- (*1) The total payment amount is the total amount of entered payments less the total amount of charges to beneficiaries. Depending on the entered amount, the amount of the "Charge to Beneficiary" and the "Charge Paid to Bank" may vary. For details, click [here](#).
- (*2) The "Total Charge Paid to Bank" is calculated based on the charge to beneficiary setting specified on the [Beneficiary Charge Settings] page. It may differ from the actual debit amount.

There are requests for beneficiary pre-registration. Click the [Confirm beneficiary pre-registration] button to confirm the details.

Confirm beneficiary pre registration

1 Confirm that the "Processing Result" column shows "正常" (Processed).

- If "異常" (Failed) is shown, the request has not been processed and is deemed invalid.
- Upon first-level approval, the "Processing Result" will not be shown. Approval must be completed by another user with approval privileges prior to the approval cut-off time.

Caution

For scheduled payment requests, the total amount of the payment, any charges (if deducted on a per-transaction basis), and consumption tax must be deposited in the debit account by the business day prior to the payment date.

If the above amount is not deposited by the specified time (i.e., prior to the start of service hours on the payment date), the scheduled payment will be canceled, even if the "Processing Result" is shown as "正常" (Processed). In such cases, the payment request must be resubmitted from the beginning. If the scheduled payment is canceled, a notification will be sent via Secure Message. Please check Secure Messages on the payment date. (Note: Secure Messages are available in Japanese only.)

a Notes

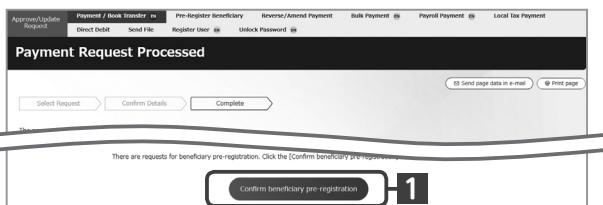
The [Confirm beneficiary pre-registration] button will be displayed for a beneficiary whose pre-registration is being requested. Clicking the [Confirm beneficiary pre-registration] button approves the beneficiary's pre-registration. Please note that when performing the first-level approval in the multi-level approval process, the action does not constitute the final approval.

**» Refer to the next page
"Beneficiary Pre-Registration Approval (Subsequent Step)"**

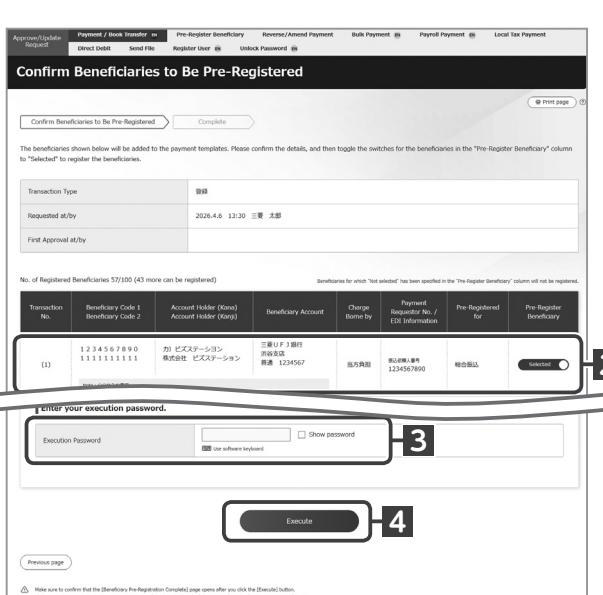
Useful
Information

Beneficiary Pre-Registration Approval (Subsequent Step)

If the beneficiary, whose payment has been approved, is also subject to pre-registration, the [Confirm beneficiary pre-registration] button will be displayed on the [Payment Request Processed] page. Click the [Confirm beneficiary pre-registration] button to proceed with approval for beneficiary's pre-registration.



The screenshot shows the 'Payment Request Processed' page. At the bottom, there is a button labeled 'Confirm beneficiary pre-registration' with a large number 1 overlaid on it.



The screenshot shows the 'Confirm Beneficiaries to Be Pre-Registered' page. It lists beneficiaries with their details and a 'Selected' checkbox. At the bottom, there is an 'Execute' button with a large number 2 overlaid on it.

1 Click the [Confirm beneficiary pre-registration] button.

2 Confirm the details.



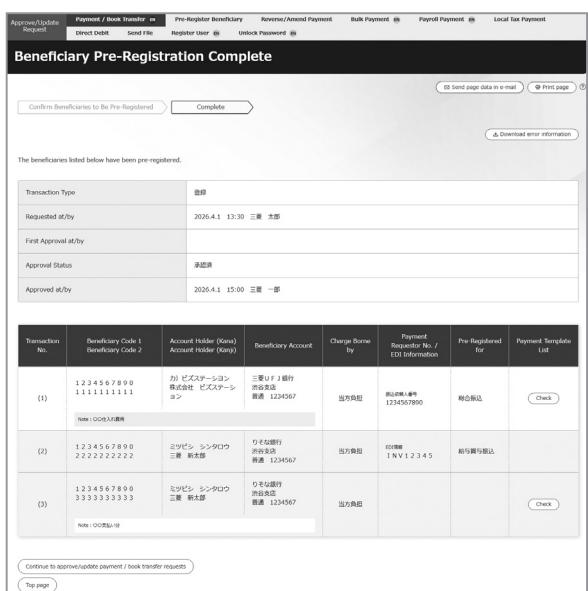
When performing the first-level approval in the multi-level approval process, enter your Execution Password and click the [Approve (first)] button.

The request must be approved by another user with approval privileges, or by a user with execution and approval privileges. Once the first-level approval is completed, approval should be promptly requested from that user.

3 Enter your Execution Password.

4 Click the [Execute] button.

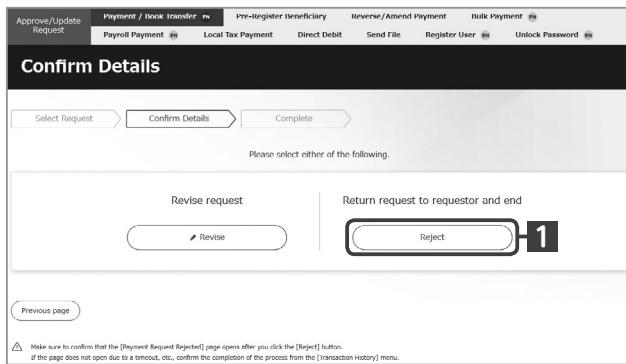
► The [Beneficiary Pre-Registration Complete] page will be displayed.



The screenshot shows the 'Beneficiary Pre-Registration Complete' page. It lists beneficiaries with their details and a 'Selected' checkbox. At the bottom, there is an 'Execute' button with a large number 4 overlaid on it.

Rejection of Payment Requests and Return to User with Request Submission Privileges

Step 4b Click the [Reject] button.



1 Click the [Reject] button.

Caution

Users with approval privileges cannot revise the request.

In addition, the request that has already been approved by the first-level approver cannot be revised.

To revise the request, it must be rejected and return to the user with request submission privileges.

Step 5b The [Payment Request Rejected] page will be displayed.

Approve/Update Request [Payment / Book Transfer](#) [Pre-Register Beneficiary](#) [Reverse/Amend Payment](#) [Bulk Payment](#) [Payroll Payment](#) [Local Tax Payment](#) [Direct Debit](#) [Send File](#) [Register User](#) [Unlock Password](#)

Payment Request Rejected

[Send page data in e-mail](#) [Print page](#)

Select Request [Confirm Details](#) [Complete](#)

The following payment request has been rejected. Please notify the requestor.

Accepted request No.	04010002
Requested at/by	2026.4.1 13:00 三菱 太郎
First Approval at/by	2026.4.1 13:30 三菱 次郎
Transaction Type	振込
Debit Account	渋谷支店 普通 1234567 ビズステーション株式会社
Requestor	ビズステーション (カ)
Payment Date	2026.4.3

△ If you have registered the domestic exchange charge debit method as "後日一括引落 (Debit Later at Once)," the charge will be debited later on the registered debit date.

Beneficiaries Selected from Pre-Registered Payment Beneficiaries

Transaction No.	Account Holder	Beneficiary Account	Payment Requestor No. /	Entered Amount
			EDI Information	Charge to Beneficiary
01	カ) マルマルヤ	三菱UFJ銀行 世田谷支店 普通 1000087	250,000 JPY JPY 440 JPY	300,000 JPY
02	カ) [REDACTED]	三菱UFJ銀行 渋谷支店 普通 1089098	250,000 JPY JPY 440 JPY	200,000 JPY
03	カ) [REDACTED]	みずほ銀行 渋谷支店 普通 1111111	500,000 JPY JPY 440 JPY	500,000 JPY

Payment Beneficiaries

No. of Payments	6 件
Total Entered Amount	1,300,000 JPY
Total Charge to Beneficiary	550 JPY
Total Payment Amount (*1) (Charge to Beneficiary Deducted)	1,299,450 JPY
Total Charge Paid to Bank (*2)	2,970 JPY

(*1) The total payment amount is the total amount of entered payments less the total amount of charges to beneficiaries. Depending on the entered amount, the amount of the "Charge to Beneficiary" and the "Charge Paid to Bank" may vary. For details, click here. (*2) The "Total Charge Paid to Bank" is calculated based on the charge to beneficiary setting specified on the [Beneficiary Charge Setting] page. It may differ from the actual debit amount.

[Continue to approve/update payment / book transfer requests](#) [Top page](#)

► The [Payment Request Rejected] page will be displayed.

2 Account Confirmations and Payments

Account Confirmations and Payments

● Overview of Account Confirmations and Payments

- Payments to other banks can be processed after confirmation of the beneficiary account has been completed.
- Each payment must be processed individually.

● Caution

- Beneficiary account confirmation can be performed for payments to other banks only during payment approval or during second-level approval under the multi-level approval process. It is not available at the time of request submission or during first-level approval.
- If account confirmation is repeatedly performed without executing the corresponding payment, the confirmation may become unavailable. To prevent this, avoid the following actions:
 - Canceling a scheduled payment that was created using the "Account Confirmation and Payment" function.
 - Interrupting the "Account Confirmation and Payment" process, or navigating back to the previous page, after the beneficiary account has been confirmed.

(In such actions are repeated and the "Account Confirmation and Payment" function becomes unavailable, account confirmation will not be available to any user.)

Even if the "Account Confirmation and Payment" process is interrupted after the beneficiary account has been confirmed, any later use of the confirmation results for Bulk Payments or Payroll Payments, without executing the corresponding payment, will still be regarded as confirmation without payment execution.

- Even when using the "Account Confirmation and Payment" function, beneficiary account confirmation cannot be performed in the following cases:
 - "その他" (Other) is selected as the beneficiary's account type.
 - The beneficiary bank does not support account confirmation.
 - The confirmation request is submitted outside the beneficiary bank's service hours.
 - The beneficiary bank is unable to respond due to its internal circumstances.

Process Flow and Privileges for Account Confirmation and Payment Request Creation

 indicates user privileges.

Main Process Flow

Preliminary Setup

Account Confirmation and Payment Request Creation

Request Submission

Approval

Acceptance

Payment Processing

Payment and Book Transfer Reconciliation List Viewing

BizSTATION Basic Service (Account Confirmation and Payment)

Beneficiary Pre-registration

Beneficiary information may also be entered manually for each transaction.

Account Confirmation and Payment Request Creation

Account Confirmation and Payment Request Creation

Request Submission

Submit

Reject

Reject

Reject

Reject

Execution and Approval

Execute

Approval

Approval

Execution and Approval

Approval

»» Refer to the next page

(*2)

(*1)

(*2)

Approval (Second-Level Approval)

»» Refer to the next page

(*2)

(*1)

(*2)

Scheduled Transaction Check or Cancellation

Check or Cancellation of Scheduled Payment

»» Refer to page 48

Payment Request Acceptance

Bank

Payment Execution

Bank

Payment and Book Transfer Reconciliation List

Payment and Book Transfer Reconciliation List
Viewing or Printing

(*1) Approval privileges for: pre-registered beneficiaries and non-registered beneficiaries, or pre-registered beneficiaries only

(*2) Users with multiple approval privileges for: pre-registered beneficiaries and non-registered beneficiaries, or pre-registered beneficiaries only

1

Account Confirmation and Payment Request Approval

When an "Account Confirmation and Payment" request is submitted, it must be approved by a user with approval privileges. If the request is rejected, it will be returned to the requestor.

Beneficiary account confirmation can be performed for payments to other banks only during payment approval or during second-level approval under the multi-level approval process. It is not available at the time of request submission or during first-level approval.

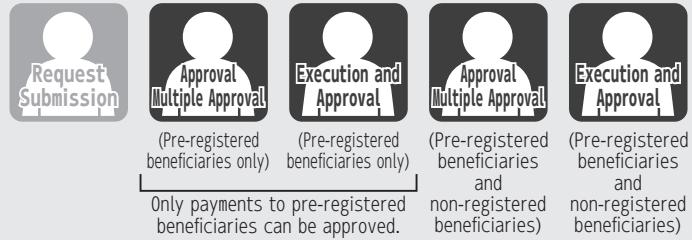
There are two types of approval privileges available for payments.

- "Approval Privileges for Pre-Registered and Non-Registered Beneficiaries": can approve all types of payment requests.
- "Approval Privilege for Pre-Registered Beneficiaries Only": can approve only payment requests to pre-registered beneficiaries.

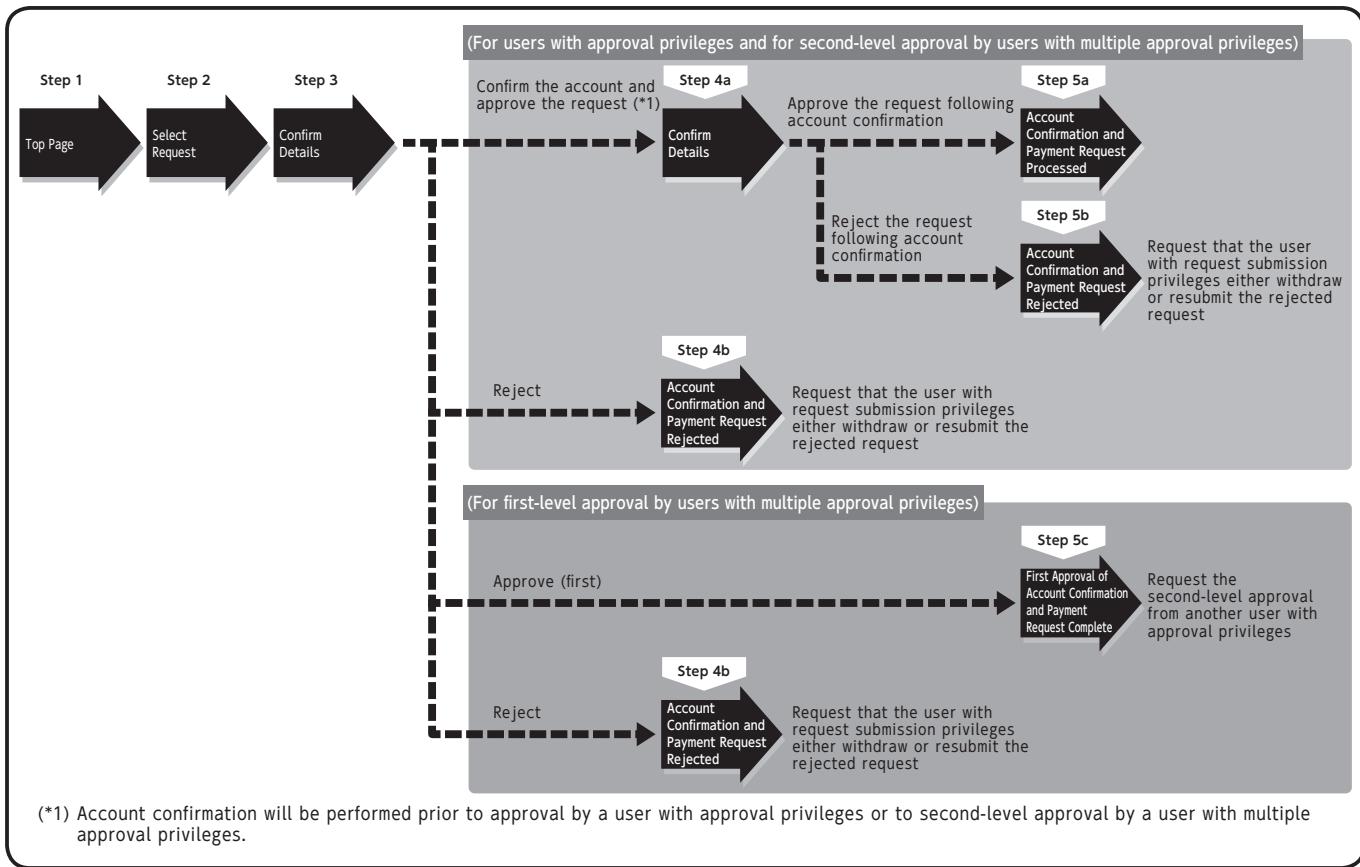
(1) Approval or Rejection of Account Confirmations and Payment Requests

This section explains the procedure for approving requests for Account Confirmations and Payments. Users with approval privileges can approve them. If the request is rejected, it will be returned to the user with request submission privileges.

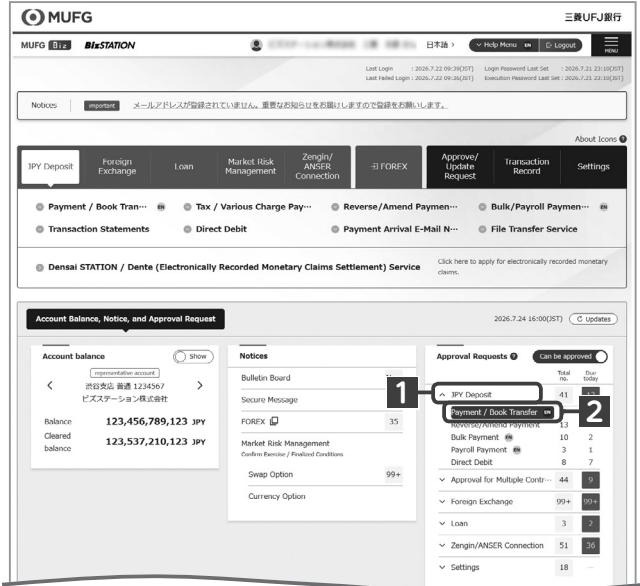
Authorized users for Payment:



Process Flow



Step 1 Click "Payment / Book Transfer" in the [JPY Deposit] section of the "Approval Requests" on the Top Page.



1 Click "JPY Deposit."

2 Click "Payment / Book Transfer."

Step 2

In the unapproved data list, click the [Select] button located to the right of the corresponding row to confirm the details.

1 Click the [Select] button located to the right of the corresponding row.

- The unapproved list shows unapproved payment or book transfer requests sorted first by payment or book transfer date (earliest first), and then by "Accepted Request No." (a maximum of 1,000 requests).

To approve an "Account Confirmation and Payment" request, select the request with "口座確認振込" (Account Confirmation and Payment) shown in the "Transaction Type" column.

- Requests will not be shown if two weeks or more have passed since the payment or book transfer date.

Notes

Icon Meanings

overdue = As the payment date or book transfer date has already passed, the request cannot be approved. Please reject and return it to the user with request submission privileges.

due soon = The payment date or book transfer date of the request is either today or the following business day.

Notes

- A status of "差戻済" (Rejected) in the "Approval Status" column indicates that the transaction was rejected by a user with approval privileges.
- A status of "一次承認" (First approval completed) in the "Approval Status" column indicates that the first-level approval has been completed by a user with multiple approval privileges.

Caution

If the selected data includes a request with the status "差戻済" (Rejected), a dialog box will appear. If necessary, click the [キャンセル] (Cancel) button to confirm the status. (Click the [OK] button to proceed to the next page.)

bizstn.bk.mufg.jp の内容
A previously rejected request has been selected. Do you want to proceed?

OK **キャンセル**

Notes

Once approved, the data will be shown in "Approved Requests," and the details will be available for review.

Step 3

Confirm the details.

- ➡ (Confirm the account and approve the request): Click the [Confirm account] button.
- ➡ (Reject the request and return it to the user with request submission privileges): Click the [Reject] button.
- ➡ (Approve(first)): Enter your Execution Password and the One Time Password, then click the [Approve (first)] button.

The screenshot shows the 'Confirm Details' page of the BizSTATION User Manual. The top navigation bar includes 'Payment / Book Transfer', 'Pre-Register Beneficiary', 'Reverse / Amend Payment', 'Bulk Payment', 'Payroll Payment', 'Local Tax Payment', 'Direct Debit', 'Send File', 'Register User', and 'Unlock Password'. The main content area is titled 'Confirm Details | Account Confirmation and Payment'. It displays a 'Select Request' button, a 'Confirm Details' button (which is highlighted in red), and a 'Complete' button. A note at the top states: 'The task is not finished yet. Please confirm the following details.' Below this is a 'Please note' section with several bullet points about account confirmation and payment details. The 'Accepted Request No./transaction No.' is 04020001-01. The 'Requested at/by' field shows '2026.4.1 13:30 三菱 太郎'. The 'First Approval at/by' field shows '2026.4.1 14:00 三澤 次郎'. The 'Transaction Type' is '振込' (Transfer). The 'Debit Account' is '町田支店 普通 0016033 ビズステーション管轄組合'. The 'Requestor' is 'カカ ビズステーションカンパニー'. The 'Payment Date' is '2026.4.3'. A note at the bottom left says: '△ If you have registered the domestic exchange charge debit method as "後日一括引落" (Debit Later at Once), the charge will be debited later on the registered debit date.' A 'Beneficiary Account' table shows '青森銀行 新苗支店 普通 2222222'. The 'Beneficiary Code 1' is '1 2 3 4 5 6 / 8 9 0' and 'Beneficiary Code 2' is 'アイエオアイエオ'. The 'Notes' field contains 'OCO化入れ費用'. The 'Payment Requestor No. / EDI Information' field shows 'Payment Requestor No. 1234567890'. The 'Payment Amount' table shows '999,560 JPY' as the 'Entered Amount', '1,000,000 JPY' as the 'Charge to Beneficiary', and '440 JPY' as the 'Charge Paid to Bank'. At the bottom, there are buttons for 'Reject' and 'Confirm account'. Below these are links for 'Previous page' and 'Back to [Select Request] page'. A note at the bottom right states: '△ The "Charge to Beneficiary" and the "Charge Paid to Bank" are calculated based on the settings specified on the [Beneficiary Charge Settings] page. It may differ from the actual debit amount. △ The "Beneficiary Charge Settings" page can be accessed via the "History" menu under the "Charge to Beneficiary" field in the [Transaction History] menu. (Please note the trade terms with the beneficiary.) △ Depending on the entered amount, the amount of the "Charge to Beneficiary" and the "Charge Paid to Bank" may vary. For details, click here. △ Make sure to confirm that the [Account Confirmation and Payment Requested] page opens after you click the [Reject] button. If the page does not open due to a timeout, etc., confirm the completion of the process from the [Transaction History] menu.'

1 Confirm the details.



The amount shown as charges paid to the bank (in JPY) varies depending on the registered domestic exchange charge debit method.

- If the procedure is "振込指定日に引落" (Debit on Payment Date), tax is included.
- If the procedure is "後日一括引落" (Debit Later at Once), tax is excluded.



If the "First Approval at/by" column is populated, it indicates that the request has already received first-level approval by a user with multiple approval privileges.

1

◀ Proceed to the next page

(For Users with Approval Privileges and For Second-Level Approval by Users with Multiple Approval Privileges)

(For First-Level Approval by Users with Multiple Approval Privileges)

2 To approve the request after confirming the account, click the [Confirm account] button. To reject the request and return it to the user with request submission privileges, click the [Reject] button.

When performing the first-level approval in the multi-level approval process, enter your Execution Password and the One Time Password (OTP). Refer to the linked instructions for OTP, if necessary. Then, click the [Approve (first)] button.

For details,
refer to <Appendix A>
"One Time Password Device Operating Instructions."



Please note that the "Confirmation No." consists of the 7 digits of the beneficiary's account numbers.

Please check the "Confirmation No." shown on the page before entering it into the One Time Password Device.



When performing the first-level approval in the multi-level approval process, enter your Execution Password and the One Time Password (OTP). Refer to the linked instructions for OTP, if necessary.

Then, click the [Approve (first)] button. The request must be approved by another user with approval privileges, or by a user with execution and approval privileges. Once the first-level approval is completed, approval should be promptly requested from that user.

Account confirmation and approval of payment requests

Refer to Step 4a

Proceed to the next page

Rejection of payment requests and return to user with request submission privileges

Refer to Step 4b

Proceed to page 31

First-level approval

Refer to Step 5c

Proceed to page 32

Account Confirmation and Approval of Payment Requests

Step 4a

Confirm the details.

- (Approve the request following account confirmation): Enter your Execution Password and the One Time Password, then click the [Execute payment] button.
- (Reject the request following account confirmation): Click the [Reject] button.

Notes

If the payment date is the current day, the payment will be executed on the same day.
If the payment date is a future date, the payment will be scheduled and executed on that specified date.

1 Confirm the details.

Confirm the displayed account confirmation results.

Caution

If the "Confirmation Result" in the "Account Holder (Kana) / Account Holder (Kanji)" column is blank due to a failed account confirmation, the payment will be executed based on the "Entry" in the "Account Holder (Kana) / Account Holder (Kanji)" column.

Please ensure that the information in the "Account Holder (Kana) / Account Holder (Kanji)" column, as well as the "Beneficiary Account" details such as bank name, branch name, account type, and account number, is accurate.

Notes

Additions to and Overwriting of Pre-Registered Beneficiaries

- If the "Confirmation Result" is blank, the beneficiary details will be registered based on the "Entry".
- The "Account Holder (Kanji)" cannot be verified for accounts held at other banks. In such cases, it will be registered based on the "Entry". (If the "Entry" is blank, no value will be registered for the "Account Holder (Kanji).")

Caution

The same-day cut-off time for executing payments varies depending on whether the beneficiary account is with MUFG Bank or other banks, and on the deposit type (for MUFG Bank accounts). For details, please refer to our website.

→ Proceed to the next page

Do you want to approve the above payment?
To approve the above request, fill in the fields below and click the [Execute payment] button.
To return the request to the requestor, click the [Reject] button.

1. Enter your execution password.

Execution Password Show password Use software keyboard

2. Enter the one time password.

Confirmation No. 1234567
Please check the confirmation number, which consists of the last 7 numbers of the beneficiary's account number.

One Time Password Show password [How to check one time password](#)

2

[Previous page](#) [Back to \[Select Request\] page](#)

2 To approve the request, enter your Execution Password and the One Time Password (OTP). Refer to the linked instructions for OTP, if necessary. Then, click the [Execute payment] button. To reject the request, Click the [Reject] button.

For details,
refer to <Appendix A>
<One Time Password Device Operating Instructions.>

Notes

Please note that the "Confirmation No." consists of the 7 digits of the beneficiary's account numbers.

Please check the "Confirmation No." shown on the page before entering it into the One Time Password Device.

Approval of payment requests following account confirmations

Refer to Step 5a

Proceed to the next page

Rejection of payment requests and return to user with request submission privileges following account confirmations

Refer to Step 5b

Proceed to page 30

Approval of Payment Requests Following Account Confirmations

Step 5a

The [Account Confirmation and Payment Request Processed] page will be displayed.

Processing Result: 正常

Remarks: □座未確認

1 Confirm that the "Processing Result" column shows "正常" (Processed).

If "異常" (Failed) is shown, the request has not been processed and is deemed invalid.

Caution

For scheduled payment requests, the total amount of the payment, any charges (if deducted on a per-transaction basis), and consumption tax must be deposited in the debit account by the business day prior to the payment date.

If the above amount is not deposited by the specified time (i.e., prior to the start of service hours on the payment date), the scheduled payment will be canceled, even if the "Processing Result" is shown as "正常" (Processed). In such cases, the payment request must be resubmitted from the beginning. If the scheduled payment is canceled, a notification will be sent via Secure Message. Please check Secure Messages on the payment date. (Note: Secure Messages are available in Japanese only.)

Caution

When "□座未確認" (Unconfirmed account) is shown in the "Remarks" column, the beneficiary account has not been confirmed.

Rejection of Payment Requests and Return to User with Request Submission Privileges Following Account Confirmations

Step 5b The [Account Confirmation and Payment Request Rejected] page will be displayed.

Approve/Update Request Payment / Book Transfer Pre-Register Beneficiary Reverse/Amend Payment Bulk Payment Payroll Payment Local Tax Payment Direct Debit Send File Register User Unlock Password

Account Confirmation and Payment Request Rejected

Select Request Confirm Details Complete Send page data in e-mail Print page

The payment request shown below has been rejected. Please notify the requestor.

Accepted Request No./transaction No.	04020001-01
Requested at/by	2026.4.1 13:30 三菱 太郎
First Approval at/by	
Transaction Type	振込
Debit Account	渋谷支店 普通 1234567 ビズステーション株式会社 東京本社
Requestor	ビズステーション (カ)
Payment Date	2026.4.3

Account Holder (Kana) Account Holder (Kanji)	Entry	ミツビシサブハウ 三井三郎	
	Confirmation Result	ミツビシサブハウ	
Beneficiary Code 1 Beneficiary Code 2	1 2 3 4 5 6 7 8 9 0 ゾイウエオゾイウエオ		
Beneficiary Account	青森銀行 新宿支店 告通 2222222		
Notes	仕入れ費用		
Payment Amount	999,560 JPY	Entered Amount Charge to Beneficiary Charge Paid to Bank	1,000,000 JPY 440 JPY 440 JPY
Payment Requestor No. / EDI Information	振込依頼人番号 1234567890		
Add to / Overwrite Pre-Registered Beneficiaries	Add to / Overwrite Pre-Registered Beneficiaries		

Continue to approve/update payment / book transfer requests. Top page

⚠ The "Charge to Beneficiary" and the "Charge Paid to Bank" are calculated based on the settings specified on the [Beneficiary Charge Settings] page. It may differ from the actual debit amount.
- If the beneficiary bears the charge, the payment amount, which is the "Entered Amount" less the "Charge to Beneficiary", will be credited. (Please note the trade terms with the beneficiary.)
- Depending on the entered amount, the amount of the "Charge to Beneficiary" and the "Charge Paid to Bank" may vary. For details, click [edit].

► The [Account Confirmation and Payment Request Rejected] page will be displayed.

Rejection of Account Confirmations and Payment Requests

Step 4b

The [Account Confirmation and Payment Request Rejected] page will be displayed.

The payment request shown below has been rejected. Please notify the requestor.

Accepted Request No./Transaction No.	04020001-01
Requested at/by	2026.4.1 13:30 三菱 太郎
First Approval at/by	
Transaction Type	振込
Debit Account	渋谷支店 普通 1234567 ビズステーション株式会社 東京本社1
Requestor	ビズステーション (カ)
Payment Date	2026.4.3

Account Holder (Kana) Account Holder (Kanji)	Entry ミツビシサブロー 三菱二郎		
Confirmation Result			
Beneficiary Code 1 Beneficiary Code 2	1 2 3 4 5 6 7 8 9 0 マイエクスカウト		
Beneficiary Account	青森銀行 新宿支店 営業 2222222		
Notes	仕入れ費用		
Payment Amount	999,560 JPY	Entered Amount	1,000,000 JPY
		Charge to Beneficiary	440 JPY
		Charge Paid to Bank	440 JPY
Payment Requestor No. / EDI Information	振込依頼人番号 1234567890		
Add to / Overwrite Pre-Registered Beneficiaries	Add to / Overwrite Pre-Registered Beneficiaries		

Continue to approve/update payment / book transfer requests
Top page

⚠ The "Charge to Beneficiary" and the "Charge Paid to Bank" are calculated based on the settings specified on the [Beneficiary Charge Setting] page. It may differ from the actual debit amount.
- If the beneficiary bears the charge, the payment amount, which is the "Entered Amount" less the "Charge to Beneficiary," will be credited. (Please note the trade terms with the beneficiary.)
- Depending on the entered amount, the amount of the "Charge to Beneficiary" and the "Charge Paid to Bank" may vary. (For details, click here.)

► The [Account Confirmation and Payment Request Rejected] page will be displayed.

First-Level Approval of Account Confirmations and Payment Requests

Step 5C

The [First Approval of Account Confirmation and Payment Request Complete] page will be displayed.

The payment request shown below has been approved by the first approver. The request, however, has not gone through yet. Please request another approver for approval.

If the payment date is tomorrow or a later date, please note the following points:

- Keep the payment amount and charge amount ready in the debit account on the business day before the payment date.
- If the amount cannot be debited, the scheduled payments will not be executed even if they are indicated as "已実" (Processed) in the "Processing Result" column.
- You will be notified of failed payments via a secure message you will receive on the payment date. Please confirm the details and request the payments again.

Accepted Request No./Transaction No.	04020001-01
Approval Status	
Requested at/by	2026.4.1 13:30 三菱 太郎
First Approval at/by	2026.4.1 14:00 三菱 次郎
Approved at/by	
Transaction type	振込
Debit Account	渋谷支店 諸課 1234567 ビズステーション株式会社 東京本社
Requestor	リリ ビズステーションカンパニイリ
Payment Date	2026.4.3

If you have registered the domestic exchange charge debit method as "翌日 割引済 (Debit Later at Once)," the charge will be debited later on the registered debit date.

Processing Result			
Beneficiary Account		青森銀行 新宿支店 諸課 2222222	
Account Holder (Kana) Account Holder (Kanji)	Entry	ミツビシセイブ 三菱三郎	
Confirmation Result			
Beneficiary Code 1 Beneficiary Code 2	1 2 3 4 5 6 7 8 9 0 アイウエオアイウエオ		
Notes	仕入れ費用		
Payment Requestor No. / FDI Information	振込依頼人番号 1234567890		
Payment Amount	999,560 JPY	Entered Amount Charge to Beneficiary Charge Paid to Bank	1,000,000 JPY 440 JPY 440 JPY
Remarks			
Add to / Overwrite Pre-Registered Beneficiaries		Add to / Overwrite Pre-Registered Beneficiaries	

Continue to approve/update payment / book transfer requests
Top page

△ The "Charge to Beneficiary" and the "Charge Paid to Bank" are calculated based on the settings specified on the [Beneficiary Charge Settings] page. It may differ from the actual debit amount.
- If the beneficiary bears the charge, the payment amount, which is the "Entered Amount" less the "Charge to Beneficiary," will be credited. (Please note the trade terms with the beneficiary.)
- Depending on the entered amount, the amount of the "Charge to Beneficiary" and the "Charge Paid to Bank" may vary. For details, click here. □

► The [First Approval of Account Confirmation and Payment Request Complete] page will be displayed.

Request the second-level approval from another user with approval privileges prior to the approval cut-off time.

Notes

The "Confirmation Result" in the "Account Holder (Kana) / Account Holder (Kanji)" column is blank due to account confirmation not being performed during the first-level approval process. Additionally, the "Processing Result" will not be shown. Account confirmation will be performed during the second-level approval process.

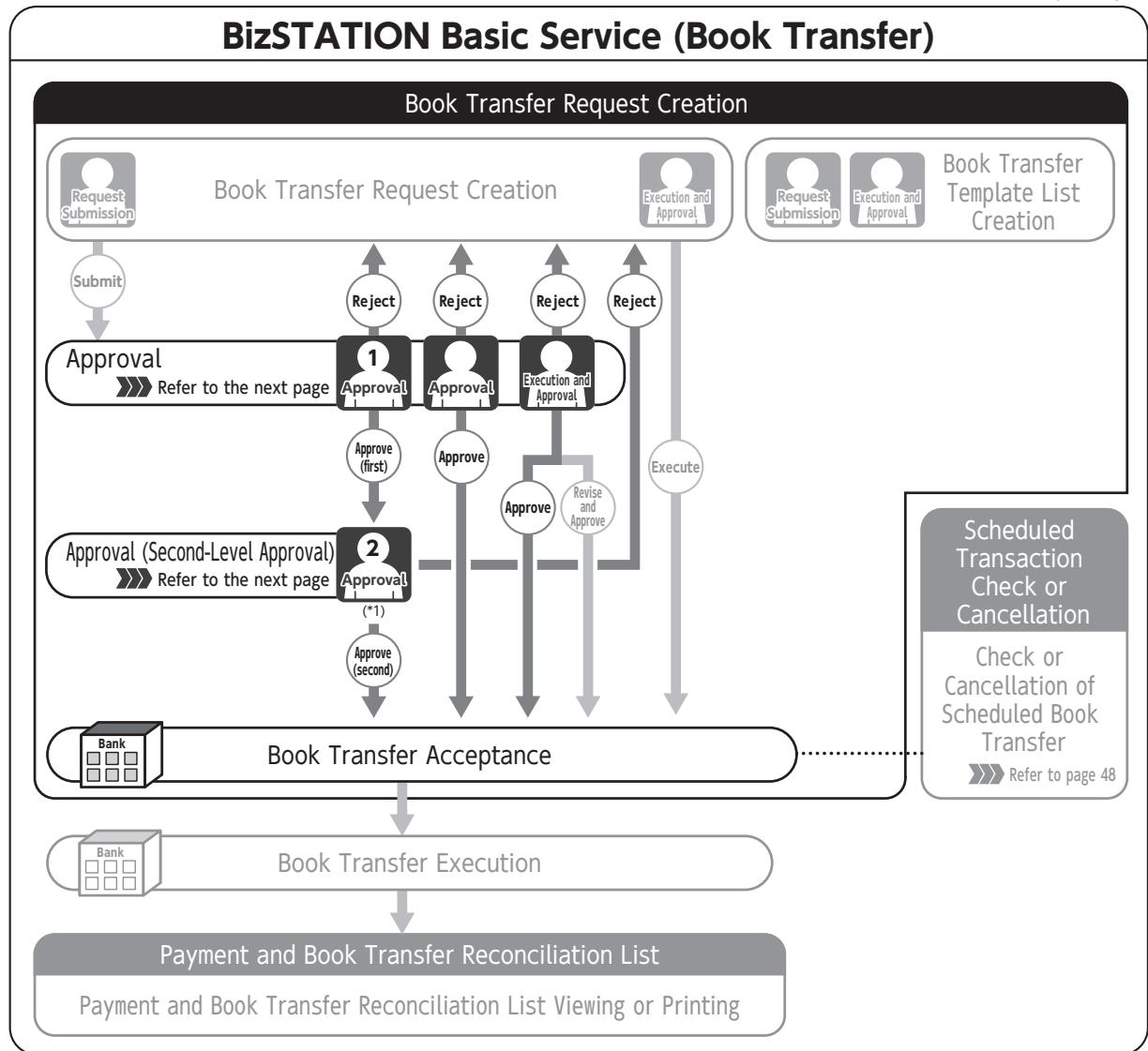
3 Book Transfers

To initiate a funds transfer between ordinary and current deposit accounts registered with MUFG Bank as Designated Service Accounts, please use the [Book Transfer] menu.

To initiate a book transfer between accounts registered with MUFG Bank as Designated Service Accounts, in which the debit account or the beneficiary account is a notice deposit, please follow a different process. For further details, refer to page 40, "Notice Deposits."

Process Flow and Privileges for Book Transfers

 indicates user privileges.



(*1) Users with approval privileges may also give second-level approval.

1 Book Transfer Request Approval

When a book transfer request is submitted, it must be approved by a user with approval privileges. If the request is rejected, it will be returned to the requestor.

(1) Approval or Rejection of Book Transfer Requests

This section explains the procedure for approving book transfer requests.

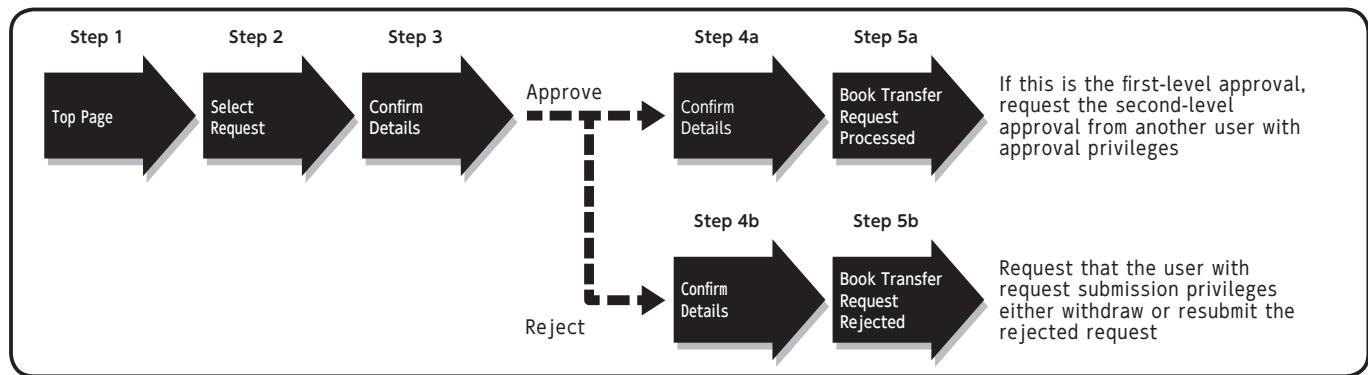
Users with approval privileges can approve them.

If the request is rejected, it will be returned to the user with request submission privileges.

Authorized users for Book Transfer:

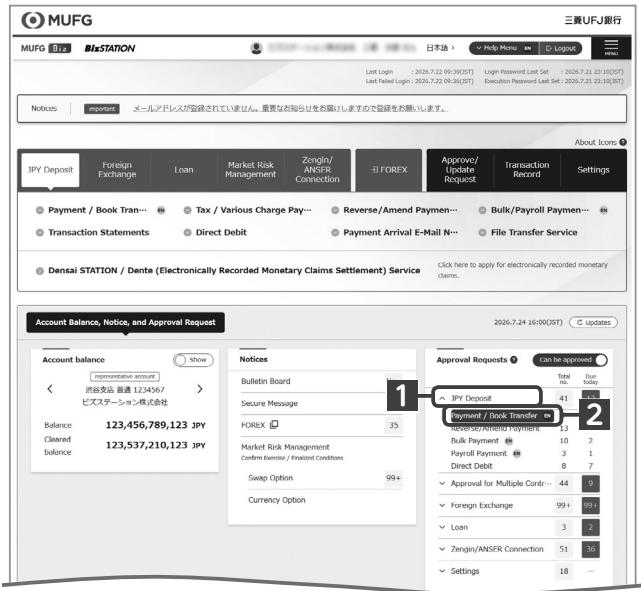


Process Flow



Step 1

Click "Payment / Book Transfer" in the [JPY Deposit] section of the "Approval Requests" on the Top Page.



1 Click "JPY Deposit."

2 Click "Payment / Book Transfer."

Step 2

In the unapproved data list, click the [Select] button located to the right of the corresponding row to confirm the details.

Accepted Request No.	Designated Date	Requested at Requested by	Approval Status	First Approval by	Transaction Type	Debit Account	No. of Payments	Total Amount	Selection
03290001	2026.4.1 overdue	2026.3.29 10:00 三重 一部	差戻済		振り payments to other bank payee individually specified	浜谷支店 普通 1234567 株式会社 山田商事 東京本社1	3	150,420 JPY	<input type="button" value="Select"/>
04010002	2026.4.3 due soon	2026.4.1 15:00 三重 一部	一次承認	三菱 次郎	振り payments to other bank payee individually specified	浜谷支店 普通 1234567 株式会社 山田商事 東京本社1	4	2,000,000 JPY	<input type="button" value="Select"/>
04010002	2026.4.3 13:30 三重 大阪		未承認		口座確認済 payments to other bank payee individually specified	浜谷支店 普通 1234567 株式会社 山田商事 東京本社1	1	1,000,000 JPY	<input type="button" value="Select"/>
03310002	2026.4.6 14:00 三重 大阪		未承認		振り		9	41,000,000 JPY	<input type="button" value="Select"/>
03310001	2026.4.7 10:00 三重 一部		未承認		通知預金（入金）	世田谷支店 普通 7521651 株式会社 山田商事 東京本社1	1	1,000,000 JPY	<input type="button" value="Select"/>
03300001	2026.3.30 10:00 三重 五郎		未承認		通知預金（支払）	世田谷支店 普通 7521651 株式会社 山田商事 東京本社1	1	4,000,000 JPY	<input type="button" value="Select"/>

1 Click the [Select] button located to the right of the corresponding row.

- The unapproved list shows unapproved payment or book transfer requests sorted first by payment or book transfer date (earliest first), and then by "Accepted Request No." (a maximum of 1,000 requests).

To approve a book transfer request, select the request with "振替" (Book Transfer) shown in the "Transaction Type" column.

- Requests will not be shown if two weeks or more have passed since the payment or book transfer date.



Icon Meanings

overdue = As the payment date or book transfer date has already passed, the request cannot be approved. Please reject and return it to the user with request submission privileges.

due soon = The payment date or book transfer date of the request is either today or the following business day.



- A status of "差戻済" (Rejected) in the "Approval Status" column indicates that the transaction was rejected by a user with approval privileges.
- A status of "一次承認" (First approval completed) in the "Approval Status" column indicates that the first-level approval has been completed by a user with multiple approval privileges.



If the selected data includes a request with the status "差戻済" (Rejected), a dialog box will appear. If necessary, click the [キャンセル] (Cancel) button to confirm the status. (Click the [OK] button to proceed to the next page.)

bizstn.bk.mufg.jp の内容

A previously rejected request has been selected. Do you want to proceed?

OK

キャンセル



Once approved, the data will be shown in "Approved Requests," and the details will be available for review.

Step 3

Confirm the details. To approve the request, click the [Yes] button. To reject the request and return it to the user with request submission privileges, click the [No] button.

The task is not finished yet. Please confirm the following details.

Accepted Request No.	03310002
Requested at/by	2026.4.1 13:30 三歳 太郎
First Approval at/by	2026.4.1 14:00 三歳 次郎
Transaction Type	振替
Book Transfer Date	2026.4.6

⚠ There are duplicate transactions. Please confirm the details.

Transaction No.	Debit Account	→	Credit Account	Book Transfer Amount	Charge
01 duplicate	本店 普通 2001002 本社財務部	→	本店 普通 1234567 本社財務部	1,000,000 JPY	0 JPY
02 duplicate	渋谷支店 普通 9135135 開発支社	→	本店 普通 1234567 本社財務部	4,500,000 JPY	0 JPY
03	大阪支店 普通 9400400 開発支社	→	本店 普通 1234567 本社財務部	5,000,000 JPY	0 JPY
04	本店 普通 1001001 本社財務部	→	本店 普通 1234567 本社財務部	7,500,000 JPY	0 JPY
05	本店 普通 2001002 本社財務部	→	本店 普通 1234567 本社財務部	1,000,000 JPY	0 JPY
06	浜谷支店 普通 9135135 開発支社	→	本店 普通 1234567 本社財務部	4,500,000 JPY	0 JPY
07	大阪支店 普通 9400400 開発支社	→	本店 普通 1234567 本社財務部	5,000,000 JPY	0 JPY
08	本店 普通 1001001 本社財務部	→	本店 普通 1234567 本社財務部	7,500,000 JPY	0 JPY
09	大阪支店 普通 9400400 開発支社	→	本店 普通 1234567 本社財務部	5,000,000 JPY	0 JPY

No. of Book Transfers	9 件
Total Book Transfer Amount	41,000,000 JPY
Total Charge Amount	0 JPY

Do you want to proceed with the above book transfer(s)?

1

[Back to \[Select request\] page](#)

1 Confirm the details. To approve the request, click the [Yes] button. To reject the request and return it to the user with request submission privileges, click the [No] button.

Caution

The icon [duplicate] is shown in the "Transaction No." column indicates that the book transfer request may contain duplicate details from a previously submitted book transfer request. Please review your previous submissions to avoid unintentional duplication.

Notes

If the "First Approval at/by" column is populated, it indicates that the request has already received first-level approval by a user with multiple approval privileges.

Approval of book transfer requests based on the latest information

Refer to Step 4a

Proceed to the next page

Rejection of book transfer requests and return to user with request submission privileges

Refer to Step 4b

Proceed to page 39

Approval of Book Transfer Requests

Step 4a Enter your Execution Password and click the [Execute book transfer] button.

Approve/Update Request Payment • Book Transfer Pre-Register Beneficiary Reverse/Amend Payment Bulk Payment
Payroll Payment Local Tax Payment Direct Debit Send File Register User Unlock Password

Confirm Details

Select Request Confirm Details Complete

If the book transfer date is tomorrow or a later date, please note the following points:
 - Keep the total book transfer amount ready in the debit account on the business day before the book transfer date.
 - The transferred funds will be credited early in the morning of the designated date.
 - If the amount cannot be debited, the scheduled book transfers will not be executed.
 - You will be notified of failed book transfers via a secure message you will receive on the book transfer date. Please confirm the details and request the book transfers again.

Note: Please confirm that the payments or book transfers you are going to execute do not overlap with ones you have already requested.

Do you want to execute the book transfer(s)? Enter your execution password and click the [Execute book transfer] button to do so.

Enter your execution password.

Execution Password Show password Use software keyboard **1**

Execute book transfer **2**

Previous page

Note: Make sure to confirm that the [Book Transfer Request Processed] page opens after you click the [Execute book transfer] button. If the page does not open due to a timeout, etc., confirm the completion of the process from the [Transaction History] menu.

1 Enter your Execution Password.

2 Click the [Execute book transfer] button.



When performing the first-level approval in the multi-level approval process, enter your Execution Password and click the [Approve (first)] button. The request must be approved by another user with approval privileges, or by a user with execution and approval privileges. Once the first-level approval is completed, approval should be promptly requested from that user.

Approve/Update Request Payment • Book Transfer Pre-Register Beneficiary Reverse/Amend Payment Bulk Payment
Payroll Payment Local Tax Payment Direct Debit Send File Register User Unlock Password

Enter your execution password.

Execution Password Show password Use software keyboard

Approve (first)

Previous page

Step 5a The [Book Transfer Request Processed] page will be displayed.

Approve/Update Request Payment • Book Transfer Pre-Register Beneficiary Reverse/Amend Payment Bulk Payment
Payroll Payment Local Tax Payment Direct Debit Send File Register User Unlock Password

Book Transfer Request Processed

Select Request Confirm Details Complete

The request for the book transfer(s) shown below has been accepted.
(Please note that "異常" (Failed) in the "Processing Result" column indicates that the book transfer has not been accepted.)

If the book transfer date is tomorrow or a later date, please note the following points:
 - Keep the total book transfer amount ready in the debit account on the business day before the book transfer date.
 - The transferred funds will be credited early in the morning of the designated date.
 - If the amount cannot be debited, the scheduled book transfers will not be executed.
 - You will be notified of failed book transfers via a secure message you will receive on the book transfer date. Please confirm the details and request the book transfers again.

Accepted Request No.	03310002
Approval Status	承認済
Requested at/by	2026.4.1 13:30 三葉 木郎
First Approval at/by	2026.4.1 14:00 三葉 次郎
Approved at/by	2026.4.1 15:00 三葉 一郎
Transaction Type	振替
Book Transfer Date	2026.4.6

Transaction No.	Debit Account	→	Credit Account	Book Transfer Amount	Charge	Processing Result
01	本店 当座 2001002 本社財務部	→	本店 普通 1234567 本社財務部	1,000,000 JPY	0 JPY	正常
02	渋谷支店 当座 9135135 開業	→	本店 普通 1234567 本社財務部	4,500,000 JPY	0 JPY	異常
09	大蔵支店 普通 9400400 本社財務部	→	本店 普通 1234567 本社財務部			

No. of Book Transfers	9 件
Total Book Transfer Amount	41,000,000 JPY
Total Charge Amount	0 JPY

Continue to approve/update payment / book transfer requests
Top page

1 Confirm that the "Processing Result" column shows "正常" (Processed).

- If "異常" (Failed) is shown, the request has not been processed and is deemed invalid.
- Upon first-level approval, the "Processing Result" will not be shown. Approval must be completed by another user with approval privileges prior to the approval cut-off time.



For scheduled book transfer requests, the transfer amount must be deposited in the debit account by the business day prior to the book transfer date. If the above amount is not deposited by the specified time (i.e., prior to the start of service hours on the book transfer date), the scheduled book transfer will be canceled, even if the "Processing Result" is shown as "正常" (Processed). In such cases, the book transfer request must be resubmitted from the beginning.

If the scheduled book transfer is canceled, a notification will be sent via Secure Message. Please check Secure Messages on the book transfer date. (Note: Secure Messages are available in Japanese only.)

Rejection of Book Transfer Requests and Return to User with Request Submission Privileges

Step 4b

To reject the request and return it to the user with request submission privileges, click the [Reject] button.

The screenshot shows a 'Confirm Details' page with a 'Reject' button highlighted. A note at the bottom says: 'Make sure to confirm that the [Book Transfer Request Rejected] page opens after you click the [Reject] button. If the page does not open due to a timeout, etc., confirm the completion of the process from the [Transaction History] menu.'

1 To reject the request and return it to the user with request submission privileges, click the [Reject] button.

Caution

Users with approval privileges cannot revise the request. In addition, the request that has already been approved by the first-level approver cannot be revised. To revise the request, it must be rejected and return to the user with request submission privileges.

Step 5b

The [Book Transfer Request Rejected] page will be displayed.

The screenshot shows a 'Book Transfer Request Rejected' page. It lists a rejected request with details: Accepted Request No. 03310002, Requested at/by 2026.4.1 13:30 三葉 太郎, First Approval at/by 2026.4.1 14:00 三葉 次郎, Transaction Type 損益, and Book Transfer Date 2026.4.6. Below this is a table of transaction history:

Transaction No.	Debit Account	→	Credit Account	Book Transfer Amount	Charge
01	本店 当座 2001002 本社財務部	→	本店 普通 1234567 本社財務部	1,000,000 JPY	0 JPY
02	渋谷支店 当座 9135135 關東支社	→	本店 普通 1234567 本社財務部	4,500,000 JPY	0 JPY
03	大阪支店 当座 9400400 關西支社	→	本店 普通 1234567 本社財務部	5,000,000 JPY	0 JPY

Summary statistics at the bottom:

No. of Book Transfers	3 件
Total Book Transfer Amount	10,500,000 JPY
Total Charge Amount	0 JPY

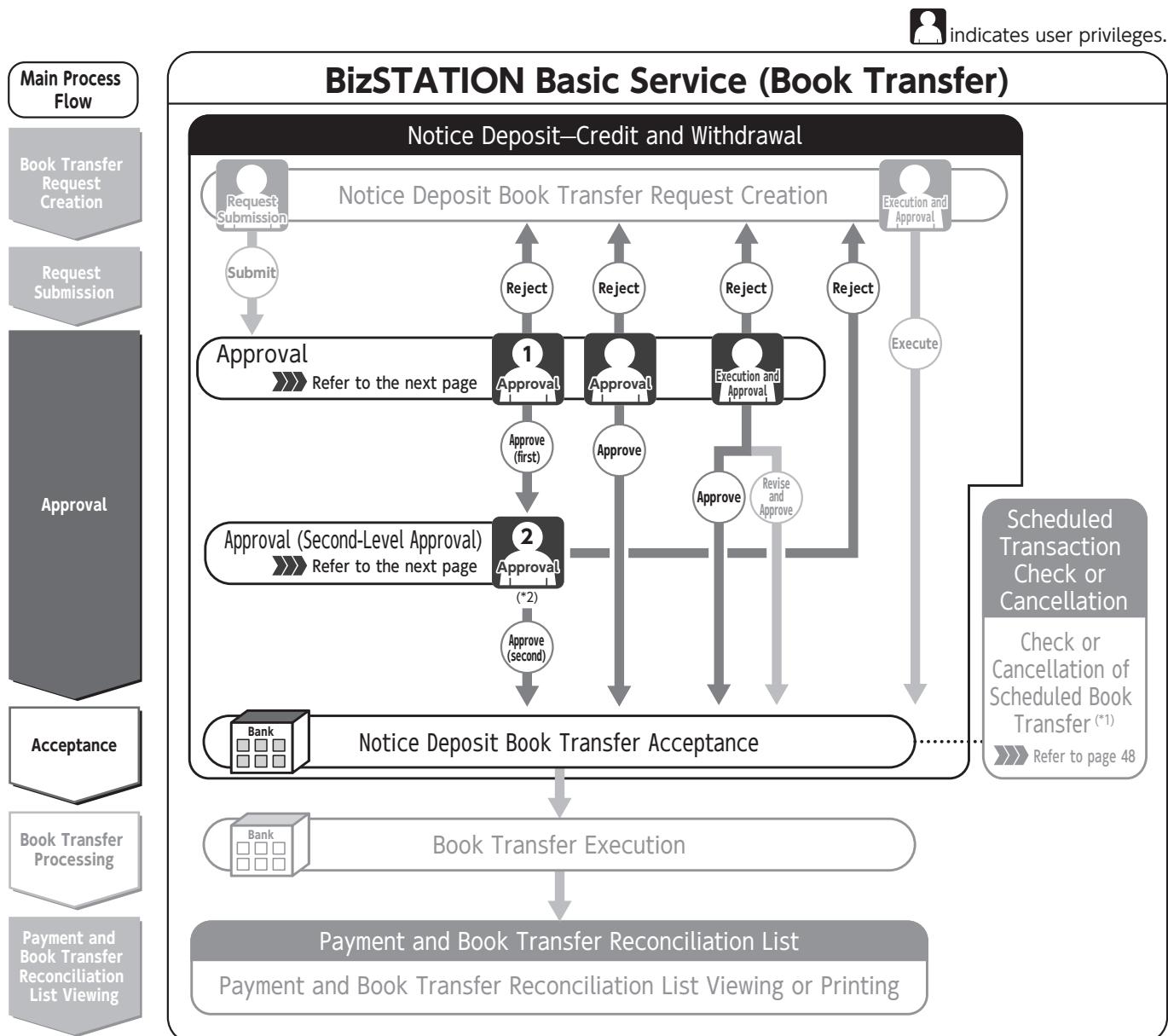
Buttons at the bottom: Continue to approve/update payment / book transfer requests, Top page.

► The [Book Transfer Request Rejected] page will be displayed.

4 Notice Deposits

To initiate a funds transfer between accounts registered with MUFG Bank as Designated Service Accounts, in which either the debit account or the beneficiary account is specified as a notice deposit, please use the [Notice Deposit] menu. (Transfers are restricted to accounts held within the same branch.)

Process Flow and Privileges for Notice Deposit Book Transfers



(*1) Only book transfers for withdrawals can be scheduled from notice deposits accounts.

(*2) Users with approval privilege can also give second-level approval.

1

Notice Deposit Book Transfer Request Approval

When a book transfer request is submitted, it must be approved by a user with approval privileges. If the request is rejected, it will be returned to the requestor.

(1) Approval or Rejection of Notice Deposit Book Transfer Requests

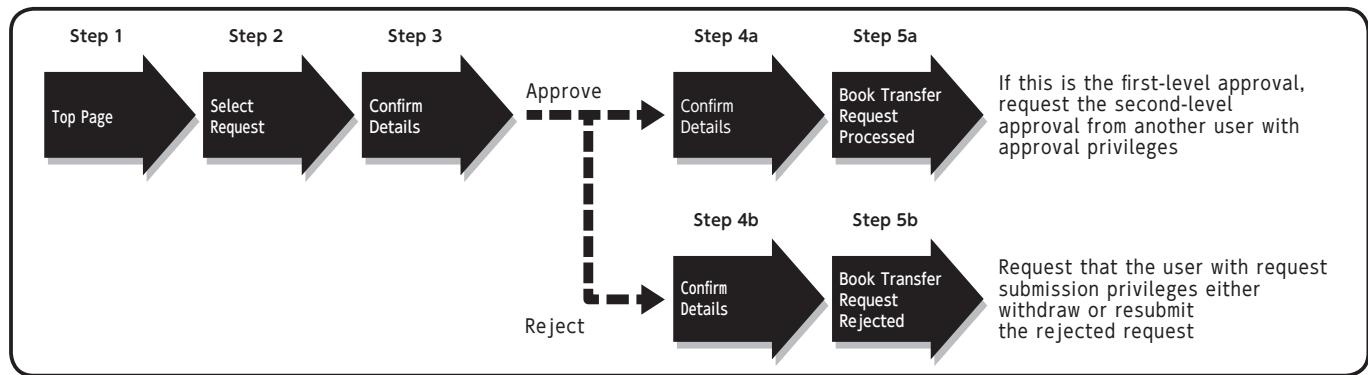
This section explains the procedure for approving book transfer requests involving withdrawals from and credits to notice deposits.

Users with approval privileges can approve them. If the request is rejected, it will be returned to the user with request submission privileges.

Authorized users for Book Transfer:

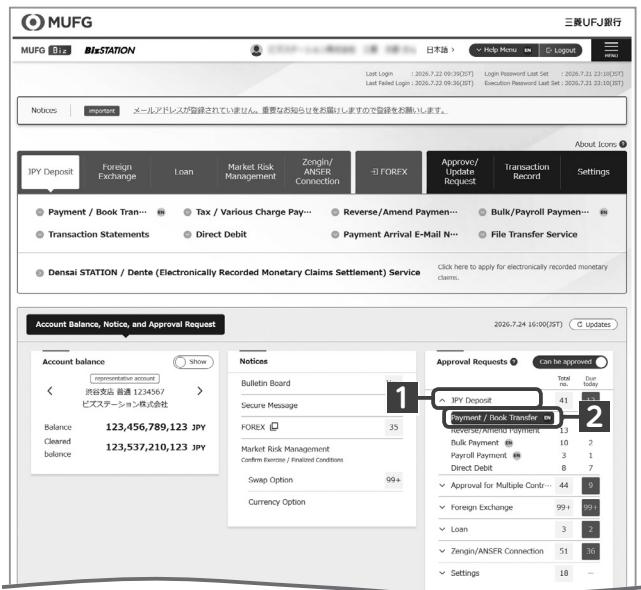


Process Flow



Step 1

Click "Payment / Book Transfer" in the [JPY Deposit] section of the "Approval Requests" on the Top Page.



1 Click "JPY Deposit."

2 Click "Payment / Book Transfer."

Step 2

In the unapproved data list, click the [Select] button located to the right of the corresponding row to confirm the details.

Select Request																							
Select Request		Confirm Details		Complete																			
Unapproved Requests				Approved Requests																			
△ Payment / Book transfer approval cut-off times																							
Approval cut-off times are as shown below. If a request includes multiple beneficiaries, the earliest of the cut-off times for them will be applied.																							
<table border="1"> <thead> <tr> <th>Beneficiary</th> <th>Standard Cut-off Time</th> <th>Cut-off Time 24-Hour Service</th> </tr> </thead> <tbody> <tr> <td>To MUFG Bank branches</td> <td>19:00 on designated date</td> <td>24:00 on designated date</td> </tr> <tr> <td>Ordinary deposit / Savings deposit¹</td> <td></td> <td></td> </tr> <tr> <td>Current deposit</td> <td>16:00 on designated date</td> <td></td> </tr> <tr> <td>To Other Banks</td> <td>15:00 on designated date</td> <td>24:00 on designated date²</td> </tr> </tbody> </table>									Beneficiary	Standard Cut-off Time	Cut-off Time 24-Hour Service	To MUFG Bank branches	19:00 on designated date	24:00 on designated date	Ordinary deposit / Savings deposit ¹			Current deposit	16:00 on designated date		To Other Banks	15:00 on designated date	24:00 on designated date ²
Beneficiary	Standard Cut-off Time	Cut-off Time 24-Hour Service																					
To MUFG Bank branches	19:00 on designated date	24:00 on designated date																					
Ordinary deposit / Savings deposit ¹																							
Current deposit	16:00 on designated date																						
To Other Banks	15:00 on designated date	24:00 on designated date ²																					
¹ Only payments can be made to savings deposits. ² The only type of payment available during night time (0:00-8:00 and 15:00-24:00) and Saturdays, Sundays, and holidays is account confirmation and payment.																							
The following requests are waiting to be approved. Click the [Select] button to confirm the details of each request.																							
1-6 out of 6																							
Accepted Request No.	Designated Date	Requested at Requested by	Approval Status	First Approval by	Transaction Type	Debit Account	No. of Payments / Total Amount	Selection															
03290001	2026.4.1 overdue	2026.4.29 10:00 二審 一部	差戻済		審査 payments to beneficiary specified	浜谷支店 普通 1234567 株式会社 山田商事 東京本社1	3 150,420 JPY	<input type="button" value="Select"/>															
04010002	2026.4.3 due soon	2026.4.1 15:00 三審 一部	一次承認	三審 次部	審査 payments to beneficiary specified	浜谷支店 普通 1234567 株式会社 山田商事 東京本社1	4 2,000,000 JPY	<input type="button" value="Select"/>															
04010002	2026.4.3 13:30 三審 大部		未承認		口座確認済 payments to beneficiary specified	浜谷支店 普通 1234567 株式会社 山田商事 東京本社1	1 1,000,000 JPY	<input type="button" value="Select"/>															
03310002	2026.4.6 14:00 二審 大部		未承認		審査		9 41,000,000 JPY	<input type="button" value="Select"/>															
03310001	2026.4.7 10:00 三審 一部		未承認		通知預金（入金）	世田谷支店 普通 7521651 株式会社 山田商事 東京本社1	1 1,000,000 JPY	<input type="button" value="Select"/>															
03300001	2026.4.7 10:00 三審 一部		未承認		通知預金（支払）	世田谷支店 普通 7521651 株式会社 山田商事 東京本社1	1 4,000,000 JPY	<input type="button" value="Select"/>															
1-6 out of 6																							
Top page																							

1 Click the [Select] button located to the right of the corresponding row.

- The unapproved list shows unapproved payment or book transfer requests sorted first by payment or book transfer date (earliest first), and then by "Accepted Request No." (a maximum of 1,000 requests).

To approve a book transfer request for a notice deposit account, select the request with "通知預金（入金）" (Notice Deposit (Credit)) or "通知預金（支払）" (Notice Deposit (Withdrawal)) shown in the "Transaction Type" column.

- Requests will not be shown if two weeks or more have passed since the payment or book transfer date.

Notes

Icon Meanings

overdue = As the payment date or book transfer date has already passed, the request cannot be approved. Please reject and return it to the user with request submission privileges.

due soon = The payment date or book transfer date of the request is either today or the following business day.

Notes

- A status of "差戻済" (Rejected) in the "Approval Status" column indicates that the transaction was rejected by a user with approval privileges.
- A status of "一次承認" (First approval completed) in the "Approval Status" column indicates that the first-level approval has been completed by a user with multiple approval privileges.

Caution

If the selected data includes a request with the status "差戻済" (Rejected), a dialog box will appear. If necessary, click the [キャンセル] (Cancel) button to confirm the status. (Click the [OK] button to proceed to the next page.)

bizstn.bk.mufg.jp の内容

A previously rejected request has been selected. Do you want to proceed?

OK

キャンセル

Notes

Once approved, the data will be shown in "Approved Requests," and the details will be available for review.

Step 3

Confirm the details. To approve the request, click the [Yes] button. To reject the request and return it to the user with request submission privileges, click the [No] button.

1 Confirm the details. To approve the request, click the [Yes] button. To reject the request and return it to the user with request submission privileges, click the [No] button.



If the "First Approval at/by" column is populated, it indicates that the request has already received first-level approval by a user with multiple approval privileges.

Approval of notice deposit book transfer requests based on the latest information

Refer to Step 4a

See below

Rejection of notice deposit book transfer requests and return to user with request submission privileges

Refer to Step 4b

Proceed to page 46

Approval of Notice Deposit Book Transfer Requests

Step 4a

Enter your Execution Password and click the [Execute book transfer] button.

1 Enter your Execution Password.

2 Click the [Execute book transfer] button.



When performing the first-level approval in the multi-level approval process, enter your Execution Password and click the [Approve (first)] button. The request must be approved by another user with approval privileges, or by a user with execution and approval privileges. Once the first-level approval is completed, approval should be promptly requested from that user.

Step 5a The [Book Transfer Request Processed] page will be displayed.

(For Notice Deposit Credits)

Accepted Request No. 03310001

Transaction Type 通知預金 (入金)

Requested at/by 2026.4.1 13:30 三井 太郎

First Approval at/by 2026.4.1 14:00 三井 次郎

Approval Status 承認済

Approved at/by 2026.4.1 15:00 三井 三郎

Debit Account 浜谷支店 商道 1234567 ビズステーション株式会社 東京本社 1

Credit Account 渋谷支店 通知 1234567 ビズステーション株式会社 東京本社 1

Book Transfer Date 2026.4.11

Total Book Transfer Amount 1,000,000 JPY

No. of Units 10 口

Processing Result 正常 1

Continue to approve/update payment / book transfer requests. Top page

1 Confirm that the "Processing Result" column shows "正常" (Processed).

- If "異常" (Failed) is shown, the request has not been processed and is deemed invalid.
- Upon first-level approval, the "Processing Result" will not be shown. Approval must be completed by another user with approval privileges prior to the approval cut-off time.

(For Notice Deposit Withdrawals)

Accepted Request No. 03300001

Transaction Type 通知預金 (支払)

Requested at/by 2026.4.1 13:30 三井 太郎

First Approval at/by 2026.4.1 14:00 三井 次郎

Approval Status 承認済

Approved at/by 2026.4.1 15:00 三井 三郎

Debit Account 浜谷支店 通知 1234567 ビズステーション株式会社 東京本社 1

Credit Account 浜谷支店 当座 5488134 ビズステーション株式会社 東京本社 2

Book Transfer Date 2026.4.2

Transaction No.	Deposit No.	No. of Units	Book Transfer Amount	Interest After Tax	Gross Withdrawal Amount	Interest Tax National Tax Local Tax	Processing Result
01	0001	20 口	1,000,000 JPY	800 JPY	1,000,800 JPY	1,000 JPY 200 JPY 150 JPY 50 JPY	正常 1
02	0002	20 口	1,000,000 JPY	800 JPY	1,000,800 JPY	1,000 JPY 200 JPY 150 JPY 50 JPY	異常

Total Book Transfer Amount 3,200 JPY

Total Interest After Tax 3,200 JPY

Total Gross Withdrawal Amount 4,003,200 JPY

Total Interest 4,000 JPY

Total Tax 800 JPY

National Tax 600 JPY

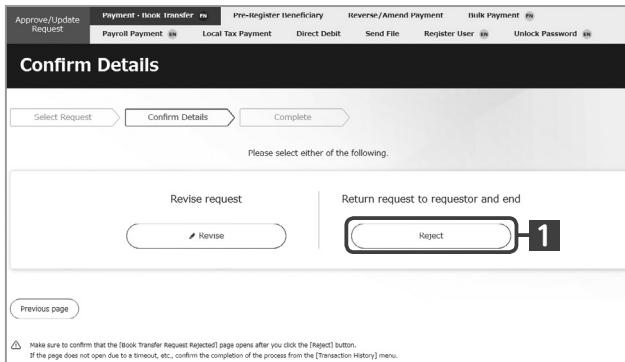
Local Tax 200 JPY

Continue to approve/update payment / book transfer requests. Top page

Rejection of Notice Deposit Book Transfer Requests and Return to User with Request Submission Privileges

Step 4b

To reject the request and return it to the user with request submission privileges, click the [Reject] button.



1 To reject the request and return it to the user with request submission privileges, click the [Reject] button.

Caution

Users with approval privileges cannot revise the request.
In addition, the request that has already been approved by the first-level approver cannot be revised.
To revise the request, it must be rejected and return to the user with request submission privileges.

Step 5b The [Book Transfer Request Rejected] page will be displayed.

(For Notice Deposit Credits)

The request for the book transfer shown below has been rejected. Please notify the requestor.

Accepted Request No.	03300001
Transaction Type	通知預金（入金）
Requested at/by	2026.4.1 13:30 三美 太郎
First Approval at/by	2026.4.1 14:00 三美 次郎
Debit Account	渋谷支店 普通 1234567 ビズステーション株式会社 東京本社1
Credit Account	渋谷支店 通知 1234567 ビズステーション株式会社 東京本社1
Book Transfer Date	2026.4.11
Total Book Transfer Amount	1,000,000 JPY
No. of Units	10 □

[Continue to approve/update payment / book transfer requests](#) [Top page](#)

► The [Book Transfer Request Rejected] page will be displayed.

(For Notice Deposit Withdrawals)

The request for the book transfer(s) shown below has been rejected. Please notify the requestor.

Accepted Request No.	03300001
Transaction Type	通知預金（支払）
Requested at/by	2026.4.1 13:30 三美 太郎
First Approval at/by	2026.4.1 14:00 三美 次郎
Debit Account	渋谷支店 通知 1234567 ビズステーション株式会社 東京本社1
Credit Account	渋谷支店 当座 5488134 ビズステーション株式会社 東京本社2
Book Transfer Date	2026.4.27

Transaction No.	Deposit No.	No. of Units	Book Transfer Amount
01	0001	20 □	1,000,000 JPY
02	0002	20 □	1,000,000 JPY
03	0003	20 □	1,000,000 JPY
04	0004	20 □	1,000,000 JPY

No. of Book Transfers	4 件
Total Book Transfer Amount	4,000,000 JPY

(The above amount does not include interest.)

[Continue to approve/update book transfer requests](#) [Top page](#)

5 Scheduled Transaction Check and Cancellation

Details of scheduled payments, book transfers, or notice deposit withdrawals can be checked. Scheduled transactions may be canceled following execution or approval, provided cancellation is performed prior to the cancellation cut-off time.

(1) Check and Cancellation of Scheduled Payments and Book Transfers

This section explains the procedure for checking the details of scheduled payments and book transfers, and for canceling them.

Authorized users for Payment or Book Transfer:



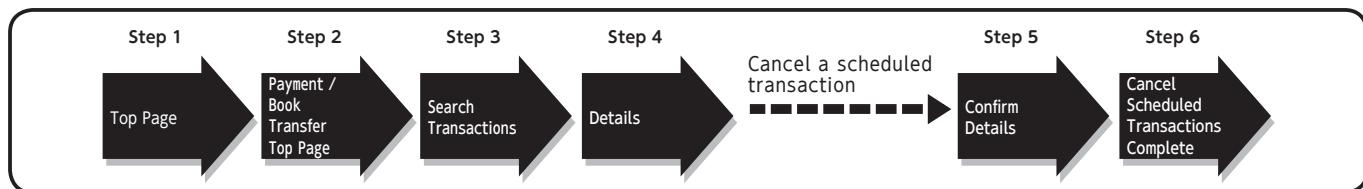
Only checking of transactions is available.



Checking and scheduled cancellation of transactions are available.



Process Flow



Step 1

Click "Payment / Book Transfer / Accounts" > "Payment / Book Transfer" on the Top Page.



1 Click "Payment / Book Transfer / Accounts."

2 Click "Payment / Book Transfer."

Step 2

Click "Check/Cancel Scheduled Transactions" at the top of the page.

Payment / Book Transfer Balance Account Activity Payment / Book Transfer Reconciliation List
Approve/Update Request (Payment / Book Transfer) Approve/Update Request (Pre-Register Beneficiary)
Payment Book Transfer Notice Deposit Check/Cancel Scheduled Transactions Template List Pre-Register Beneficiary
Beneficiary Charge Settings

振込方法の選択

1

振込方法選択 振込先選択/内容入力 内容確認 完了

△ 振込取引の切替時間

振込先	通常振替時間	24時間サービス利用時間範囲
振込預金・預貯金あと	振込預金の翌日19:00まで	振込後翌日の19:00まで
当行本支店あと	振込預金の翌日16:00まで	振込後翌日の16:00まで
当障障金あと	振込預金の翌日16:00まで	振込後翌日の16:00まで
他行あと	振込預金の翌日15:00まで	振込後翌日の15:00まで

* 詳細 (他の手数料料金を適用する場合は、お手数ですが、お問い合わせください。) お手数ですが、お問い合わせください。

1 Click "Check/Cancel Scheduled Transactions."

Step 3

Specify the "Search Conditions" and "Transaction Type," then click the [Search] button.

Payment / Book Transfer Balance Account Activity Payment / Book Transfer Reconciliation List
Approve/Update Request (Payment / Book Transfer) Approve/Update Request (Pre-Register Beneficiary)
Payment Book Transfer Notice Deposit Check/Cancel Scheduled Transactions Template List Pre-Register Beneficiary
Beneficiary Charge Settings

Search Transactions

1

Search Transactions Details

△ Cut-off time for cancelling scheduled transactions
The cut-off times for cancelling scheduled payments and book transfers are as follows.

Transaction Type	Cut-off Time
Scheduled payments and scheduled book transfers	21:00 on the day before the designated date
Scheduled withdrawals for notice deposits	19:00 on the business day before the designated date

Please specify the "Search Conditions" and "Transaction Type."

2

Search Conditions

- Designated date / /
- Processed (approved) date / /
- Accepted request No. (半角数字用)
- All transactions

3

Transaction Type

- Payment
- Book transfer
- Notice deposit (Withdrawal)

Q. Search

Top page

1 Select one search criterion and enter a search condition.

- "Designated date":

Searches based on the designated date for the payment or book transfer.

- "Processed (approved) date":

Searches based on the date the scheduled transaction was executed (or approved) by a user with execution and approval privileges.

- "Accepted request No.":

Searches based on the "Accepted Request No." assigned at execution (or approval).

- "All transactions":

Searches across all transactions.

2 Select the "Payment," "Book transfer," or "Notice deposit (withdrawal)" in the "Transaction Type" column.

Select the transaction type to search for.

3 Click the [Search] button.

Step 4

Search results will be displayed.

To cancel scheduled transactions, switch their statuses from "Not selected" to "Selected" in the "Cancel Scheduled Transaction" column. Then, click the [Confirm cancellation of scheduled transactions] button.

(Payments)

The transactions shown below are scheduled.

Select the scheduled transactions you want to cancel in the [Cancel Scheduled Transaction] column and click the [Confirm cancellation of scheduled transactions] button.

You are not authorized to cancel scheduled transactions unless the "Selected / Not selected" toggle is shown.

Transaction Type: 預定

You can select 4 more scheduled transaction(s).

1-4 out of 4

Designated Date	Date Processed (Date Approved)	Accepted Request No. / Transaction No.	Debit Account	Beneficiary Account	Entered Amount Charge to beneficiary	Payment Amount Charge to bank	Cancel Scheduled Transaction
2026.4.24	2026.4.20	04200000-01	中田支店 郵便 7231851 ビジネスーション株式会社 東京本社	ビジネスーション株式会 社 みずほ銀行 池袋支店 郵便 12345678	100,000 JPY 0 JPY	100,000 JPY 0 JPY	<input type="radio"/> Not selected
2026.4.24	2026.4.20	04200000-02	中田支店 郵便 7231851 ビジネスーション株式会社 東京本社	ビジネスーション株式会 社 みずほ銀行 池袋支店 郵便 12345678	100,000 JPY 0 JPY	100,000 JPY 0 JPY	<input type="radio"/> Not selected
2026.4.24	2026.4.20	04200000-03	中田支店 郵便 7231851 ビジネスーション株式会社 東京本社	ビジネスーション株式会 社 みずほ銀行 池袋支店 郵便 12345678	100,000 JPY 0 JPY	100,000 JPY 0 JPY	<input type="radio"/> Not selected
2026.4.24	2026.4.20	04200000-04	中田支店 郵便 7231851 ビジネスーション株式会社 東京本社	三井第一 みずほ銀行 世田谷支店 郵便 12345678	100,000 JPY 770 JPY	99,230 JPY 0 JPY	<input type="radio"/> Not selected

1-4 out of 4

Confirm cancellation of scheduled transactions

► The search results for currently scheduled transactions will be displayed.

1 To cancel scheduled transactions, switch their statuses from "Not selected" to "Selected" in the "Cancel Scheduled Transaction" column.

- A maximum of 1,000 scheduled transactions can be checked in descending order of the designated date.
- If the number of scheduled transactions exceeds 1,000, the search conditions must be narrowed.

2 Click the [Confirm cancellation of scheduled transactions] button.



Scheduled transactions cannot be canceled unless execution or approval privileges for payments or book transfers are granted.

Step 5

Confirm the cancellation details, enter your Execution Password, and then click the [Cancel scheduled transactions] button.

The task is not finished yet. Please confirm the following details.

Transaction Type: **振込**

Designated Date	Date Processed (Date Approved)	Accepted Request No. - Transaction No.	Debit Account	Beneficiary Account	Entered Amount Charge to Beneficiary
2026.4.24	2026.4.20	04200000-01	世田谷支店 西東7521851 ビズステーション株式会社 東京本社	第一勧業銀行 滋賀支店 西東7521851 ビズステーション株式会社 東京本社	100,000 JPY 0 JPY 100,000 JPY 100,000 JPY 770 JPY
2026.4.24	2026.4.20	04200000-02	世田谷支店 西東7521851 ビズステーション株式会社 東京本社	第一勧業銀行 滋賀支店 西東7521851 ビズステーション株式会社 東京本社	100,000 JPY 0 JPY 100,000 JPY 770 JPY
2026.4.24	2026.4.20	04200000-03	世田谷支店 西東7521851 ビズステーション株式会社 東京本社	第一勧業銀行 滋賀支店 西東7521851 ビズステーション株式会社 東京本社	100,000 JPY 0 JPY 100,000 JPY 770 JPY
2026.4.24	2026.4.20	04200000-04	世田谷支店 西東7521851 ビズステーション株式会社 東京本社	佐々木一郎 第一勧業銀行 世田谷支店 西東7521851 ビズステーション株式会社 東京本社	100,000 JPY 770 JPY 99,230 JPY 0 JPY

Do you want to cancel the above scheduled transactions?
Enter your execution password and click the [Cancel scheduled transactions] button to do so.

Enter your execution password.

Execution Password: Show password Use software keyboard

1 [Cancel scheduled transactions]

► The transactions selected for cancellation in Step 4 will be displayed.

1 Enter your Execution Password.

2 Click the [Cancel scheduled transactions] button.

3 Click the [OK] button.

bizstn.bk.mufg.jp の内容

This will cancel the scheduled transactions.

3 **OK** キャンセル

Step 6

The [Cancel Scheduled Transactions Complete] page will be displayed.

Designated Date	Date Processed (Date Approved)	Accepted Request No. - Transaction No.	Debit Account	Beneficiary Account	Entered Amount Charge to Beneficiary	Payment Amount	Charge Paid to Bank	Processing Result
2026.4.26	2026.4.20	04200000-01	世田谷支店 普通 7521851 株式会社 同事 東京本社	株式会社 第一勧業銀行 池谷 支店 普通 12345678	100,000 JPY 0 JPY	100,000 JPY	770 JPY	正常
2026.4.26	2026.4.20	04200000-02	世田谷支店 普通 7521851 株式会社 同事 東京本社	株式会社 第一勧業銀行 池谷 支店 普通 12345678	100,000 JPY 0 JPY	100,000 JPY	770 JPY	正常
2026.4.26	2026.4.20	04200000-03	世田谷支店 普通 7521851 株式会社 同事 東京本社	株式会社 第一勧業銀行 池谷 支店 普通 12345678	100,000 JPY 0 JPY	100,000 JPY	770 JPY	正常
2026.4.26	2026.4.20	04200000-04	世田谷支店 普通 7521851 株式会社 同事 東京本社	住之木一部 第一勧業銀行 世田 谷支店 普通 12345678	100,000 JPY 770 JPY	99,230 JPY	0 JPY	正常

1 Confirm that the "Processing Result" column shows "正常" (Processed).

If "異常" (Failed) is shown, the scheduled cancellation has not been completed.



User Manual

Bulk Payment and Payroll Payment Service

BizSTATION Service Hours

8:00 - 23:55 (*)

The service is available 24 hours for 24-Hour Service users. (*)

(*) The service is unavailable from 21:00 on the second Saturday of each month until 8:00 on the following Sunday, as well as on certain Japanese holidays due to maintenance.

Additionally, operating hours may be subject to change due to maintenance or other operational reasons. For further details, please refer to our website.



CONTENTS

Chapter 1 Payment Request Approval	2
(1) Approval or Rejection of a Specific Payment Request (Individual Approval)	3
(2) Simultaneous Approval of Multiple Payment Requests (Multiple Approval)	8
Chapter 2 Accepted Request Details	14
(1) Accepted Request Details.....	14
(2) Cancellation of Scheduled Transactions.....	17

This manual is intended for users with approval privileges. For functions not covered in this manual, please refer to the Japanese version.

- * The screenshots shown in this manual may vary depending on the operating system and browser version, but this does not affect the operation procedures.
- * The contents and interface design described in this manual are subject to change without prior notice.
- * Unauthorized reproduction or redistribution of this manual, in whole or in part, is strictly prohibited by law.
- * Microsoft and Windows are registered trademarks or trademarks of Microsoft Corporation in the United States and/or other countries.
- * Adobe, the Adobe logo, Acrobat, and Reader are registered trademarks or trademarks of Adobe Inc. in the United States and/or other countries.
- * All other brand and product names are registered trademarks and/or trademarks of their respective owners.

Chapter 1 Payment Request Approval

The submitted payment requests can be approved.

If any submitted payment requests are rejected, they will be returned to the user with request submission privileges.

If the requests are not approved by the approval cut-off time, the payments will not be executed on the designated date.

Please check regularly to confirm that there are no requests waiting for approval.

There are two types of approval methods.

Individual Approval: Each payment request will be approved individually by a user with approval privileges.

Multiple Approval: A maximum of 100 payment requests can be approved simultaneously.

Please select the appropriate approval method based on your needs.

Approval Cut-Off Times for Payment Requests

- Bulk Payment
- Payroll Payment (to accounts at MUFG Bank branches)
- Payroll Payment (including those to accounts at other banks)

]: By 18:00 on the business day prior to the payment date

: By 18:00 on the third business day prior to the payment date

Function		Details
Approval	Individual Approval	The submitted payment requests can be approved individually.
	Multiple Approval	A maximum of 100 payment requests can be approved simultaneously. If any requests need to be rejected, they will be rejected individually by a user with approval privileges.
Rejection		Payment requests will not be approved and will be returned to the user with request submission privileges. Each request must be rejected individually by the user.

(1) Approval or Rejection of a Specific Payment Request (Individual Approval)

The submitted payment requests can be approved individually.

If the submitted payment request is rejected, it will be returned to the user with request submission privileges.

Step 1

Click "Bulk Payment" or "Payroll Payment" in the [JPY Deposit] section of the "Approval Requests" on the Top Page.

The screenshot shows the MUFG BizSTATION interface. The top navigation bar includes 'MUFG Biz STATION' and '日本語'. The main menu has options like 'Help Menu', 'Logout', and 'NOW'. The 'Notices' section contains several 'Important' notices. The 'Approval Requests' section is the focus, with a sub-section for 'JPY Deposit'. The list of requests includes:

- JPY Deposit (1)
- Bulk Payment (2)
- Payroll Payment (3)
- FOREX
- Approve/Update Request
- Transaction Record
- Settings

Below the requests, there are links for 'Payment / Book Transfer', 'Tax / Various Charge', 'Reverse/Amend Payment', 'Bulk/Payroll Payment', 'Transaction Statements', 'Direct Debit', 'Payment Arrival E-Mail', and 'File Transfer Service'. A link for 'Densai STATION / Dente (Electronically Recorded Monetary Claims Settlement) Service' is also present.

1 Click "JPY Deposit."

2 Click "Bulk Payment" or "Payroll Payment."

Step 2

Click the [Select] button to approve the request in the unapproved data list.

The screenshot shows a table of payment requests. The columns include: Payment Date, Requested at, Requested by, Total Entered Amount / No. of Payments, Status / Error, Requested / Cancelled / Due Approval by, Print / Download, Multiple Selection, Selection, and Remarks. The 'Selection' column contains 'Select' buttons, with the first one highlighted by a red box and a red number '1' placed next to it. The 'Remarks' column includes a note about users with only file upload privilege.

1 Click the [Select] button.

Caution

If the selected data includes a request with the status "差戻済" (Rejected) or "予約取消済" (Scheduled transactions cancelled), a dialog box will appear. If necessary, click the [キャンセル] (Cancel) button to confirm the status. (Click the [OK] button to proceed to the next page.)



Notes

Icon Meanings

- overdue** = The approval cut-off time has passed.
- due soon (processed as a bulk payment)** = For Payroll Payments, including those to accounts at other banks, if the approval cut-off time (the third business day prior to the payment date) has passed, the payment cannot be processed as a Payroll Payment. It can be requested as a Bulk Payment instead.
- due soon** = The approval cut-off time is approaching.
- UP↑** = This request was submitted by a user with only file upload privilege.

Caution

Users with request submission privileges can revise unapproved requests. When a request is revised by a user with request submission privileges, the revised date, time, and user name will be shown in the "Requested at" and "Requested by" columns. Please confirm this information prior to approving the requests.

Notes

Unapproved payment requests are sorted first by payment date (earliest first) and then by "Accepted Request No." A maximum of 200 requests can be shown. Requests with a payment date (*) that is three months or more prior will not be shown. (*) A payment date that falls prior to the first day of the month, three months prior to the current month.

Step 3

Confirm the details and click the [Approve] button.
To reject the payment request, click the [Reject] button instead.
The request will be returned to the user with request submission privileges.

1 Click the [Check payment details] button to check the payment details on the [Check Details] page.

2 Enter your Execution Password and the One Time Password (OTP). Refer to the linked instructions for OTP, if necessary. Then, click the [Approve] button.

For details,
refer to <Appendix A>
"One Time Password Device Operating Instructions."

To reject the payment request, click the [Reject] button instead of approving it. The request will be returned to the user with request submission privileges.

Notes

Please note that the "Confirmation No." consists of the last 7 digits of the total of beneficiary's account numbers for valid transactions.

Please check the "Confirmation No." shown on the page before entering it into the One Time Password Device.

Notes

The "Charge to Beneficiary" and the "Charge Paid to Bank" are calculated based on the settings specified on the [Charge Settings] page when the request was submitted.

It may differ from the actual debit amount.

Proceed to the next page

Caution

Approved requests can be viewed from the [Requests Accepted] menu.

Scheduled transactions can also be canceled by the designated deadline.

However, please note that once the number of the requests shown in the "Requests Accepted" exceeds the set limit (*), those scheduled transactions can no longer be viewed or canceled.

(*) Requests with payment dates within the past six months (starting from the first day of the month six months ago) will be shown, sorted first by payment date (latest first) and then by "Accepted Request No." (a maximum of 10,000 requests).

However, for Payroll Payments, requests with payment dates within the past three months can be shown, with a maximum of 500 requests.

Caution

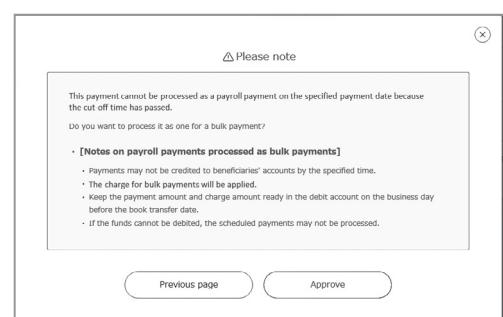
Processing Payroll Payments Following the Cut-off Time (The Third Business Day Prior to the Payment Date)

If the approval cut-off time for Payroll Payment (including those to accounts at other banks) has passed (i.e., the specified time on the third business day prior to the payment date), the dialog box on the right will appear. In such cases, the requested payment date cannot be accepted for Payroll Payment because the cut-off time has passed. However, the transaction can still be processed as a Bulk Payment, if required.

Please note the following:

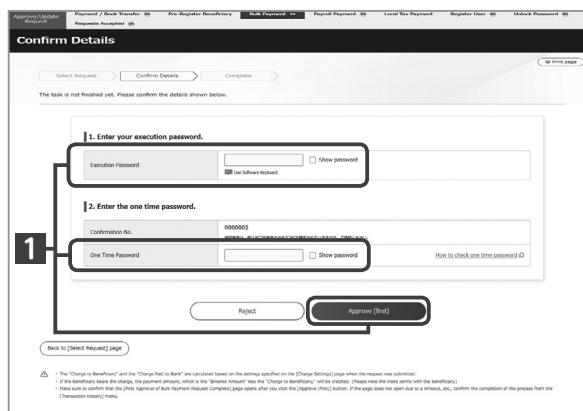
[Notes on payroll payments processed as bulk payments]

- Payments may not be credited to the beneficiaries' accounts by the specified time.
- The charge for bulk payments will be applied.
- Keep the payment amount and charge amount ready in the debit account by the business day prior to the payment date.
- If the funds cannot be debited, the scheduled payments may not be processed.

**Notes**

If the user is the first-level approver in the multi-level approval process, the button will be displayed as [Approve (first)]. Please click this button to proceed with the first-level approval.

Please note that the second-level approval must be completed by another approver prior to the approval cut-off time.



1 Enter your Execution Password and the One Time Password (OTP). Refer to the linked instructions for OTP, if necessary. Then, click the [Approve (first)] button.

◀◀◀ Proceed to the next page ▶▶▶

Caution

If the payment request contains errors, an error dialog box will appear. If the request is approved without correcting the errors, the erroneous details will be deleted, and only the correct details will be approved. Click the [Check payment details] button to confirm the beneficiary details.

Error types are as follows:

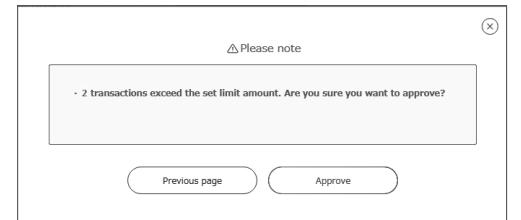
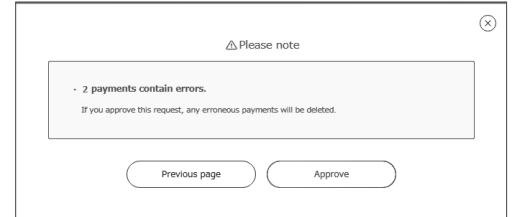
- 金融機関エラー(Bank Error)

The name of the beneficiary bank has been changed due to a merger, acquisition, or other corporate action.

- 支店エラー(Branch Error)

The name of the beneficiary branch has been changed due to branch reorganization or other corporate restructuring.

When the payment exceeds the set limit amount during beneficiary pre-registration, a dialog box will appear. (If the [Approve] button is selected, the request will be approved without change.)



Step 4 The approval completion page will be displayed.

The request has been approved as follows.

Accepted Request No.	01234567
Transaction Type	総合振込
Requested at/by	2026.4.1 13:00 三葉 太郎
First Approval at/by	2026.4.1 13:30 三葉 次郎
Approved at/by	2026.4.1 14:00 三葉 一郎
Debit Account	町田支店 普通 0016033 ビズステーション株式会社
Requestor	ビズステーション (カ)
Company Code	1234567890 本社支払用
Payment Date	2026.4.27
Payment Data Description	0101 月末支払1

Payment Summary

No. of Entered Payments / Total Entered Payment Amount	5 件	500,000 JPY
Charge to Beneficiary	4,510 JPY	
Total Payment Amount(*1) (Charge to Beneficiary Deducted)	498,900 JPY	
Total Charge Paid to Bank (*2)	3,850 JPY	

(*1) Depending on the entered amount, the amount of the "Charge to Beneficiary" and the "Total Charge Paid to Bank" may vary. For details, click [here](#).
(*2) The "Total Charge Paid to Bank" is calculated based on the charge to beneficiary setting specified on the [Charge Settings] page. It may differ from the actual debit amount.

[Continue to approve bulk payments](#) [Top page](#)

(2) Simultaneous Approval of Multiple Payment Requests (Multiple Approval)

A maximum of 100 submitted payment requests can be approved simultaneously.

If the requests are not approved, each request must be rejected individually and returned to the user with request submission privileges. Please note that bulk rejection is not available.

Rejections must be processed individually on the [Select Request] page. Therefore, please ensure that the details of the selected payment requests are thoroughly confirmed prior to approval.

Step 1

Click "Bulk Payment" or "Payroll Payment" in the [JPY Deposit] section of the "Approval Requests" on the Top Page.

The screenshot shows the MUFG BizSTATION homepage. The 'Approval Requests' menu is open, showing the 'JPY Deposit' section. The 'JPY Deposit' tab is selected. The 'Approval Requests' sub-menu shows several items: 'JPY Deposit' (marked with a red box and labeled '1'), 'Payment / Book Transfer', 'Reverse / Amend Pay...', 'Bulk / Payroll Pay...', 'Transaction Statements', 'Direct Debit', 'Payment Arrival E-Ma...', and 'File Transfer Service'. Below the sub-menu, there is a section for 'Densai STATION / Dente (Electronically Recorded Monetary Claims Settlement) Service'.

1 Click "JPY Deposit."

2 Click "Bulk Payment" or "Payroll Payment."

Step 2

Select the check boxes for the payment requests to be approved in the unapproved data list, and then click the [Approve selected requests] button.

The screenshot shows a table of payment requests with columns for Request No., Payment Date, Requested at, Requested by, Total Entered Amount / No. of Payments, Status, Requested / First Approval by, Print / Download, Multiple Selection, and Remarks. The 'Multiple Selection' column contains checkboxes. The 'Approve selected requests' button is at the bottom of the page.

⚠ Caution

Users with request submission privileges can revise unapproved requests.

When a request is revised by a user with request submission privileges, the revised date, time, and user name will be shown in the "Requested at" and "Requested by" columns. Please confirm this information prior to approving the requests.

Notes

Icon Meanings

- overdue** = The approval cut-off time has passed.
- due soon (processed as a bulk payment)** = For Payroll Payments, including those to accounts at other banks, if the approval cut-off time (the third business day prior to the payment date) has passed, the payment cannot be processed as a Payroll Payment. It can be requested as a Bulk Payment instead.
- due soon** = The approval cut-off time is approaching.
- UP↑** = This request was submitted by a user with only file upload privilege.

Notes

Unapproved payment requests are shown, sorted first by payment date (earliest first) and then by "Accepted Request No." (a maximum of 200 requests).

Requests with a payment date (*) that is three months or more prior will not be shown.

(*) A payment date that falls prior to the first day of the month, three months prior to the current month.

1 Select the check boxes.

- A maximum of 100 payment requests can be selected simultaneously.
- The number of selectable requests is shown on the page.
- To select all requests on the current page, click the [Select all] button. To clear all selections, click the [Clear all] button.

⚠ Caution

Please note the following when selecting payment requests:

- Payment requests for approval and for rejection cannot be selected simultaneously.
- Users with multiple approval privileges cannot select payment requests with both "申請済" (Requested) and "一次承認済" (First approval completed) statuses simultaneously. However, users with approval privileges can select payment requests with different statuses simultaneously.
- The total amount of the selected payment requests must not exceed the daily limit assigned to each user.

⚠ Caution

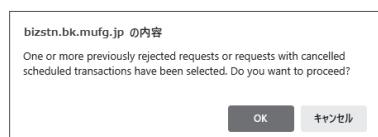
Please note that bulk rejection is not available. Therefore, please ensure that the details of the selected payment requests are thoroughly confirmed prior to approval.

To reject the requests, return to the [Select Request] page and select each request individually.

2 Confirm the details of the multiple selected payment requests, and then click the [Approve selected requests] button.

⚠ Caution

If the selected data includes a request with the status "差戻済" (Rejected) or "予約取消済" (Scheduled transactions cancelled), a dialog box will appear. If necessary, click the [キャンセル] (Cancel) button to confirm the status. (Click the [OK] button to proceed to the next page.)



Step 3 Confirm the details and click the [Approve selected requests] button.

Example 2

1. Enter your execution password.

2. Enter the one time password.

Approve selected requests

Notes

The "Charge to Beneficiary" and the "Charge Paid to Bank" are calculated based on the settings specified on the [Charge Settings] page when the request was submitted.

It may differ from the actual debit amount.

Caution

Please note that bulk rejection is not available. Therefore, please ensure that the details of the selected payment requests are thoroughly confirmed prior to approval.

To reject the requests, return to the [Select Request] page and select each request individually.

Notes

Please note that the "Confirmation No." consists of the last 7 digits of the total of beneficiary's account numbers for valid transactions.

Please check the "Confirmation No." shown on the page before entering it into the One Time Password Device.

1 Click the [Select] button to check the payment details on the [Check Details] page.

a Caution

Even if the selected payment requests contain erroneous details, multi-approval can still be performed.

However, payment requests for which an error message is displayed at the bottom cannot be approved.

Please ensure that ">" is clicked to check and confirm the errors in all payment requests.

Example of such errors are provided below:

Example 1

When "エラー有" (Yes (error)) is shown in the "Error" column, it indicates that the request contains erroneous details.

This can be confirmed via a message displayed in the corresponding dialog box.

If the request is approved, only the valid details will be processed. Any erroneous details will be deleted.

» Refer to page 12

Example 2

If the error details are displayed at the bottom of the payment request, it indicates that the payment data itself is invalid and cannot be approved.

Depending on the error message, either return the request to the user with request submission privileges, or go back to the [Select Request] page and reselect the appropriate request.

2 Enter your Execution Password and the One Time Password (OTP). Refer to the linked instructions for OTP, if necessary. Then, click the [Approve selected requests] button.

For details,
» refer to <Appendix A>
"One Time Password Device Operating Instructions."

Proceed to the next page

! Caution

Approved requests can be viewed from the [Requests Accepted] menu.

Scheduled transactions can also be canceled by the designated deadline.

However, please note that once the number of the requests shown in the "Requests Accepted" exceeds the set limit (*), those scheduled transactions can no longer be viewed or canceled.

(*) Requests with payment dates within the past six months (starting from the first day of the month six months prior) will be shown, sorted first by payment date (latest first) and then by "Accepted Request No." (a maximum of 10,000 requests).

However, for Payroll Payments, requests with payment dates within the past three months can be shown, with a maximum of 500 requests.

Caution

Processing Payroll Payments Following the Cut-off Time (The Third Business Day Prior to the Payment Date)

If the approval cut-off time for Payroll Payment (including those to accounts at other banks) has passed (i.e., the specified time on the third business day prior to the payment date), the dialog box on the right will appear.

Additionally, if the icon changes from **due soon** to **due soon (processed as a bulk payment)**, the dialog box on the right will appear again.

In such cases, the requested payment date cannot be accepted for Payroll Payment because the cut-off time has passed.

However, the transaction can still be processed as a Bulk Payment, if required.

If the transaction is not intended to be processed as a Bulk Payment, return to the [Select Request] page and clear the check box for the applicable data.

Please note the following:

[Notes on payroll payments processed as bulk payments]

- Payments may not be credited to the beneficiaries' accounts by the specified time.
- The charge for bulk payments will be applied.
- Keep the payment amount and charge amount ready in the debit account by the business day prior to the payment date.
- If the funds cannot be debited, the scheduled payments may not be processed.

Approve/Update Request		Payment / Book Transfer		Pre-Regulator Beneficiary		Reverse/Amend Payment		Bulk Payment		Payroll Payment											
		Local Tax Payment		Direct Debit		Send File		Register User		Unlock Password											
										Requests Accepted											
Confirm Details Approve Selected Requests (Payroll Payment)																					

This payment cannot be processed as a payroll payment on the specified payment date because the cut-off time has passed.

Do you want to process it as one for a bulk payment?

[Notes on payroll payments processed as bulk payments]

- Payments may not be credited to beneficiaries' accounts by the specified time.
- The charge for bulk payments will be applied.
- Keep the payment amount and charge amount ready in the debit account on the business day before the book transfer date.
- If the funds cannot be debited, the scheduled payments may not be processed.

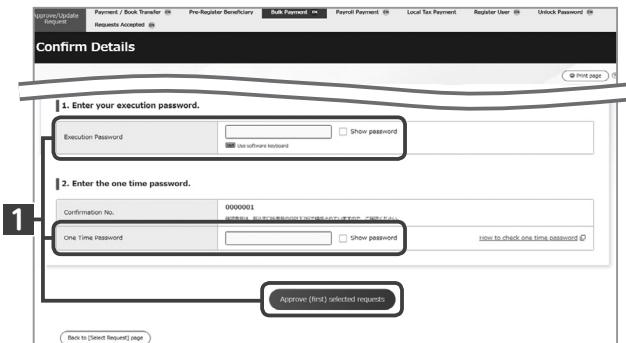
[Previous page](#) [Approve selected requests](#)



 Notes

If the user is the first-level approver in the multi-level approval process, the button will be displayed as [Approve (first) selected requests]. Please click this button to proceed with the first-level approval.

Please note that the second-level approval must be completed by another approver prior to the approval cut-off time.



The screenshot shows a 'Confirm Details' page with two password fields: 'Execution Password' and 'One Time Password'. Below these fields is a button labeled 'Approve (first) selected requests'. A large number '1' is overlaid on the page, pointing to the 'Approve (first) selected requests' button.

1 Enter your Execution Password and the One Time Password (OTP). Refer to the linked instructions for OTP, if necessary. Then, click the [Approve (first) selected requests] button.

 Caution

If the selected payment requests contain items with errors, an error dialog box will appear. If the requests are approved without correcting the errors, the erroneous details will be deleted, and only the correct details will be approved. Click the [Select] button to confirm the beneficiary details.

Error types are as follows:

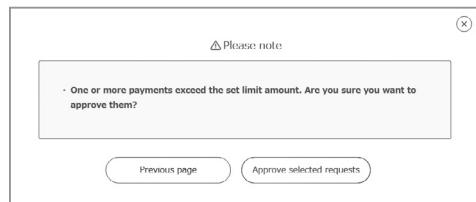
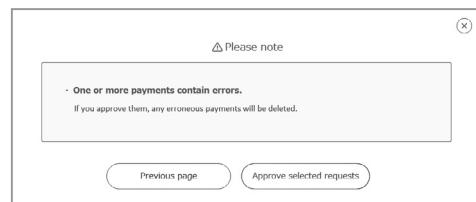
- **金融機関エラー(Bank Error)**

The name of the beneficiary bank has been changed due to a merger, acquisition, or other corporate action.

- **支店エラー(Branch Error)**

The name of the beneficiary branch has been changed due to branch reorganization or other corporate restructuring.

When the payments exceed the set limit amount during beneficiary pre-registration, a dialog box will appear. (If the [Approve selected requests] button is selected, the requests will be approved without change.)

 Caution

It may take some time depending on the volume of the payment data and your system environment. Do not close your browser or disconnect your computer from the internet until the next page opens.

Step 4 The approval completion page will be displayed.

Bulk Payment Request Approved | Approve Selected Requests (Bulk Payment)

Select Request | Confirm Details | Complete | [Send page data in e-mail](#) | [Print page](#)

Multiple Approval Data List

The requests have been approved as follows.
"UP↑" in the "Remarks" column indicates that the request has been submitted by a user with only file upload privilege.

Processing result: Processed

Transaction No.	Payment Date Accepted Request No. Transaction Type	Payment Data Description	Requested at Requested by	Debit Account	Requestor Company Code	Total Payment Amount Charge to Beneficiary Total Charge No. of payments	Remarks
(1)	2026.9.19 04020001 総合振込	0 1 0 1 月次支払1 13:00 三葉 大郎	2026.9.12 13:00 三葉 大郎	渋谷支店 番号 1234567 ビジネスリヨン 株式会社 東京支 社1	ビジネスリヨン (カ)	299,340 3PY 660 3PY 1,540 3PY 2 #	UP↑
(2)	2026.9.21 04020002 現金振込 (口座)	0 1 0 1 月次支払2 13:00 三葉 大郎	2026.9.14 13:00 三葉 大郎	渋谷支店 番号 1234567 ビジネスリヨン 株式会社 東京支 社1	ビジネスリヨン (カ)	299,340 3PY 660 3PY 1,540 3PY 2 #	
(3)	2026.9.25 04020003 現金振込	第3霜葉部第1号振込月次 支払/登録番号1	2026.9.12 13:00 三葉 大郎	渋谷支店 番号 1234567 ビジネスリヨン 株式会社 東京支 社1	ビジネスリヨン カブキコウイツ トウキョウ	299,340 3PY 660 3PY 1,540 3PY 2 #	UP↑

Processing result: Processed

△ Please note that payments whose "Processing result" column is indicated as "ERROR" have not been accepted.

Notes

- Keep the original amount and charge amount ready in the debit account by the business day before the payment date.
- If the amount cannot be debited, the scheduled payments may not be executed.
- The "Charge to Beneficiary" and the "Total Charge" are calculated based on the setting specified on the [Charge Settings] page. It may differ from the actual debit amount.

Buttons

- [Continue to approve bulk payments](#)
- [Confirm accepted bulk payment requests](#)
- [Top page](#)

△ The "Charge to Beneficiary" and the "Total Charge" are calculated based on the settings specified on the [Charge Settings] page when the request was submitted.
△ If the beneficiary bears the charge, the payment amount, which is the "Entered Amount", less the "Charge to Beneficiary", will be credited. Please note the trade terms with the beneficiary.
△ Depending on the entered amount, the amount of the "Charge to Beneficiary" and the "Total Charge" may vary. For details, click [here](#).

Caution

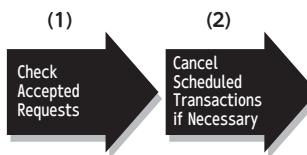
Payment requests with an error shown in the "Processing Result" column will not be executed. Please ensure that ">" is clicked to check and confirm the processing results for all payment requests.

Depending on the error message, either return the request to the user with request submission privileges, or go back to the [Select Request] page and reselect it.

Chapter 2 Accepted Request Details

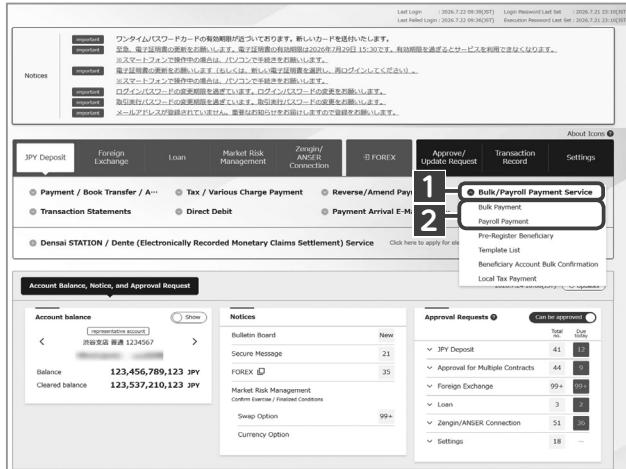
For Bulk Payments, approved requests with payment dates within the past six months will be shown.
For Payroll Payments, approved requests with payment dates within the past three months will be shown.
Scheduled transactions can also be canceled by the designated deadline.

Process Flow



(1) Accepted Request Details

Step 1 Click "Bulk/Payroll Payment Service" > "Bulk Payment" or "Payroll Payment" on the Top Page.



Step 2 Click "Requests Accepted."



1 Click "Bulk/Payroll Payment Service."

2 Click "Bulk Payment" or "Payroll Payment."

Step 3

Click the [Select] button to check the details of the payment request.

Check Accepted Requests									
<input type="checkbox"/> Check Accepted Requests <input type="button" value="Details"/>									
<input type="button" value="Select requests and [Print/Download]"/>									
<small>The payment requests shown below have been approved. Please select the requests to check or cancel and click the [Select] button.</small>									
<small> △ "Overdue" in the "Payment Date" column indicates that the acceptance cut-off time for the payment request has passed. Please note that the payment request cannot be canceled. △ Please note that if the amount cannot be debited on the specified debit date, the payments may not be executed. △ If the amount cannot be debited on the specified debit date, the payment may not be executed. Click the [Select] button to check the details. △ For any payment requests with errors, funds will not be debited. △ "gr1" in the "Remarks" column indicates that the payment request has been submitted by a user with only file upload privilege. </small>									
1-5 out of 5									
Accepted Request No. Transaction Type	Payment Data Description	Requested at Requested by	Approved at Approved by	Debit Account	Total Payment Amount No. of Payments	Error	Print/ Download Clear all	Request (Cancel)	Remarks
2026.6.8 01234562 総合請求	0 1 0 1月末支払3	2026.4.6 13:00 三重 太郎	2026.4.8 13:00 三重 一部	前田支店 内通 0016033 ビジネスランゲージ株式会社	100,000 JPY 10 件	<input type="checkbox"/>	<input type="button" value="Select"/>	<input type="button" value="1"/>	
2026.6.7 01234563 総合請求	0 1 0 1月末支払4	2026.4.6 13:00 三重 太郎	2026.4.8 13:00 三重 一部	前田支店 内通 0016033 ビジネスランゲージ株式会社	100,000 JPY 10 件	<input type="checkbox"/>	<input type="button" value="Select"/>		
2026.9.4 01234564 総合請求	0 1 0 1月末支払5	2026.4.6 13:00 三重 太郎	2026.4.8 13:00 三重 一部	前田支店 内通 0016033 ビジネスランゲージ株式会社	100,000 JPY 10 件	<input type="checkbox"/>	<input type="button" value="Select"/>		
1-5 out of 5									
<input type="button" value="Select requests and [Print/Download]"/>									

1 Click the [Select] button.



Caution

When "エラー有" (Yes (error)) is shown in the "Error" column, it indicates that the payment request contains erroneous details and cannot be executed. Please click the [Select] button to check the details of the payment request.



Notes

Requests with payment dates within the past six months (starting from the first day of the month six months ago) will be shown, sorted first by payment date (latest first) and then by "Accepted Request No." (a maximum of 10,000 requests). (*) However, please note that once the number of the requests exceeds the set limit, those scheduled transactions can no longer be checked or canceled.

(*) For Payroll Payments, requests with payment dates within the past three months can be shown, with a maximum of 500 requests.

Step 4 The search results will be displayed.

To cancel scheduled transactions, refer to "(2) Cancellation of Scheduled Transactions" on the next page.


Caution

It is not possible to verify whether the approval was completed via individual approval or multiple approval.

(2) Cancellation of Scheduled Transactions

Step 1

Enter your Execution Password, and then click the [Cancel scheduled transactions] button on the [Details] page.

The screenshot shows the BizSTATION 'Details' page for scheduled payments. It includes a summary table with payment counts and amounts, and a detailed table of individual transactions with columns for Transaction No., Beneficiary Code, Account Holder, Beneficiary Account, Payment Requestor No./EDT Information, Entered Amount, Charge to Beneficiary, and Error Note. A note at the bottom states: 'To cancel the payment request, enter your execution password.'

1 Enter your Execution Password.

2 Click the [Cancel scheduled transactions] button.

Step 2

Click the [OK] button.

The dialog box displays the message: 'This will cancel the scheduled transactions. Do you want to continue?' with 'OK' and 'キャンセル' (Cancel) buttons. A number '1' is placed below the 'OK' button.

1 Click the [OK] button.

Step 3

The scheduled payment request has been canceled.

Bulk Payment Payroll Payment Pre-Register Beneficiary Template List Beneficiary Account Bulk Confirmation
Local Tax Payment Create Request Approve Request Requests Accepted Company Code Settings Charge Settings

Scheduled Bulk Payment Cancelled

Check Accepted Requests Details Complete Send page data in e-mail

The following payment request has been cancelled.

Accepted Request No.	01234567
Transaction Type	聯合振込
Cancelled at/by	2026.4.6 13:00 三重 三部
Requested at/by	2026.4.1 13:00 三重 三部
First Approval at/by	2026.4.2 13:00 三重 次郎
Approved at/by	2026.4.3 13:00 三重 一部
Debit Account	伊藤支店 普通 00160JJ ビズステーション株式会社
Requestor	カ ビズステーション
Company Code	1234567890 本社支払用
Payment Date	2026.4.27
Payment Data Description	0101 月末支払

Payment Summary

No. of Entered Payments / Total Entered Payment Amount	6	600,000 JPY
Without Errors	5	500,000 JPY (Charge to Beneficiary 1,100 JPY)
With Errors (*)	1	100,000 JPY
Total Payment Amount (*)	498,900 JPY	
Total Charge Paid to Bank (*)	3,850 JPY	

(*) "With Errors" indicates the number of payments for which an error occurred after they were approved.
(*) The total payment amount is the total amount of the payments without errors less the total amount of the charge to the beneficiary.
Depending on the entered amount, the amount of the "Charge to Beneficiary" and the "Charge Paid to Bank" may vary. For details, click [here](#).
(*) The "Total Charge Paid to Bank" is calculated based on the charge to beneficiary setting specified on the [Charge Settings] page. It may differ from the actual debit amount.

Back to [Check Accepted Requests] Top page Top page



The data for which scheduled transaction has been canceled will return to an unapproved status.



User Manual

Foreign Exchange Service

BizSTATION Service Hours

8:00 - 23:55 (*)

(*) The service is unavailable from 21:00 on the second Saturday of each month until 8:00 on the following Sunday, as well as on certain Japanese holidays due to maintenance.

Additionally, operating hours may be subject to change due to maintenance or other operational reasons. For further details, please refer to our website.



CONTENTS

Chapter 1 Outward Remittance	2
(1) Approval of Remittance Requests	4
■ Procedures for Alert Messages Displayed During the Approval Process Due to U.S. Public Holidays or Currency Market Closures	10
Chapter 2 Inward Remittance	11
(1) Remittances Arrived	12
(2) Approval of Credit Instructions	15
Chapter 3 Foreign Currency Deposits.....	28
(1) Balance	29
(2) Account Activity	31
(3) Approval of Foreign Currency Book Transfers	33
(4) Transaction Status	40
■ Creation of Reports on Payments or Receipts of Payments	41

This manual is intended for users with approval privileges. For functions not covered in this manual, please refer to the Japanese version.

- * The screenshots shown in this manual may vary depending on the operating system and browser version, but this does not affect the operation procedures.
- * The contents and interface design described in this manual are subject to change without prior notice.
- * Unauthorized reproduction or redistribution of this manual, in whole or in part, is strictly prohibited by law.
- * Microsoft and Windows are registered trademarks or trademarks of Microsoft Corporation in the United States and/or other countries.
- * Adobe, the Adobe logo, Acrobat, and Reader are registered trademarks or trademarks of Adobe Inc. in the United States and/or other countries.
- * All other brand and product names are registered trademarks and/or trademarks of their respective owners.

Chapter 1 Outward Remittance

● Approval of Remittance Requests

The remittance requests are confirmed and approved by the approver.

If the remittance requests are not approved by the approver, they are returned or canceled.

- Approval or rejection of remittance requests is available from 8:00 to 23:55.
- Please note that remittance requests approved on Saturdays, Sundays, or Japanese holidays will be accepted on the following business day.
- Approval of remittance requests is available by 19:00 on the business day before the remittance date. (*1)
(*1) The approval cut-off times are different for certain remittance currencies.

For more information, ➤➤ refer to "Remittance Currencies and Approval Cut-Off Times" on the next page

Remittance Currencies and Approval Cut-Off Times

Currency Code	Currency	Approval Cut-off Times
JPY	Japanese Yen	By 19:00 on the business day prior to the remittance date
USD	United States Dollar	
EUR	Euro	
GBP	Pound Sterling	
CAD	Canadian Dollar	
CHF	Swiss Franc	
SEK	Swedish Krona	
DKK	Danish Krone	
NOK	Norwegian Krone	
QAR	Qatari Riyal	
AED	United Arab Emirates Dirham	
AUD	Australian Dollar	
HKD	Hong Kong Dollar	
SGD	Singapore Dollar	
NZD	New Zealand Dollar	
MXN	Mexican Peso	
ZAR	South African Rand	
INR	Indian Rupee	
SAR	Saudi Riyal	By 14:30 on the business day prior to the remittance date
KWD	Kuwaiti Dinar	
CZK	Czech Koruna	
TRY	Turkish Lira	
RUB	Russian Ruble	
HUF	Hungarian Forint	
PLN	Polish Złoty	
PHP	Philippine Peso	
PKR	Pakistani Rupee	
CNY	Chinese yuan	
THB	Thai Baht	By 14:30 on the second business day prior to the remittance date

Please note that remittances in Chinese yuan (CNY) may be refunded after the transfer is completed due to local regulations.

For remittances in Thai Baht or Russian Ruble, or in New Taiwan Dollar, South Korean Won, or Indonesian Rupiah not listed above, please contact your MUFG Bank branch.

* For certain currencies, the approval cut-off time may be changed or the remittance may not be processed. For more information, please contact your MUFG Bank branch.

Please note that remittances may not be processed if the designated remittance date falls on a U.S. public holiday or a currency market closure date.

For certain currencies, an alert or error message will be displayed.

For more information on these currencies, please refer to the Help Menu in BizSTATION.

(1) Approval of Remittance Requests

Step 1

Click "Request Remittance" under "Outward Remittance" in the [Foreign Exchange] section of the "Approval Requests" on the Top Page.

The screenshot shows the BizSTATION Top Page with the following details:

- Header:** MUFG Biz STATION
- Top Navigation:** JPY Deposit, Foreign Exchange, Loan, Market Risk Management, Zengin/ANSFR Connection, FOREX, Update Request, Transaction Record, Settings.
- Left Sidebar:** Payment / Book Trans..., Transaction Statements, Densai STATION / Dente (Electronically Recorded Monetary Claims Settlement) Service.
- Notices:** Bulletin Board (New), Secure Message (21), FORFX (35), Market Risk Management, Confirm License / Finalized Conditions, Swap Option (99+), Currency Option.
- Approval Requests:**

Category	Total No.	Due Today
JPY Deposit	41	12
Approval for Multiple Contracts	44	9
Foreign Exchange	99+	99+
Request Remittance	2	6
Invest Remittance	3	—
Credit Instruction	—	—
Request Documentary Credit	8	3
Import Documentary Credit	—	—
Import Settlement Instruction	52	48
Foreign Currency Deposit	—	—
Foreign Currency Book Transfer	30	27
Request Cancellation of Foreign...	30	21
Loan	3	2
Zengin/ANSFR Connection	51	36
Settings	18	—

1 Click "Foreign Exchange."

2 Click "Request Remittance."

Step 2

Select the remittance requests and click the [Approve], [Reject], or [Cancel] button.

1 Check the check boxes in the [Selection] field to select the remittance requests.

2 Click the [Approve] button to approve the selected remittance requests.
Click the [Reject] button to reject the selected remittance requests.
Click the [Cancel] button to cancel the selected remittance requests.

Approval of Remittance Requests

Step 3a

Confirm the remittance requests, enter your Execution Password and the One Time Password, and then click the [Approve] button.

► The requests selected on the previous page will be displayed.

1 When the purpose of the remittance is other than import and the amount exceeds the alert threshold specified by MUFG Bank (*) Confirm whether submission of a BOJ payment report is required, and check the check box labeled "I have confirmed the above."

(*) Note: MUFG Bank's prescribed alert threshold is set lower than the actual threshold amount for report submission.

It is the customer's responsibility to verify whether submission is required.

For details on how to create and print the "Report on Payment or Receipt of Payment,"

► refer to page 41, "Creation of Reports on Payments or Receipts of Payments."

2 Enter your Execution Password and the One Time Password (OTP). Refer to the linked instructions for OTP, if necessary. Then, click the [Approve] button.

For details,

► refer to <Appendix A>
"One Time Password Device Operating Instructions."

► Proceed to the next page



- Please check the confirmation number, which consists of the last 7 digits of the creditor's "Account No. / IBAN." (*)
- If there are multiple requests, the confirmation numbers will be the last 7 digits of the total of the confirmation numbers calculated for the individual requests.
(The confirmation numbers of individual requests can be checked in the CSV file for verifying confirmation numbers.)

Please check the "Confirmation No." shown on the page before entering it into the One Time Password Device.

(*)

- If the account number consists of less than 7 digits, the confirmation number shall be padded with leading zeros.
- If the [Specify IBAN] field is selected, the confirmation number will consist of the IBAN's third and fourth digits plus the last 5 digits.
- In cases other than the above, the confirmation number will be "0000000."



MUFG Bank does not validate customer-submitted reports against its internal transaction data, nor does it confirm whether submission is required.
Customers are responsible for verifying the accuracy of their reports and determining the necessity of submission.



Confirmation Messages During the Approval Process

Any alert messages may be displayed in red at the top of the [Confirm Details] page.

»»» Refer to page 10, "Procedures for Alert Messages Displayed During the Approval Process Due to U.S. Public Holidays or Currency Market Closures."

Step 4a The [Outward Remittance Request Approved] page will be displayed.

1 Confirm that the [Processing Status] field shows "承認済" (Approved) or "一次承認済" (First approval completed).

- The "Bank Reference No." is not shown on the [Outward Remittance Request Approved] page. When the [Processing Status] field shows "承認済" (Approved), "Bank Reference No." can be confirmed on the [Transaction Status] page.
- However, if the remittance requests are approved on Saturdays, Sundays, or Japanese holidays, they will be accepted on the following business day. The "Bank Reference No." can then be confirmed on the [Transaction Status] page on that day.

Caution

If the [Processing Status] field shows any messages in red, it may indicate an error and that the process was not completed successfully. Please check the message shown on the page.

Caution

If the [Processing Status] field shows "一次承認済" (First approval completed), second-level approval by another user with approval privileges is required. Please ensure that another user with approval privileges completes the approval process before the cut-off time.

Notes

Cancellation of remittance requests is allowed prior to transmission of the payment instruction. To revise the remittance requests, cancel the existing requests and re-create them. In such cases, the approval cut-off time may have passed for certain remittance currencies, and the user with request submission privileges may need to change the designated remittance date.

» Refer to page 3, "Remittance Currencies and Approval Cut-Off Times."

The approval process has been completed.

Rejection of Remittance Requests

Step 3b

Confirm the remittance requests, enter the "Reason for rejection," and then click the [Reject] button.

The screenshot shows the 'Confirm Details' page for remittance requests. It displays two requests from 'XYZ COMPANY' and 'ABC COMPANY'. The 'Reason for rejection' field for the first request is highlighted with a red box and labeled '1'. The 'Reject' button is highlighted with a red box and labeled '2'.

► The requests selected on the previous page will be displayed.

1 Enter the "Reason for rejection" (optional).

2 Click the [Reject] button.

Step 4b

The [Outward Remittance Request Rejected] page will be displayed.

The screenshot shows the 'Outward Remittance Request Rejected' page. It displays a single rejected request from 'TEST' with a processing status of '拒否' (Rejected). The 'Processing Status' field is highlighted with a red box and labeled '1'.

1 Confirm that the [Processing Status] field shows "差戻" (Rejected).

The rejection process has been completed.

Useful Information**Procedures for Alert Messages Displayed During the Approval Process Due to U.S. Public Holidays or Currency Market Closures**

If any alert messages are displayed in red at the top of the [Confirm Details] page or in the [Processing Status] field due to U.S. public holidays or currency market closures. Please follow the procedure below: If a "x" is shown under [Processing Status] field, in principle the transaction cannot be processed. For further details, please contact your MUFG Bank branch.

If any alert messages are displayed in red at the top of the [Confirm Details] page or in the [Processing Status] field, check the messages and take one of the following actions.

Reselect the requests to submit for approval

1a Click the [Back to [Select Request] page] button and select other requests.
If any revisions are necessary, please reject the requests.

Continue the approval process

1b Select the check boxes for the requests to be processed.
.....
2b Click the [Approve] button.

Chapter 2 Inward Remittance

● Remittances Arrived

- MUFG Bank will notify the customer by e-mail when the inward remittances are received. (*)
- Details of the received remittance can be confirmed on the [Remittances Arrived] page of this service.
- Information such as "Division/Section," "Person in Charge," "Customer's Reference No.," and "Customer's Notes" can be entered on the [Remittances Arrived] page.
- The remittance details can be printed in a report format or downloaded as a file.
(*) E-mail notification is sent to the e-mail addresses of users who have enabled the "メールでの通知を受信する" (receive e-mail notification) setting.
E-mail notifications on the arrival of remittances may be delayed depending on data transmission circumstances.
Please check the [Remittances Arrived] page to confirm the latest situation of arrived remittances.

● Approval of Credit Instructions

- The credit instructions are confirmed and approved by the approver.
If the instructions are not approved by the approver, they will be returned for revision.

Approval or rejection of credit instructions is available from 8:00 to 23:55.

Please note that credit instructions approved on Saturdays, Sundays or Japanese holidays, or on a business day at or after 16:00, will be processed on the following business day.

Caution

To apply the SPOT rate on the transaction date for remittances exceeding the equivalent of USD 100,000, credit instructions must be approved or executed by the user no later than 9:30 on the transaction date. Instructions that are approved or executed after 9:30 may not be eligible for the SPOT rate of that day. After the publication of our exchange quotations, if credit instructions for remittance in any of the following nine currencies are approved or executed in an amount with an equivalent value exceeding USD 100,000 but not exceeding USD 1,000,000, the current market rate obtained in BizSTATION will be applied.

USD	United States Dollar	EUR	Euro
CAD	Canadian Dollar	DKK	Danish Krone
CHF	Swiss Franc	AUD	Australian Dollar
SEK	Swedish Krona	HKD	Hong Kong Dollar
GBP	Pound Sterling		

(1) Remittances Arrived

Step 1 Click "Foreign Exchange" > "Inward Remittance" > "Remittances Arrived (Credit Instruction)" on the Top Page.

Step 2 Select the remittances and click the [Show details], [Print details (PDF)], [Download information], [Create BOJ payment reports], [Show MX messages (PDF)], or [Download MX messages] button.

Arrival Date (Remittance Date)	Remittance Amount (Instructed Amount)	Remitter	Bank Reference No. (in Sort)	Customer's Reference No.	Customer's Notes	Division/Section (in Sort)	Downloaded MX Message	Processing Status	Selection
2026.12.14 (2026.12.11)	USD 199,185.00 (20,000.00)	○○○1.00 LTD. JP	6116100 (INV1234567)	(未)	(未)	(未)	未	未確認	<input type="radio"/> Not selected
2026.12.14 (2026.12.11)	USD 5,000.00	○○○2.00 LTD. JP	7894561 (未)	(未)	(未)	(未)	未	計算用	<input type="radio"/> Not selected
2026.12.11 (2026.12.10)	USD 200,000,000,000.00	○○○3.00 LTD. JP	7658994 (未)	(未)	(未)	(未)	未	入金未確認	<input type="radio"/> Not selected
2026.12.09 (2026.12.07)	USD 100,000.00	○○○10.00 LTD. JP	5211458	T1001 (未)	直接用	未	未	未確認	<input type="radio"/> Not selected

► When the page opens, remittances with "受付エラー" (Acceptance error), "本日分" (Arrived today), or "入金未指図分" (No credit instruction) will be displayed.

Caution

If the [Processing Status] field on the [Remittances Arrived] page has changed from "入金予約中" (Credit instruction scheduled) to "受付エラー" (Acceptance error) for the credit instructions on the following business day, a notification will be sent to the user via e-mail. An alert message will also be displayed in the [Notices] section on the Top Page.



Click the alert message to open the [Remittances Arrived] page. Check the credit instructions that contain "受付エラー" (Acceptance error). Make any necessary revisions and resubmit the updated credit instructions.

Please note that messages are shown only in Japanese.

If the cause of the error is unknown, please contact your MUFG Bank branch.

◀ Proceed to the next page

1 Select the relevant remittances to be shown, printed, downloaded, or used to create BOJ payment reports, and switch the [Selection] field from "Not selected" to "Selected."

2 Click the [Show details] button to show the selected remittances.

Click the [Print details (PDF)] button to print the selected remittances.

Click the [Download information] button to download the selected remittances.

Click the [Create BOJ payment reports] button to create reports for the selected remittances.

Click the [Show MX messages (PDF)] button to show the MX messages for the selected remittances.

Click the [Download MX messages] button to download the MX messages for the selected remittances.

[Button Functions]

- [Select all] button

= This switches the status in the [Selection] field of all remittances to "Selected" (including those on the previous and following pages).

- [Clear all] button

= This switches the status in the [Selection] field of all remittances to "Not selected" (including those on the previous and following pages).

Remittance Details

Step 3 Selected remittance details will be displayed.

The screenshot shows the 'Remittance Details' page. At the top, there are buttons for 'Select remittances and' and 'Submit credit instructions'. Below this, a table displays a single remittance record:

Bank Reference No. : 6116100000	Arrival Date : 2026.12.14	Remitter : XYZ COMPANY
Customer's Reference No. : (1)	Message from Remitter : INV12345678	Processing Status : 計算明細
Remittance Amount : USD 119,850,000,000.00		

Below the table, there is a section for 'Remitted Through' and 'Beneficiary' details. The 'Beneficiary' section includes fields for 'Beneficiary' (NEW YORK BRANCH), 'Beneficiary Bank' (THE ABC BANK, LTD), 'Account No.' (189155345), and 'Bank-to-Bank Information'. At the bottom, there are buttons for 'Select remittances and' and 'Submit credit instructions', along with links for 'Print details (PDF)', 'Download information', 'Show MX messages (PDF)', and 'Download MX messages'.

► Selected remittance details will be displayed.

[Button Functions]

- [Submit credit instructions] button
= The [Create Credit Instruction] page will be displayed. Use this button to submit credit instructions.
- [Back to [Remittances Arrived] page] button
= Return to the [Remittances Arrived] page.
- [Select all] button
= This will select all remittances (including those on the previous and following pages).
- [Clear all] button
= This will unselect all remittances (including those on the previous and following pages).

(2) Approval of Credit Instructions

Step 1 Click "Credit Instruction" under "Inward Remittance" in the [Foreign Exchange] section of the "Approval Requests" on the Top Page.

The screenshot shows the BizSTATION Foreign Exchange Service interface. The top navigation bar includes links for MUFO, BizSTATION, Help Menu, Logout, and various system logs. Below the navigation is a menu bar with JPY Deposit, Foreign Exchange, Loan, Market Risk Management, Zengin/ANSER Connection, FOREX, Approval Request, Transaction Record, and Settings. The main content area is titled 'Account Balance, Notice, and Approval Request' and shows a balance of 4,138,536 JPY. The 'Notices' section lists Bulletin Board (New), Secure Message (21), and FOREX (35). The 'Approval Requests' section is expanded, showing a table with columns for 'Can be approved' (checkbox), 'Total no.', and 'Due today'. The table includes rows for JPY Deposit (41, 12), Approval for Multiple Contracts (44, 9), and Foreign Exchange (99+, 99+). Step 1 is highlighted with a box around the 'Foreign Exchange' link in the notices section. Step 2 is highlighted with a box around the 'Credit Instruction' link in the approval requests section.

1 Click "Foreign Exchange."

2 Click "Credit Instruction."

Step 2

Select the credit instructions and click the [Approve] or [Reject] button.

1 Select the credit instructions and switch the status from "Not selected" to "Selected."

2 Click the [Approve] button to approve the selected credit instructions. Click the [Reject] button to reject the selected credit instructions.

[Button Functions]

- [Select all] button
= This will select all credit instructions (including those on the previous and following pages).
- [Clear all] button
= This will unselect all credit instructions (including those on the previous and following pages).

Step 3a

Confirm the credit instructions, enter your Execution Password, and then click the [Approve] button.

Confirm Details

Please confirm the following details.

Processing Status : 申請済

Submitted at : 2024.07.10 16:30
Submitted by : L-010101

Bank Reference No. : 1111101-001

Remitter : CASE01-03-03-01COLOR-BL-CLIENT-NM-1 CASE01-01-01-01COLOR-BL-CLIENT-NM-2 CAT STREET 11-22-33-44CLIENT-ADDR-2

Message from Remitter : 12345678901234567890123CLIENT-MSG-1 12345678901234567890123CLIENT-MSG-2 12345678901234567890123CLIENT-MSG-3 12345678901234567890123CLIENT-MSG-4

Remittance Amount : USD 100,000,000,000.00

Credit Instruction

<Necessity of submitting a BOJ Payment Report>

The above requests may include remittances that require the submission of a "BOJ Payment Report." You can create and print the report, which is going to be submitted via MUFG Bank, at the [Remittance Arrived] or [Remittance Statement] page. (On the [Remittance Statement] page, you can download the report as an XML format file, which you can submit to BOJ online.)

I have confirmed the above. **1**

Do you approve the above credit instructions? If you do, enter your execution password and click the [Approve] button.

Execution Password Show password Use software keyboard

2 **Approve**

Caution

MUFG Bank does not validate customer-submitted reports against its internal transaction data, nor does it confirm whether submission is required. Customers are responsible for verifying the accuracy of their reports and determining the necessity of submission.

► The credit instructions selected on the previous page will be displayed.

1 When the purpose of the remittance is other than export and the amount exceeds the alert threshold specified by MUFG Bank (*) Confirm whether submission of a BOJ payment report is required, and check the check box labeled "I have confirmed the above."

(*) Note: MUFG Bank's prescribed alert threshold is set lower than the actual threshold amount for report submission.

It is the customer's responsibility to verify whether submission is required.

For details on how to create and print the "Report on Payment or Receipt of Payment,"

► refer to page 41, "Creation of Reports on Payments or Receipts of Payments."

2 Enter your Execution Password and click the [Approve] button.

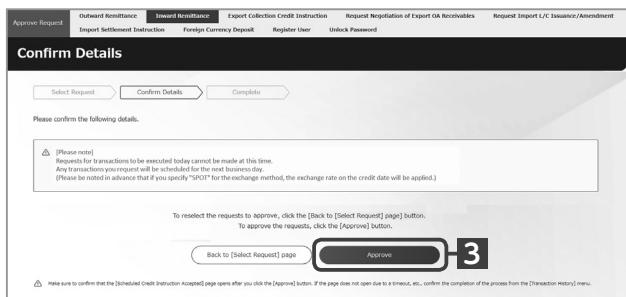
Caution

Once credit instructions are approved, they cannot be revised or canceled on BizSTATION. Please carefully review the instructions before approving them.

[Button Function]

- [Back to [Select Request] page] button
= Cancel the approval and return to the [Select Request] page.

Proceed to the next page



Please note that credit instructions approved on Saturdays, Sundays or Japanese holidays, or on a business day at or after 16:00, will be processed on the following business day. The page shown on the left will be displayed.

⚠ Caution

Please note that if SPOT is selected in the [Exchange Method] field, the exchange rate on the credit date will be applied.

3 Confirm the details and click the [Approve] button to proceed to the next step.

To reselect the requests to submit for approval, click the [Back to [Select Request] page] button.

Excludes Medium-Lot Spot Transactions (*)

Step 4a The [Credit Instruction Approved] page will be displayed.

Caution

Once credit instructions are approved, they cannot be revised or canceled on BizSTATION. If a revision or cancellation is necessary, please contact your MUFG Bank branch.

(*) [Definition of Medium-Lot Spot Transactions]

In this manual, "Medium-Lot Spot Transactions" refer to spot transactions conducted in any of the following nine currencies, with an equivalent value exceeding USD 100,000 but not exceeding USD 1,000,000, where "Spot" is selected as the Exchange Method.

USD	United States Dollar	EUR	Euro
CAD	Canadian Dollar	DKK	Danish Krone
CHF	Swiss Franc	AUD	Australian Dollar
SEK	Swedish Krona	HKD	Hong Kong Dollar
GBP	Pound Sterling		

1 Confirm that the [Processing Status] field shows "承認済" (Credit instruction approved), "計算明細有" (Remittance statement available), or "入金予約中" (Credit instruction scheduled).

Caution

If the [Processing Status] field shows any messages in red, it may indicate an error and that the process was not completed successfully. Please check the message shown on the page.

Caution

If the [Processing Status] field shows "入金予約中" (Credit instruction scheduled), please check on the morning of the following business day that the [Processing Status] field in the [Remittances Arrived] page has changed to either "受付済" (Credit instruction accepted), or "計算明細有" (Remittance statement available).

Caution

If the [Processing Status] field on the [Remittances Arrived] page has changed from "入金予約中" (Credit instruction scheduled) to "受付エラー" (Acceptance error) for the credit instructions on the following business day, a notification will be sent to the user via e-mail. An alert message will also be displayed in the [Notices] section on the Top Page.



Click the alert message to open the [Remittances Arrived] page. Check the credit instructions that contain "受付エラー" (Acceptance error). Make any necessary revisions and resubmit the updated credit instructions.

Please note that messages are shown only in Japanese.

If the cause of the error is unknown, please contact your MUFG Bank branch.

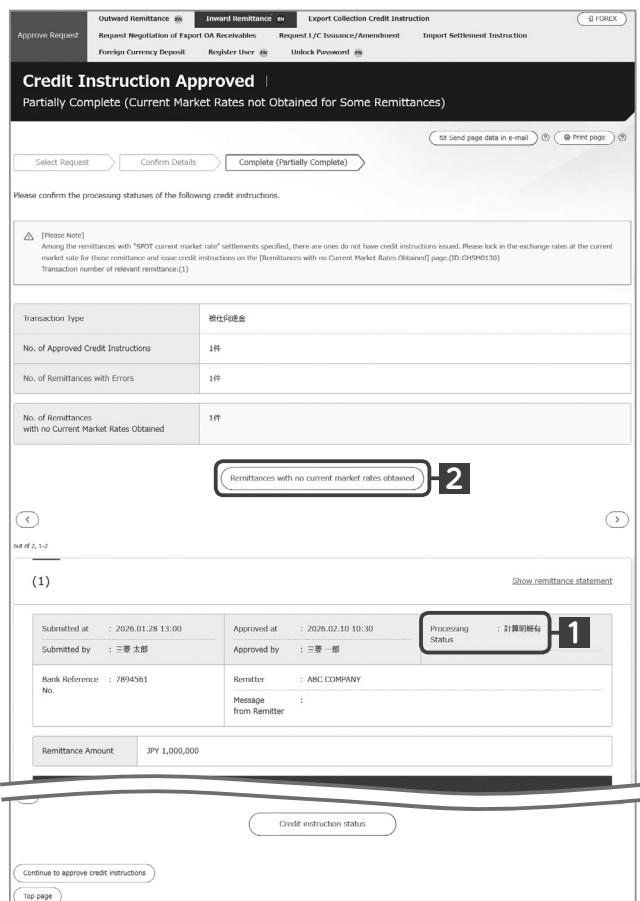
The procedures for approving the credit instructions have been completed.

Cases Including Both Medium-Lot Spot Transactions and Other Types

(For cases involving only medium-lot SPOT transactions,  refer to the next page)

Step 4b

The [Credit Instruction Approved—Partially Complete (Current Market Rates not Obtained for Some Remittances)] page will be displayed. Confirm the details, and click the [Remittances with no current market rates obtained] button.



The screenshot shows the 'Credit Instruction Approved' page with the following details:

- Header: Outward Remittance, Inward Remittance, Export Collection Credit Instruction, FOREX
- Buttons: Approve Request, Request Negotiation of Export OA Receivables, Request I/C Issuance/Amendment, Import Settlement Instruction, Foreign Currency Deposit, Register User, Unlock Password
- Section: Credit Instruction Approved
- Text: Partially Complete (Current Market Rates not Obtained for Some Remittances)
- Buttons: Select Request, Confirm Details, Complete (Partially Complete)
- Text: Please confirm the processing status of the following credit instructions.
- Text: (Please Note) Among the remittances with "SPOT current market rate" settlements specified, there are ones do not have credit instructions issued. Please lock in the exchange rates at the current market rate for those remittance and issue credit instructions on the [Remittances with no Current Market Rates Obtained] page.(ID:GHSM0130) Transaction number of relevant remittance:(1)
- Table: Transaction Type (現金送金), No. of Approved Credit Instructions (1件), No. of Remittances with Errors (1件), No. of Remittances with no Current Market Rates Obtained (1件)
- Buttons: Remittances with no current market rates obtained (highlighted with a callout '2')
- Text: out of 2, 1-2
- Table: (1) (1) Show remittance statement

Submitted at : 2026.01.28 13:00	Approved at : 2026.02.10 10:30	Processing Status : 計算明細有 (highlighted with a callout '1')
Submitted by : 三澤 太郎	Approved by : 三澤 一郎	
Bank Reference No. : 7894561	Remitter : ABC COMPANY	
	Message from Remitter :	
Remittance Amount	JPY 1,000,000	
- Buttons: Credit instruction status, Continue to approve credit instructions, Top page

Caution

If the [Processing Status] field on the [Remittances Arrived] page has changed from "入金予約中" (Credit instruction scheduled) to "受付エラー" (Acceptance error) for the credit instructions on the following business day, a notification will be sent to the user via e-mail. An alert message will also be displayed in the [Notices] section on the Top Page.



Click the alert message to open the [Remittances Arrived] page. Check the credit instructions that contain "受付エラー" (Acceptance error). Make any necessary revisions and resubmit the updated credit instructions.

Please note that messages are shown only in Japanese.

If the cause of the error is unknown, please contact your MUFG Bank branch.

1 Confirm that the [Processing Status] field for transactions other than Medium-Lot Spot Transactions shows "承認済" (Credit instruction approved), "計算明細有" (Remittance statement available), or "入金予約中" (Credit instruction scheduled).

Caution

If the [Processing Status] field shows any messages in red, it may indicate an error and that the process was not completed successfully. Please check the message shown on the page.

Caution

If the [Processing Status] field shows "入金予約中" (Credit instruction scheduled), please check on the morning of the following business day that the [Processing Status] field in the [Remittances Arrived] page has changed to either "受付済" (Credit instruction accepted), or "計算明細有" (Remittance statement available).

Caution

Once credit instructions are approved, they cannot be revised or canceled on BizSTATION. If a revision or cancellation is necessary, please contact your MUFG Bank branch.

2 Click the [Remittances with no current market rates obtained] button.

Button Function

- [Credit instruction status] button
= Proceed to the [Credit Instruction Status] page.

Step 5b

Select the credit instruction to obtain the current market rate, and then click the [Obtain current market rate] button.

1 Click the radio button in the [Select] field to select the credit instruction.

2 Click the [Obtain current market rate] button.

[Button Function]

- [[Credit Instruction Status] page] button
= Proceed to the [Credit Instruction Status] page.

Step 6b

Confirm the credit instruction, enter your Execution Password, and then click the [Obtain current market rate] button.

1 Confirm the details.

The screenshot shows the 'Obtain Current Market Rate' page. At the top, there are tabs for 'Outward Remittance', 'Inward Remittance', 'Export Collection Credit Instruction', 'Request Negotiation of Export OA Receivables', 'Request L/C Issuance/Amendment', 'Import Settlement Instruction', 'Foreign Currency Deposit', 'Register User', and 'Unlock Password'. Below the tabs, a sub-menu for 'Outward Remittance' is visible with options like 'Approve Request', 'Remittances with no Current Market Rates Obtained', 'Obtain Current Market Rate', 'Complete', 'Print page', and a help icon. The main content area is titled 'Obtain Current Market Rate' and contains a sub-section 'Necessity of submitting a BOJ Payment Report'. It includes a note about MUFG Bank's alert threshold, a checkbox for 'I have confirmed the above', and a '2' icon. Below this, there's a note about obtaining the applicable rate and a '3' icon. At the bottom, there's a section for 'Execution Password' with a note about the progress bar and a '3' icon. A note at the very bottom says 'Help sure to confirm that the [Credit Instruction Approved] page opens after you click the [Credit] button. If the page does not open due to a timeout, etc., confirm the completion of the process from the [Transaction History] menu.'

2 When the purpose of the remittance is other than export and the amount exceeds the alert threshold specified by MUFG Bank (*) Confirm whether submission of a BOJ payment report is required, and check the check box labeled "I have confirmed the above."

(*) Note: MUFG Bank's prescribed alert threshold is set lower than the actual threshold amount for report submission.

It is the customer's responsibility to verify whether submission is required.

For details on how to create and print the "Report on Payment or Receipt of Payment,"
 » refer to page 41, "Creation of Reports on Payments or Receipts of Payments."

⚠ Caution

MUFG Bank does not validate customer-submitted reports against its internal transaction data, nor does it confirm whether submission is required. Customers are responsible for verifying the accuracy of their reports and determining the necessity of submission.

3 Enter your Execution Password and click the [Obtain current market rate] button.

⚠ Caution

Once credit instructions are approved, they cannot be revised or canceled on BizSTATION. If a revision or cancellation is necessary, please contact your MUFG Bank branch.

[Button Function]

- [[Remittances with no Current Market Rates Obtained] page] button
 = Return to the [Remittances with no Current Market Rates Obtained] page.

Step 7b**Confirm the applicable exchange rate.**

- (Credit): Click the [Credit] button before the progress bar reaches the end.
- (Don't credit): Click the [Don't credit] button.

1 Confirm the applicable exchange rate.

- 2 → (For crediting at the applicable exchange rate shown)
Click the [Credit] button before the progress bar reaches the end.

» Refer to page 24, Step 9b

- (Don't credit)
Click the [Don't credit] button.

Caution

Please note that even if the [Credit] button is clicked before the progress bar reaches the end, the credit instruction may not be executed at the obtained rate due to last-minute market rate fluctuation.

Step 8b**To re-obtain applicable exchange rate, click the [Don't credit] button in Step 7b, and then click the [Obtain current market rate] button.**

- 1 To re-obtain applicable exchange rate, click the [Don't credit] button in Step 7b, and then click the [Obtain current market rate] button.

Button Function

- [[Remittances with no Current Market Rates Obtained] page] button
= Return to the [Remittances with no Current Market Rates Obtained] page.

Step 9b

The [Credit Instruction Approved—Partially Complete (Current Market Rates not Obtained for Some Remittances)] page will be displayed.

- (Including remittances with no current market rate obtained): Click the [Remittances with no current market rates obtained] button.
- (Excluding remittances with no current market rate obtained): Click the [Credit instruction status] button.

Approve Request Outward Remittance Inward Remittance Export Collection Credit Instruction Request Negotiation of Export OA Receivables Request Import L/C Issuance/Amendment
Import Settlement Instruction Foreign Currency Deposit Register User Unlock Password

Credit Instruction Approved Partially Complete (Current Market Rates not Obtained for Some Remittances)

Remittances with no Current Market Rates Obtained Obtain Current Market Rate Complete (Partially Complete)

Please confirm the processing statuses of the following credit instructions.

Transaction Type: 標註用途
No. of Approved Credit Instructions: 1
No. of Remittances with no Current Market Rates Obtained: 1

1. Remittances with no current market rates obtained

2. Credit instruction status

Submitted at: 2026.01.28 13:00 Approved at: 2026.02.10 10:30 Processing Status: 計算明細有
Submitted by: 三葉 大輔 Approved by: 三葉 一郎
Bank Reference No.: 7894561 Remitter: ABC COMPANY
Message from Remitter:

Remittance Amount: USD 153,000.00

Credit Instruction

Settlement Details	Breakdown Amount	Exchange Method	Credit Account
(1)	USD 153,000.00	SPOT 市場買入 通用レート (0.01)	0023JPY普通 100101

Purpose of Remittance 1: 貨物 Merchandise 1: 松葉
Purpose of Remittance 2: Merchandise 2:
Charge Debit Method: 預附 Customer's Notes: TESTREAL
Division/Section: Customer's Reference No.:

Charges

Remittance Charge	123,000,000円 (税込) * 1/10%
Lifting Charge(JPY)	123,456,789円
Lifting Charge(foreign currency)	123,456,789円 (税込) * 1/10%
Other Charge 1	120,000,000円
Other Charge 2	123,456,700円
Total of Charges, etc.	123,456,000円

Continue to approve credit instructions Top page

1 Confirm that the [Processing Status] field shows "計算明細有" (Remittance statement available) or "承認済" (Credit instruction approved).

Caution

Once credit instructions are processed, they cannot be revised or canceled on BizSTATION. If a revision or cancellation is necessary, please contact your MUFG Bank branch.

Caution

If the [Processing Status] field shows any messages in red, it may indicate an error and that the process was not completed successfully. Please check the message shown on the page.

Caution

If the number shown in the "No. of Remittances with no Current Market Rates Obtained" field is greater than 0 (zero), click the [Remittances with no current market rates obtained] button to obtain the applicable rates.

If the number is 0 (zero), the button will not be displayed.

2 → (Including remittances with no current market rate obtained)
Click the [Remittances with no current market rates obtained] button.

➤ Refer to page 21, Step 5b

→ (Excluding remittances with no current market rate obtained)
Click the [Credit instruction status] button.

➤ Refer to the next page, Step 10b

Step 10b Confirm the status for credit instructions.

The screenshot shows the 'Credit Instruction Status' page with a single record. The record details are as follows:

Submitted at	2024.11.08 17:55	Approved at	2024.11.08 18:05	Processing Status	入金手数料中
Submitted by	U-DH1003	Approved by	U-DH1020		
Bank Reference No.	00000001	Remitter	SAKURA01-12-02 LDRBLACK NO.00002 CAT STREET 11-22-33-4455		
Message from Remitter		MESSAGE11 TASUKETE...			
Remittance Amount	USD 153,000.00				
Credit Instruction					
Settlement Details	Amount	Exchange Method	Credit Account		
(1)	USD 153,000.00	SPOT	002 JPY 留通 1000101		
Purpose of Remittance 1	商用	Merchandise 1	伝票		
Purpose of Remittance 2		Merchandise 2			
Charge Debit Method	即期	Customer's Notes	TESTREAL		
Division/Section		Customer's Reference No.			

At the bottom, there are buttons for 'Continue to approve credit instructions' and 'Top page'.

1 Confirm that the number shown in the [No. of Approved Credit Instructions] field matches the number of remittances with approved credit instructions.

Caution

Check that there are no transactions without an exchange rate or transactions with errors.

Caution

If another page is accessed, the information will no longer be available.
If necessary, click the [Print page] button to print the information on this page.

Rejection of Credit Instructions

Step 3C Confirm the details of the credit instruction and click the [Reject] button.

The screenshot shows a web-based application interface for managing remittance requests. At the top, there is a navigation bar with links: 'Approve Request', 'Outward Remittance' (which is highlighted in blue), 'Inward Remittance', 'Export Collection Credit Instruction', 'Request Negotiation of Export OK Receivables', 'Request Import L/C Issuance/Amendment', 'Import Settlement Instruction', 'Foreign Currency Deposit', 'Register User', and 'Unlock Password'. Below the navigation bar, the title 'Confirm Details' is displayed. The main content area is titled 'Please confirm the following details.' and shows a table with one row of data. The table includes columns for 'Submitted at', 'Processing Status', 'Submitted by', 'Bank Reference No.', 'Remitter', and 'Message from Remitter'. Below the table, there is a section for 'Remittance Amount' (USD 150,000.00). Further down, there is a 'Credit Instruction' section with several rows of data, each with a 'Purpose of Remittance' (e.g., 買取), 'Merchandise' (e.g., 札面), and other details like 'Customer's Notes' and 'Customer's Reference No.'. At the bottom of the page, there is a confirmation message: 'Do you want to reject the above credit instructions? Click the [Reject] button to do so.' followed by 'This is not the last page of the list. Confirm the details of all credit instructions, and then click the [Next] button.' A large number '1' is overlaid on the 'Reject' button. At the very bottom, there are links for 'Back to [Select Request] page' and a note: 'Make sure to confirm that the [Credit Instruction Rejected] page opens after you click the [Reject] button. If the page does not open due to a timeout, etc., confirm the completion of the process from the [Transaction History] menu.'

1 Click the [Reject] button.

[Button Function]

- [Back to [Select Request] page] button
= Cancel the rejection and return to the [Select Request] page.

Step 4C The [Credit Instruction Rejected] page will be displayed.

The following credit instructions have been rejected.

Transaction Type	操作向会員
out of 3, 1-3 (1) Submitted at : 2026.01.28 13:00 Submitted by : 三賀 太郎 Rejected at : 2026.02.10 10:30 Rejected by : 三賀 一郎 Processing Status : 差戻 1 Bank Reference No. : 6116100000 Remitter : XYZ COMPANY Message from Remitter : INV 1234567, 2345678 Remittance Amount : USD 200,000,000,000.00	

Credit Instruction

Settlement Details	Breakdown Amount	Exchange Method	Credit Account
(1)	USD 100,000,000,000.00	SPOT	001 JPY 普通 9876543
(2)	USD 100,000,000,000.00	予約 (CONT) (@123.45)	No.1400223 001 JPY 当座 0134679

Purpose of Remittance 1	0511 ICIE・資金 USD 110,000,000,000.00	Merchandise 1	
Purpose of Remittance 2	備考 USD 90,000,000,000.00	Merchandise 2	中古自動車
Charge Debit Method	即時	Customer's Notes	緊急直しくお願いいたします。
Division/Section	資材部/ 三賀太郎	Customer's Reference No.	TT001

[Continue to approve credit instructions](#)
[Top page](#)

1 Confirm that the [Processing Status] field shows "差戻" (Credit instruction rejected).

Chapter 3 Foreign Currency Deposits

● Balance

The foreign currency deposit balance can be viewed on BizSTATION. (Users must have search privileges.)

● Account Activity

Foreign currency deposit transaction details can be viewed on BizSTATION. (Users must have search privileges.)

● Approval of Foreign Currency Book Transfers

The book transfer requests are confirmed and approved by the approver.

If the book transfer requests are not approved by the approver, they are returned or canceled.

Caution

Approval of foreign currency book transfers is available from 8:00 to 15:00 on business days. (*)
(Rejection and cancellation are available from 8:00 to 23:55 on business days, Saturdays, Sundays, or Japanese holidays.)

(*) For Spot rate transactions, approval can only be granted after our exchange quotations have been published.

● Transaction Status

The processing status of book transfers can be viewed on BizSTATION.

(1) Balance

Step 1

Click "Foreign Exchange" > "Foreign Currency Deposit" > "Balance" on the Top Page.

Step 2

Click "当日" (Today) or "前日" (Previous Day) in the "照会日" (Search Date) field and select the accounts to view.

The screenshot shows the 'Account Selection' screen. At the top, there are tabs for 'Outward Remittance', 'Inward Remittance', 'Forex', 'Forex Deposit', and 'Forex Deposit Inquiry'. The 'Forex Deposit Inquiry' tab is selected. Below the tabs, there are buttons for 'Search Date Selection' and 'Search Result'. The 'Search Date' field is set to 'Today' (当日). The main area shows a list of accounts with columns for 'Branch', 'Currency', 'Type', 'Account No.', and 'Account Name'. For each account, there is a checkbox labeled 'Selection' with two options: 'Not selected' (未選択) and 'Selected' (選択中). Step 1 is indicated by a box around the 'Search Date' field. Step 2 is indicated by a box around the 'Selection' checkboxes. Step 3 is indicated by a box around the 'Show balance' button at the bottom.

1 Click "当日" (Today) or "前日" (Previous Day) in the "照会日" (Search Date) field.

2 Select the accounts to view and switch the status from "未選択" (Not selected) to "選択中" (Selected) in the [選択] (Selection) field.

3 Click the [残高を表示] (Show balance) button.

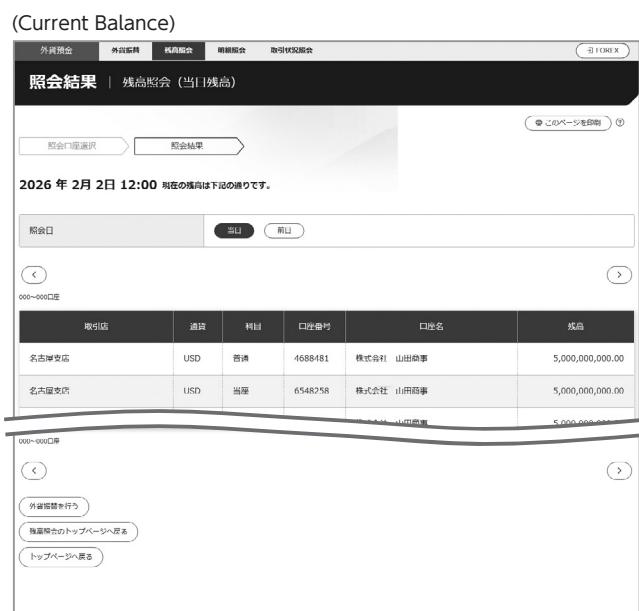
● List of Data Items

照会口座選択 / Select Account

Japanese	English
全口座選択	Select all accounts
全口座選択中	All accounts selected
取引店	MUFG Bank Branch
通貨	Currency
科目	Account Type
口座番号	Account No.
口座名	Account Name
選択	Selection

Step 3

The current balance or previous-day balance will be displayed.



▶ The current balance or previous-day balance for the selected accounts will be displayed.

[Button Functions]

• [当日] (Today)
= The current balance for the selected accounts (*1) will be shown.

• [前日] (Previous Day)
= The balance of the selected accounts as of the end of the previous day (*2) will be shown.

(*1) If the balance is performed on Saturday, Sunday, or Japanese holidays, the balance as of the end of the previous business day will be shown.

(*2) If the balance is performed on Saturday, Sunday, or Japanese holidays, the balance as of the end of the second previous business day will be shown.

(2) Account Activity

Step 1 Click "Foreign Exchange" > "Foreign Currency Deposit" > "Account Activity" on the Top Page.

Step 2 Select the "照会期間" (Search Period) and the account to view, and then click the [表示] (Show) button.

1 Select "照会期間" (Search Period).

2 Select the account to view.

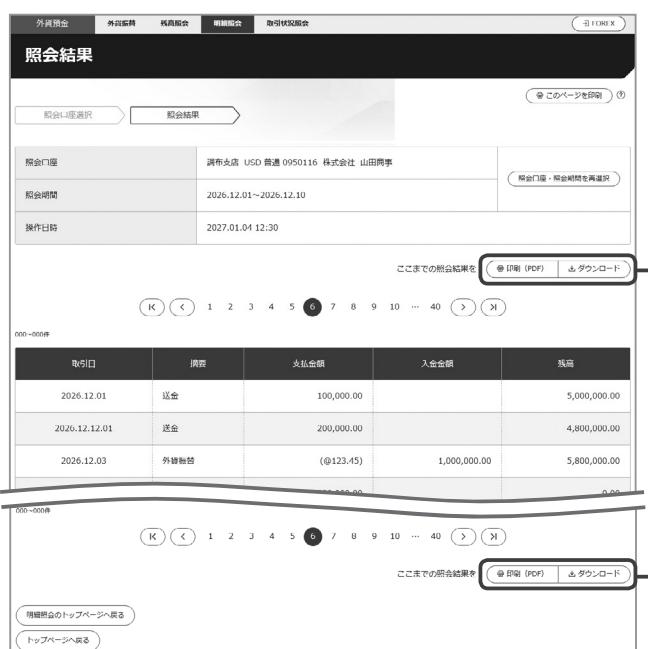
3 Click the [表示] (Show) button.

● List of Data Items

照会口座選択 / Select Account

Japanese	English
照会期間	Search Period
取引店	MUFG Bank Branch
通貨	Currency
科目	Account Type
口座番号	Account No.
口座名	Account Name
選択	Select

Step 3 The details of deposits and payments will be displayed.



▶ The details of the selected account will be displayed.

- 1 Click the [印刷 (PDF)] (Print (PDF)) button to print the details page, or the [ダウンロード] (Download) button to download the details.

(3) Approval of Foreign Currency Book Transfers

Step 1 Click "Foreign Currency Book Transfer" under "Foreign Currency Deposit" in the [Foreign Exchange] section of the "Approval Requests" on the Top Page.

The screenshot shows the BizSTATION top page with the following details:

- Header: MUFO Biz STATION
- Top navigation: JPY Deposit, Foreign Exchange, Loan, Market Risk Management, Zenjin/ANSWER Connection, FOREX, Update Request, Transaction Record, Settings.
- Sub-navigation: Payment / Book Trans..., Tax / Various Charge ..., Reverse/Amend Pay..., Bulk/Payroll Payment..., Transaction Statements, Direct Debit, Payment Arrival E-Ma..., File Transfer Service, Densai STATION / Dente (Electronically Recorded Monetary Claims Settlement) Service.
- Message: Click here to apply for electronically recorded monetary claims.
- Section: Account Balance, Notice, and Approval Request (2026.7.24 16:00 (JST))
- Left sidebar: Account balance (4,138,536 JPY, Cleared balance 5,101,781 JPY), Notices (Bulletin Board: New, Secure Message: 21, FOREX: 35, Market Risk Management: 99+), Swap Option: 99+, Currency Option.
- Right sidebar: Approval Requests (Can be approved: JPY Deposit 41, Approval for Multiple Contracts 44, Foreign Exchange 99+, Outward Remittance 7, Request Remittance 2, Request Cancellation of Remittance 6, Inward Remittance 3, Credit Instruction 3, Export Documentary Credit 8, Import Documentary Credit 3, Import Settlement Instruction 52, Foreign Currency Book Transfer 30, Request Cancellation of Transfer 30, Loan 3, Zenjin/ANSWER Connection 51, Settings 18).

Step 2 Select the book transfer request and click the [承認] (Approve), [差戻] (Reject), or [取消] (Cancel) button.

The screenshot shows the 'Application Data Selection' screen for 'Outward Remittance' (申請データ選択 | 外貨振替).

Top navigation: 申請データ選択 | 外貨振替

Buttons: 申請データ選択, 内容確認, 完了

Section: 申請データ一覧

Text: 未承認の申請データは下記の通りです。処理する取扱を選択し、該当ボタンを押してください。

Table: 申請データ一覧 (000~000件)

申請提出書名	申請日時	申請者名	引換口岸	入金口岸	振替外貨種	依頼状況	一次承認者名	選択
新宿支店 2026.02.09	2026.02.10 8:10	新宿支店 3丁目 4456651 新宿支店	新宿支店 3丁目 4456651 新宿支店	新宿支店 4281642 新宿支店	USD SPOT	1,000.00 申請済		<input checked="" type="radio"/>
新宿支店 2026.02.10	2026.02.10 12:15	新宿支店 3丁目 4462941 新宿支店(ハイテクノロジー)	東京支店セントラル支店(渋谷) USD 新宿支店 新宿支店(ハイテクノロジー)	USD 新宿支店 新宿支店(ハイテクノロジー)	USD (CONT) [No.14000223] (@123.45)	2,000.00 一次承認済	2026.02.10 18:20 田中一郎	<input type="radio"/>

Text: 選択した申請データの処理方法を選んでください。

Buttons: 取消 (1), 差戻 (2), 承認 (2)

Links: 他の申請データへ, トップへ, ログアウト

1 Click "Foreign Exchange."

2 Click "Foreign Currency Book Transfer."

1 Click the radio button in the [選択] (Select) field to select the book transfer request.

2 Click the [承認] (Approve) button to approve the selected book transfer request.
Click the [差戻] (Reject) button to reject the selected book transfer request.
Click the [取消] (Cancel) button to cancel the selected book transfer request.

Approval: For SPOT Transactions in the Following Currencies (*), with a Selected Account (Second-Level Approval or Execution)

(*) USD, EUR, CAD, DKK, CHF, AUD, SEK, HKD, GBP

Step 3a

Confirm the book transfer request, enter your "取引実行パスワード" (Execution Password), and then click the [レート取得] (Obtain current market rate) button.

操作は完了していません。下記の内容を確認してください。

種別	外貨振替		
申請日時／申請者名	2026.02.10 10:12 三谷 太郎		
一次承認日時／一次承認者名	2026.02.10 10:30 三谷 次郎		
振替指定日	2026.02.10		
引渡し口座	新宿支店 JPY 普通 4456651 本店営業部		
入金口座	新宿支店 USD 普通 4281642 名古屋支社		

内訳	振替外貨額	相場区分[予約番号]	適用レート	処理状況
(1)	USD 110,000.00	SPOT 市場実勢		一次承認済

この振替を承認しますか？承認する場合は、「取引実行パスワード」を入力し、[レート取得]ボタンを押してください。
「適用レート」は次の画面に表示されますので、表示された「適用レート」で振り替えを行う場合は、タイムバーが振り切れる前に[新規]ボタンを押してください。

取引実行パスワード パスワードを表示
ソフトウェアキー ボードで入力

※タイムバーが振り切れた場合または[振替しない]ボタンを押した場合、振り替えは実行されません。
※相場の変動状況によっては、タイムバーが振り切れる前であっても振り替えができない場合があります。

レート取得

[申請データ選択]画面へ戻る
△ [承認]ボタンを押した後、[外貨振替の承認完了]が表示されますので必ず承認状況を確認してください。タイムアウトにより表示されない場合には、「取引履歴」メニューで確認してください。

1 Confirm the details.

2 Enter your "取引実行パスワード" (Execution Password) and click the [レート取得] (Obtain current market rate) button.

Button Function

- [「申請データ選択」画面へ戻る] button
(Back to [Select Request] page)
= Cancel the approval and return to the [申請データ選択] ([Select Request]) page.

Step 4a

Confirm the applicable exchange rate shown.

→ (Book transfer): Click the [振替] (Book transfer) button before the progress bar reaches the end.
→ (No book transfer): Click the [振替しない] (No book transfer) button.

操作は完了していません。下記の内容を確認してください。

種別	外貨振替		
申請日時／申請者名	2026.02.10 10:12 三谷 太郎		
一次承認日時／一次承認者名	2026.02.10 10:30 三谷 次郎		
振替指定日	2026.02.10		
引渡し口座	新宿支店 JPY 普通 4456651 本店営業部		
入金口座	新宿支店 USD 普通 4281642 名古屋支社		

内訳	振替外貨額	相場区分[予約番号]	適用レート	処理状況
(1)	USD 110,000.00	SPOT 市場実勢	123.45	一次承認済

レート取得

(USD 110,000.00 通田レート @149.12)

振替 振替しない

[申請データ選択]画面へ戻る
△ [承認]ボタンを押した後、[外貨振替の承認完了]が表示されますので必ず承認状況を確認してください。タイムアウトにより表示されない場合には、「取引履歴」メニューで確認してください。

1 Confirm the "適用レート" (applicable exchange rate).

2 → (Book the transfer at the applicable exchange rate shown on the page)
Click the [振替] (Book transfer) button before the progress bar reaches the end.

➡ Refer to the next page, Step 6a

→ (No book transfer)
Click the [振替しない] (No book transfer) button.

➡ Refer to the next page, Step 5a

Caution

Please note that even if the [振替] (Book transfer) button is clicked before the progress bar reaches the end, the transfer instruction may not be executed due to last-minute market rate fluctuation.

Step 5a

To re-obtain applicable exchange rate, click the [振替しない] (No book transfer) button in Step 4a and click the [レート取得] (Obtain current market rate) button.

※この振替を承認しますか？承認する場合は、「取引実行パスワード」を入力し、「レート取得」ボタンを押してください。
「適用レート」は次の画面に表示されますので、表示された「適用レート」で振り替を行なう場合は、タイムバーが振り切れる前に「振替」ボタンを押してください。

取引実行パスワード 認証済

※タイムバーが振り切れた場合は「振替しない」ボタンを押した場合、振り替は実行されません。
※相場の変動状況によっては、タイムバーが振り切れる前であっても振り替えができない場合がございます。

レート取得 1 振替 振替しない

Step 6a

The [外貨振替の承認完了] (Foreign Currency Book Transfer Approved) page will be displayed.

※この承認状況を確認してください。

承認済

承認日時／承認者名: 2026.02.10 10:12 三番 太郎

一次承認日時／一次承認者名: 2026.02.10 10:30 三番 次郎

承認日時／承認者名: 2026.02.10 11:30 三番 一部

振替指定日: 2026.02.10

引落し店: 新宿支店 JPY 普通 4456651 本店営業部

入金口座: 新宿支店 USD 普通 4281642 名古屋支社

内訳 1 受付番号 引落金額 入金金額 相場区分[予約番号] 予約レート 处理状況

(1)	1000256	JPY	123,450	USD	1,000.00	予約 (CON1) [No.1400223]	※123.45	承認済
-----	---------	-----	---------	-----	----------	------------------------	---------	-----

引落し外貨振替の承認を行う
取引状況履歴へ
トップページへ戻る

1 To re-obtain applicable exchange rate, click the [振替しない] (No book transfer) button in Step 4a and click the [レート取得] (Obtain current market rate) button.

[Button Function]

- [「申請データ選択」画面へ戻る] button
(Back to [Select Request] page)
- = Cancel the approval and return to the [申請データ選択] ([Select Request]) page.

• [「申請データ選択」画面へ戻る] button
(Back to [Select Request] page)

= Cancel the approval and return to the [申請データ選択] ([Select Request]) page.

1 Confirm that the [処理状況] (Processing Status) field shows "承認済" (Approved).

Caution

Once the book transfer is approved, it cannot be revised or canceled on BizSTATION.

Caution

If the [処理状況] (Processing Status) field shows any messages in red, it may indicate an error and that the process was not completed successfully. Please check the message shown on the page.

The procedures for approving the book transfer have been completed.

Approval:

- For SPOT Transactions in the Currencies Other Than the Following (*), with a Selected Account (First-Level Approval)

(*) USD, EUR, CAD, DKK, CHF, AUD, SEK, HKD, GBP
- For Any Exchange Method Other Than SPOT is Selected (First-Level Approval)

Step 3b

Confirm the book transfer request, enter your "取引実行パスワード" (Execution Password), and then click the [振替] (Book transfer) button or the [一次承認] (Approve (first)) button.

Content Confirmation (内容確認)

Execution Password (取引実行パスワード):

Execute (振替):

1 Enter your "取引実行パスワード" (Execution Password) and click the [振替] (Book transfer) or the [一次承認] (Approve (first)) button.

Caution

Once the book transfer is approved, it cannot be revised or canceled on BizSTATION. Please carefully check the book transfer request before approving it.

First-Level Approval (First-Level Approval)

Execution Password (取引実行パスワード):

First-Level Approval (一次承認):

1**[Button Function]**

- [「申請データ選択」画面へ戻る] button
(Back to [Select Request] page)
- = Cancel the approval and return to the [申請データ選択] ([Select Request]) page.

Step 4b

The [外貨振替の承認完了] (Foreign Currency Book Transfer Approved) page will be displayed.

([外貨振替の承認完了] (Foreign Currency Book Transfer Approved) page)

承認

申請書類
外貨振替

被替外資金
利害者登録

輸出取引入金
輸出取引出金

輸出OA情報登録

I/U発行・条件変更依頼

輸入決済依頼

ご登録

外貨振替の承認完了

この承認内容をメール通知

このページを印刷

申請データ選択

内向確認

完了

下記の処理状況を確認してください。

種別 外貨振替

申請日時／申請者名 2026.02.10 10:12 三井 太郎

一次承認日時／一次承認者名 2026.02.10 10:30 三井 次郎

承認日時／承認者名 2026.02.10 11:30 三井 一部

振替指定日 2026.02.10

引落し口座 新宿支店 JPY 普通 4456651 本店営業部

入金口座 新宿支店 USD 普通 4281642 会計部

内訳
(1) 受付番号: 1000256, 金額: 123,450 JPY, 通貨: USD, 金額: 1,000.00, 予約 (CONT) [No.1400223], 予約レート: 123.45, 承認状況: 承認済

引き続き外貨振替の承認を行なう

取引状況検索へ

トップページへ戻る

1

1 Confirm that the [处理状況] (Processing Status) field shows either "承認済" (Approved) or "一次承認済" (First approval completed).

⚠ Caution

Once the book transfer is approved, it cannot be revised or canceled on BizSTATION.

⚠ Caution

If the [处理状況] (Processing Status) field shows any messages in red, it may indicate an error and that the process was not completed successfully. Please check the message shown on the page.

⚠ Caution

If the [处理状況] (Processing Status) field shows "一次承認済" (First approval completed), second-level approval by another user with approval privileges is required. Please ensure that another user with approval privileges completes the approval process by 15:00 on the book transfer date.

The approval process has been completed.

Rejection of Foreign Currency Book Transfers

Step 3C

Confirm the book transfer request, enter the "差戻理由" (Reason for Rejection), and then click the [差戻] (Reject) button.

1 Enter the "差戻理由" (Reason for Rejection) (Optional).

2 Click the [差戻] (Reject) button.

[Button Function]

- [「申請データ選択」画面へ戻る] button
(Back to [Select Request] page)
= Cancel the rejection and return to the [申請データ選択] ([Select Request]) page.

Step 4C

The [外貨振替の差戻完了] (Foreign Currency Book Transfer Rejected) page will be displayed.

1 Confirm that the [処理状況] (Processing Status) field shows "差戻" (Reject).

The rejection process has been completed.

1 Confirm that the [処理状況] (Processing Status) field shows "差戻" (Reject).

The rejection process has been completed.

Cancellation of Foreign Currency Book Transfers

Step 3d Confirm the details of the book transfer and click the [取消] (Cancel) button.

1 Click the [取消] (Cancel) button.

Button Function

- [「申請データ選択」画面へ戻る] button
(Back to [Select Request] page)
= Reverse the cancellation and return to the [申請データ選択] ([Select Request]) page.

Step 4d The [外貨振替の取消完了] (Foreign Currency Book Transfer Canceled) page will be displayed.

1 Confirm that the [処理状況] (Processing Status) field shows "取消" (Cancelled).

The cancellation process has been completed.

(4) Transaction Status

Step 1

Click "Foreign Exchange" > "Foreign Currency Deposit" > "Transaction Status" on the Top Page.

Step 2

The [取引状況照会] (Transaction Status) page will be displayed.

Either "必須A" (mandatory A) or "必須B" (mandatory B) must be entered when performing a "外貨振替明細検索" (Foreign Currency Book Transfer Detail Search).

► When the page opens, only book transfers processed on the current date will be shown.

● List of Data Items

取引状況照会 / Transaction Status

Japanese	English
外貨振替明細一覧	Foreign Currency Book Transfer Details
申請日時	Requested at
申請者名	Requested by
一次承認者	First Approver
二次承認者	Second Approver
振替指定日	Book Transfer Date
受付番号	Accepted Request No.
引落口座	Debit Account
入金口座	Credit Account
振替外貨額	Foreign Currency Book Transfer Amount
相場区分	Exchange Method
[予約番号]	Contract No.
処理状況	Processing Status

Creation of Reports on Payments or Receipts of Payments

A report may be created regardless of whether it is required. MUFG Bank does not validate customer-submitted reports against its internal transaction data, nor does it confirm whether submission is required.

Customers are responsible for verifying the accuracy of their reports and determining the necessity of submission.

Reports can be created on the following pages, as listed below.

Outward Remittance	Inward Remittance
<ul style="list-style-type: none">• Transaction Status• Remittance Statements• Transaction Execution Statements	<ul style="list-style-type: none">• Remittances Arrived• Remittance Statements

Caution

The report must be printed and submitted to your MUFG Bank branch.

Procedures to Create Reports

Step 1

Select the check boxes for the transactions for which reports are to be created. Then click the [Create BOJ payment reports] button.

Outward Remittance Request Remittance Transaction Status Remittance Statement FOREX

Transaction Execution Statement Pre-Register Beneficiary Creditor Master Data

Create Request Approve Request

Transaction Status | ISO20022(MX)

Print page

Remittance Requests

The transaction statuses of remittance requests are shown below.
Please select the remittances to show, print, download, or create BOJ payment reports, and click the corresponding button.

Search for Remittance Requests Conditions specified Clear search conditions

Requested/Approved by:

Processing Status:

Remittance Date / or / / / / /

Cancellation Processing Status:

Note: Remittance requests that satisfy all of the entered conditions will be searched for.

Search Detailed Search

Select requests and Show details Print details (PDF) Download information Create BOJ payment reports

1-10 Select all Clear all

Remittance Date / Remittance Processing Date	Creditor	Requested at	First Approver	Second Approver	Remittance Amount	Customer's Reference No.	Bank Reference No.	Processing Status	Remittance Statement / Transaction Execution Statement	Selection
2026.12.14 2026.12.14	XXX CONSULTING	2026.12.10 12:00	三要四部		JPY 1,500,000.00	TT003 12345678901234567890		未処理	Remittance statement Transaction Execution Statement	<input type="checkbox"/>

Select requests and Show details Print details (PDF) Download information Create BOJ payment reports

1 Select whether to withdraw or request the cancellation of the requests you selected.

Withdraw Request cancellation

Only one request at a time

Outward Remittance (Approve) top page

Top page

- 1 Select the check boxes for the transactions for which reports are to be created.
- 2 Click the [Create BOJ payment reports] button.

Step 2

The PDF Viewer software has started, and the report will be displayed in a fixed format.

- A report in a fixed format, completed with all necessary information, will be displayed.



Caution

Please note that the report can be updated but any changes cannot be saved.

- 1 To print the report, click the [Print] button in the PDF Viewer software.
- 2 If more than one transaction is selected, the next page must also be checked.

<Appendix A>

One Time Password Device Operating Instructions

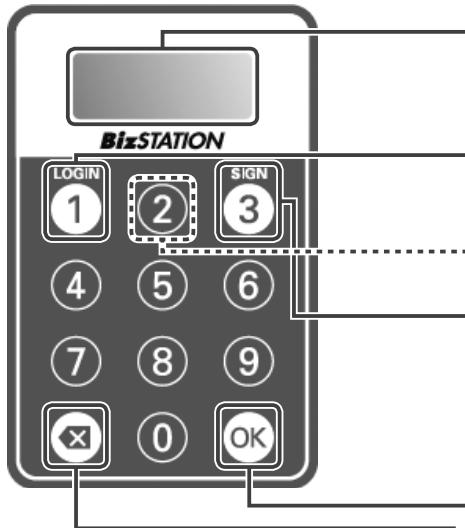
Revision date (January 2026)

(1) Names and Functions of One Time Password Device Components

The following outlines the names and functions of each component of the One Time Password Device used with BizSTATION.

● For One Time Password Cards

Front Side



LCD

The One Time Password is displayed.

①

This button is used to activate the device, log in, and register the One Time Password Card or the user. Pressing this button powers on the device and displays a 6-digit One Time Password for 25 seconds.

②

Pressing this button powers on the device and puts it into input wait mode. However, this function is currently not in use.

If the button is pressed by mistake, press ② to turn off the device.

③

This button is used to approve or execute a transaction.

Pressing this button powers on the device and puts it into input wait mode to enter the Confirmation Number.

OK

This button is used to approve or execute a transaction.

After entering the Confirmation Number, pressing this button displays a 6-digit One Time Password corresponding to the transaction. The One Time Password is displayed for 25 seconds. Pressing the button again while the One Time Password is displayed will turn off the device.

④

Pressing this button while entering the Confirmation Number clears the input. Pressing it at any other time turns off the device.

Serial No.

This is a unique 10-digit number assigned to each One Time Password Card. It is used during the initial login (to register the One Time Password Card).



Useful Information

If "Lo" appears on the LCD of the One Time Password Card

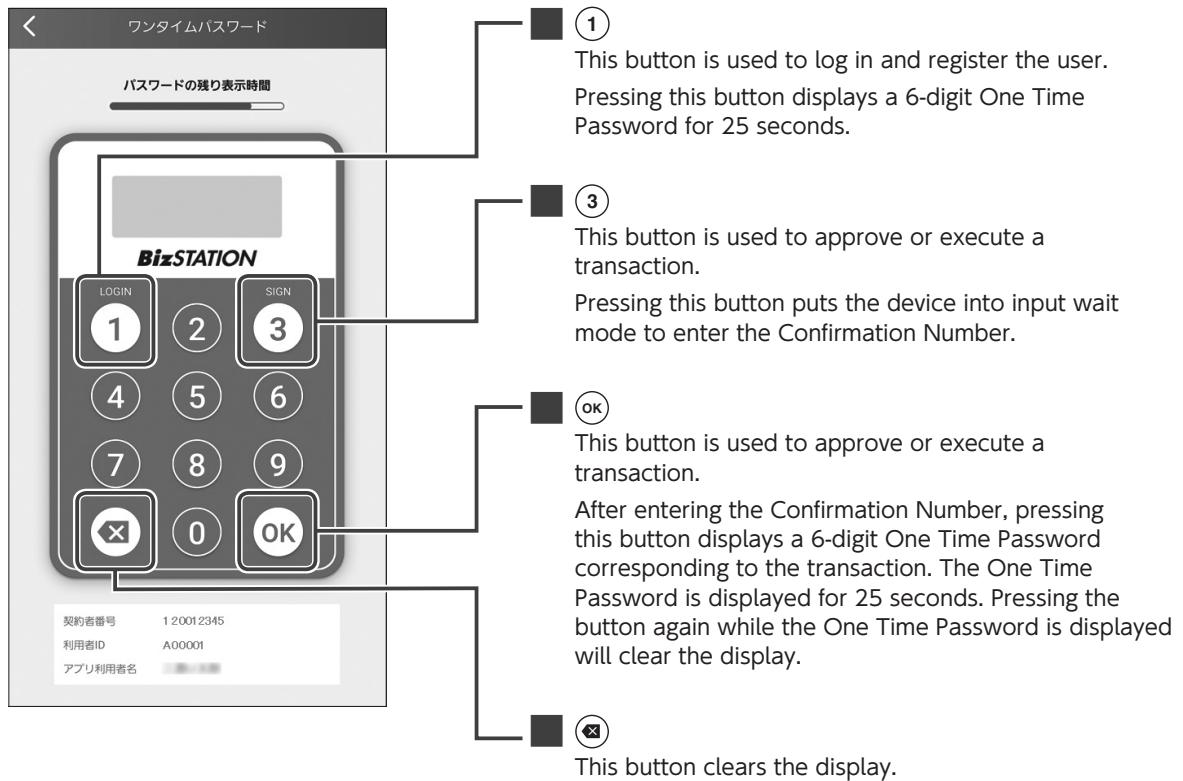
Pressing any button on the One Time Password Card will cause "Lo" to appear on the LCD if the battery level is low. Please request a replacement before the battery is empty.

The indicators shown on the LCD and the estimated remaining battery capacity are as follows:

"Lo 2": From approximately 1.5 months to 3 months remaining

"Lo 1": From approximately 1.5 months remaining to when the battery is nearly empty

"Lo ": Battery is nearly empty

● For Smartphones

(2) One Time Password Device Operating Instructions

If the "One Time Password" input field appears on the BizSTATION transaction page, follow the steps below to use the One Time Password Card or smartphone application.

(Example: Payment)

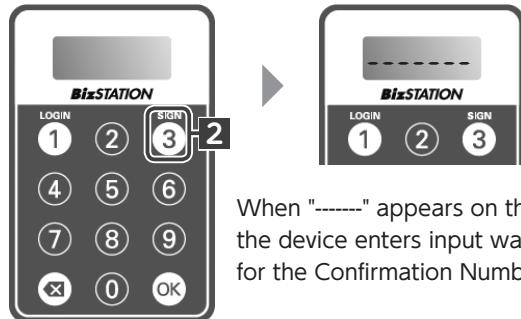
The form shows a two-step process:

1. Enter your execution password. (Execution Password input field with 'Show password' checkbox and 'Use software keyboard' button. A large number '1' is next to the input field.)
2. Enter the one time password. (Confirmation No. input field showing '1234567' with a note about the last 7 digits of beneficiary account numbers. One Time Password input field with 'Show password' checkbox and 'How to check one time password' link. A large number '2' is next to the input field.)

Buttons at the bottom: 'Revise/Reject' and 'Execute payment'.

1 Enter your Execution Password.

2 Press ③ on the One Time Password Device.



When "-----" appears on the LCD, the device enters input wait mode for the Confirmation Number.



Troubleshooting for One Time Password Card

If the information displayed on the LCD of the One Time Password Card differs from the instructions provided in this manual, press **④** to turn off the device. Then, follow the steps again to retry the process.

- If the issue persists, the One Time Password Card may be malfunctioning. Please contact the support desk at the number listed on the back of the card. Please note that support is available in Japanese only.
- If no information is displayed even after pressing and holding any of the buttons (①, ② or ③), the device may be defective. In such cases, a replacement card should be requested.

If "Lo" appears on the LCD when any button is pressed, it indicates that the battery level is low. A replacement card should be arranged.

Refer to page A-2

"If "Lo" appears on the LCD of the One Time Password Card"



For Smartphones



After tapping the [ワンタイムパスワードを表示] (Show one time password) button on the Top Page of the application, proceed with steps **2** to **5**.

1. Enter your execution password.

Execution Password Show password Use software keyboard

2. Enter the one time password.

Confirmation No. 1234567 Please note that the Confirmation No. consists of the last 7 digits of the total of beneficiary account numbers.

One Time Password Show password [How to check one time password](#)

3

4

5

Revise/Reject Execute payment

3 Enter the "Confirmation No." into the One Time Password Device, and press **OK**.



Enter the 7-digit number shown in the "Confirmation No." field on the transaction page into the One Time Password Device.



The "Confirmation No." is generated according to predefined rules. (*)

Please check the "Confirmation No." shown on the page before entering it into the One Time Password Device.

(*) The structure of the "Confirmation No." varies depending on the transaction type. For more details, refer to the corresponding transaction page.

4 Enter the One Time Password.



A 6-digit One Time Password is displayed on the LCD of the One Time Password device. Enter the displayed One Time Password in the "One Time Password" field on the BizSTATION transaction page.

5 Click the [Execute payment] button.



The label of the button located below the "One Time Password" field varies depending on the transaction page. Examples include [Execute], [Register], and [Approve].

Approve/Update Request Payment / Book transfer Pre-Register Beneficiary Reverse/Amend Payment Service Bulk Payment
Payroll Payment Local Tax Payment Register User Unlock Password

Payment Request Processed

Send page data in e-mail Print page

Select Request Confirm Details Complete

The payment request shown below has been accepted.
Please note that payments whose "Processing Results" are indicated as "異常" (Failed) have not been accepted.

⚠ If the payment date is tomorrow or a later date, please note the following points:

- Keep the payment amount and charge amount ready in the debit account on the business day before the payment date.
- If the amount cannot be debited, the scheduled payments will not be executed even if they are indicated as "正常" (Processed) in the "Processing Result" column.
- You will be notified of failed payments via a secure message you will receive on the payment date. Please confirm the details and request the payments again.

Accepted Request No. 11250004

Approval Status 承認済

Requested at/by 2024.11.25 13:47 申請者 01

► The completion page will be displayed.