

COMSUITE – Global Transaction Banking Solutions

Maximise Your Efficiency through Digitalisation

Accelerate your Cash Flow – Accounts Receivable Purchase

Manage Your Liquidity – Global Liquidity Management

Unlock Your Supply Chain – Payables Finance for Buyers

Maximise Your Working Capital – Payables Finance for Suppliers

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# COMSUITE

GLOBAL TRANSACTION BANKING SOLUTIONS

Transaction Banking for Asia







## To be the world's most trusted financial group

The global business environment is in a state of rapid change, pressuring companies to constantly review their domestic and cross-border business models. Optimising cash flow and efficient use of working capital, while managing inherent risks, has become key for any size company.

MUFG, with its global footprint and comprehensive suite of transaction banking products, is in a unique position to support you in achieving your growth aspirations, while effectively managing risk and deriving working capital efficiencies.

MUFG is committed to being the world's most trusted financial group and will continue to design and deliver innovative transaction banking solutions with attention to the highest quality in standards.

MUFG, responding to the ever changing needs of companies as they expand their business across borders, delivers innovative solutions designed to drive working capital efficiencies.

# COMSUITE

GLOBAL TRANSACTION BANKING SOLUTIONS

COMSUITE is MUFG's Internet based platform, providing the window to our full range of global transaction banking solutions. Leveraging a reputation for detail, it is the gateway to our world class product suite covering Cash Management, Trade Finance and Foreign Exchange.

#### PAYMENTS

- Streamline payment execution
- Reduce payment frequency and fees through centralised payment management
- Track payment status

#### COLLECTIONS

- Expedite payment collections
- Streamline reconciliation of receivables

#### LIQUIDITY MANAGEMENT

- Reduce interest-bearing debit
- Reduce settlement expenses
- Improve forecasting of cash position
- Hedge foreign exchange risk

#### TRADE FINANCE

- Import Letters of Credit
- Standby Letters of Credit
- Guarantees
- Shipping Guarantee / Airway Bill



COMSUITE is available in close to 50 countries worldwide



# COMSUITE for CASH MANAGEMENT



Experience more efficiency and greater control over your payments worldwide through MUFG's single online channel GCMS PLUS which gives you the ability to execute local and cross-border payments, achieve real-time cash flow coordination, and simplify reconciliation and liquidity management to meet the demands of today's complex and challenging business environment.

## GCMS PLUS

**GCMS Plus is MUFG's online global cash management service for corporate customers around the globe. Functions include monitoring of incoming funds, viewing of remittance advice and account statements for reconciliation purposes to pay your employees and suppliers, allowing you to better manage your working capital.**

### GLOBAL REPORTING & PAYMENT SERVICE THROUGH MUFG'S NETWORK

- Manage your MUFG accounts in multiple countries, anytime, anywhere, through a single portal on your PC or smartphone
- Access a variety of real-time reports and statements which can be viewed online or downloaded
- Make simple and secure transfers through online input or file upload

### LOCAL PAYMENT SERVICES IN EUROPE AND ASIA

- Execute global payments and local payments via GCMS Plus:
  - EU countries
  - Australia
  - Hong Kong
  - India
  - Indonesia
  - Japan
  - Malaysia
  - Myanmar
  - New Zealand
  - Philippines
  - Singapore
  - South Korea
  - Taiwan
  - Thailand
  - Vietnam

### ROBUST INTERNAL CONTROL

- Customise the authorisation matrix to meet even the most complex corporate board of resolution

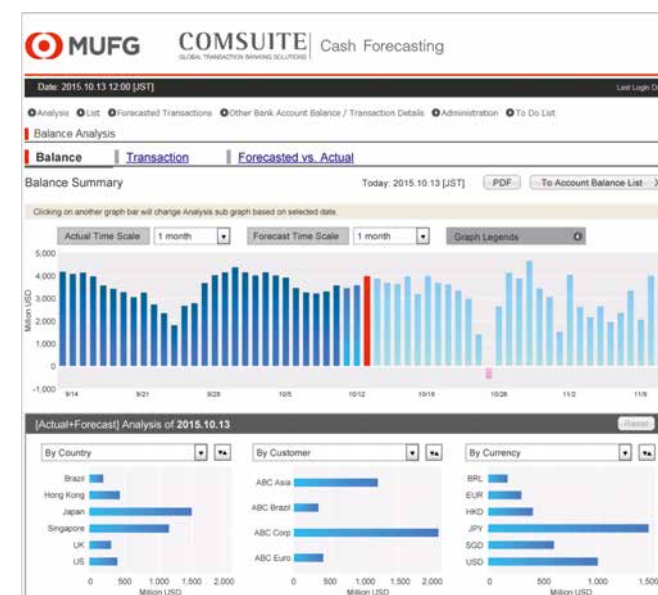
### PRODUCT DETAILS

- Account Information Service
  - 1) Access all your business banking accounts across the MUFG network on a single platform
  - 2) Improve your cash flows and enhance forecasting using MUFG's cash projection and pooling service
  - 3) Have access to variety of global reports such as inward remittance report, outstanding transaction report, statement etc.
- Payment Instruction Service
  - 1) Make international payments with FX contracts
  - 2) Make and reconcile domestic and international payments conveniently
  - 3) Notify your beneficiaries upon successful fund transfer by sending payment advice via email
- Data Interface Service with your ERP/TMS/Accounting System
  - 1) Make payments in conjunction with your Account Payable data with less manual intervention
  - 2) Reconcile your accounts with SWIFT MT940/942

## CASH FORECASTING

**Cash Forecasting service is MUFG's innovative solution to improve treasury operations by capturing the past changes and future forecasts of your global cash position.**

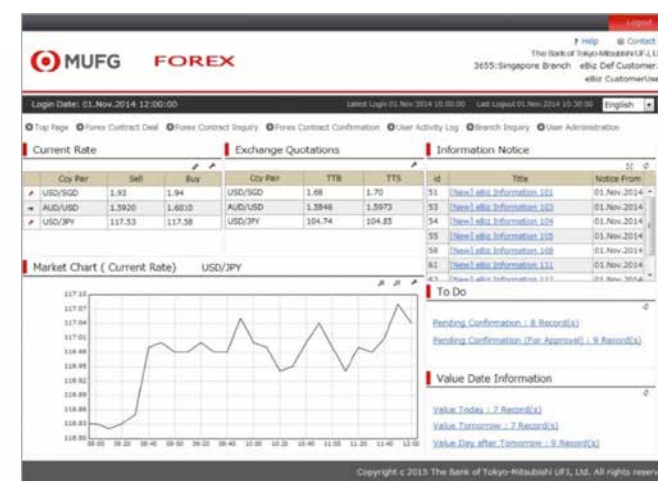
- Forecast your cash flow comprehensively with our cash forecasting module, developed with inputs from our clients
- Upload cash flow forecast of each entity / division and reduce manual procedures
- Extend this service to other entities with multi-bank reporting



## FOREX

**FOREX is MUFG's latest online forex service that provides easy-to-use functionalities that greatly enhances your ability to execute foreign exchange transactions efficiently.**

- Trade forex contracts easily with a convenient platform to meet your different forex needs (Today, Tomorrow, Spot, Forward, Delivery Option, Swap) and streamline the process of forex contract booking
- Reference the most updated rates: quick access to current market rates
- Perform inquiries on your existing and past forex contracts (done online or via telephone) with our robust search functions
- Manage your contract confirmations online - for contracts done online or via telephone
- Download and save your transaction details in csv or pdf format
- Set the approval flow and user access rights to suit your company's internal security policies







# MUFG Global Network



## Partnering With MUFG For Transaction Banking

When you select MUFG as a banking partner, you are partnering with a financial group that can empathise with your business goals and support you to achieve continued success in your business. Our relationship managers connect you to our transaction banking sales team and the wider global network. Our specialised industry knowledge can help you enhance value across your supply chain and improve your working capital position.

**If you would like to find out more about MUFG Transaction Banking, please contact your relationship manager or your transaction banking sales specialist today.**

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# Maximise Your Efficiency through Digitalisation

## **TRANSACTION BANKING FOR ASIA**

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**In today's fast-changing environment, there is an increased focus on risk, transparency and efficiency of transactions across borders, time zones and cut-off times. Corporate treasurers and CFOs are looking for complete visibility of transactions while applying best practices for managing and mitigating risks to ensure that their companies stay ahead of the competition.**

### NETWORKED TRADE PLATFORM (NTP)

The Networked Trade Platform (NTP) is a one-stop trade and logistics ecosystem which supports digitalisation efforts and connects players across the trade value chain in Singapore and abroad. It aims to provide the foundation for Singapore to be a leading trade, supply chain and trade financing hub.

### MUFG PRODUCT OFFERINGS

Leverage MUFG's capabilities across the following products on CamelONE Trade Finance:

- Import Letters of Credit
- Guarantees
- Open Account Financing
- Collections
- Export Negotiation

### IN COLLABORATION WITH



### CAMELONE TRADE FINANCE

CamelONE Trade Finance is a multi-bank portal solution developed by vCargo Cloud Pte Ltd (VCC) and is one of the value added services available on NTP. Save time and improve data accuracy by reusing and auto-populating your data.

### PARTNERING WITH MUFG FOR TRANSACTION BANKING

When you select MUFG as your preferred banking partner, you will be working with a global financial group fully committed to understanding your goals and supporting you to achieve continued success in your business.

Our relationship managers and transaction banking sales specialists stand ready to connect you to our global network of approximately 2,400 locations in more than 50 markets. Leverage their experience and expertise to enhance your trade value chain and optimise your working capital position.

Please contact your MUFG relationship manager or transaction banking sales specialist to find out more.





# Accelerate Your Cash Flow

## **ACCOUNTS RECEIVABLE PURCHASE**

Transaction Banking for Asia

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MUFG's Accounts Receivable Purchase solution provides you with an unsecured strategic financing option, enabling your company to expedite cash flows from your domestic and cross-border receivables without tying up your traditional banking facilities.

#### MAXIMISE YOUR WORKING CAPITAL

Unlock trapped cash from your accounts receivable through MUFG's Accounts Receivable Purchase solution, which provides a cost effective way to accelerate the conversion of your receivables without tying up your traditional bank lending lines.

MUFG's Accounts Receivable Purchase solution provides you with the ability to monetise your accounts receivable on an as-needed basis, filling those cash flow gaps that arise when large orders are received, thus smoothing out your cash forecasting.

#### REDUCE INTEREST AND FUNDING COSTS

This alternate source of liquidity could potentially result in a cheaper source of funding than your traditional bank lines, thus providing your company with the ability to retire expensive debt.

Pricing can be attractive when compared to your current working capital borrowing costs as the discounting interest rate is based on your buyer's credit profile.

#### MANAGE COUNTRY AND CREDIT RISK

Gain the added protection of reducing or eliminating exposure to country and buyer credit risks through our structured trade solutions on a with or without-recourse basis to you.

MUFG's Accounts Receivable Purchase solution is an ideal way of ramping up your sales, without increasing your risk profile.

#### MANAGE YOUR BALANCE SHEET

MUFG's "without recourse" Accounts Receivable Purchase solution has the added potential to significantly improve your balance sheet structure by converting assets to cash and reducing your overall days sales outstanding.

The transaction banking specialists at MUFG are able to provide examples of the tangible dollar savings and balance sheet impact of using our structured trade solutions.





# Manage Your Liquidity

## GLOBAL LIQUIDITY MANAGEMENT

Transaction Banking for Asia

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Combining global sophistication with local expertise, MUFG has developed comprehensive global Liquidity Management solutions to meet the complex requirements of our clients. With our network, strong counterparty rating and a deep understanding of the regulatory landscape, MUFG is uniquely positioned to provide customised, scalable solutions that can address the needs of any organisation, no matter the size.

In today's fast changing environment, there is an increased focus on risk, transparency and movement of funds across borders, time zones and cut-off times. Corporate treasurers and CFOs are looking for complete visibility of cash positions while implementing best practices for managing and mitigating risks to stay ahead of the competition.

#### INTEREST OPTIMISATION

With Interest Optimisation, you can access preferential interest rates by virtue of the total balances held with MUFG. The solution provides you with the best yield available, while giving you the ability to use trapped balances to lower your borrowing costs across markets.

#### CASH CONCENTRATION

Manage movement of funds across cut-off times, borders and holidays on an automated basis with MUFG's Cash Concentration service. Leveraging our presence in close to 50 markets, our cash concentration solution automatically consolidates your surplus funds across multiple locations into one account while funding deficits via internal funding and reducing interest expenses.

Our offerings include:

- Domestic cash concentration
- Cross-border cash concentration
- Multi-bank cash concentration

#### NOTIONAL POOLING

Looking for higher interest income and reduced overdraft charges, without co-mingling of funds? Our notional pooling solutions provide this and more by combining end-of-day balances from multiple accounts in one or multiple currencies to give you optimised returns, reducing your dependency on bank lending.

Our offerings include:

- Single currency domestic notional pooling
- Multi-currency domestic notional pooling

#### GREEN DEPOSITS

Address your company's ESG goals through our Green Deposits programme, which funds eligible Green activities in areas such as Clean Transportation, Green Buildings and Waste Water Management. Our Green Deposits programme operates similarly to term deposits, ensuring a time-boxed and low risk avenue of supporting ESG initiatives. Our Green Deposits is governed by the global MUFG Green Deposit Framework which is aligned with the UN Sustainable Development Goals and co-developed with leading ESG consultant, Sustainalytics.

#### THE WORLD'S MOST TRUSTED FINANCIAL GROUP

With our global liquidity management solutions, we help you realise:

- Optimised working capital – improved return on funds and reduced overdraft charges
- Improved visibility – easy access to balances held across multiple accounts and multiple locations, with options to pool notionally or physically
- Automation – automated movement of funds, reducing operational risk

If you would like to find out more, please contact your relationship manager or your transaction banking sales specialist today.





# Unlock Your Supply Chain

## **PAYABLES FINANCE**

For Buyers

Transaction Banking for Asia

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### UNLOCK YOUR SUPPLY CHAIN

MUFG's Payables Finance solution will help you derive working capital efficiencies and free up trapped cash that can be directed to reduce your overall borrowing needs or to invest these freed up funds into other areas of your business.

### NEGOTIATE TRADE DISCOUNTS

By providing your suppliers with a cost effective financing solution, you now have the bargaining power to negotiate favourable terms, including upfront trade discounts on all your purchases.

Reducing costs across the procurement process leads to lower per unit costs, translating into higher profit margins.

### BUILD STRATEGIC SUPPLIER RELATIONSHIPS

MUFG's Payables Finance solution evolves around the partnership between you and your key suppliers, ensuring the sustainability of the relationship through mutual understanding of each party's drivers, challenges and overall business growth objectives.

MUFG will work with you and your supplier to help drive value across the procurement process through reduced cost.

### OUTSOURCE YOUR PAYABLES MANAGEMENT

MUFG's Payables Finance solution relieves you of much of the operational burden attached to processing payments to your suppliers.

In effect, MUFG takes over the management of your payables, thus freeing up your staff to perform other functions and improving the overall efficiency of your business.

MUFG's Payables Finance solution for Buyers offers dual benefits of optimising your working capital and strengthening your supplier relationships. You can also gain visibility and control of your cash flows by utilising our electronic platform capabilities via COMSUIE.





# Maximise Your Working Capital

## **PAYABLES FINANCE**

For Suppliers

Transaction Banking for Asia

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### MAXIMISE WORKING CAPITAL

Enhance your working capital through efficient collection of your receivables. MUFG's Payables Finance solution provides you with access to early payment, freeing up cash to:

- Fund large orders
- Rebuild inventory
- Reduce reliance on external sources of debt

### EXTEND PAYMENT TERMS FOR YOUR STRATEGIC BUYERS

As a supplier, there will be numerous occasions where your large buyers will seek extended terms. Especially in situations in which there exists intense competitive bidding for new business.

MUFG'S Payables Finance solution provides a viable alternative to using your own scarce funds, plus it has the added attraction of reducing your days sales outstanding by accelerating the collection of your receivables.

### DRIVE EFFICIENCIES ACROSS YOUR SUPPLY CHAIN

MUFG's Payables Finance solution provides you with the ability to control your receivables without worrying about payment delays from buyers.

MUFG's Payables Finance solution also enables you to accelerate your cash conversion cycle, while improving your overall liquidity position.

### REDUCE INTEREST COSTS

MUFG's Payables Finance solution has the potential to significantly reduce costs across the sales and procurement process. In situations in which the buyer has a higher credit rating, MUFG can leverage this rating to potentially reduce the underlying interest costs.

Our programme has the added value of reducing your reliance on traditional bank lending lines using your valuable trade receivables as a source of cost effective funding.

### ELECTRONIC PLATFORM CONVENIENCE

MUFG's electronic platform, COMSUITE, provides a secure and reliable platform to transact across the globe remotely. COMSUITE's reporting capability not only provides visibility into your receivables, but also delivers a holistic view of your company's overall cash position.

MUFG's Payables Finance solution for Suppliers provides an opportunity to enhance your working capital position by accelerating the pace of collection of your receivables at a potentially lower cost of funding.

