



# Supplemental Reference Guide for ISO20022 Payments Debiting in Japan

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Transaction Banking Division

**COMSUITE**  
GLOBAL TRANSACTION BANKING SOLUTIONS

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# 1. Overview: Changes Related to Debiting Accounts in Japan based on ISO20022 Standards

- Currently, customers send Book Transfer with Foreign Exchange (i.e. domestic foreign currency remittance) from accounts held in Japan to another account held at MUFG in Japan from “Book Transfer” payment type menu. After migration to ISO20022, customers are required to apply for these transactions from “Foreign Remittance” payment type menu (see ①. in below table).
- In addition, as defined in Foreign Exchange and Foreign Trade Act of Japan, customers must enter required information in accordance with the actual transaction when applying for foreign currency remittance through debiting from accounts held in Japan (see ②. in below table).
- Also, please kindly be aware of the entry requirements for the “Beneficiary Bank / Account information” and “Instruction for Debtor Agent” (see ③ and ④ in below table).

<b>Applicable Transaction</b>	Foreign remittance by debiting accounts in Japan
<b>Change Date</b>	From July 15, 2024

Instruction Type / Currency		① Payment Type Used (P.4~5)		② Purpose of Remittance and Regulatory Reporting (P. 6~10)	③ Beneficiary Bank / Beneficiary Account (P. 11~12)	④ Instruction for Debtor Agent (P. 13)
		Before the changes	After the change			
Book Transfer (Same beneficiary)	Foreign currency	Book Transfer / Foreign Exchange		Enter either Trade, Intermediary Trade, or Non-Trade In accordance to the actual transaction	Enter branch code and account number	No entry required regardless of trade type
Book Transfer (Different beneficiary)						
Domestic to MUFG BANK head office and Branches	Foreign currency / Japanese Yen	Foreign Remittance			Enter SWIFT BIC	
Foreign to MUFG BANK head office and Branches						
Foreign to other banks					Enter SWIFT BIC	
Domestic to other banks	Foreign currency					

3 Foreign Exchange and Foreign Trade Law: Law applicable to foreign transactions such as the transfer of funds, goods and services between Japan and foreign countries, and transactions with non-residents. Banks are required to confirm the details of customers' transactions under Article 17.

## 2. Details for ①: Remittance Request Method

### How to Select Payment Type (Screen)

- After July 15, 2024, please select “Foreign Remittance (ISO 20022)” to make Remittance Instruction for current Book Transfer.
- The current “Book Transfer (Single) – Foreign Exchange” menu will be unavailable sometime around February 2025.

#### Creation: Select

TR200101

<b>STEP1 : Create</b>	<b>STEP2 : Confirm and Complete</b>
Select Settlement Account & Payment Type and input details	Confirm Input details and complete

\*: Mandatory

Settlement Information	
<b>Account *</b>	JPY 1234567 Current Account / ABCD (Japan) Co. Ltd. / Japan ▼
<b>Payment Type *</b>	<input checked="" type="radio"/> Foreign Remittance (ISO20022) <input type="radio"/> Domestic / Book Transfer - Zengin <input type="radio"/> Domestic (Confidential) - Zengin <input type="radio"/> Foreign Remittance (Date to become unavailable: 17.Feb.2025) <input type="radio"/> Book Transfer (Single) - Foreign Exchange (Date to become unavailable: 17.Feb.2025)

Next

## 2. Details for ①: Remittance Request Method

### How to Select Payment Type (Upload)

- To upload ISO20022 compliant payment instruction files to GCMS Plus, select "Foreign / Domestic (Single) (pain.001) ", "Foreign (pain.001) ", or "Foreign / Domestic (Single) (CSV for ISO20022)".
- Please note that the previous format, "Foreign / Domestic (single)/ Book (CSV for MT)", will be removed from the menu after November 2025.

Upload File Information	
File Format *	<div style="border: 1px solid gray; padding: 5px;"><div style="background-color: #f0f0f0; padding: 2px;">▼</div><ul style="list-style-type: none"><li>Single Jakarta</li><li>Group Jakarta</li><li>Confidential Jakarta</li><li>Foreign / Domestic (Single) / Book (pain.001)</li><li>Foreign (pain.001)</li><li>Domestic (Single) (pain.001)</li><li>Foreign / Domestic (Single) / Book (CSV for MT)</li><li>Foreign / Domestic (Single) / Book (CSV for ISO20022)</li><li>SEPA</li><li>CERTIS (GCMS Plus Format)</li><li>CERTIS (Multicash Format)</li><li>RTGS-NEFT / ZENGIN / Interbank GIRO / PESONet / CITAD (GCMS Plus Format)</li><li>Interbank GIRO (Confidential)</li><li>Interbank GIRO (Non Confidential)</li><li>Omakase India</li><li>ZENGIN</li></ul></div>

### 3. Details for ②: Input Rule for Remittance Purposes and Regulatory Reporting

#### Background

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- In order to ensure compliance to economic sanctions under the Foreign Exchange and Foreign Trade Act of Japan (hereinafter, FEFTA), pursuant to Article 17 of FEFTA, MUFG has a duty to confirm that the customer's remittances do not fall under a transaction restricted under the following regulations including but not limited to:  
“Regulations on trade-related payment”, “Regulations on the purpose of use of funds”, “Regulations on payment ban”, “Regulations on foreign direct investment”, and “Regulations on service transactions”.
- Please confirm and declare that the transactions do not fall under a transaction related to sanctions regulations under the FEFTA.

Details explained on next pages.

Additional information on FEFTA also written in the following bank's website.

- MUFG BANK Homepage

English: <https://www.bk.mufg.jp/global/productsandservices/transaction/fefta/index.html>

Japanese: <https://www.bk.mufg.jp/request2/001/kakuningimu.html>

#### ■ COMSUIE Reference Pages

- Purpose of Remittance:

<https://www.bk.mufg.jp/ebusiness/gplus/purposeofremittanceforiso.html>

- Regulatory Reporting: <https://www.bk.mufg.jp/ebusiness/gplus/regulatoryreporting.html>

- Example for Regulatory Reporting:

[https://www.bk.mufg.jp/ebusiness/gplus/pdf/mx/Regulatory\\_Reporting\\_ja.pdf](https://www.bk.mufg.jp/ebusiness/gplus/pdf/mx/Regulatory_Reporting_ja.pdf)

### 3. Details for ②: Input Rule for Remittance Purposes and Regulatory Reporting


#### Input Field List

- In accordance with the “Foreign Exchange and Foreign Trade Act of Japan”, it is necessary to indicate the purpose of remittance and the content of the regulatory reporting according to the purpose of remittance classification. (Screens for each purpose type shown on next pages)




		Import	intermediary Trade	Non Trade
Purpose Type		Select "IMPORT"	Select "INTERMEDIARY TRADE"	Select "Non Trade"
Purpose of Remittance		Enter "IMPORT" in "Contents" field in the case of trade.	Enter "INTERMEDIARY TRADE" in the "Contents" field.	Select the "ISO Code" field, and if not applicable, enter the "Contents" field manually. <b>Do not select "OTHR" from the list of ISO codes</b>
Regulatory Reporting	Summary	Enter (1)~(4)	Enter (1)~(6)	Based on the transaction details, enter (7) if necessary.
	(1) Item Name	Required		-
	(2) Place of Origin Country	Required		
	(3) Place of Loading (Country)	Required		
	(4) Place of Loading (Town Name)	Required if the Place of Loading is China, South Korea, or Russia		
	(5) Place of Destination (Country)		Required	
	(6) Place of Destination (Town Name)	-	Optional	
	(7) IMF Balance Item Number		Optional	
(8) Licence Number / Date	Optional		-	


### 3. Details for ②: Input Rule for Remittance Purposes and Regulatory Reporting

#### Explanation for “Import” Transactions

- Check “Trade” in “Purpose Type” field and enter “IMPORT” for “Purpose of Remittance”
- Fill in with Trade information in “Regulatory Reporting” field.
- For more information, please click  next to the field.

Transaction Details

Value Date	<input type="text"/>  DDMMYY
Currency *	<input type="text"/>
Amount *	<input type="text"/>
Exchange Method *	Non-Exchange <input type="text"/>
Forward Contract No.	<input type="text"/>  Select
Purpose Type *	<input checked="" type="checkbox"/> Trade <input type="checkbox"/> Intermediary Trade <input type="checkbox"/> Non Trade
Purpose of Remittance	Contents <input type="text"/>  ISO Code <input type="text"/>

Regulatory Reporting 

**Information to Debtor Agent**


Trade

Item Name	<input type="text"/>
Place of Origin Country	<input type="text"/>
Place of Loading (Country)	<input type="text"/>
Place of Loading (Town Name)	<input type="text"/>
Licence Number / Date	<input type="text"/>

<b>Purpose Type</b>	Check Trade
<b>Purpose of Remittance</b>	Enter “IMPORT” in “Contents” field
<b>Item Name</b>	Enter “Item Name” to be imported.
<b>Place of Origin Country</b>	Select “Place of Origin Country”
<b>Place of Loading(Country)</b>	Select the country to which the port of shipment belongs
<b>Place of Loading (Town Name)</b>	Enter “Place of Loading (Town Name)” if the Place of Loading is China, South Korea, or Russia
<b>Licence Number / Date</b>	(Optional Item) Enter “Licence Number / Date”.

### 3. Details for ②: Input Rule for Remittance Purposes and Regulatory Reporting

#### Explanation for “Intermediary Trade” Transactions

- Check “Intermediary Trade” in “Purpose Type” and enter “INTERMEDIARY TRADE” in the “Contents” field for the “Purpose of Remittance”. Please fill in the Intermediary Trade information in “Regulatory Reporting” field.
- For more information, please click  button next to the field.

Transaction Details

Value Date	<input type="text"/> <small>DDMMYY</small>
Currency *	<input type="text"/>
Amount *	<input type="text"/>
Exchange Method *	<input type="text" value="Non-Exchange"/>
Forward Contract No.	<input type="text"/> <input type="button" value="Select"/>
Purpose Type *	<input type="checkbox"/> Trade <input checked="" type="checkbox"/> Intermediary Trade <input type="checkbox"/> Non Trade
Purpose of Remittance	Contents <input type="text"/> <input type="button" value="?"/> ISO Code <input type="text"/>

Regulatory Reporting

Intermediary Trade

Item Name

Place of Origin Country

Place of Loading (Country)

Place of Loading (Town Name)

Place of Destination (Country)

Place of Destination (Town Name)


IMF Balance Item Number





Licence Number / Date

<b>Purpose Type</b>	Check “Intermediary Trade”
<b>Purpose of Remittance</b>	Enter INTERMEDIARY TRADE in “Contents” field.
<b>Item Name</b>	Enter “Item Name” to be imported.
<b>Place of Origin Country</b>	Select “Place of Origin Country”
<b>Place of Loading(Country)</b>	Select the country to which the port of shipment belongs
<b>Place of Loading (Town Name)</b>	Enter “Place of Loading (Town Name)” if the Place of Loading is China, South Korea, or Russia
<b>Place of Destination (Country)</b>	Enter “Place of Destination (Country)”
<b>Place of Destination(Town Name)</b>	(Optional) Enter “Place of Destination (Town Name)”
<b>IMF Balance Item Number</b>	(Optional) Enter “IMF Balance Item Number”
<b>Licence Number / Date</b>	(Optional Item) Enter “Licence Number / Date”

### 3. Details for ②: Input Rule for Remittance Purposes and Regulatory Reporting

#### Explanation for “Non Trade” Transactions

- Check “Non Trade” in “Purpose Type” Field and select “ISO Code” in “Purpose of Remittance” field.  
If there is no content corresponding to “ISO Code, please manually fill in the "Content" field.  
Do not select "OTHR" in "ISO Code" field.
- For more information, please click  button next to the field.

Transaction Details	
Value Date	<input type="text"/>  DDDMMYY
Currency *	<input type="text"/>
Amount *	<input type="text"/>
Exchange Method *	Non-Exchange <input type="text"/>
Forward Contract No.	<input type="text"/>  Select
Purpose Type *	<input type="checkbox"/> Trade <input type="checkbox"/> Intermediary Trade <input checked="" type="checkbox"/> Non Trade
Purpose of Remittance	Contents <input type="text"/> 
	ISO Code <input type="text"/>
Regulatory Reporting 	
Non Trade	IMF Balance Item Number <input type="text"/>

<b>Purpose Type</b>	Check “Non Trade”
<b>Purpose of Remittance</b>	Unless not applicable, select “ISO Code” field, and if not applicable, fill in the "Contents" field.. <b>Do not select “OTHR” from the list of ISO codes</b>
<b>IMF Balance Item Number</b>	(Optional) Enter “IMF Balance Item Number”

## 4. Details for ③-1: Input Rule for Beneficiary Bank and Account

- Be sure to enter the SWIFT BIC for “Creditor Agent” and “IntermediaryAgent” field.
- If the SWIFT BIC code cannot be selected, it is necessary to enter the "City" and "Country" in the beneficiary bank address information field.
- Be sure to select “SWIFT BIC” for foreign remittances to MUFG BANK overseas branches. If not entered, the fee for foreign remittance to other banks will be applied.
- In case of Book Transfer / Same branch remittance / Domestic remittance to MUFG BANK head office and Branches, please make sure to include the branch code before account number.
- If the branch code is not entered, the remittance fee may not be applied correctly.

The screenshot shows the 'Beneficiary Details' form. The 'Beneficiary Information' section includes fields for Name, Address / Street Name, City / Town Name, Country, and Country of Residence. The 'Beneficiary Bank Information' section includes fields for SWIFT BIC, Bank Name, Address / Street Name, City / Town Name, and Country. Red boxes highlight the 'Account No.' field (with sub-fields for Account No. and IBAN) and the 'SWIFT BIC' field.

	To MUFG BANK	Foreign / Domestic to other banks
	Book Transfer / Book Remittance / Domestic to MUFG BANK head office and Branches	Foreign to MUFG BANK head office and Branches
<b>Account Number</b>	<ul style="list-style-type: none"> <li>Please enter 3 digits of branch code and 7 digits of account number.</li> </ul> <p>Example. If the branch code is 001 and the account number is 0000000, enter (1) or (2) below.</p> <p>(1) 001-0000000 (2) 0010000000</p> <ul style="list-style-type: none"> <li>If you are unsure of the branch information, you can search in homepage by clicking “?” button.</li> </ul>	Enter the information accordance with Beneficiaries and Beneficiary Bank information. As for IBAN applicable country, enter IBAN.
<b>SWIFT BIC</b>	Enter "BOTKJPJT"	Enter SWIFTBIC  If unsure, click the “Select” button and search for SWIFT BIC or refer to SWIFT HP. URL: <a href="https://www2.swift.com/bsl/">https://www2.swift.com/bsl/</a>

## 4. Details for ③-2: Input Rule for Beneficiary Bank and Account

### Guide for SWIFT BIC Code

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- In the MX format, **filling in the BIC (SWIFT CODE) is mandatory in principle.**  
Please confirm with the CREDITOR.
- The standard length of the SWIFT BIC codes, primarily used for foreign remittances, is 8 digits for each bank's representative code.
- In the case of an 8-digit BIC (SWIFT code), please select a 11-digit code with XXX as the last 3 digits in GCMS Plus screen.
- Remittance route will be decided by bank based on a BIC (SWIFT code) basis. The route may be different from the MT remittance. There is a possibility that a fee may be deducted from the remittance amount depends on its route.

## 5. Details for ④: Notes for Instruction for Debtor Agent and Other Field

- Please do not fill in “Instruction for Debtor Agent” field regardless of “Trade”, “Intermediary Trade” or “Non Trade” transactions.

The screenshot shows a form titled "Notification Details" with a "Message" section. It contains two text input fields: "Message to Beneficiary" and "Instruction for Debtor Agent". The "Instruction for Debtor Agent" field is highlighted with a red border, indicating it is the focus of the instruction.

<b>“Instruction for Debtor Agent”</b>	Do not enter anything in this field unless otherwise instructed from our bank
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### ◆ Other Important Notice

Please be advised that, in principle, we are unable to process foreign remittance requests which value date set during currency holidays or U.S. bank holidays. Should you submit a request, even if the approval process is completed through GCMS Plus screen input or file upload, the transaction will be processed by our bank on the next available date that the bank can handle.

We appreciate your kind understanding.

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