Guidance for Purpose of Remittance and Regulatory Reporting

There are countries that require the input of information based on various regulations and specific remittance purpose codes as stipulated by the directives of their respective central banks upon creating remittance instructions. Please check the following **<Important Notes>** and **<Country-Specific Information>** to enter the required information in **"Purpose of Remittance"** and **"Regulatory Reporting"** fields.
Please be aware that remittances may be delayed or not executed if requirements are not met.

Please note that the execution of remittances cannot be guaranteed due to the strengthening of various regulations and international circumstances. For details on country-specific information and remittance purpose codes, please check with our branches or the beneficiary, or refer to the respective central bank's website.

Customers using **"GCMS Plus Format ISO20022(XML)"** are strongly advised to check
"Supplementary Information on GCMS Plus Format ISO20022(XML)" in the Appendix in addition to the following **<Country-Specific Information>**.

<Important Notes>

"Purpose of Remittance" fields
1. Please enter "Purpose of Remittance" in either "ISO Code" field **OR** "Contents" field.
   If both fields are entered, it will result in an error.
2. To select "Purpose of Remittance" in "ISO Code" field, please check the definitions of each ISO code through this link.

"Regulatory Reporting" fields
1. Customers should enter information required by regulators in "Regulatory Reporting" field.

<Country-Specific Information>

APAC
- ☞ China
- ☞ India
- ☞ Indonesia
- ☞ Japan
- ☞ Korea
- ☞ Malaysia
- ☞ Myanmar
- ☞ Philippines
- ☞ Taiwan
- ☞ Thailand
- ☞ Vietnam

EMEA
- ☞ Russia
- ☞ Bahrain
- ☞ Jordan
- ☞ Qatar
- ☞ Saudi Arabia
- ☞ Turkey
- ☞ U.A.E.

Americas
- ☞ Brazil

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China
1) **Remittance to China**

Payment Type	Field	Contents	Notes
Foreign Remittance	Purpose of Remittance	For remittances in CNY, it is mandatory to enter "Purpose of Remittance" in the "Contents" field in English. Please do not select "ISO Code" field.	(e.g.) - Individual Payment - Goods Trade - Service Trade - Capital Transfer - Other Current Account Transactions - Charity Donation - Others
		For remittances in currencies other than CNY, it is mandatory to enter the "Purpose of Remittance" in the "Contents" field in English. Please specify whether it is for trade, non-trade, capital transactions, etc.	(e.g.) Trade

India
1) **Remittance from MUFG branches in India**

Payment Type	Field	Contents	Notes
Foreign Remittance	Regulatory Reporting	Please confirm List of Purpose Code of Payment and enter Purpose Code (code only) within five (5) alphanumeric characters in "Information1" field under "Information to Debtor Agent".	(e.g.) Purpose of Remittance : S0101

Indonesia
1) **Remittance from MUFG branches in Indonesia**

Payment Type	Field	Contents	Notes
Foreign Remittance	Regulatory Reporting	Please enter four (4)-digit Transaction Code in "Information1" field under "Information to Debtor Agent".	(e.g.) Purpose of Remittance : 2012
	Message to Beneficiary	For trade-related remittances, please enter Transaction Code (2012) and invoice information in "Message to Beneficiary" field. (invoice number and invoice amount) If there are multiple invoices, please enter details of each invoice in order.	(e.g.) If Invoice Number is 123ABC and Invoice Amount is 1,000,000 : /2012//123ABC(1000000) If Invoice Number is 123ABC for Amount 1,000,000, Invoice Number is 456ABC for Amount 500,000, and Invoice Number is 789ABC for Amount 700,000 : /2012//123ABC(1000000)456ABC(500000)789ABC(700000)

2) Remittance to Indonesia

Payment Type	Field	Contents	Notes
Foreign Remittance	Message to Beneficiary	For trade-related remittances, please enter the Purpose Code (1011) and invoice information (invoice number and invoice amount) in "Message to Beneficiary" field. If there are multiple invoices, please enter details of each invoice in order.	(e.g.) If Invoice Number is 123ABC and Invoice Amount is 1,000.50 : /1011//123ABC(1000.50) If Invoice Number is 123ABC for Amount 1,000.50, Invoice Number is 456ABC for Amount 2,700.30, and Invoice Number is 789ABC for Amount 700,000 : /1011//123ABC(1000.50)456ABC(2700.30)789ABC(700000)

Japan
1) Remittance from MUFG branches in Japan

Payment Type	Field	Contents	Notes
Foreign Remittance	Purpose Type	Please select one of the following : Trade, Intermediary Trade, or Non Trade.	–
	Purpose of Remittance	It is mandatory to enter either "ISO Code" or "Contents" field of "Purpose of Remittance". (1) If "Trade" is selected in "Purpose Type", please enter "IMPORT" in "Contents" field. (2) If "Intermediary Trade" is selected in "Purpose Type", please enter "INTERMEDIARY TRADE" in "Contents" field. (3) If "Non Trade" is selected in "Purpose Type", please select applicable code from "ISO Code" drop-down list. If there is not applicable ISO Code in the list, please enter purpose in "Contents" field. **Do not select "OTHR" in "ISO Code" field.**	–
	Regulatory Reporting	Please enter following fields in "Information to Debtor Agent". (1) If "Trade" is selected in "Purpose Type", "Item Name", "Place of Origin Country", "Place of loading (Country)", and "Place of loading (Town Name)" (*) fields must be entered. Filling "License Number / Date" field is optional. (2) If "Intermediary Trade" is selected in "Purpose Type", "Item Name", "Place of Origin Country", "Place of loading (Country)", "Place of loading (Town Name)" (*), "Place of Destination (Country)", and fields must be entered. "Place of Destination (Town Name)", "IMF Balance Item Number", and "License Number / Date" fields are optional. (3) If "Non Trade" is selected in "Purpose Type", "License Number / Date" field are optional.	(*) "Place of loading (Town Name)" field is optional when place of loading country is **other than** China, Korea, or Russia

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Korea
1) Remittance from MUFG branch in Korea

Payment Type	Field	Contents	Notes
Foreign Remittance	Purpose of Remittance	"Contents" field for "Purpose of Remittance" must be entered. Please be advised that supporting documents (e.g., invoices) need to be submitted to MUFG Seoul Branch for verification of the remittance details.	(e.g.) Import for machinery

2) Remittance to Korea

Payment Type	Field	Contents	Notes
Foreign Remittance	Regulatory Reporting	Please enter purpose of remittance in English in "Information1" field under "Information to Creditor Agent".	(e.g.) Purpose : Import for machinery.

Malaysia
1) Remittance from MUFG Bank (Malaysia)
Please check the Purpose Code in the Bank Negara Malaysia's BNM PC Guideline and enter following fields accordingly.

Payment Type	Screen Entry/File Upload	Field	Contents	Notes	
				Example 1	Example 2
Foreign Remittance	Screen Entry	Purpose of Remittance	Please enter purpose of remittance in English in "Contents" field.	Purchase Machinery	Freight Charges
		Regulatory Reporting	Please select Purpose Code from drop-down list in "Information1" field under "Information to Debtor Agent".	CASH - 07000 - Machinery, non-customized packaged software and transport equipment Merchandise	CASH - 11110 - Freight on goods by air
	File Upload	Purpose of Remittance	Please enter purpose of remittance in English.	Purchase Machinery	Freight Charges
		Regulatory Reporting	Please set five (5)-digit Purpose Code.	07000	11110
Domestic (Single) -RENTAS	Screen Entry	Purpose of Remittance	Please refer to the section for Malaysia on this page.	-	-
Book Transfer	File Upload	Regulatory Reporting	Please enter purpose of remittance in English.	Purchase Machinery	Freight Charges

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2) Remittance to Malaysia
Please check the Purpose Code in the Bank Negara Malaysia's [BNM PC Guideline](#) and enter the following fields.

Payment Type	Field	Contents	Notes
Foreign Remittance	Purpose of Remittance	Please enter purpose of remittance in English in "Contents" field under "Purpose of Remittance".	(Example of Goods) Machinery (Example of Services) Advertising/Marketing (Example of Expenses) Sharing Administrative Expenses (Examples of Capital Injection) Please enter details : - Equity Investment - Cash call/working capital, no payment obligation (Examples of Loan) Please enter details : - Loan drawdown/Loan repayment - Long term/Short term - With fix repayment schedule / without fix repayment schedule - Related party/non-related party (Examples of Tax) Please enter details : - Tax on goods/Tax on staff - The ultimate receiver for the tax (e.g. LHDN)
	Regulatory Reporting	Please enter five (5)-digit Purpose Code in "Information1" field under "Information to Creditor Agent".	(Example of Goods) 07000 (Example of Services) 16760 (Example of Expenses) 16720 (Examples of Capital Injection) For Equity Investment : 35140 For Cash call/working capital, no payment obligation : 35300 (Examples of Loan) For STL drawdown, fix repayment, related party : 31121 (Examples of Tax) For Reimbursement income tax, NR staff, ultimate receiver LHDN : 21131

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Myanmar

1) Remittance from MUFG branch in Myanmar

Please check Central Bank of Myanmar's Instruction for Providing ITRS (International Transactions Reporting System) Information and List of ITRS Codes and enter following fields.

Payment Type	Field	Contents	Notes
Foreign Remittance	Regulatory Reporting	Please set the four (4) to five (5)-digit ITRS code in "Information1" field under "Information to Debtor Agent".	(e.g.) Purpose of Remittance : 1200
	Message to Beneficiary	Please enter the purpose of remittance in English based on the ITRS code.	(e.g.) Purpose : Imports (Note) If the beneficiary country also requires purpose information to be entered in "Message to Beneficiary", add such information after the required information in Myanmar, separated by an identifier such as a slash (/). Purpose : Imports/XXXX

2) Remittance to Myanmar

Please check the Central Bank of Myanmar's Instruction for Providing ITRS (International Transactions Reporting System) Information and List of ITRS Codes and enter following fields.

Payment Type	Field	Contents	Notes
Foreign Remittance	Regulatory Reporting	Please enter ITRS code in "Information1" field under "Information to Creditor Agent".	(e.g.) Purpose : 1200

Philippines

1) Remittance from MUFG branch in the Philippines

Payment Type	Field	Contents	Notes
All	Purpose of Remittance	"Contents" field in "Purpose of Remittance" must be entered. Please enter information according to example below. (1) Trade (export and import) : Please enter four (4)-digit PSCC Commodity Code (code only) preceded by three (3) zeros. (2) Non-trade (services, income, etc.) : Please enter ten (10)-digit Transaction Code (Outgoing). (code only) (3) Non-trade (investment) : Please enter ten (10)-digit Transaction Code (Outgoing) (code only) and the five (5)-digit PSIC Code (code only), separated by space.	(e.g.) (1) 0009804 (2) 0520301002 (3) 1320000002 25933

2) Remittance to the Philippines

Payment Type	Field	Contents	Notes
Foreign Remittance	Regulatory Reporting	Please enter purpose of remittance in English in "Information1" field under "Information to Creditor Agent".	(e.g.) Purpose : Import for machinery

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Taiwan
1) Remittance from MUFG branches in Taiwan

Payment Type	Field	Contents	Notes
Foreign Remittance	Regulatory Reporting	Please enter Purpose Code (CBC Code) in "Information1" field under "Information to Debtor Agent" using up to three (3) alphanumeric characters.	(e.g.) Purpose of Remittance : 70A

Thailand
1) Remittance to Thailand

Payment Type	Field	Contents	Notes
Foreign Remittance	Regulatory Reporting	Please enter purpose of remittance in English in "Information1" field under "Information to Creditor Agent".	(e.g.) Purpose : Import for machinery

Vietnam
1) Remittance to Vietnam

Payment Type	Field	Contents	Notes
Foreign Remittance	Regulatory Reporting	Please enter purpose of remittance in English in "Information1" field under "Information to Creditor Agent".	(e.g.) Purpose : Import for machinery.

Bahrain
1) Remittance to Bahrain

Payment Type	Field	Contents	Notes
Foreign Remittance	Regulatory Reporting	Please enter applicable three (3)-letter Purpose Code set by the Central Bank of Bahrain in "Information1" field of "Information to Creditor Agent".	(e.g.) Purpose : GDI

Jordan
1) Remittance to Jordan

Payment Type	Field	Contents	Notes
Foreign Remittance	Regulatory Reporting	Please enter four (4)-digit payment Purpose Code set by the Central bank of Jordan in "Information1" field under "Information to Creditor Agent".	(e.g.) Purpose : 0603

Qatar
1) Remittance to Qatar

Payment Type	Field	Contents	Notes
Foreign Remittance	Regulatory Reporting	Please enter (5)-digit POP Code and purpose of remittance in English in "Information1" field under "Information to Creditor Agent".	(e.g.) A6C15 Personal Transfer to Own Account

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Russia
1) Remittance to Russia

Payment Type	Field	Contents	Notes
Foreign Remittance	Regulatory Reporting	For remittances in Russian rubles, please enter the five (5)-digit Code of Operation Type (VO Code) in the "Information1" field under "Information to Creditor Agent".	_

Saudi Arabia
1) Remittance to Saudi Arabia

Payment Type	Field	Contents	Notes
Foreign Remittance	Regulatory Reporting	Please enter purpose of remittance in English in "Information1" field under "Information to Creditor Agent".	(e.g.) Purpose : Import for machinery

Turkey
1) Remittance from MUFG Bank in Turkey

Payment Type	Field	Contents	Notes
Foreign Remittance Domestic Payment	Purpose of Remittance	It is mandatory to enter purpose of remittance in English in "Contents" field of "Purpose of Remittance".	(e.g.) Import for machinery

U.A.E.
1) Remittance to the U.A.E.

Payment Type	Field	Contents	Notes
Foreign Remittance	Regulatory Reporting	Please confirm three (3)-letter Purpose Code set by the Central Bank of the U.A.E. and enter applicable Purpose Code in "Information 1" field under "Information to Creditor Agent".	(e.g.) Purpose : GDI

Brazil
1) Remittance to Brazil

Payment Type	Field	Contents	Notes
Foreign Remittance	Regulatory Reporting	Please enter purpose of remittance in English in "Information1" field under "Information to Creditor Agent".	(e.g.) Purpose : Import for machinery.

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Appendix

【Supplementary Information on GCMS Plus Format ISO20022(XML)】

Please use the following tags for entering items.

Fields		Tags and Contents
Purpose of Remittance	"Contents" field	**<Prtry> under <Purp>** (Proprietary under Purpose) 　Please refer to Country-Specific Information explained in the previous pages and enter the information accordingly.
	"ISO Code" field	**<Cd> under <Purp>** (Code under Purpose) 　Please refer to Country-Specific Information explained in the previous pages and enter the code accordingly.
Regulatory Reporting (*)	"Information 1"to "Information 10" of "Information to Debtor Agent"	**<DbtCdtRptgInd> under <RgltryRptg>** (DebitCreditReportingIndicator under RegulatoryReporting) 　Please enter "DEBT". **<Inf> under <Dtls> of <RgltryRptg>** (Information under Details of RegulatoryReporting) 　Please refer to Country-Specific Information explained in the previous pages and enter the information accordingly.
	"Information 1"to "Information 10" of "Information to Creditor Agent"	**<DbtCdtRptgInd> under <RgltryRptg>** (DebitCreditReportingIndicator under RegulatoryReporting) 　Please enter "CRED". **<Inf> under <Dtls> of <RgltryRptg>** (Information under Details of RegulatoryReporting) 　Please refer to Country-Specific Information explained in the previous pages and enter the information accordingly.
Message to Beneficiary		**<Ustrd> under <RmtInf>** (Unstructured under Remittance Information) 　Please refer to Country-Specific Information explained in the previous pages and enter the information accordingly.

* For detailed instructions on how to enter regulatory reporting fields, please refer to Entry Example for Regulatory Reporting Fields.
For foreign remittances through debiting accounts in Japan, please refer to the page titled "Settings based on the reporting content (required and optional)" in Entry Example for Regulatory Reporting Fields.

End

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