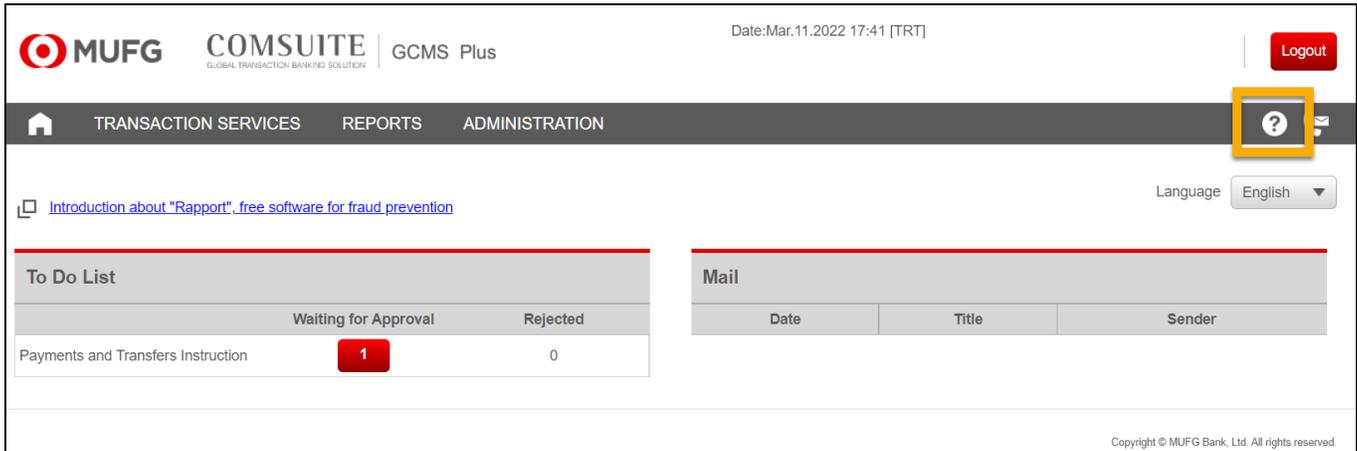


GCMS Plus
Canada Payment Instruction
Reference Guide



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.



MUFG COMSUITE GLOBAL TRANSACTION BANKING SOLUTION GCMS Plus Date: Mar.11.2022 17:41 [TRT] Logout

TRANSACTION SERVICES REPORTS ADMINISTRATION

[Introduction about "Rapport", free software for fraud prevention](#) Language: English

To Do List		
	Waiting for Approval	Rejected
Payments and Transfers Instruction	1	0

Mail		
Date	Title	Sender

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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 in the beneficiary’s country.

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** | GCMS Plus
GLOBAL TRANSACTION BANKING SOLUTION

Date: 2022.08.12 02:50 [UTC]
WWW [A0150408]
My name is TKADMIN01

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[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 0123456789 Chequing Account / TEST / Canada Branch
Payment Type *	<input checked="" type="radio"/> Foreign Remittance <input type="radio"/> Domestic (Single) <input type="radio"/> Book Transfer

[Next](#)



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
Entry No.	
Entry Type	New
Uploaded File Name	
Status	
Account	CAD 203612 Bank Account
Bank Name	MUFG Bank
Branch Name	Canada Branch
Account Name / Address	

*: Mandatory

Transaction Details	
Value Date	04/01/2022 MMDDYY
Currency *	USD
Amount *	\$10,000.00
Exchange Method *	NOEX
Forward Contract No.	<input type="text"/>
Purpose of Remittance	Goods Trade Payment
Customer Reference	Vendor ID 123456789
Bank Charge *	Applicant
Charge Account	<input type="text"/>

Refer to 1. "Payment Information" in P6 of this guide & 1.1 "Sender Information" in P9 of this guide

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

Beneficiary Details Beneficiary Master List	
Beneficiary Information	
Name *	Company ABC
Address	123 Real Street
City	New York City
Country	United States
Account No. *	Account No. <input type="text"/> IBAN <input type="text"/>
	0511123456
Beneficiary Bank Information	
<input checked="" type="radio"/> SWIFT BIC	<input type="text" value="BOTKUS33"/> Select
<input type="radio"/> Bank / Branch	Bank Name <input type="text"/>
	Branch Name <input type="text"/>
	Address <input type="text"/>
	City <input type="text"/>
	Country <input type="text"/>
Intermediary Bank Information	
<input type="radio"/> SWIFT BIC	<input type="text"/> Select
<input checked="" type="radio"/> Bank / Branch	Bank Name <input type="text"/>
	Branch Name <input type="text"/>
	Address <input type="text"/>
	City <input type="text"/>
	Country <input type="text"/>
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"/> - Separate e-mail addresses with ; - Up to 2 e-mail addresses
Contents	<input type="text"/>

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

1. "Payment 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 *	USD 6655310000212222 CURRENT ACCOUNT ▼
Payment Type * E	<p><input type="radio"/> Foreign Remittance (Single)</p> <p><input checked="" type="radio"/> Foreign Remittance (Consolidated Debit)</p> <p><input type="radio"/> Foreign Remittance (Confidential)</p> <p><input type="radio"/> Domestic (Single)</p> <p><input type="radio"/> Domestic / Book Transfer</p> <p><input type="radio"/> Domestic / Book Transfer (Confidential)</p> <p><input type="radio"/> Book Transfer (Single)</p>

Next



COMSUITE
GLOBAL TRANSACTION BANKING SOLUTION

GCMS Plus

Date: 2019/02/26 12:22:23[MYS]
12345678901234567890123456789012345 [12345678]
1234567890123456789012345678901234567890

Logout



TRANSACTION SERVICES

REPORTS

ADMINISTRATION



 [Print Page](#)

Creation: Input

TRxxxxxx

STEP1 : Create	STEP2 : Confirm and Complete
Select Settlement Account/Payment Type and input details	Confirm input details and complete

Transaction Details	
Value Date	<input type="text"/> <small>MMDDYY</small> A
Currency *	<input type="text"/> B
Amount *	<input type="text"/> F
Exchange Method *	<input type="text"/> C
Forward Contract No.	<input type="text"/> G
Purpose of Remittance D	<input type="text"/> H
Customer Reference	<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. 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	1	2:00 p.m.

C. “Exchange Method” (Mandatory)

Select an appropriate exchange method either “**NOEX**” or “**SPOT**” based on the following:

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

D. “Purpose of Remittance” (Mandatory)

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

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. “Customer Reference” (Optional)

Enter a customer reference within 16 alphanumeric characters limit, e.g., “Vendor ID 123456789”.

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 *	<input type="text" value=""/>	
<ul style="list-style-type: none">CAD 203612 Bank Account /JPY 403089 Bank Account /USD 403071 Bank Account /EUR 423123 Bank Account /		

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Transaction Details

Value Date	<input type="text"/>	MMDDYY
Currency *	<input type="text" value="CAD"/>	
Amount *	<input type="text" value="100"/>	
Exchange Method *	<input type="text" value="NOEX"/>	
Forward Contract No.	<input type="text"/>	Select
Purpose of Remittance	<input type="text"/>	List
Customer Reference	<input type="text"/>	
Bank Charge *	<input type="text" value="Share"/>	
Charge Account	<input type="text"/>	

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” (OUR): 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” (SHA): 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” (BEN): Do not select this option as currently not available for Canada Branch customers.

K. “Charge Account No.”

Leave this field blank.

2. “Beneficiary/ Beneficiary Bank Information”

Beneficiary Details		Beneficiary Master List		L
Beneficiary Information				
Name *	<input type="text"/>			N
Address	<input type="text"/>			O
City	<input type="text"/>			
Country	<input type="text"/>			P
Account No. *	<input type="text"/>	Account No.	IBAN	M
Beneficiary Bank Information				
<input checked="" type="radio"/> SWIFT BIC	<input type="text"/>	<input type="button" value="Select"/>		Q
<input type="radio"/> Bank / Branch	Bank Name	<input type="text"/>		
	Branch Name	<input type="text"/>		
	Address	<input type="text"/>		
	City	<input type="text"/>		
	Country	<input type="text"/>		
Intermediary Bank Information				
<input type="radio"/> SWIFT BIC	<input type="text"/>	<input type="button" value="Select"/>		
<input checked="" type="radio"/> Bank / Branch	Bank Name	<input type="text"/>		
	Branch Name	<input type="text"/>		
	Address	<input type="text"/>		
	City	<input type="text"/>		
	Country	<input type="text"/>		

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 payments to SEPA¹ countries, tick the IBAN box and enter an IBAN number², e.g., DE75512108001245126199.

N. Beneficiary “Name” (Mandatory)

- Enter the name of the beneficiary within 35 alphanumeric characters limit.
- If the characters limit is exceeded, use the “Address” field completing the rest of the beneficiary name and enter 5 spaces before starting beneficiary address, for example:

The screenshot shows a web form for entering beneficiary details. At the top, there are two buttons: 'Beneficiary Details' (with a minus sign) and 'Beneficiary Master List' (with a plus sign). Below this is a section titled 'Beneficiary Information'. It contains several input fields: 'Name *', 'Address', 'City', 'Country' (a dropdown menu), and 'Account No. *'. The 'Account No. *' field has two sub-inputs: 'Account No.' and 'IBAN'.

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 within two lines limited to 35 alphanumeric characters each. 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.

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/Branch” section. Review to confirm the information meets all requirements described in this section.

- “Beneficiary Bank Name”;

Note: For Foreign Remittances in CNY currency destined for beneficiary’s account with a bank in China, fill in “**CNAP Bank code**” before Beneficiary Bank Name as required when processing by MUFG Hong Kong Branch.

- “Branch Name / Address”: Enter a branch transit number (for Canada)³ or ABA number⁴ (for the U.S.) 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. (SWIFT BIC Code or Bank/Branch Information)*

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 is not the home currency of the beneficiary’s 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.

3. “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.frbservices.org/EPaymentsDirectory/searchFedwire.html>

Notification Details	
Message	
Message to Beneficiary	<input type="text"/> S
Information to Remitting Bank	<input type="text"/> T
Beneficiary Advice	
Beneficiary e-mail Address	<input type="text"/> U - Separate e-mail addresses with ; - Up to 2 e-mail addresses
Contents	<input type="text"/> V

Internal Comments (Information below will not be included in this payment instruction)	
Applier's Comments	<input type="text"/>
Approver's Comments	<input type="text"/>

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.

For "**Foreign Remittance**" to the following countries, enter "remittance purpose":

Indonesia, Myanmar, India, Uzbekistan, Egypt, Republic of Korea in their local currencies, Saudi Arabia, Thailand, Philippines, Brunei, Poland, Botswana, Malaysia, Romania, Russia, Mauritius, Cote d'Ivoire,

Kazakhstan, Macedonia, Slovenia, Cyprus, Kuwait, Lebanon, Ukraine, Mongolia, Nepal, Jordan, Oman, Qatar, Brazil, Vietnam.

T. “Information to Remitting Bank” (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 70 characters limit to complete the message partially entered in “Message to Beneficiary” to be sent to the beneficiary. Do not use this field to input Beneficiary or Beneficiary Bank information or may subject to a manual processing fee.
- For **“Foreign Remittance”** in **MXN** currency, enter **“CLABE”** code to meet a regulatory requirement.
- For **“Foreign Remittances”** in **CNY** currency destined for beneficiary’s account with a bank in China, enter **“Business Category code”** as required to process by MUFG Hong Kong Branch.
- For **“Foreign Remittances”** to **United Arab Emirates (UAE)**, enter **“/BENEFRES/AE/ (Purpose code)”**.

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. 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.

	Payment File Field Name	Corresponding Section in Preceding Sections
1	Settlement Account No.	I “Settlement Account No.” in page 10
2	Value Date	A “Value Date” in page 7
3	Customer Reference	H “Customer Reference” in page 8
4	Payment Type	E “Payment Type” in page 8
5	Currency	B “Currency” in page 7
6	Amount	F “Amount” in page 8
7	Exchange Method	C “Exchange Method” in page 7
8	Forward Contract No.	G “Forward Contract No.” in page 8
9	Intermediary Bank/Branch/Address/ Country	R “Intermediary Bank Information” in page 13
10	Intermediary Bank Master Code	
11	Beneficiary Bank/Branch/Address/ Country	Q “Beneficiary Bank Information” in page 12
12	Beneficiary Bank Master Code	
13	Beneficiary Account No.	M “Beneficiary Account No.” in page 11
14	Beneficiary Name/Address/Country	N Beneficiary “Name” in page 12; O Beneficiary “Address” in page 12; P Beneficiary “Country” in page 12
15	Message to Beneficiary	S “Message to Beneficiary” in page 14
16	Purpose of Remittance	D “Purpose of Remittance” in page 8
17	Information to Remitting Bank	T “Information to Remitting Bank” in page 15
18	Bank Charge	J “Bank Charge” in page 10
19	Charge Account No.	K “Charge Account No.” in page 10
20	IBAN Flag	M “Beneficiary Account No.” in page 11
21-30	Option 1-10	-

