


GCMS Plus  
Canada Payment Instruction  
Reference Guide




**MUFG Bank, Ltd., Canada Branch (“MUFG Canada”)**

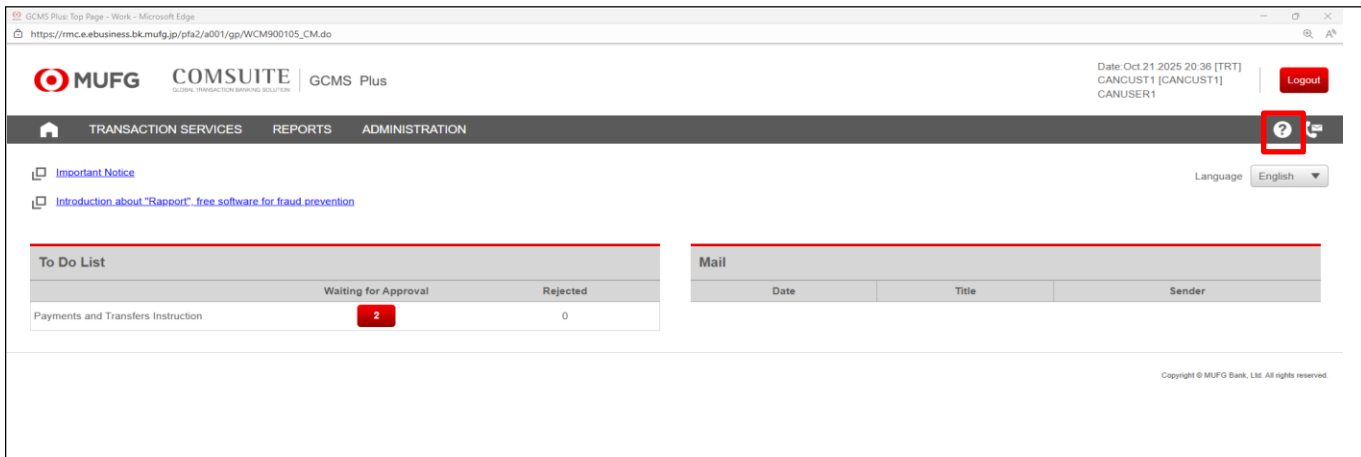
A member of MUFG, a global financial group

\*\*Update Effective September 2025



## Introduction

This reference guide is a supplemental material to “GCMS Plus Online Manual” (available from “Help”  hyperlink on the GCMS Plus “Top Page”) prepared based on frequently asked questions to help customers understand key considerations when initiating wire payment from account(s) at MUFG Canada. Please follow instructions included herein carefully in order to have payments processed on the value date as instructed while complying with regulatory requirements.



To Do List		
	Waiting for Approval	Rejected
Payments and Transfers Instruction	2	0

Mail		
Date	Title	Sender

### Important Note:

- For all input fields, use “space” to separate words, not “commas” or other punctuation marks and characters.
- For all the address fields, enter a physical address including city name instead of P.O. Box number.
- Payment may be subject to regulations of country of the beneficiary bank.
- Please check the necessity of regulatory reporting and whether the purpose of remittance needs to be entered for the country of residence at the following URL:  
<https://www.bk.mufg.jp/ebusiness/gplus/regulatoryreporting.html>
- For a list of 5-digit branch/transit numbers referred in Pg.11, please refer to “Banks – Numeric List” or “Banks – Geographic List” of the following URL:  
[https://www.payments.ca/payment-resources/directories?field\\_directory\\_type=11](https://www.payments.ca/payment-resources/directories?field_directory_type=11)


# GCMS Plus Payment Instruction Creation Screen Outline

The following pages explain how to complete the key fields. All mandatory input fields on GCMS Plus need to be completed to initiate a payment.

MUFG COMSUITE | GCMS Plus  
GLOBAL TRANSACTION BANKING SOLUTION

TRANSACTION SERVICES ADMINISTRATION

Payments and Transfers

Creation 

- [Entry](#)
- [Copy](#)
- [Upload](#)

Inquiry and Approval

- [Inquiry and Approval](#)
- [PDF and Download](#)

Beneficiary List

- [Entry](#)
- [Upload](#)
- [Inquiry and Approval](#)

## Creation: Select



Select Settlement Account & Payment Type and input details

\*: Mandatory

Settlement Information	
Account *	CAD Canada Branch ▼
Payment Type *	<input checked="" type="radio"/> Foreign Remittance (ISO20022)
	<input type="radio"/> Book Transfer
	<input type="radio"/> Domestic (Single) (ISO20022)
	<input type="radio"/> Foreign Remittance (Date to become unavailable: Nov.15.2025)
	<input type="radio"/> Domestic (Single) (Date to become unavailable: Nov.15.2025)

Next



## Creation: Input

TR200102

**STEP1 : Create**

STEP2 : Confirm and Complete

Select Settlement Account &amp; Payment Type and input details

Confirm Input details and complete



## Creation: Input

TR200102

**STEP1 : Create**

STEP2 : Confirm and Complete

Select Settlement Account &amp; Payment Type and input details

Confirm Input details and complete

**Payment Type and Settlement Account Information**

Payment Type	Foreign Remittance (ISO20022)
Entry No.	
Entry Type	New
Uploaded File Name	
Status	
Account	
Account (IBAN)	
Bank Name	MUFG Bank
Branch Name	Canada Branch
Account Name	

\* Mandatory

**Transaction Details**

<b>Transaction Details</b>	
Value Date	<input type="text"/> MMDDYY
Currency *	<input type="text"/>
Amount *	<input type="text"/>
Exchange Method *	Non-Exchange <input type="text"/>
Forward Contract No.	<input type="text"/> <input type="button" value="Select"/>
Purpose of Remittance	Contents <input type="text"/>
	ISO Code <input type="text"/>
End to End Identification	<input type="text"/>
Bank Charge *	<input type="text"/>
Charge Account	<input type="text"/>

Refer to 1. "Payment Information" in P6 of this guide & 1.1 "Sender Information" in P8 of this guide

- **Beneficiary Details** Beneficiary List

### Beneficiary Information

Name *	<input type="text"/>
Postal Address	Address / Street Name <span style="float: right; font-size: 0.8em;">?</span>
	City / Town Name *
	Country *
	+
Country of Residence	<input type="text"/>
LEI (Legal Entity Identifier)	<input type="text"/>
Account No. *	<div style="display: flex; justify-content: space-between; align-items: center;"> <span>Account No.</span> <span>IBAN</span> </div> <input type="text"/> <span style="float: right; font-size: 0.8em;">?</span>

### Beneficiary Bank Information ?

SWIFT BIC	<input type="text"/> <span style="float: right; border: 1px solid gray; border-radius: 15px; padding: 2px 5px;">Select</span>
Bank	Bank / Branch Name
	Address / Street Name <span style="float: right; font-size: 0.8em;">?</span>
	City / Town Name
	Country
+	

### Intermediary Bank Information

SWIFT BIC	<input type="text"/> <span style="float: right; border: 1px solid gray; border-radius: 15px; padding: 2px 5px;">Select</span>
	Bank / Branch Name
	Address / Street Name <span style="float: right; font-size: 0.8em;">?</span>
	City / Town Name
	Country

Refer to  
2. “Beneficiary  
Details /Beneficiary  
Bank Information”  
in P10 of this guide

- **Notification Details**

### Message

Message to Beneficiary	<input type="text"/>
Information to Remitting Bank	<input type="text"/>

### Beneficiary Advice

Beneficiary e-mail Address	<input type="text"/> <ul style="list-style-type: none"> <li>- Separate e-mail addresses with ;</li> <li>- Up to 2 e-mail addresses</li> </ul>
Contents	<input type="text"/>

Refer to 3. “Others” in  
P14 of this guide

# 1. Payment Information

Transaction Details	
Value Date	<input type="text"/> MMDDYY <b>A</b>
Currency *	<input type="text"/> <b>B</b>
Amount *	<input type="text"/> <b>F</b>
Exchange Method *	Non-Exchange <b>C</b>
Forward Contract No.	<input type="text"/> <input type="button" value="Select"/> <b>G</b>
Purpose of Remittance <b>D</b>	Contents <input type="text"/> <input type="button" value="?"/>
	ISO Code <input type="text"/>
End to End Identification	<input type="text"/> <b>H</b>
Bank Charge *	<input type="text"/>
Charge Account	<input type="text"/>

## A. “Value Date” (Mandatory)

Enter the date of the payment within 20 calendar days of the initiation day. For payments from MUFG Canada accounts, value date is the date when the payment is available for the beneficiary.

Note that if the instructed value date falls on a bank holiday of the Beneficiary or Intermediary bank (e.g., Asia, Europe), the value date will be the following business day.

## B. “Currency” (Mandatory)

Select an appropriate remittance currency in accordance with the definition table below.

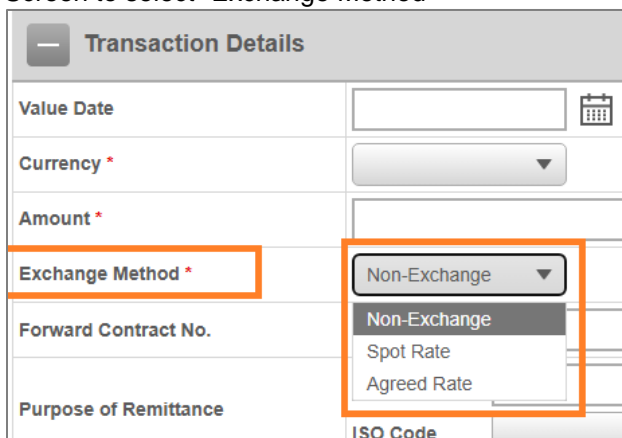
Payment Type	Beneficiary Bank	Remittance Currency	Lead Time in Business Days	Cut-off Time (EST)
Book Transfer	MUFG Canada	CAD, USD, JPY, EUR, GBP	0	2:00 p.m.
Domestic Remittance	Non-MUFG Canada banks in Canada and the U.S.	CAD, USD	0	2:00 p.m.
Foreign Remittance	Banks outside of Canada and the U.S. including MUFG branches	CAD, USD, JPY, AUD, CNY, EUR, GBP, HKD, NZD, SGD, MXN, SEK, NOK	1	2:00 p.m.

### C. “Exchange Method” (Mandatory)

Select an appropriate exchange method either “**Non-Exchange**” or “**Spot Rate**” based on the following:

- “**Non-Exchange**” (No Exchange): when the remittance currency is the same as the settlement account currency.
- “**Spot Rate**”: When the remittance currency is different from the settlement account currency.
- “**Agreed Rate**”: Do not select this. If a foreign exchange contract needs to be arranged, contact MUFG Canada Relationship Manager or trading desk staff.

Screen to select “Exchange Method”



The screenshot shows a web form titled "Transaction Details". The form has several fields: "Value Date" with a calendar icon, "Currency \*" with a dropdown arrow, "Amount \*" with a text input, "Exchange Method \*" with a dropdown menu, "Forward Contract No." with a text input, and "Purpose of Remittance" with a text input. The "Exchange Method \*" field is highlighted with an orange border, and its dropdown menu is open, showing three options: "Non-Exchange", "Spot Rate", and "Agreed Rate". The "Non-Exchange" option is currently selected. Below the "Purpose of Remittance" field, there is a label "ISO Code" and a small input field.

### D. “Purpose of Remittance” (Mandatory if applicable)

Enter the purpose of remittance within 35 alphanumeric characters limit, e.g., “Goods trade payment”.

Please check whether purpose of remittance field is mandatory by checking the URL written on [P.2](#).

### E. “Payment Type” (Mandatory)

Select an appropriate payment type in accordance with the table under the afore-mentioned B. “Currency”.

### F. “Amount” (Mandatory)

Enter the remittance amount within 14 digits excluding the decimal and commas.

### G. “Forward Contract No.”

Leave this field blank. If a foreign exchange contract needs to be arranged, contact MUFG Canada Relationship Manager or trading desk staff.

### H. “End to End Identification”

Enter End to End Identification within 35 alphanumeric characters limit.

# 1.1 Sender Information

Creation: Select

TR200101

STEP1 : Create      STEP2 : Confirm and Complete

Select Settlement Account & Payment Type and Input details

Confirm Input details and complete

\* Mandatory

**Settlement Information**

Account \*  **I**

- CAD Bank Account /
- JPY Bank Account /
- USD Bank Account /
- EUR Bank Account /

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**Transaction Details**

Value Date  MMDDYY

Currency \*

Amount \*

Exchange Method \*

Forward Contract No.

Purpose of Remittance

  Contents  ?

  ISO Code

End to End Identification

Bank Charge \*  **J**

Charge Account  **K**

### **I. “Settlement Account No.” (Mandatory)**

Select a settlement account from the pull-down list.

### **J. “Bank Charge” (Mandatory)**

Note bank charges vary depending on the beneficiary bank and intermediary bank, as applicable, involved in each transaction.

Select an appropriate bank charge type from the following:

- “Applicant” : The applicant will be charged with the MUFG Canada remittance fee and intermediary bank (if applicable) and beneficiary bank handling fee (s) separately from the requested remittance. The full requested amount will be remitted to the beneficiary.
- “Share” : The applicant will be charged with the MUFG Canada remittance fee; the beneficiary will be charged with intermediary bank (if applicable) and beneficiary bank handling fee(s) deducted from the requested remittance. The full requested amount will not be remitted to the beneficiary.
- “Beneficiary” : Do not select this option as currently not available for Canada Branch customers.

### **K. “Charge Account”**

Leave this field blank.

## 2. "Beneficiary Details / Beneficiary Bank Information"

Beneficiary Details		Beneficiary List	
<b>Beneficiary Information</b>			
Name *	<b>N</b>	<input type="text"/>	
Postal Address	<b>O</b>	Address / Street Name <input type="text"/>	?
		City / Town Name * <input type="text"/>	
	<b>P</b>	Country * <input type="text"/>	
		<input data-bbox="456 531 483 562" type="button" value="+"/>	
Country of Residence		<input type="text"/>	
LEI (Legal Entity Identifier)		<input type="text"/>	
Account No. *	<b>M</b>	<input type="text"/>	?
<b>Beneficiary Bank Information</b> ?			
SWIFT BIC	<b>Q</b>	<input type="text"/>	<input type="button" value="Select"/>
Bank		Bank / Branch Name <input type="text"/>	
		Address / Street Name <input type="text"/>	?
		City / Town Name <input type="text"/>	
		Country <input type="text"/>	
		<input data-bbox="423 1394 451 1425" type="button" value="+"/>	
<b>Intermediary Bank Information</b> <b>R</b>			
SWIFT BIC		<input type="text"/>	<input type="button" value="Select"/>
Bank		Bank / Branch Name <input type="text"/>	
		Address / Street Name <input type="text"/>	?
		City / Town Name <input type="text"/>	
		Country <input type="text"/>	
		<input data-bbox="423 1394 451 1425" type="button" value="+"/>	

## L. “Beneficiary List” (Optional)

If you have registered beneficiary information based on previous payment instruction(s), click “Beneficiary List” to display “Select Beneficiary” screen to search and select the beneficiary information. If not, enter the subsequent fields. Review to confirm the information auto-filled meets all the requirements described in this section.

## M. “Beneficiary Account No.” (Mandatory)

For all payment types including Book Transfer, enter the account number of the beneficiary with no spaces between numbers, e.g., MUFG Canada account 0511123456.

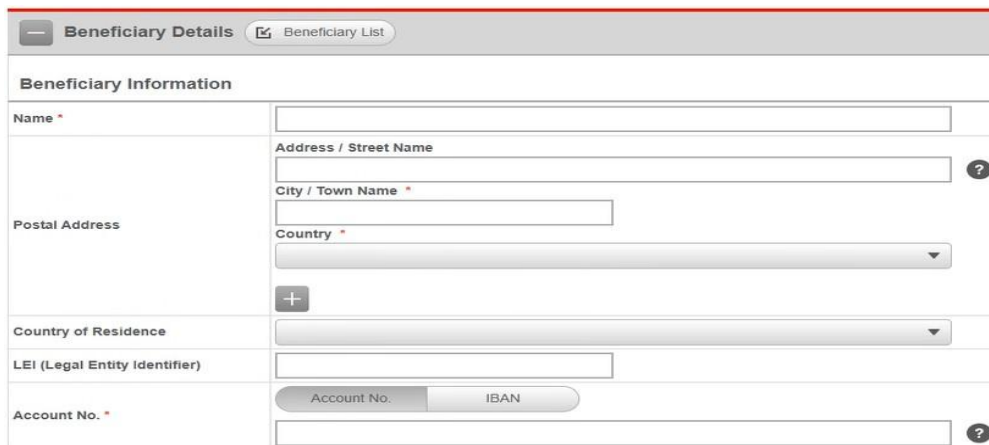
For MUFG Japan accounts, add 3-digit branch code in front of the account number. Hyphen and spaces are valid.

- For payments to SEPA<sup>1</sup> countries, tick the IBAN box and enter an IBAN number<sup>2</sup>,  
e.g., DE75512108001245126199.
- For MXN currency, the CLABE code should be entered to creditor account number field.
- For the following domestic banks, please enter the 5-digit branch/transit number in front of the account number:
  - Toronto-Dominion Bank (TD)
  - Royal Bank of Canada (RBC)
  - Bank of Montreal (BMO)
  - Bank of Nova Scotia (BNS)
  - Canadian Imperial Bank of Commerce (CIBC)

For a list branch/transit numbers please refer to URL on [P.2](#).

## N. Beneficiary “Name” (Mandatory)

- Enter the name of the beneficiary within 140 alphanumeric characters limit.
- If the characters limit is exceeded, use the “Message to Beneficiary” field entering the full beneficiary’s name.



The screenshot shows a web form titled "Beneficiary Details" with a "Beneficiary List" button. The form is divided into sections: "Beneficiary Information" and "Account No.". The "Beneficiary Information" section includes fields for Name, Address / Street Name, City / Town Name, Country (dropdown), Country of Residence (dropdown), and LEI (Legal Entity Identifier). The "Account No." section has two tabs: "Account No." and "IBAN". There are question mark icons next to the Address / Street Name, City / Town Name, and Account No. fields.

1 Single European Payment Area

2 The IBAN is a code up to 34 alphanumeric characters including information of country, branch of beneficiary bank and account number of beneficiary. It is mainly used in Europe and is recommended for smooth remittances to Europe.

## O. Beneficiary “Address” (Mandatory)

Complete a beneficiary address consisting of Apartment or Suite number, Street number and name, City/Town, Province/State and Postal/ZIP code. Address/Street Name : Up to 70 alphanumeric characters. City/Town Name: Up to 35 alphanumeric characters. Note a physical address including city name is required and P.O. Box number cannot be used.

## P. Beneficiary “Country” (Mandatory)

Select the country of the beneficiary from the pull-down list.

## Q. Beneficiary Bank Information (Mandatory)

- Enter the SWIFT BIC number in the “SWIFT BIC” section.
- In the event that the initiator does not have the SWIFT BIC Number then they can alternatively enter the information in the subsequent fields within the “Bank” section. Review to confirm the information meets all requirements described in this section.
  - “Beneficiary Bank Name”
  - "Branch Name / Address": Enter a 5-digit branch/transit number in front of the account number (for Canada)<sup>3</sup> or 9-digit ABA number<sup>4</sup> (for the US.) and a full beneficiary bank branch address. Note a physical address including city name is required and P.O. Box number cannot be used. \*\*Use “Message to Beneficiary” if information exceeds the limit
  - "Country"

NOTE: *Only one of the two Beneficiary Bank Information options must be completed. (Information of SWIFT BIC or Bank)*

- For domestic remittances, if the SWIFT BIC is unknown, you can enter the National Clearing Code. Please enter it as a 9-digit number, or in the format of "CACPA" followed by a 9-digit number.

Beneficiary Bank Information ?	
SWIFT BIC	<input type="text"/> <input type="button" value="Select"/>
Bank	Bank / Branch Name <input type="text"/>
	Address / Street Name <input type="text"/> ?
	City / Town Name <input type="text"/>
	Country <input type="text"/>
	<input type="button" value="+"/> <input type="button" value="+"/>
Bank Code / National Clearing Code	<input type="text"/> <input type="button" value="Select"/>

<sup>3</sup> Transit numbers are used in Canada for wire payments comprising of a bank code and branch code assigned by Payments Canada; for example, MUFG Canada transit number is 024501032.

<sup>4</sup> ABA number (also known as routing number or Fedwire number) is a sequence of nine numeric characters used to identify specific financial institutions within the United States; searchable via Federal Reserve Banks website: <https://www.frbservices.org/EPaymentsDirectory/searchFedwire.html>

## R. “Intermediary Bank Information” (Mandatory if applicable)

For the following cases, this section must be completed following the “Beneficiary Bank Information” section instructions above, or may subject to a manual processing fee:

- When a remittance currency/Instructed currency is not the home currency of beneficiary's bank country, enter the correspondent bank information such as correspondent Bank's SWIFT BIC or ABA number.
- If the beneficiary bank branch SWIFT BIC is different from their Head Office SWIFT BIC, enter the Head Office information.
- For Domestic CAD and USD remittances, the intermediary bank information is not required.

### 3. "Others"

+ Ultimate Debtor / Creditor Details	
- Notification Details	
Message	
Message to Beneficiary	<input type="text"/> <b>S</b>
Instruction for Debtor Agent	<input type="text"/> <b>T</b>

<b>Beneficiary Advice</b>	
Beneficiary e-mail Address	<input type="text"/> <b>U</b> - Separate e-mail addresses with ; - Up to 2 e-mail addresses
Contents	<input type="text"/> <b>V</b>

#### S. "Message to Beneficiary" (Optional)

Enter the information that needs to be sent to the beneficiary such as an invoice/contract number or goods and services the payment represents. Enter within 140 alphanumeric characters limit. National Clearing Code or CNAP can be included in this field.

Please be advised that the "Message to Beneficiary" field may be used for entering the "Purpose of Remittance". For more details, please refer to the URL in [P.2](#).

#### T. "Instruction for Debtor Agent" (Optional)

- For "**Book Transfer**": Information entered in this field will not be sent to the beneficiary.
- For "**Foreign Remittance**" and "**Domestic Remittance**": This field can be used up to the 140 alphanumeric characters limit. Information entered in "Instruction for Debtor Agent" field will not be sent to the beneficiary bank.
- Information will be received by MUFG but not sent to Beneficiary bank. Debtor agent will appear as MUFG Bank Canada in outgoing payment.

#### **U. "Beneficiary e-mail Address" (Optional)**

This functionality is available upon request during the service setup. Up to 2 email-addresses of the beneficiary can be entered to which a notification on upcoming payment will be sent with a payment summary including orderer name, value date, amount, message from order, when approved by designated approver(s). When entering multiple addresses, use ";" (semicolon) to separate them.

#### **V. "Contents" (Optional)**

Enter the beneficiary advice message that will be sent to the designated email addresses within alphanumeric 50 x 10 lines characters limit.

## 4. Payment file upload function

Follow the instructions explained in the previous pages when creating a payment file by file upload.

Refer to "[GCMS Plus Online Manual Chapter 1 Transaction Services - Section 1 Payments and Transfers](#)" for data format and specification.

The following two files provide explanations about the GCMS Plus format ISO20022. Please refer to them.

- [List of fields for Payments and Transfers Upload Data Format \(GCMS Plus Format ISO20022\(CSV\)\)](#)
- [List of fields for Payments and Transfers Upload Data Format \(GCMS Plus Format ISO20022\(XML\)\)](#)

