

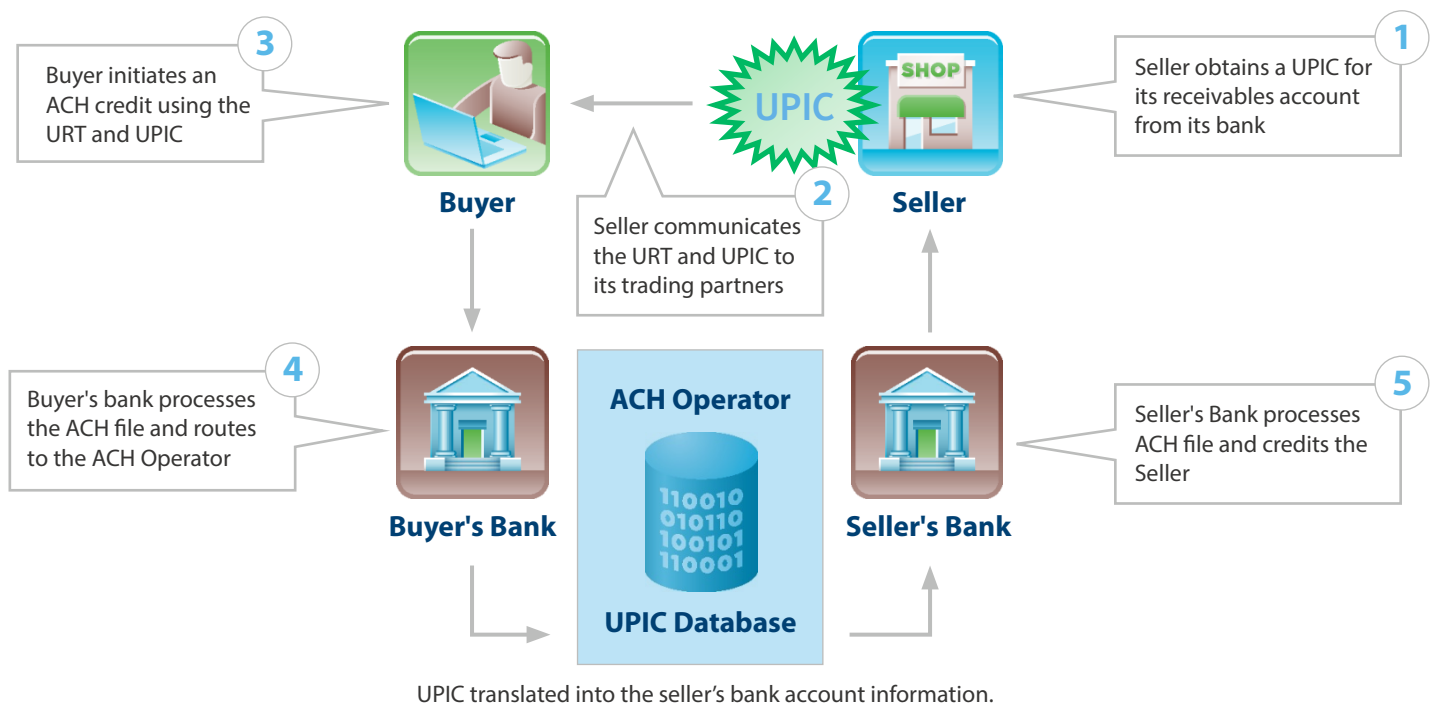
## What is a UPIC®?

A UPIC is a unique account identifier that enables an organization to publish electronic (ACH) payment instructions to customers without exposing confidential banking information.

- UPICs look and act like bank account numbers with a universal routing/transit number
- Available for credit payments only, no debit originations
- Issued and maintained by financial institutions
- Portable – UPICs remain with the company even if account numbers or banking relationships change

### How UPICs Work

UPICs are issued and maintained by financial institutions and are portable. They are for credit payments only and remain with the company even if account numbers or banking relationships change.



### Companies from more than 30 industries use UPICs:

- Agriculture
- Apparel
- Automotive
- Communications
- Computer Manufacturing
- Construction Services
- Distributor
- Education
- Employee Benefits Services
- Financial Services
- Food Products
- Fuel Distribution
- Fund Raising
- Health Services
- Hospitality
- Medical Technologies
- Membership Organizations
- Paper Products
- Public Finance
- Real Estate
- Retail
- Transportation
- Utilities
- And more...

# UPIC on invoices and websites

To pay electronically via ACH credit or EDI Payments:  
**Any Company Inc**  
**ABA # 123456789**  
**UPIC/Acct # 987654321**  
**Reference # 123ABC\***  
**Invoice No 123456\***  
*\*Helps ensure posting to correct invoice*

HOME    WAYS TO PAY    CONTACT US

**WAYS TO PAY YOUR BILL**

For your convenience, Any Company offers several ways you can pay your bill:

**By Check:**  
 Make your check or money order payable to Any Company and mail payments to:  
 (Do not send cash.)  
**Any Company Inc**  
 321 Any St.  
 Anywhere USA 12345-1234

**By ACH Credit**  
 Use the following information to pay electronically via ACH credit from your cash management system:

**Any Company Inc**  
**ABA # 123456789**  
**UPIC/Acct # 987654321**  
**Reference # 123ABC\***  
**Invoice No 123456\***  
*\*Helps ensure posting to correct invoice*

Corporate Sales

Thank you for your order!

Invoice #	123456	Date	99/99/99
Order #	11-22222	Page #	1 of 1
Customer #	333333	Amount	\$1000.00

Sold to:	Company Name ATTN: Manager 999 Main St, Suite A Anywhere, USA 12345-1234	Ship to:	Company Name ATTN: Manager 123 Main St, Suite B Anywhere, USA 12345-1234
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QTY	ITEM #	DESCRIPTION	UNIT PRICE	TOTAL
4	1112222	T1 Cable	\$100.00	\$400.00
2	3334444	Network Router	\$600.00	\$1200.00
1	5556666	Mouse Pad	\$20.00	\$20.00

Questions?  
 Call Customer Service at 888-888-8888

Sub Total	\$1620.00
Tax	\$97.20
Shipping	\$16.00
<b>TOTAL</b>	<b>\$1733.20</b>

If you are paying by check, please return this portion with your payment.

To pay electronically via ACH credit or EDI Payments: <b>Any Company Inc</b> <b>ABA # 123456789</b> <b>UPIC/Acct # 987654321</b> <b>Reference # 123ABC*</b> <b>Invoice No 123456*</b> <i>*Helps ensure posting to correct invoice</i>	Amount	\$1733.20
	Due Date	99/99/99
	Customer #	333333
	Invoice #	44-5555-6

To pay via check:  
**Any Company Inc**  
 321 Any St.  
 Anywhere USA 12345-1234

Sold to:  
**Company Name**  
 ATTN: Manager  
 999 Main St, Suite A  
 Anywhere, USA 12345-1234

## Online Cash Manager

SAMPLE WEB CASH MANAGER SCREEN

ACH List    ACH Batch List    ACH Validator    Help

Corporate Trade Exchange (CTX) Payment

Home  
 Balances  
 Reports  
 Positive Pay  
 Inquiries  
 Transfers  
 Payments  
 Wire Activity  
 Sweep  
 Remote Deposit  
 Administration  
 Exit

**Payee Information**

Vendor Name   
 Vendor Billing Account #   
 Receiving Bank ABA #   
 Vendor's DDA# at Receiving Bank

**Payment Account Information**

Debit Account

**Additional Reference Information**

Invoice Number	Invoice Date	Invoice Amount	PO Number	Adjustment Amount	Adjustment Reason Code	Payment Amount
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

UPIC/Acct# and Universal Routing/Transit Number

## AP Vendor Set Up Screen

EFT Vendor Maintenance (Paya...)

Save    Clear    Delete

Vendor ID   
 Vendor ID

Account Type

Receiving Account Number

Receiving DFI Transit Routing Number

Termination Date

Currency ID

Date Pre-note Sent

UPIC/Acct# and Universal Routing/Transit Number

**Inquiring About UPICs** To find out how to get a UPIC, contact Sharon Jablon at sharon.jablon@theclearinghouse.org or 212-613-0178.