
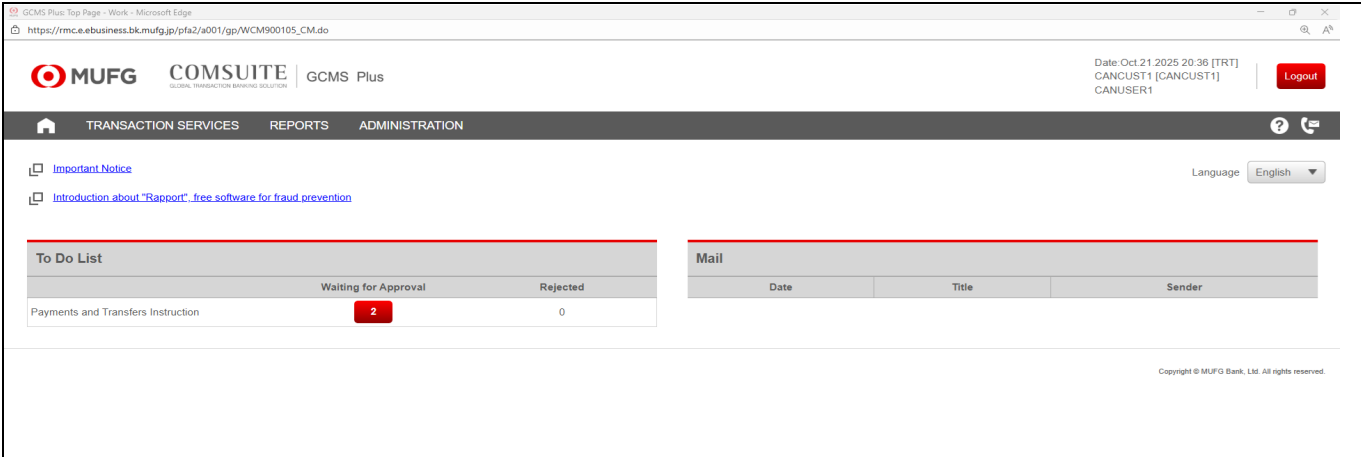


GCMS Plus Canada Payment Instruction Reference Guide



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.




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.


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.



COMSUITE
GLOBAL TRANSACTION BANKING SOLUTION

GCMS Plus

TRANSACTION SERVICESADMINISTRATION

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

STEP1 : Create

Select Settlement Account & Payment Type and input details

*: Mandatory

Settlement Information

Account *

CAD 0511181586 CAD NON PREADV / 0511181586 / Canada Branch

E

Payment Type *

☒ Foreign Remittance (ISO20022)

☐ Book Transfer

☐ Domestic (Single) (ISO20022)

☐ Foreign Remittance (Date to become unavailable: Nov.15.2025)

☐ Domestic (Single) (Date to become unavailable: Nov.15.2025)

Next

3



Creation: Input

TR200102

STEP1 : Create

STEP2 : Confirm and Complete

Select Settlement Account & Payment Type and input details

Confirm input details and complete



Creation: Input

TR200102

STEP1 : Create

STEP2 : Confirm and Complete

Select Settlement Account & 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

Transaction Details	
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"/> Select
Purpose of Remittance	<div>Contents <input type="text"/></div> <div>ISO Code <input type="text"/></div>
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 P9 of this guide

Beneficiary Details

Beneficiary List

Beneficiary Information

Name *

Address / Street Name

?

City / Town Name *

Postal Address

Country *

+

Country of Residence

LEI (Legal Entity Identifier)

Account No. *

Account No. IBAN

?

Beneficiary Bank Information

?

SWIFT BIC

Select

Bank / Branch Name

Address / Street Name

?

City / Town Name

Country

+

Intermediary Bank Information

SWIFT BIC

Select

Bank / Branch Name

Address / Street Name

?

City / Town Name

Country

Refer to 2. "Beneficiary/
Beneficiary Bank
Information" in P11 of
this guide

Notification Details

Message

Message to Beneficiary

Information to Remitting Bank

Beneficiary Advice

Beneficiary e-mail Address

- Separate e-mail addresses with ;
- Up to 2 e-mail addresses

Contents

Refer to 4. "Others" in P14 of
this guide

5

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

Transaction Details	
Value Date	<input type="text"/> 
Currency *	<input type="text"/>
Amount *	<input type="text"/>
Exchange Method *	<div>Non-Exchange ▼</div> <div> Non-Exchange Spot Rate Agreed Rate </div>
Forward Contract No.	<input type="text"/>
Purpose of Remittance	<input type="text"/>
ISO Code	<input type="text"/>

D. “Purpose of Remittance” (Mandatory)

Enter the purpose of remittance within 16 alphanumeric characters limit, e.g., “Goods trade payment”.

Select the code if applicable.

https://www.bk.mufig.jp/ebusiness/gplus/regulatoryreporting.html#e_Specific_Countries

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.

1.1 “Sender Information”

 [Print Page](#)

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 *

CAD 203612 Bank Account / '
JPY 403089 Bank Account /
USD 403071 Bank Account /
EUR 423123 Bank Account /

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Transaction Details


Value Date

 MMDDYY


Currency *

Amount *

Exchange Method *


Non-Exchange 

Forward Contract No.

 Select

Purpose of Remittance


Contents




ISO Code

End to End Identification

Bank Charge *



Charge Account



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 No.”

Leave this filed blank.

2. “Beneficiary/ Beneficiary Bank Information”

Beneficiary Details

Beneficiary List

L

Beneficiary Information

Name *

N

Address / Street Name

O

City / Town Name *

P

Country *

Country of Residence

LEI (Legal Entity Identifier)

Account No. *

M

Account No.

IBAN

Beneficiary Bank Information ?

SWIFT BIC

Q

Select

Bank / Branch Name

Address / Street Name

City / Town Name

Country

Intermediary Bank Information

R

SWIFT BIC

Select

Bank / Branch Name

Address / Street Name

City / Town Name

Country

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 SEPA¹ countries, tick the IBAN box and enter an IBAN number², e.g., DE75512108001245126199.
- For MXN currency, the CLABE code should be entered to creditor account number field.

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 name.

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.
- National Clearing Code is optional. If "SWIFT BIC" is not provided, National Clearing code can be input together with Bank information

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.

- 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 branch 5 digit transit number in front of the account number (for Canada)³ or ABA number⁴ (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)*

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 BIC or ABA number.
- If the beneficiary bank branch BIC is different from their Head Office BIC, enter the Head Office information
- For Domestic CAD and USD remittances, the intermediary bank information is not required.

s. “Others”

³ 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.

⁴ 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.frbervices.org/EPaymentsDirectory/searchFedwire.html>

+ Ultimate Debtor / Creditor Details	
- Notification Details	
Message	
Message to Beneficiary	<div></div> S
Instruction for Debtor Agent	<div></div> T
Beneficiary Advice	
Beneficiary e-mail Address	<div></div> U - Separate e-mail addresses with ; - Up to 2 e-mail addresses
Contents	<div></div> V

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. If the 140 characters limit is exceeded, use also “Information to Remitting Bank” field for completing the rest of the message. National Clearing Code or CNAP can be included in this field.

Please be advised that the "Purpose Of Remittance" may or may not be mandatory.

Please refer to this page for details.

<https://www.bk.mufig.jp/ebusiness/gplus/regulatoryreporting.html>

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 alpha-numeric characters limit to complete the message partially entered in "Message to Beneficiary" to be sent to the beneficiary. Information entered in "Instruction for Debtor Agent" field will not be sent to the beneficiary bank even if is for Foreign Remittances or Domestic Remittances.
- 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.

**For entry rules of each branch, please refer to the link below.*

Purpose of Remittance and Regulatory Reporting

**https://www.bk.mufg.jp/ebusiness/gplus/regulatoryreporting.html#e_Specific_Countries*

ISO Codes for Purpose of Remittance :

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

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. The table below summarizes the sections in this reference guide corresponding to each field of the payment file format. Refer to “GCMS Plus Online Manual Chapter 1 Transaction Services - Section 1 Payments and Transfers” for data format and specification.

Please see the following link to see the Appendix: [https://ebusiness.bk.mufg.jp/pls/commongcms/help/data/Appendix_PaT_Upload_Data_Format\(GCMSPlus_MX_CSV\)_en.pdf](https://ebusiness.bk.mufg.jp/pls/commongcms/help/data/Appendix_PaT_Upload_Data_Format(GCMSPlus_MX_CSV)_en.pdf)
[https://ebusiness.bk.mufg.jp/pls/commongcms/help/data/Appendix_PaT_Upload_Data_Format\(GCMSPlus_MX_XML\)_en.pdf](https://ebusiness.bk.mufg.jp/pls/commongcms/help/data/Appendix_PaT_Upload_Data_Format(GCMSPlus_MX_XML)_en.pdf)

