GCMS Plus
Quick Start Guide

COMSUITE
GLOBAL TRANSACTION BANKING SOLUTIONS

MUFG Bank, Ltd.
Transaction Banking Division
A member of MUFG, a global financial group

Table of Contents

Preface....2
Chapter 1: Initial Login....3
Getting Ready....3
Login: Password Change....3
Chapter 2: Initial Setup....6
Set the Base Currency and Exchange Rate....6
Set User Privileges....12
Chapter 3: Payments....21
Overview of the Payments Menu....21
Create and Apply for a New Payments Instruction....22
Approve a Payments Instruction Application....26
Chapter 4: Inquiries....29
Overview of the Inquiry Service....29
Balance....29
Transaction Details....31
Multi Account Balance....33
Chapter 5: Help....35
Online Manuals and Contact Information....35
GCMS Plus Helpdesk in Japan....35

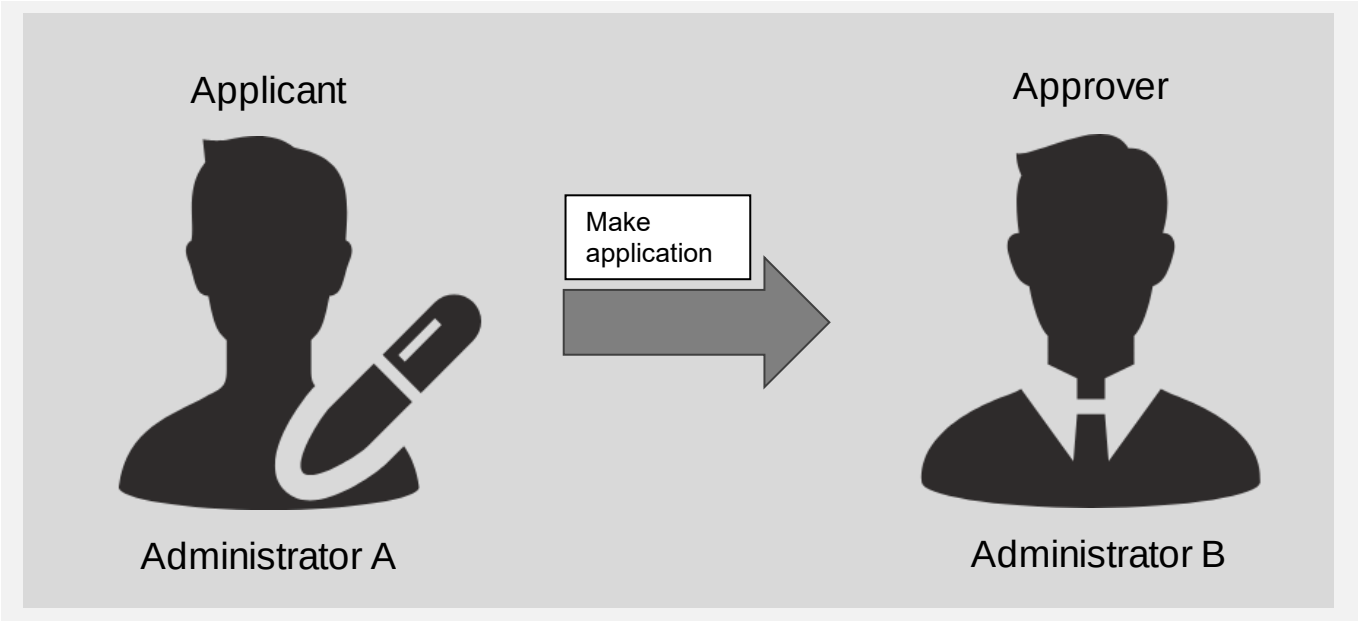
Preface

- This guide describes how to perform the initial setup and other basic operations on GCMS Plus.
- Before using our service, the initial setup needs to be performed by at least two administrators.
  One of the administrators will apply for each setting, then the other will approve the applications.

Operation Process Steps for Initial Setup

#	Operation	Administrator A	Administrator B
1	**Initial login**	■	■
2	**Apply to set the base currency and exchange rate**	■	
3	**Approve the base currency and exchange rate**		■
4	**Apply to set user privileges**	■	
5	**Apply to set approval flow (optional)**	■	
6	**Approve user privileges (and approval flow if applicable)**		■
Initial setup complete			

Application and Approval Diagram



Chapter 1: Initial Login

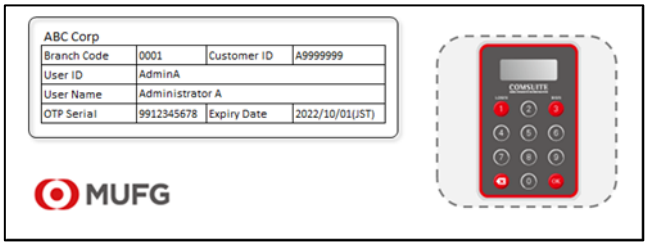
Getting Ready

- OTP Token

  OTP tokens are issued by MUFG Bank and will be necessary for logging into and making approvals in each service. Have your OTP token ready.

- Email Notification

  Once the OTP token activation is complete, an email notification titled “COMSUITE: Request for Password Registration” is sent to your email address. Read through the email and confirm that your OTP token has been activated. It is not necessary to follow the instructions in this email for the initial setup.

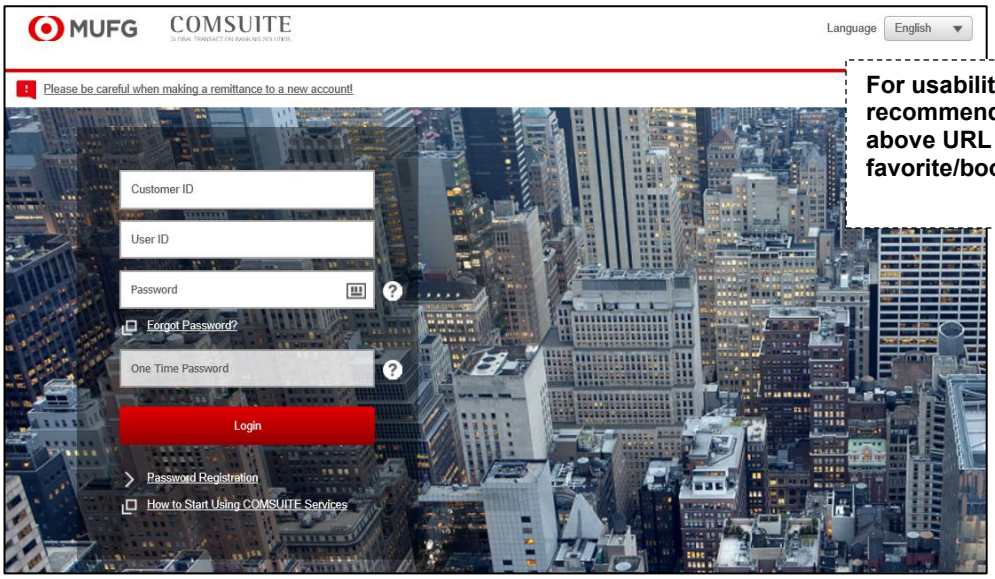
1. OTP Token	2. Email Notification
	Subject: **COMSUITE: Request for Password Registration** '---------- **This is an important message from MUFG Bank.** **This e-mail is sent with a digital signature for security.** ----------

Login: Password Change

- Enter the following COMSUITE URL in your browser's address bar.

  https://ebusiness.bk.mufg.jp/login/

Pre-Login Screen

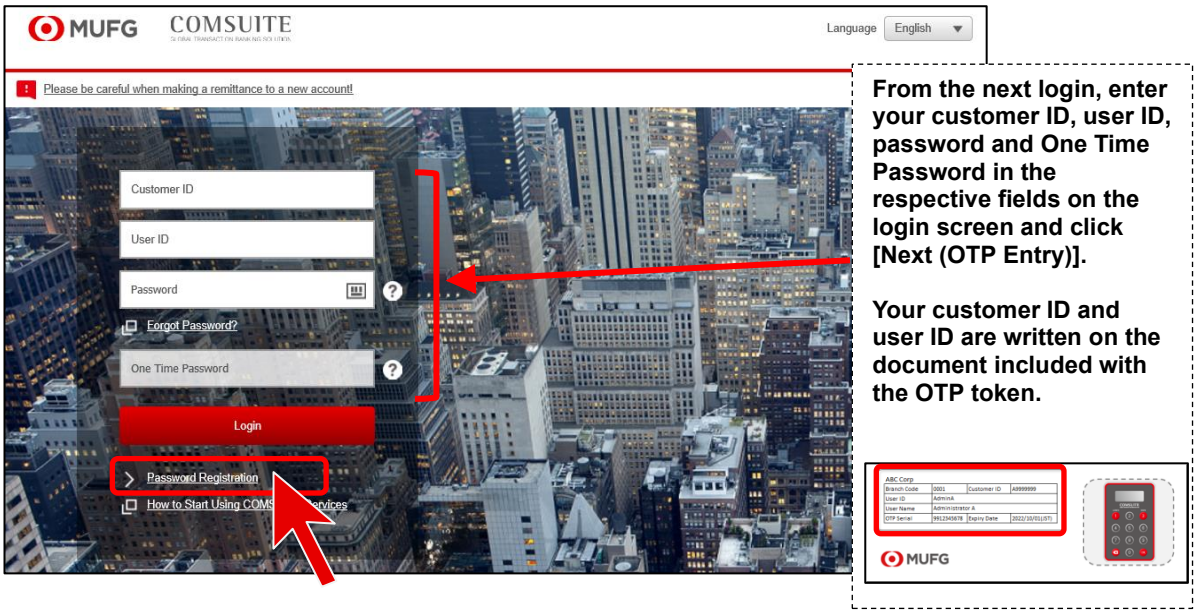


For usability, it is recommended to add the above URL as a favorite/bookmark).

Chapter 1: Initial Login

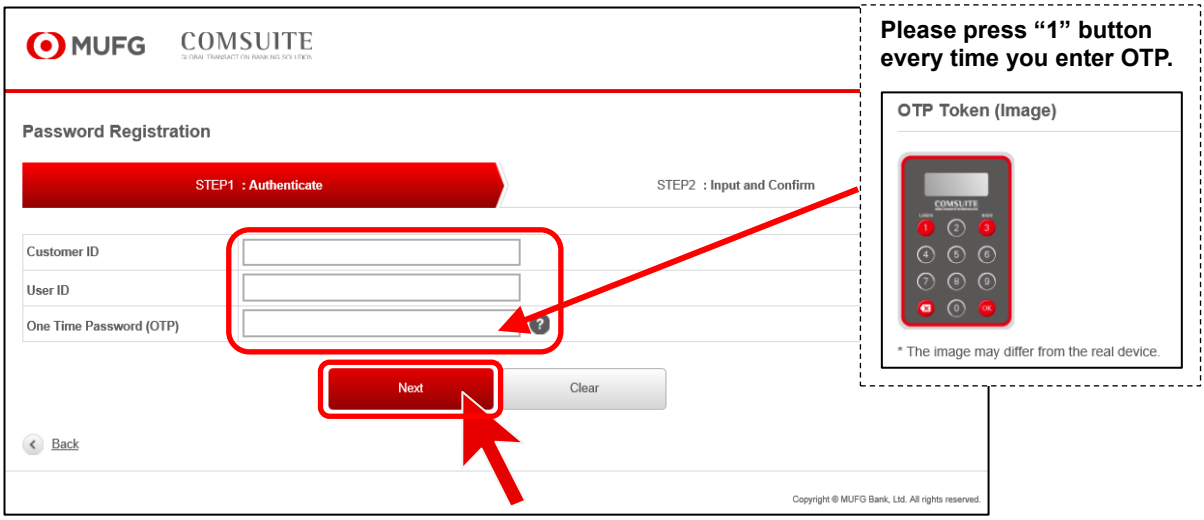
■ Click [Password Registration].

Login Screen



■ Once the STEP1: Authenticate screen is displayed, enter the required information following the on-screen guidance, then click [Next].

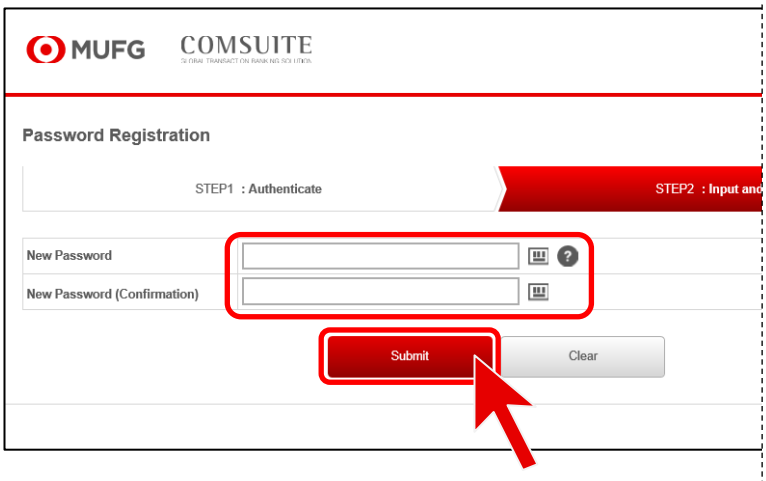
STEP1 : Authenticate



Chapter 1: Initial Login

- Once the STEP2: Input and Confirm screen is displayed, enter your new password in the “New Password” field and “New Password (Confirmation)” field, then click [Submit].

Password Registration 2/2



Caution

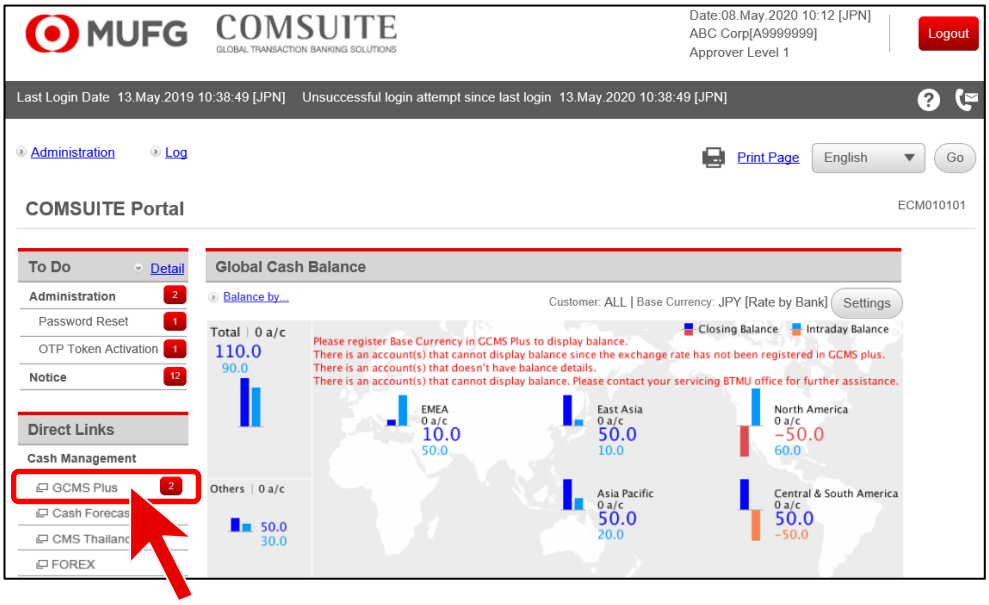
1. Your passwords can contain the following three types of characters.
(i) Numbers: 0–9
(ii) Alphabetic characters: A–Z and a–z
***Note: Passwords are case-sensitive**
(iii) Symbols: ! # % & ‘ ( ) + - = ? _ and others

2. Passwords must consist of 8 to 16 characters and include all three types of characters listed above.

3. Your new password must be different from the current password and any of the last three passwords used.

- The COMSUITE Portal Top Page is displayed. Click the [GCMS Plus] link in the left side of the screen.

COMSUITE Portal Top Page



COMSUITE Portal is a portal site for the global transaction banking services offered by MUFG Bank.

You can do the following in COMSUITE Portal:
- **Change your password**
- **Reset another user’s password**
- **Activate another user’s OTP token**

Chapter 2: Initial Setup

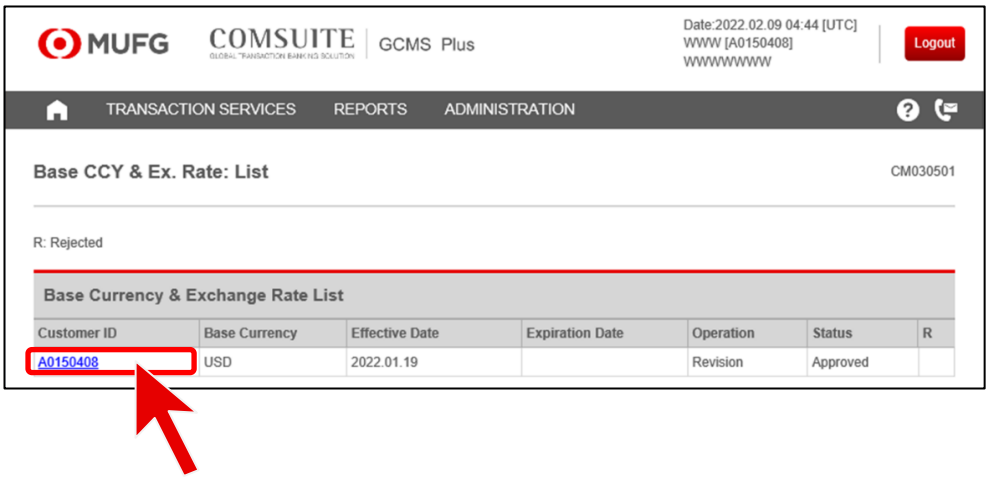
Set the Base Currency and Exchange Rate

- Set the base currency used as the basis for calculations in the system, and the exchange rate for the base currency.

Apply to Set the Base Currency and Exchange Rate

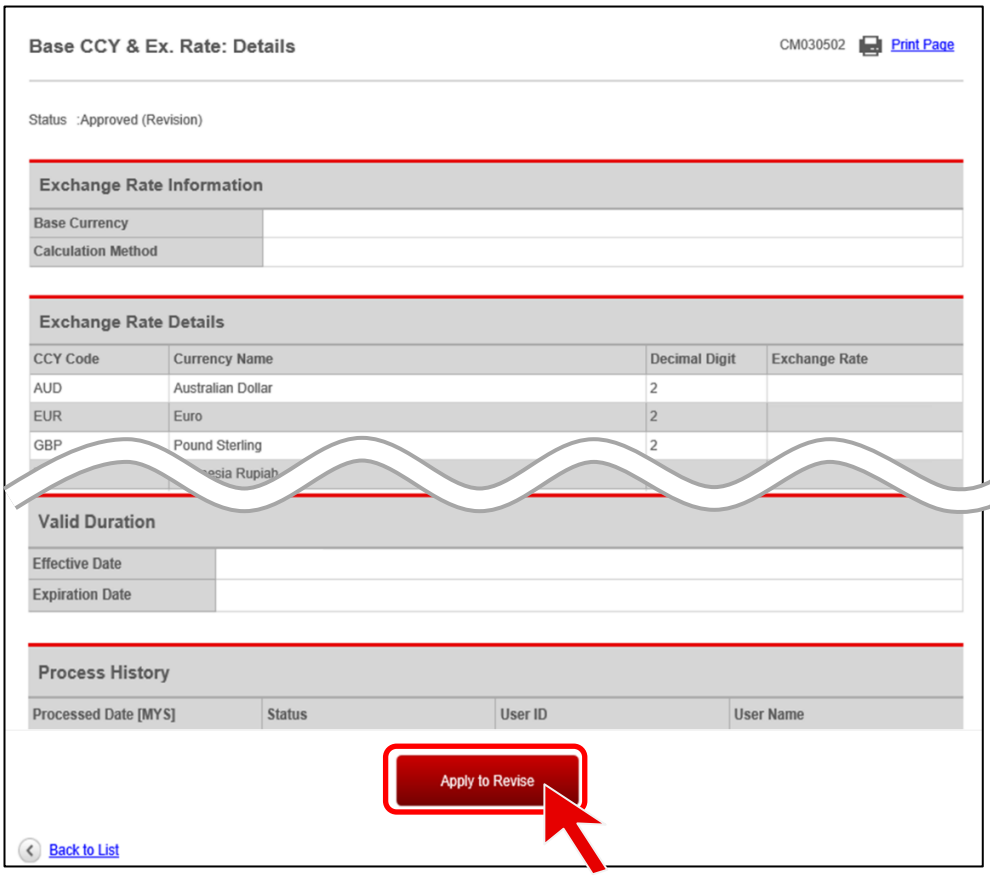
- From the [ADMINISTRATION] Mega Menu in the upper part of Top Page, click [Customer Profile] - [Base CCY & Ex. Rate Registration / Inquiry].

- Click the link for the customer ID.

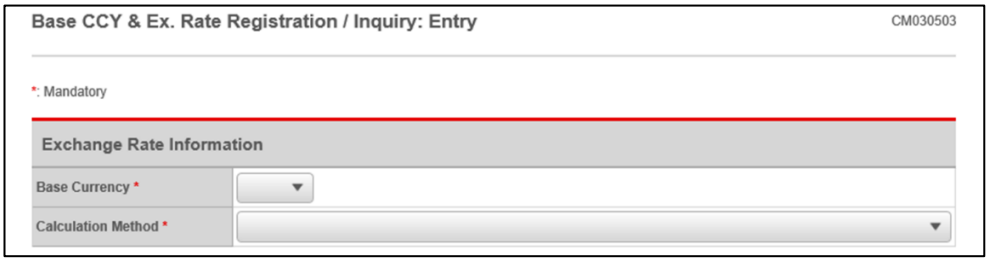


Chapter 2: Initial Setup

■ Scroll down to the bottom of the page and click [Apply to Revise].



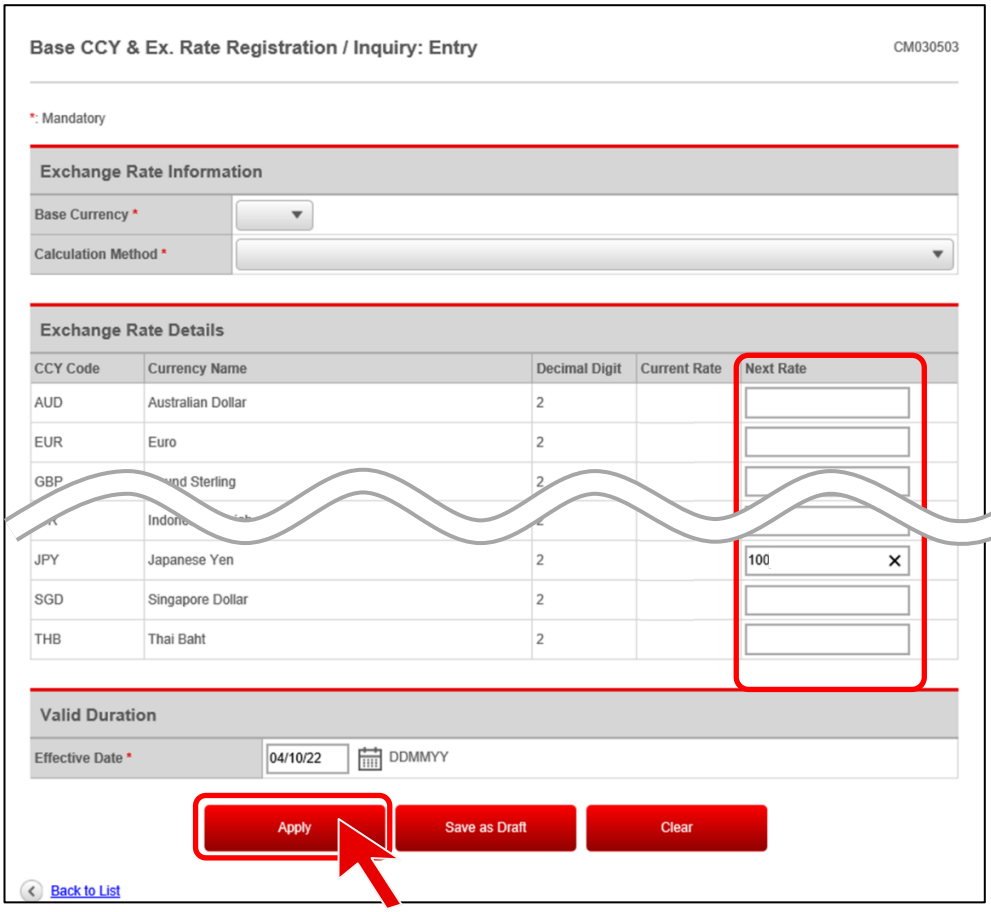
■ Select options from the respective drop-down lists for “Base Currency” and “Calculation Method”.



“Base Currency”	The base currency is the basis for calculations on the service for transactions in various currencies. This is used to convert balance information of multiple accounts into the base currency, and to confirm that a payment instruction does not exceed the limit amount for transfers.
“Calculation Method”	You can choose one of the following: (e.g., using JPY as the base currency): ● “The number of units of base currency for one unit of the currency” (e.g., set JPY100 for USD1.00). ● “The number of units of the currency for one unit of base currency” (e.g., set USD0.01 for JPY1).

Chapter 2: Initial Setup

- For currencies to be used in transactions, enter the exchange rates under the “Next Rate” column.
- Click [Apply].



You do not need to set the exchange rate for currencies which you are not planning to use.

These exchange rates are used mainly to calculate and verify the limit amounts for the service; they are not applied to actual payments.

Registration Examples (using JPY as the calculation currency for limit amounts for payments)

Example 1

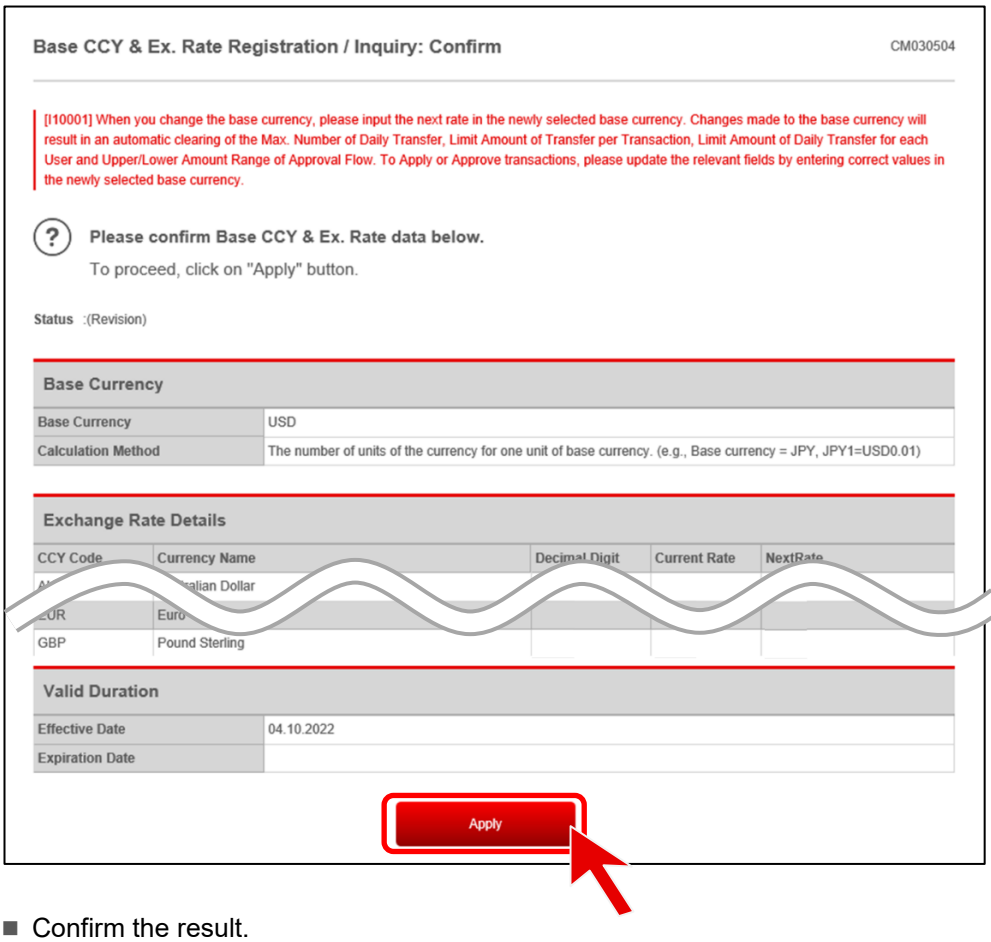
“Base Currency”: JPY
“Calculation Method”: “The number of units of base currency for one unit of the currency”
“Next Rate”: JPY = 1, USD = 100

Example 2

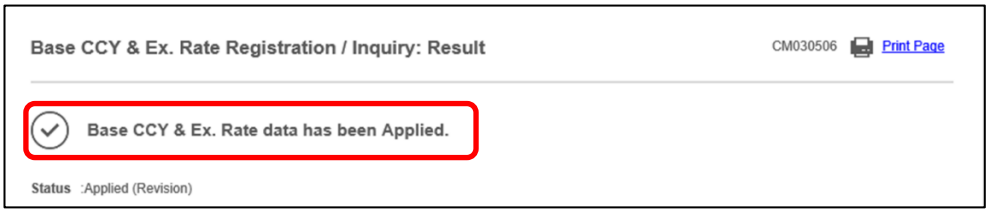
“Base Currency”: JPY
“Calculation Method”: “The number of units of the currency for one unit of base currency”
“Next Exchange Rate”: JPY= 1, USD = 0.01

Chapter 2: Initial Setup

■ Confirm the information entered and click [Apply].



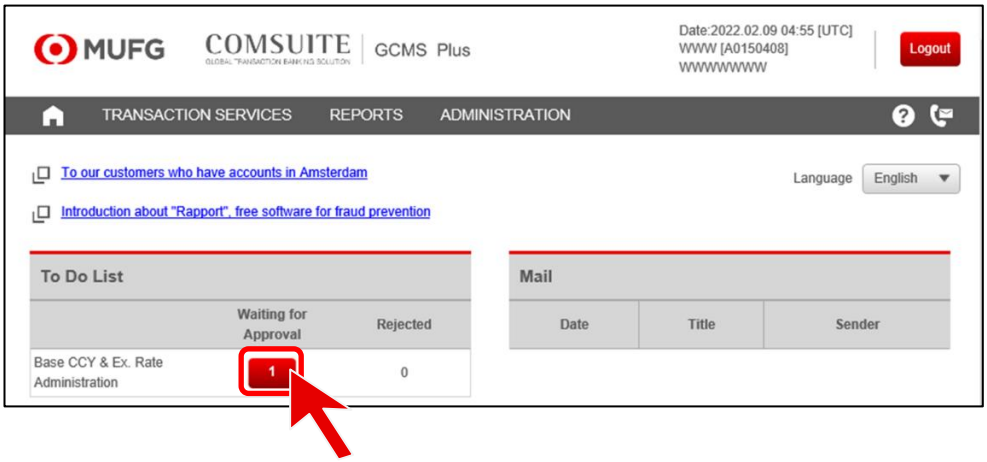
■ Confirm the result.



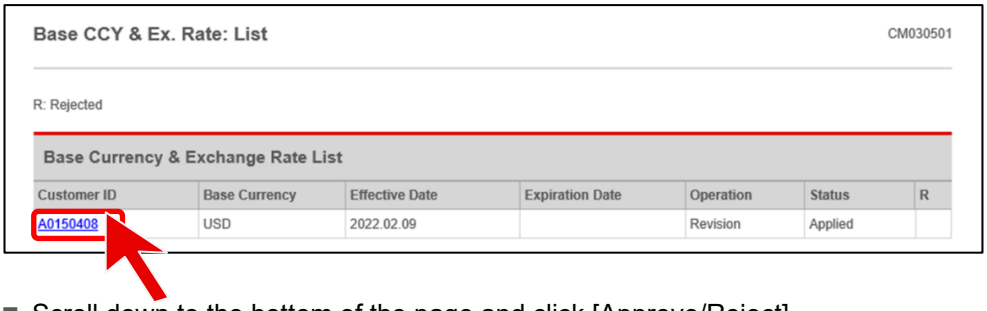
Chapter 2: Initial Setup

Approve the Base Currency and Exchange Rate

- Another administrator who did not apply to set the base currency and exchange rate should conduct the following operation.
- Click the number in the “Waiting for Approval” column of “Base CCY & Ex. Rate Administration” under “To Do List”.



- Click the Customer ID link.

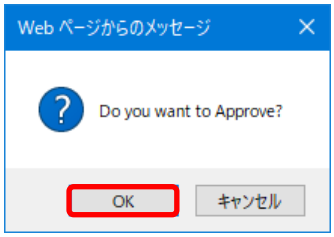


- Scroll down to the bottom of the page and click [Approve/Reject].

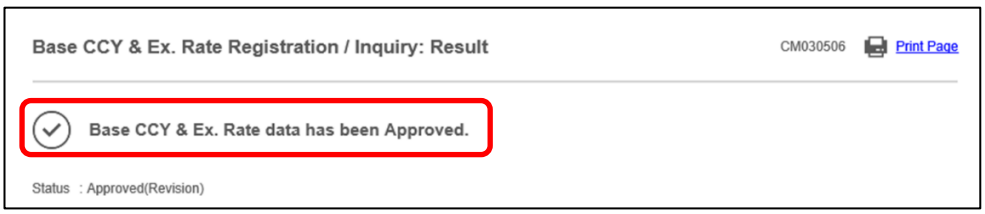
Chapter 2: Initial Setup

■ Enter the transaction authorization code following the on-screen guidance and click [Approve].

■ Confirm the dialog box message and click [OK].



■ Confirm the result.



This is the end of the base currency and exchange rate setup.

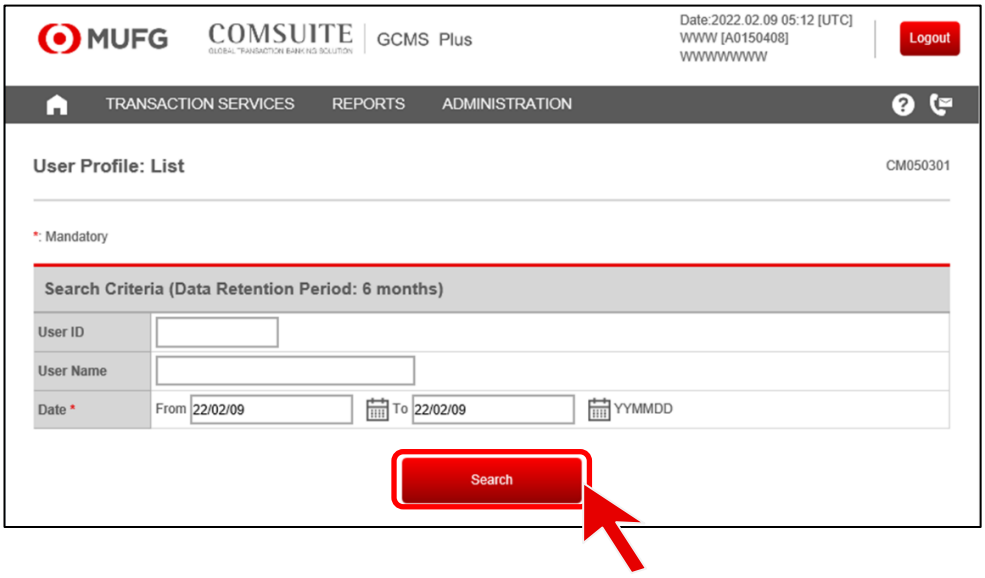
Chapter 2: Initial Setup

Set User Privileges

Apply to set user privileges

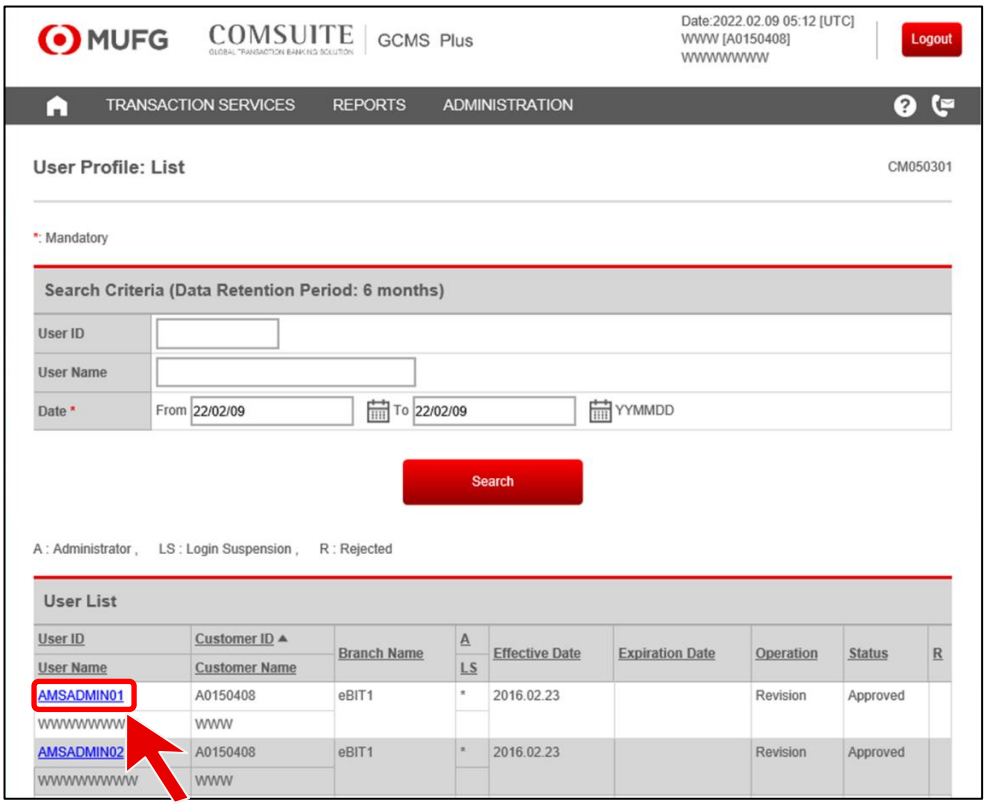
- From the [ADMINISTRATION] Mega Menu in the upper part of Top Page, click [User Profile] - [Profile Revision / Inquiry].

- Click [Search].

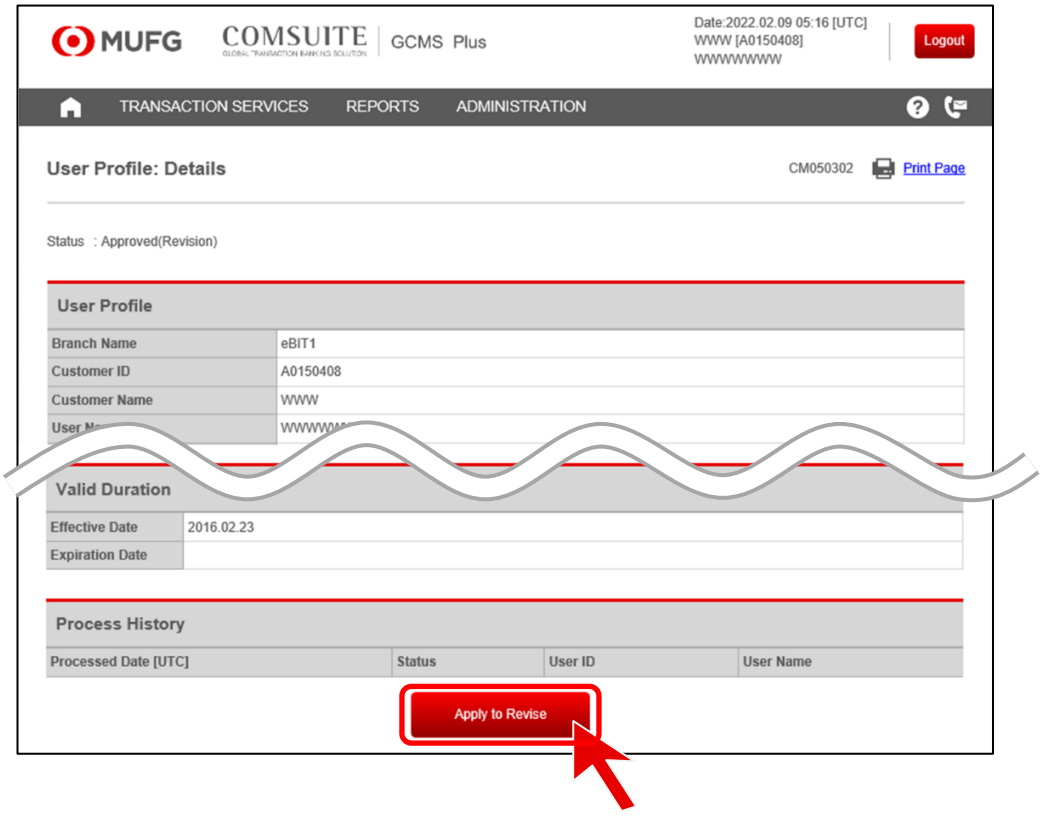


Chapter 2: Initial Setup

■ Click the link for the User ID.

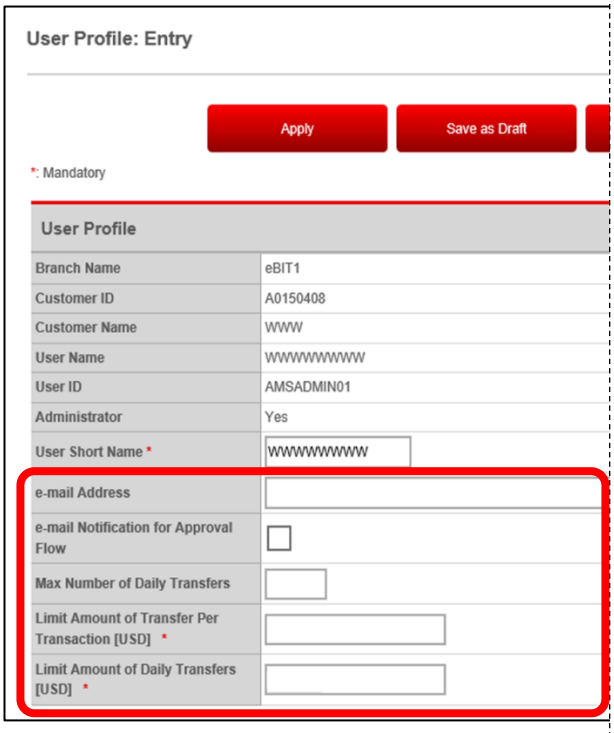


■ Scroll down to the bottom of the page and click [Apply to Revise].



Chapter 2: Initial Setup

■ Fill out the “User Profile” section.



➢ **“e-mail Address”**
Enter an email address for the user to receive email notifications automatically sent from the system.
Note: Check the “Reference” (p.20) if you wish to change the COMSUITE email address.

➢ **“e-mail Notification for Approval Flow”**
Place a checkmark here for the user to receive email notifications for approval requests and rejections.

For users who make approvals for any payment instructions, it is necessary to specify a value in the following fields. For the other users who do not conduct approval operations, you may place “0” in these fields.

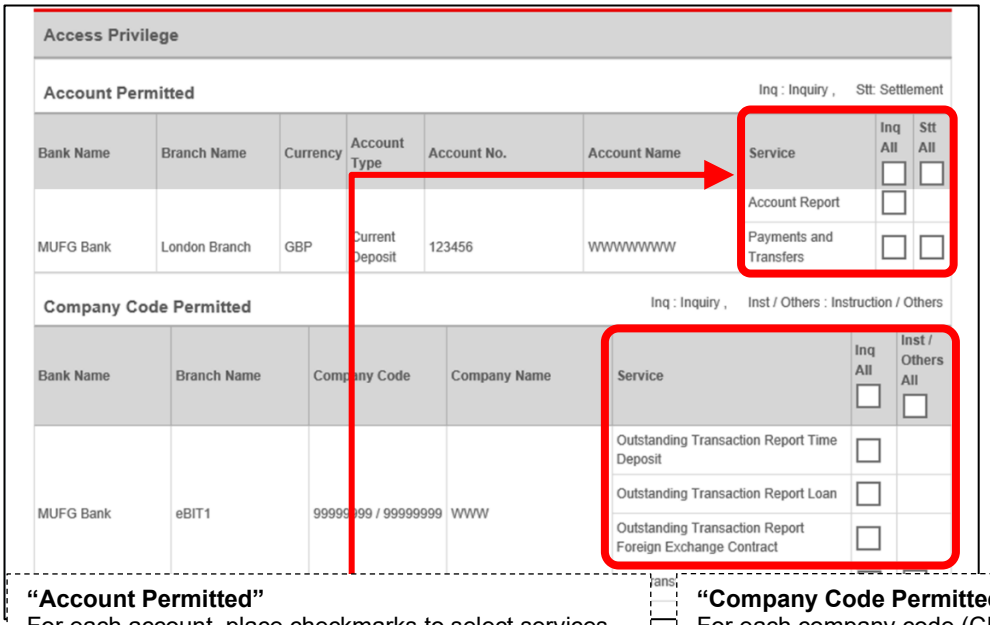
➢ **“Max Number of Daily Transfers”**
Up to “99,999” can be entered.

➢ **“Limit Amount of Transfer per Transaction”**
Up to “9,999,999,999,999,999” (16 digits) can be entered.

➢ **“Limit Amount of Daily Transfers”**
Up to “999,999,999,999,999,999” (18 digits) can be entered.

*The currency in square brackets ([ ]) is used for the calculation of “Limit Amount of Transfer Per Transaction” and “Limit Amount of Daily Transfers”.

■ Place checkmarks as applicable in the “Account Permitted” and “Company Code Permitted” sections.



“Account Permitted”
For each account, place checkmarks to select services for which the user is entitled to inquire, apply for, and approve payment instructions.

“Stt” (settlement privileges):
These are privileges to apply for and/or approve payment instructions. In the next section, “Function Permitted”, it is possible to grant more specific privileges for application and approval for each service.

“Company Code Permitted”
For each company code (CIF), place checkmarks to select services for which the user is entitled to inquire, apply for, and approve payment instructions.

“Stt (Inst/Others)” (instruction/transaction privileges):
These are privileges to apply for and/or approve other instructions. In the next section, “Function Permitted”, it is possible to grant more specific privileges for application and approval for each service.

Chapter 2: Initial Setup

■ Place checkmarks in the applicable fields under the “Function Permitted” section.

Function Permitted

- "Execute" is the privilege to Approve the transaction which is applied by oneself.
- "Correct & Approve" is the privilege to change the value date and Approve.

Function	Inquire All	Operate All	Apply All	Approve All	Correct & Approve All	Execute All
Account Report	☐					
Outstanding Transaction Report (Time Deposit)	☐					
Outstanding Transaction Report (Loan)	☐					
Outstanding Transaction Report (Foreign Exchange Contract)	☐					
Payments and Transfers Instruction	☐		New ☐ Upload ☐	☐	☐	☐
Payments and Transfers Beneficiary Master	☐		New ☐ Upload ☐	☐		☐
Restricted Confidential Payment Instruction	☐					
Tax Payment Instruction	☐		New ☐ Upload ☐	☐	☐	☐
SEPA Credit Transfer Instruction	☐					
SEPA Credit Transfer Instruction (Local Format)	☐		☐	☐		☐
SEPA Direct Debit Instruction	☐		New ☐ Upload ☐	☐	☐	☐
SEPA Direct Debit Instruction (Local Format)	☐		☐	☐		☐
Domestic Credit Transfer (Europe) Instruction	☐					
File Transfer Instruction	☐		☐	☐	☐	☐
Mail	☑					
Customer Administration	☐					
Approval Flow Administration	☐		☐ ●	☑ ★		
Base CCY & Ex. Rate Administration	☐		☐ ●	☑ ★		
A/C & Company Code Administration	☐					
User Profile Administration	☐		☐ ●	☑ ★		
My Profile Profile Revision / Inquiry	☑					
Reference Cutoff Time	☑					
Reference Holiday	☑					
Reference Time Zone	☑					
Reference Currency	☑					
Reference Bank Code	☑					
Reference Public Key Download	☑					
Mapping Definition		☐				
Log User Activity Log	☑					
Instruction Amendment Log / User Profile Download	☐					

For each service function, place checkmarks to select the functions the user is entitled to inquire, apply for, approve, correct and approve, and execute.

“Operate”
Required when using UK Low Value Payment

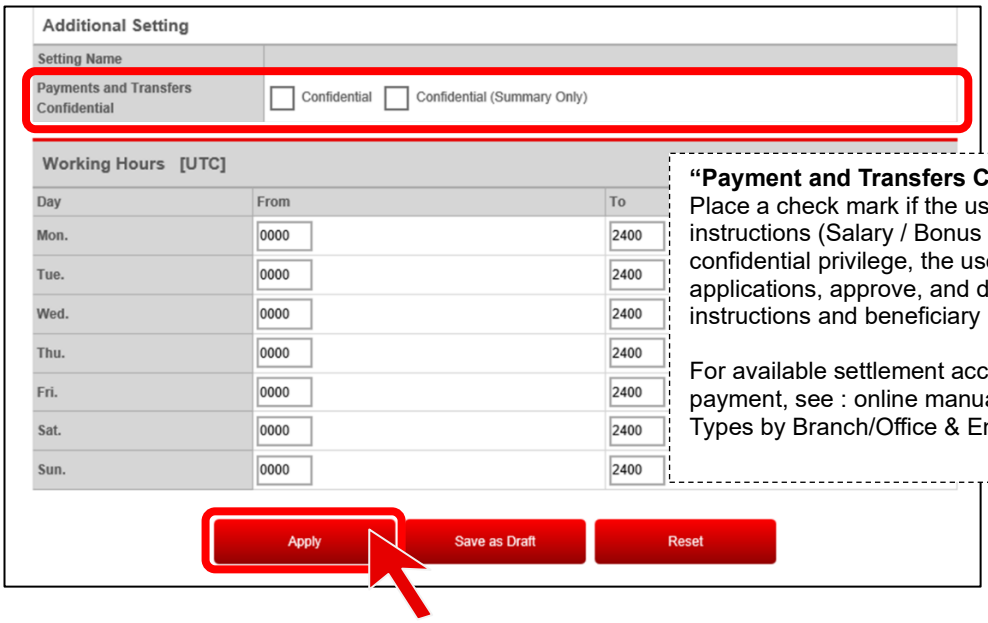
“Correct & Approve”
Enables the user to fix the value date of applied instructions when approving

“Execute”
Enables the user to approve instructions made by themselves.
Any payment process can be completed by a single user. Without this privilege, it is not possible to make payments by oneself even if apply and approve privileges are granted
(**Generally, the applicant and approver of payment instructions should be different users in order to prevent financial fraud.**)

“●”: Automatically granted to administrators. Available for any user
“★”: Only available for administrators

Chapter 2: Initial Setup

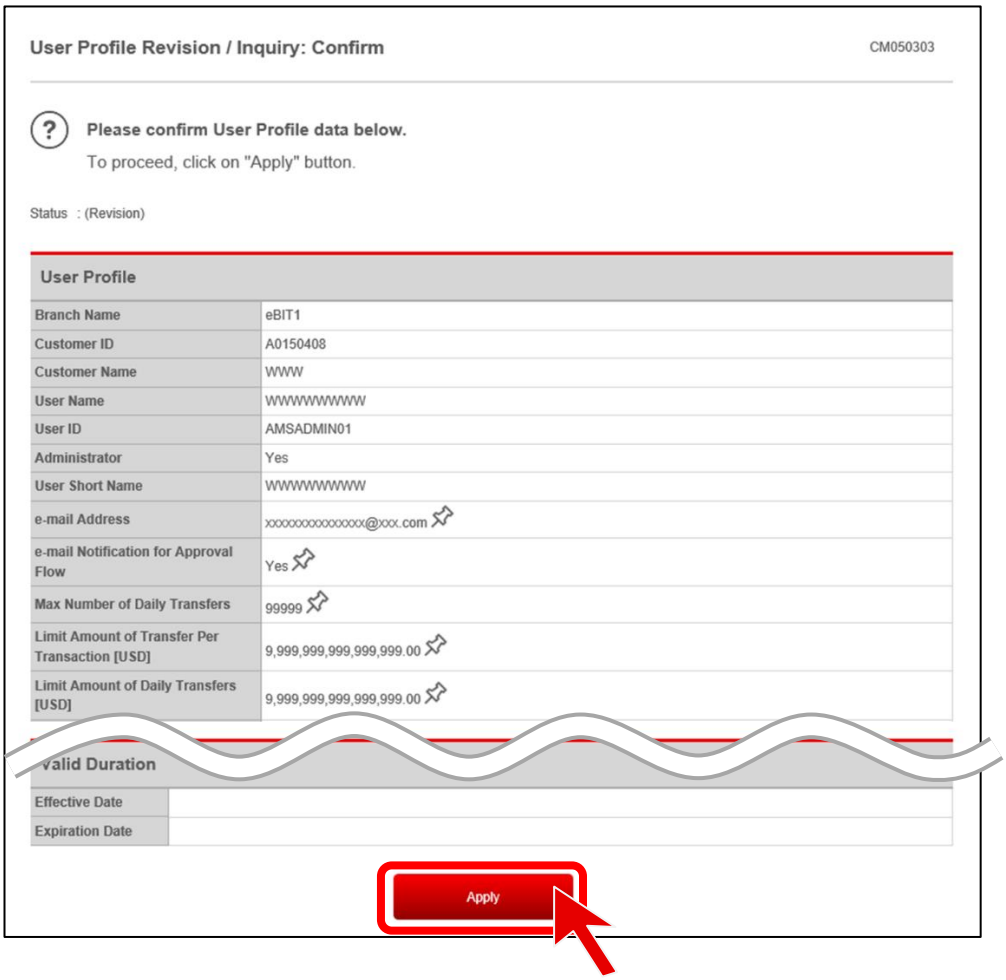
■ Place a checkmark in the “Additional Setting” section if necessary.



“Payment and Transfers Confidential”
Place a check mark if the user creates confidential instructions (Salary / Bonus payment). Without the confidential privilege, the user can not create, upload, submit applications, approve, and display lists/details of Confidential instructions and beneficiary masters.

For available settlement account branch for confidential payment, see : online manual Appendix [Available Payment Types by Branch/Office & Entry Screen Fields].

■ Scroll down to the bottom of the page and click [Apply].



Chapter 2: Initial Setup

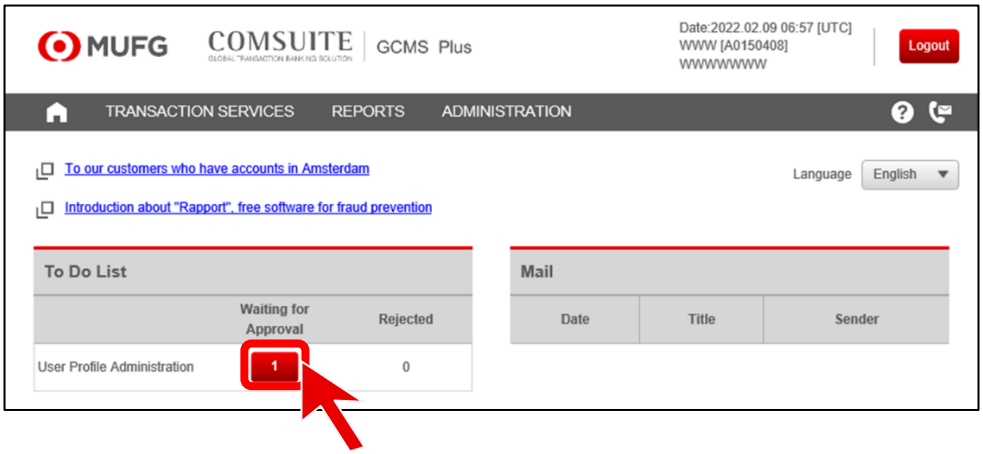
■ Confirm the result.

*To set privileges for other users, click [Go to User List].

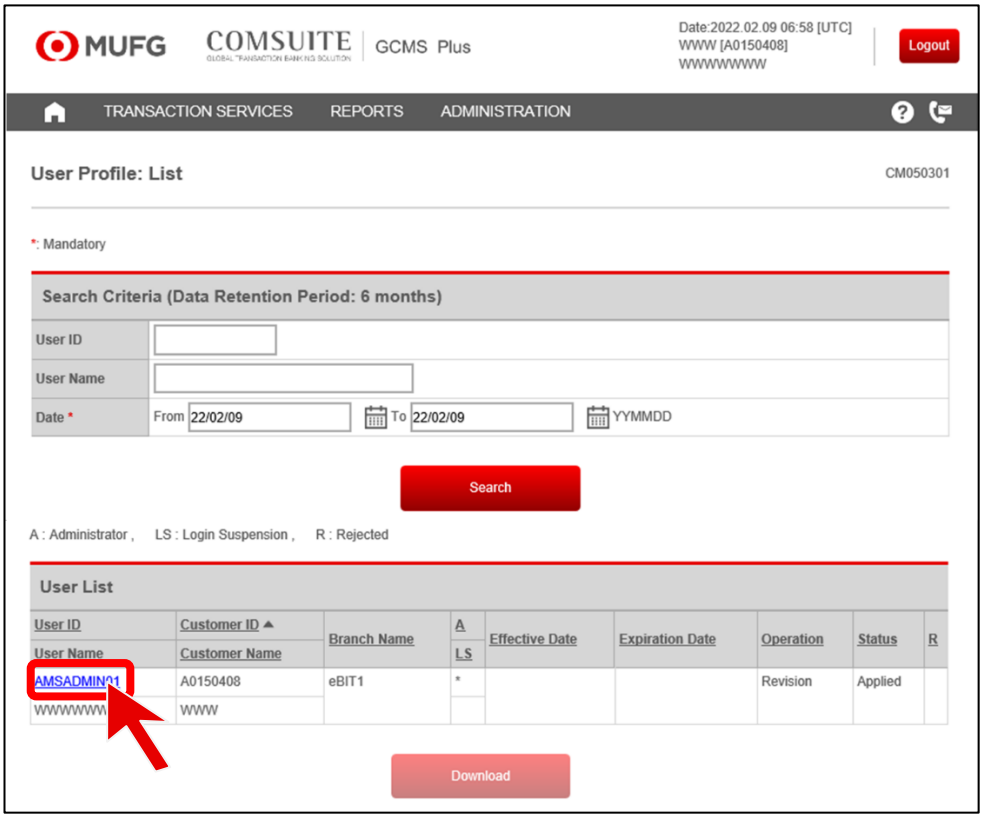
Chapter 2: Initial Setup

Approve User Privileges

- Click the number in the “Waiting for Approval” column of “User Profile Administration” under “To Do List”.

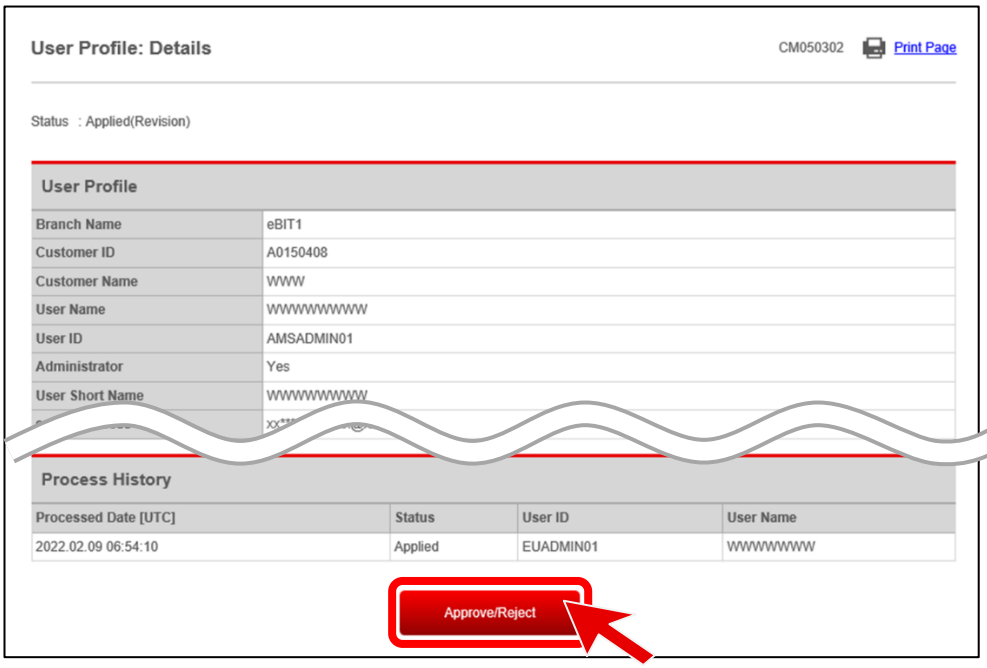


- Click the link for the User ID.

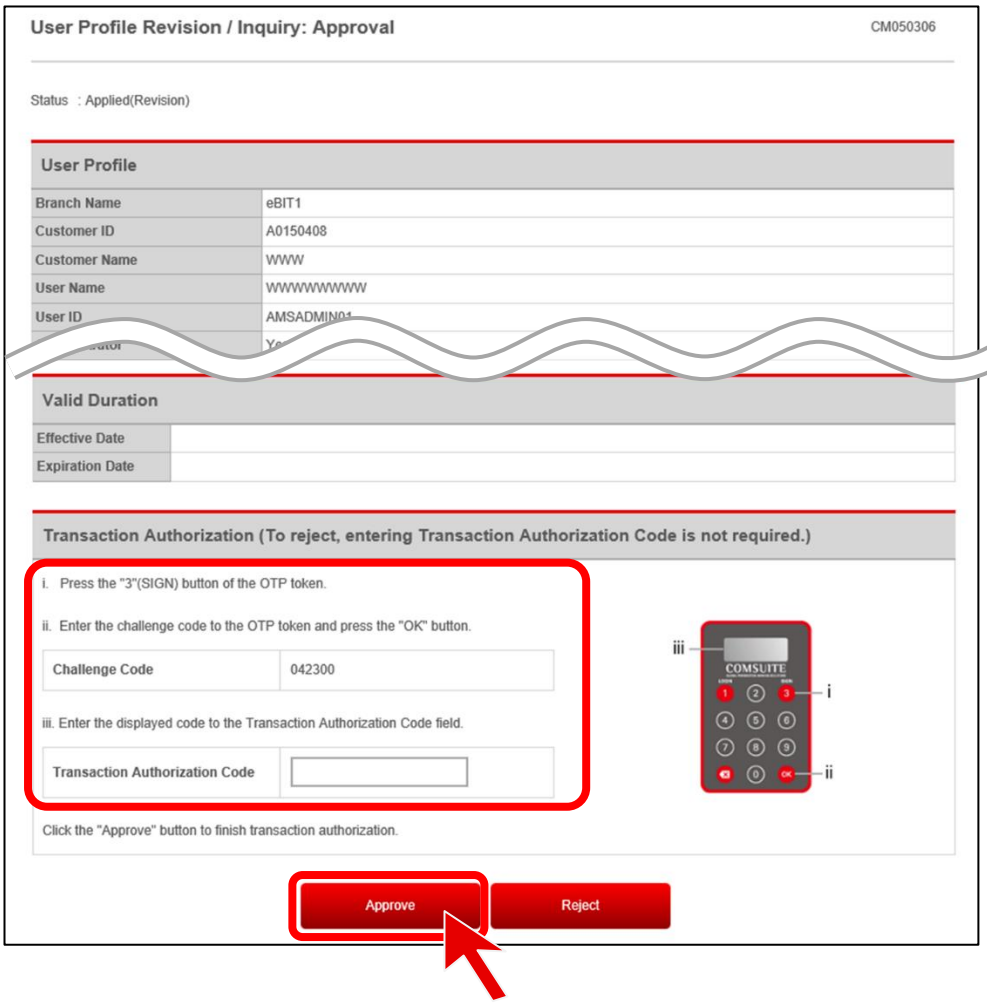


Chapter 2: Initial Setup

■ Scroll down to the bottom of the page and click [Approve/Reject].

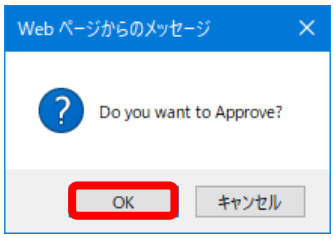


■ Enter the transaction authorization code following the on-screen guidance and click [Approve].



Chapter 2: Initial Setup

■ Confirm the dialog box message and click [OK].



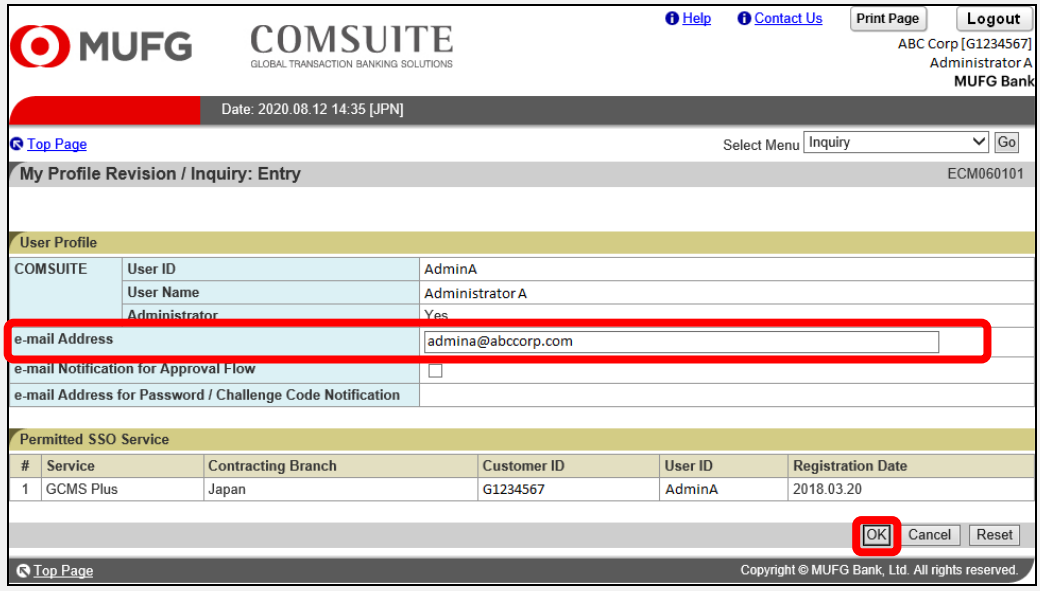
■ Confirm the result.

*To set or approve privileges for other users, click [Go to User List].

Reference: COMSUITE Email Notifications

The email address registered for password reset and OTP token activation notifications can be changed in COMSUITE.

(1) Click [Administration] on the Top Page, then [Revision/Inquiry] under “My Profile”
(2) Revise the email address and click [OK]. (This operation does not require any approval.)



This is the end of the user privileges setup.

Chapter 3: Payments

Overview of the Payments Menu

- This service allows you to make a Payments instruction to the bank.

- The applicant creates a Payments instruction which is then approved by the approver. The approved Payments instruction is sent to the bank, thus completing the request.

#	Operation	Applicant	Approver
1	**Create and apply for a payment instruction**	■	
2	**Approve the payment instruction application**		■

- There are 3 ways to create a Payments instruction:

  (1) Create by entering new data: "Entry"

  Create a new instruction from a blank screen. (Explained in this chapter)

  (2) Create by using a past instruction "Copy"

  Create a new instruction by using a previously approved or saved instruction.

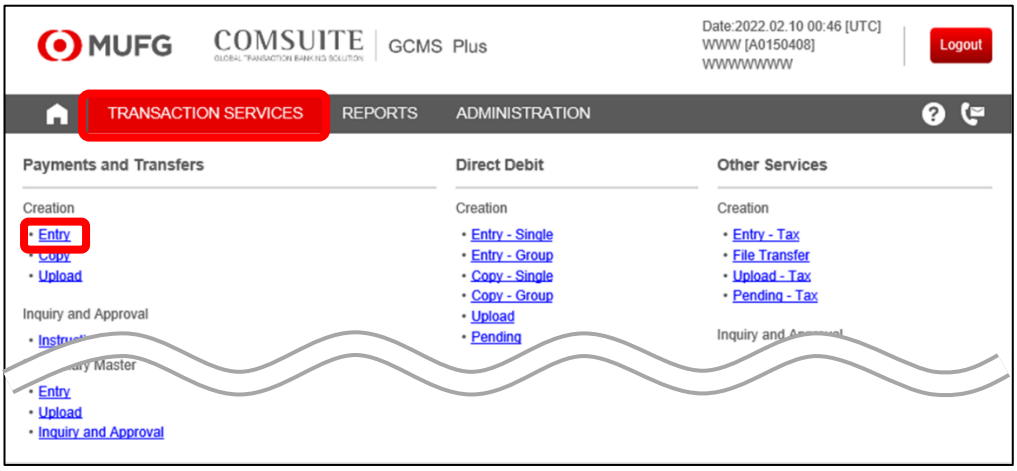
  (3) Create by uploading data "Upload"

  Create new instructions by uploading instruction data into GCMS Plus.

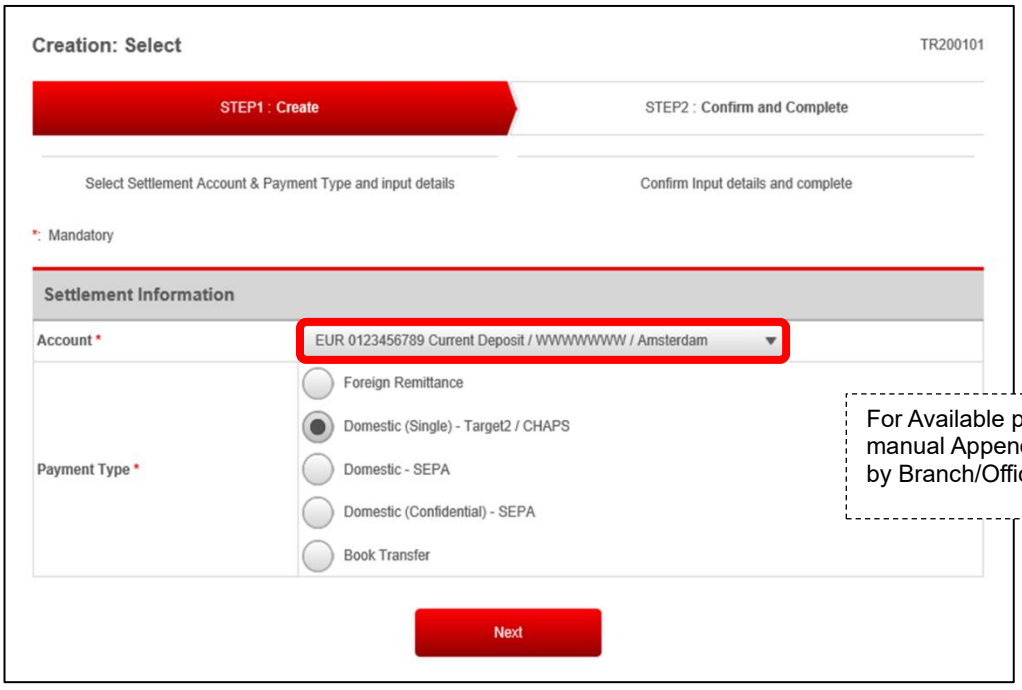
Chapter 3: Payments

Create and Apply for a New Payments Instruction

- This section describes how to enter instruction details on screen and apply for approval.
- From the [Transaction Services] Mega Menu in the upper part of Top Page, click [Payments and Transfers] - [Creation] - [Entry].



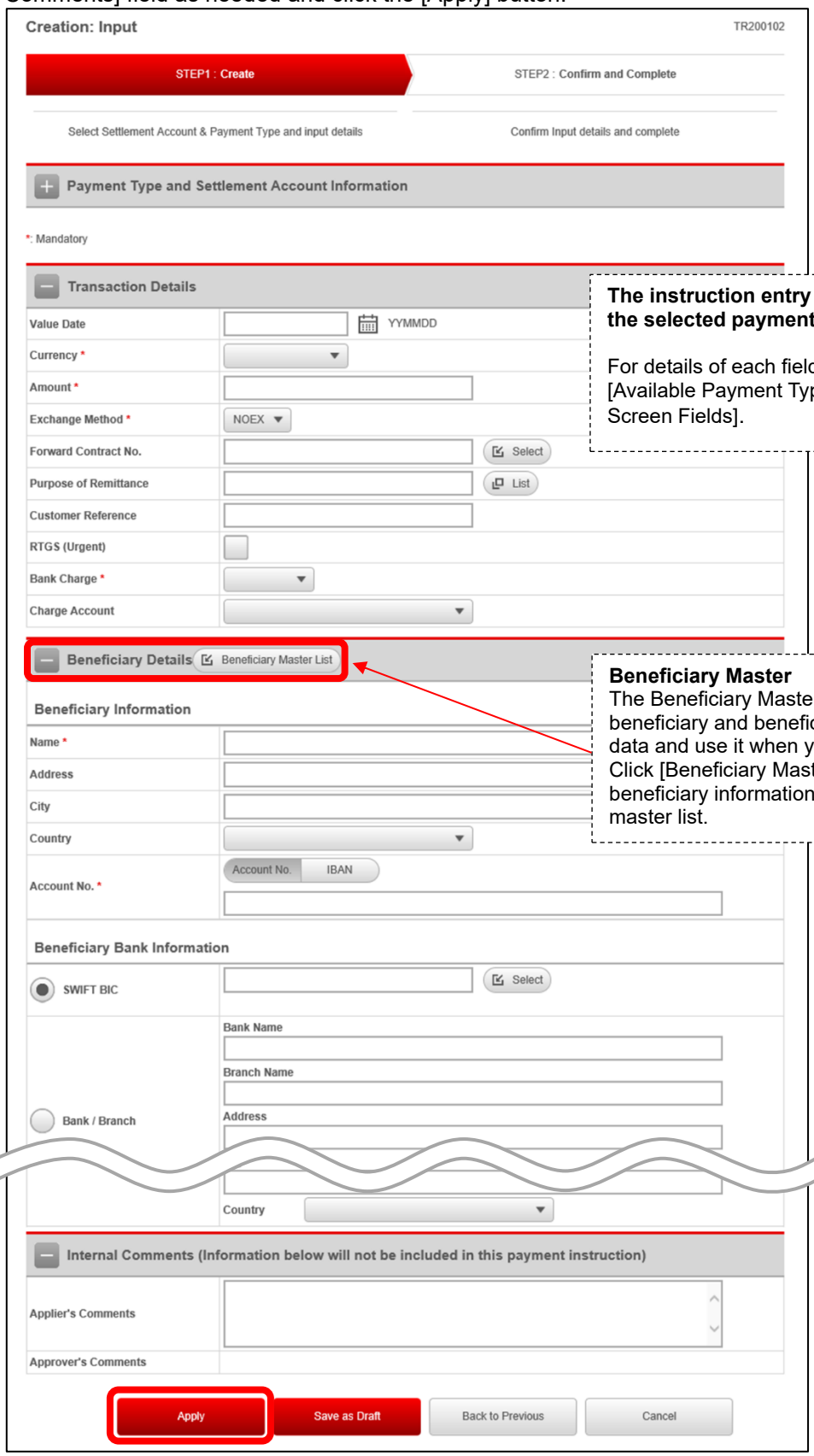
- Select the account from the [Account] pull-down and available payment types are listed in the [Payment Type] field.
- Select the appropriate payment type and click the [Next] button.



For Available payment types, see : online manual Appendix [Available Payment Types by Branch/Office & Entry Screen Fields]

Chapter 3: Payments

■ Enter the contents of the instruction. Once entry is done, scroll down to enter comments in the [Applier's Comments] field as needed and click the [Apply] button.



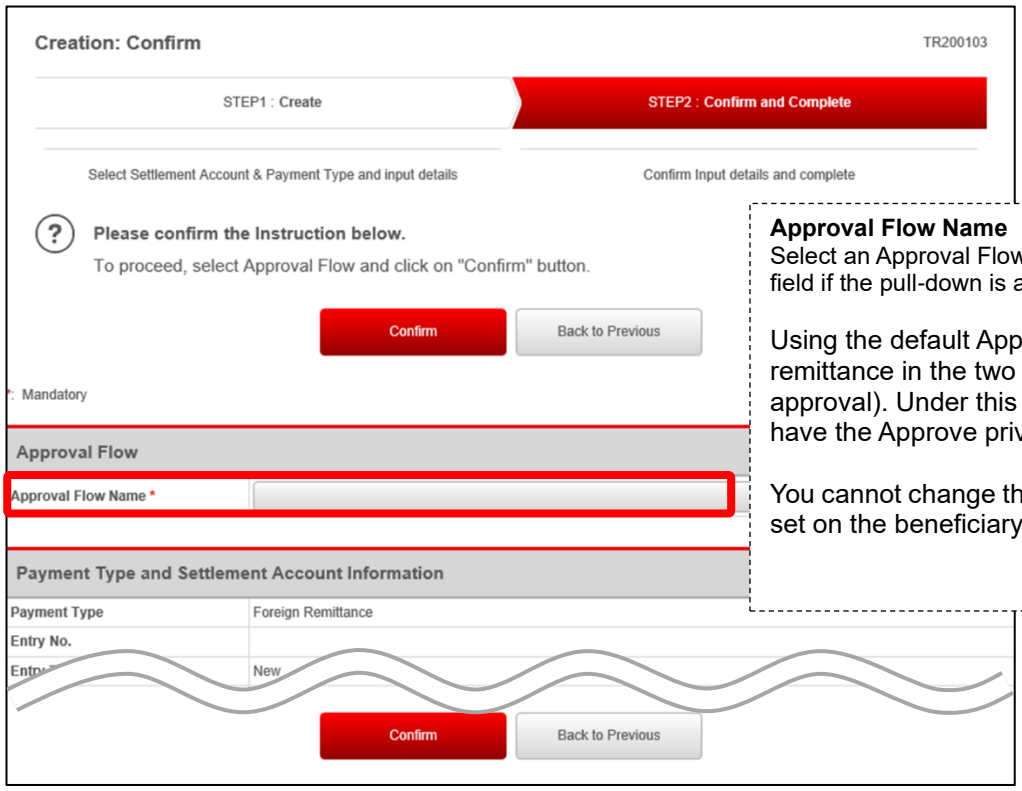
The instruction entry page is displayed according to the selected payment type.

For details of each field, see: online manual Appendix [Available Payment Types by Branch/Office & Entry Screen Fields].

Beneficiary Master
The Beneficiary Master function enables you to register beneficiary and beneficiary bank information as master data and use it when you create instructions.
Click [Beneficiary Master List] and you can select beneficiary information from the registered beneficiary master list.

Chapter 3: Payments

■ Confirm the information entered and click [Apply].



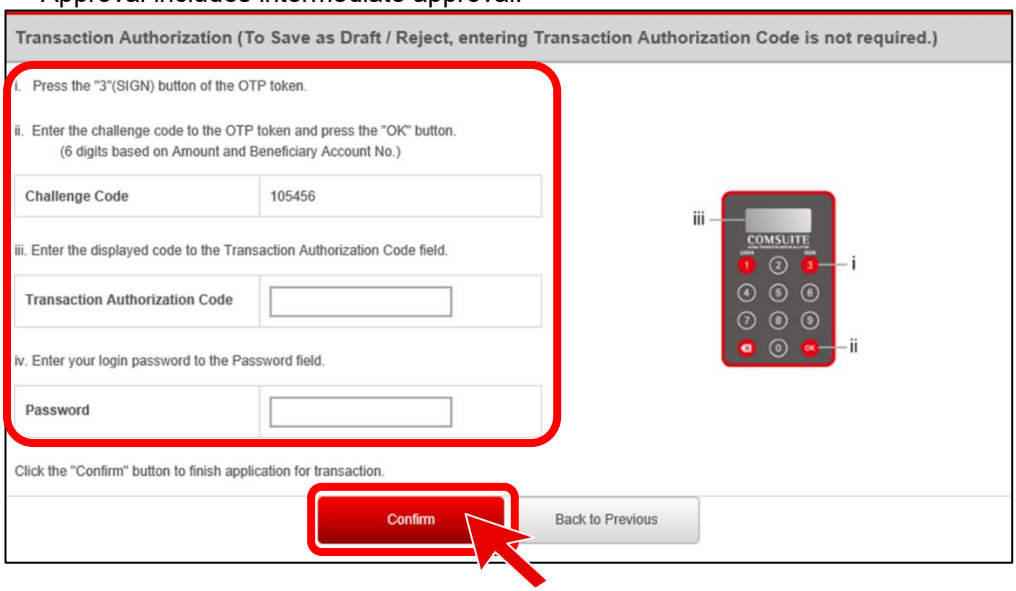
Approval Flow Name
Select an Approval Flow in the [Approval Flow Name] field if the pull-down is available.

Using the default Approval Flow, you can complete remittance in the two steps (application and approval). Under this flow, all of the users who have the Approve privilege can perform approval.

You cannot change the Approval Flow if it has been set on the beneficiary master.

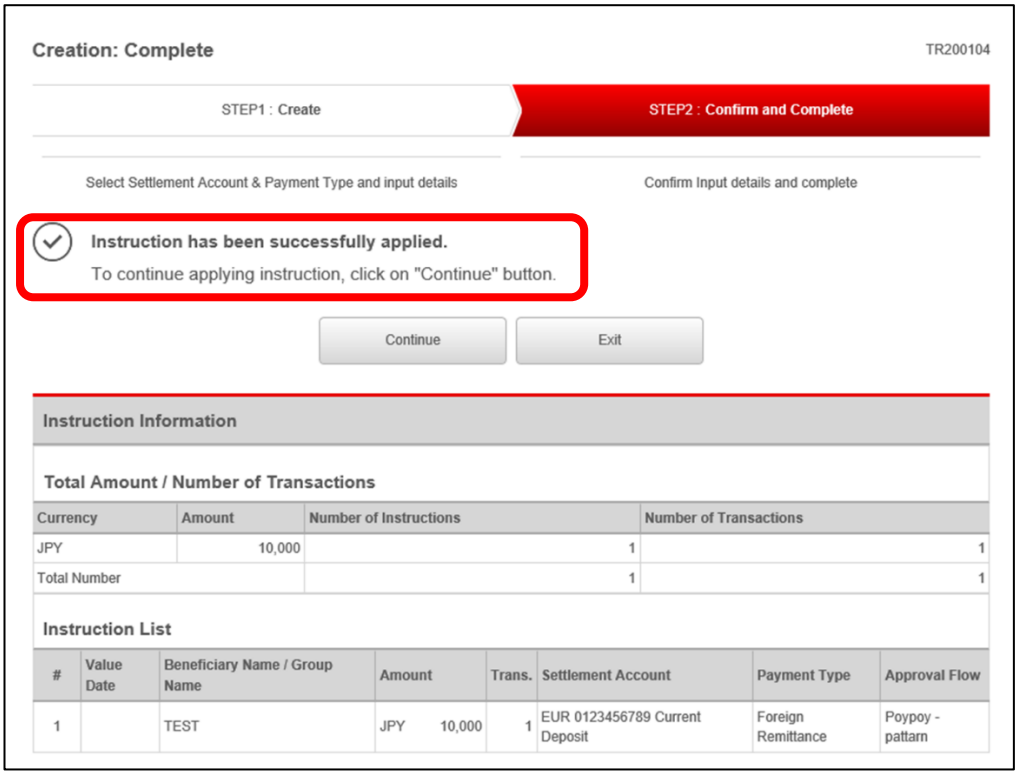
■ Two-Factor Authentication (one-time password / login password) will be required when applying for or approving transaction that use a European account for settlement.

*Approval includes intermediate approval.



Chapter 3: Payments

■ Confirm the result.
*To create another instruction, click [Continue].



Creation: Complete TR200104

STEP1 : Create | STEP2 : Confirm and Complete

Select Settlement Account & Payment Type and input details | Confirm Input details and complete

Instruction has been successfully applied.
To continue applying instruction, click on "Continue" button.

Continue Exit

Instruction Information

Total Amount / Number of Transactions

Currency	Amount	Number of Instructions	Number of Transactions
JPY	10,000	1	1
Total Number		1	1

Instruction List

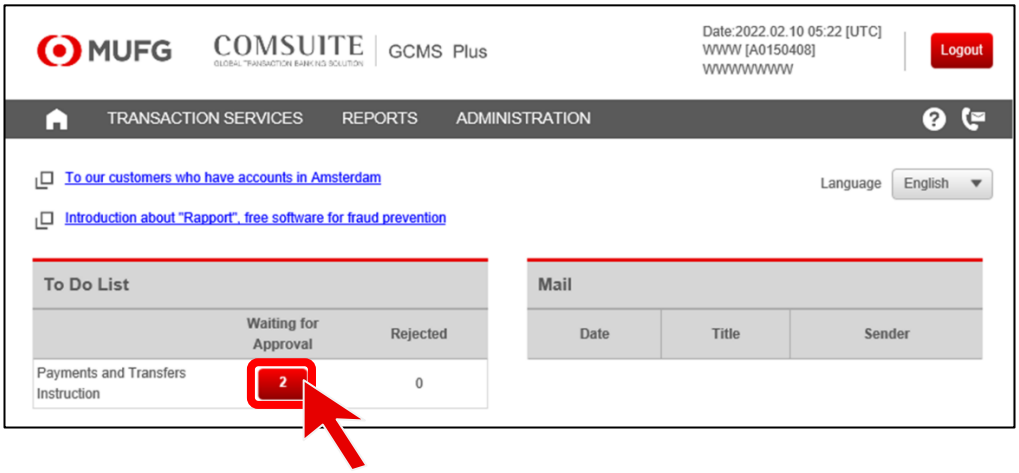
#	Value Date	Beneficiary Name / Group Name	Amount	Trans.	Settlement Account	Payment Type	Approval Flow
1		TEST	JPY 10,000	1	EUR 0123456789 Current Deposit	Foreign Remittance	Poypoy - pattarn

This is the end of the payment creation.

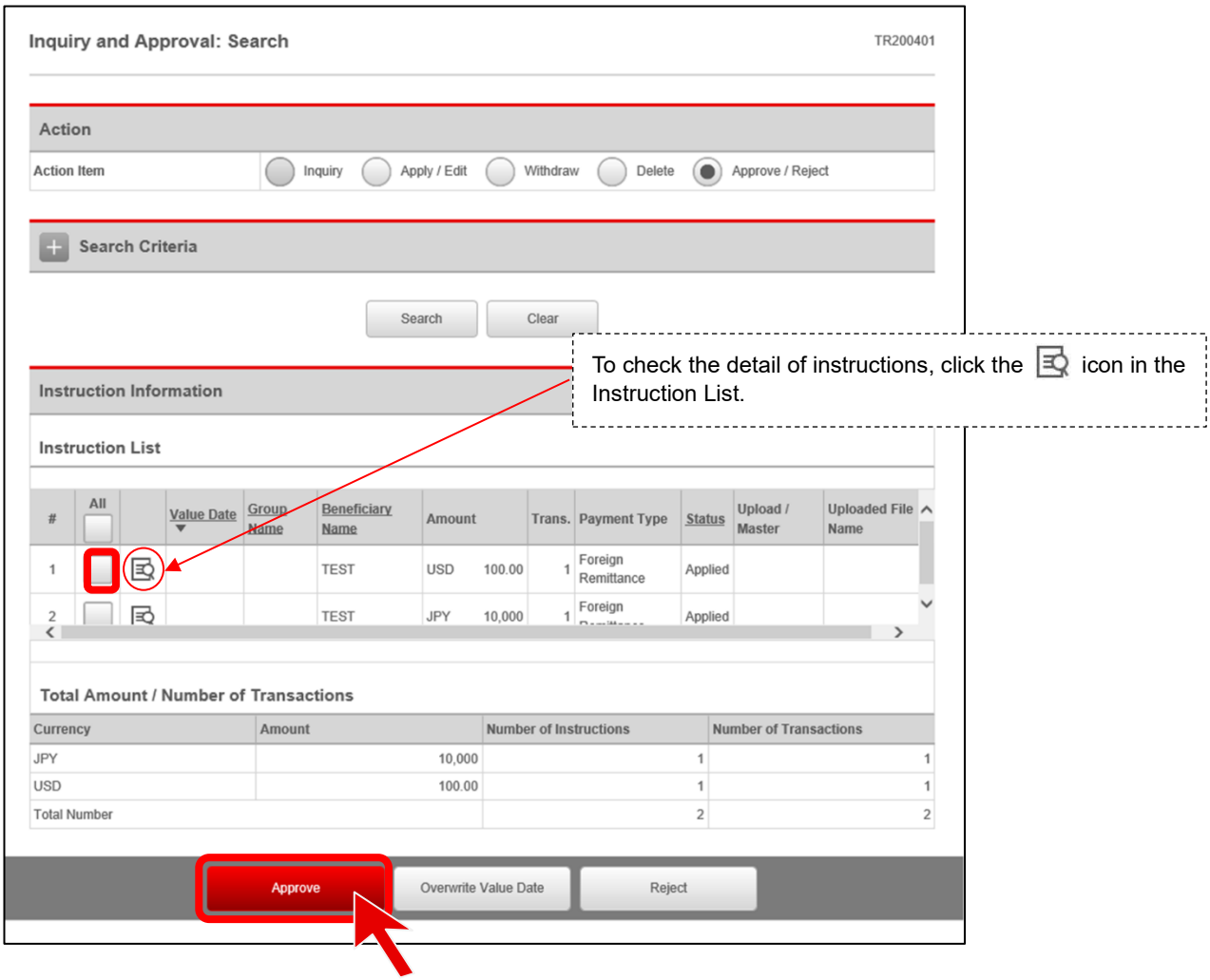
Chapter 3: Payments

Approve a Payments Instruction Application

■ Click the number in the “Waiting for Approval” column of “Payments Instruction” under “To Do List”.

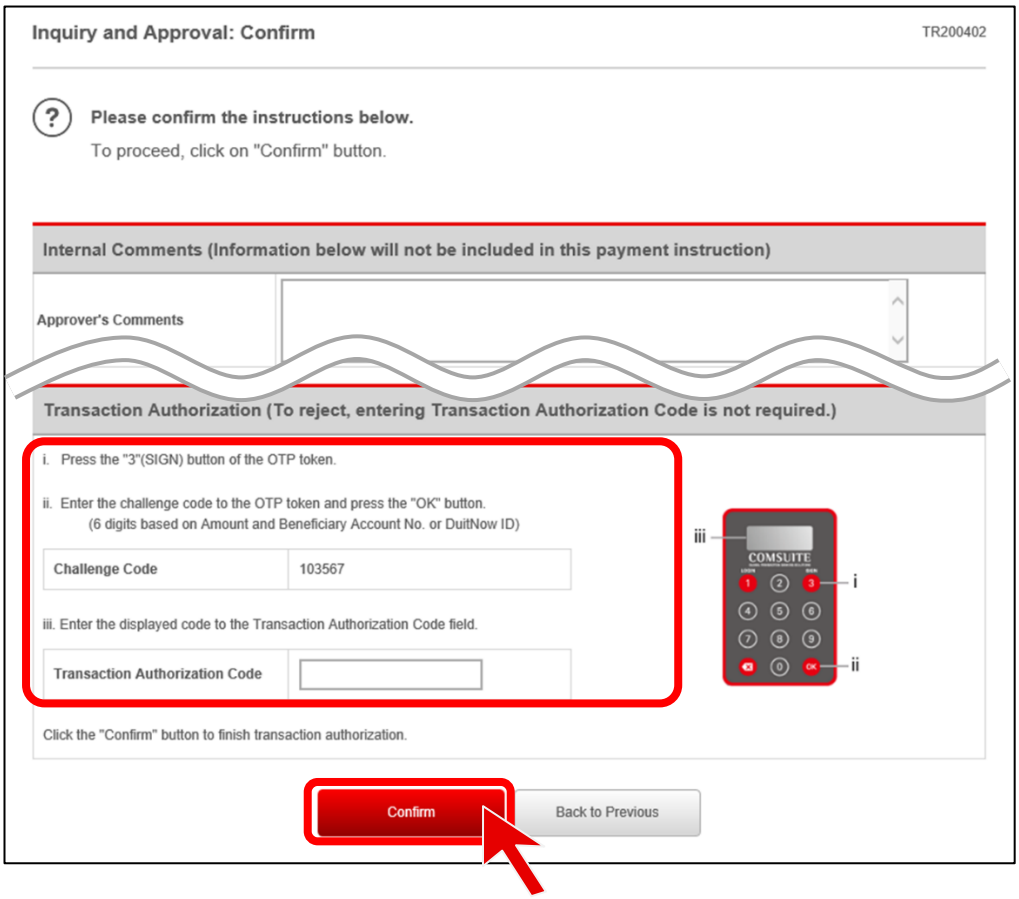


■ Place a checkmark to select the instruction for approval under “Instruction List” and click [Approve].



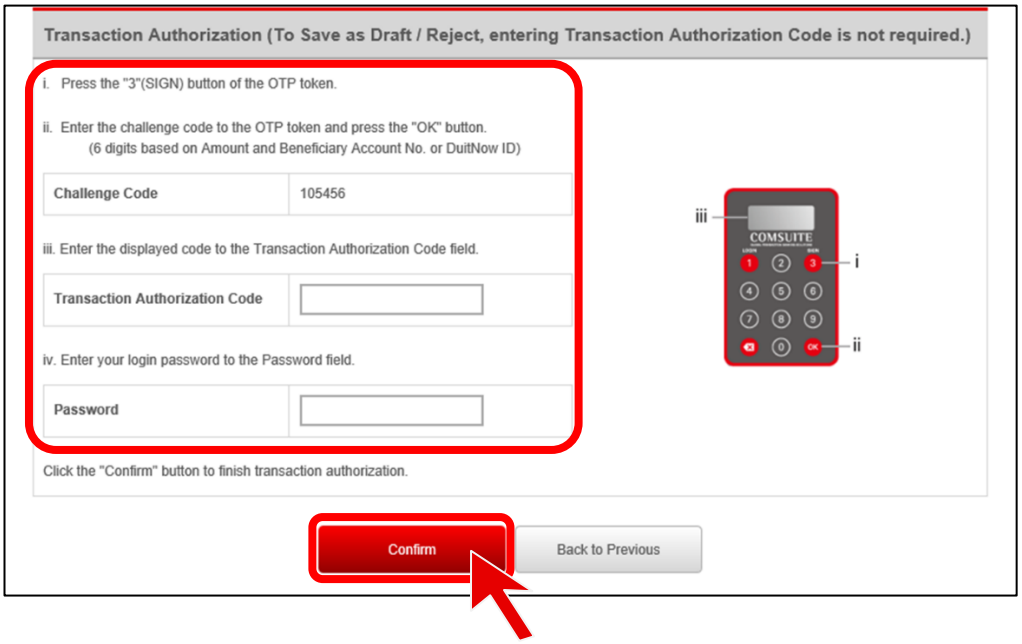
Chapter 3: Payments

■ Enter the transaction authorization code following the on-screen guidance and click [Confirm].



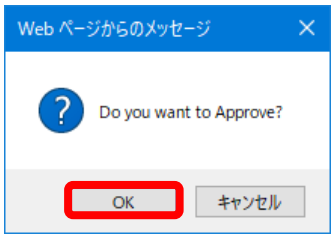
■ Two-Factor Authentication (one-time password / login password) will be required when applying for or approving transaction that use a European account for settlement.

*Approval includes intermediate approval.

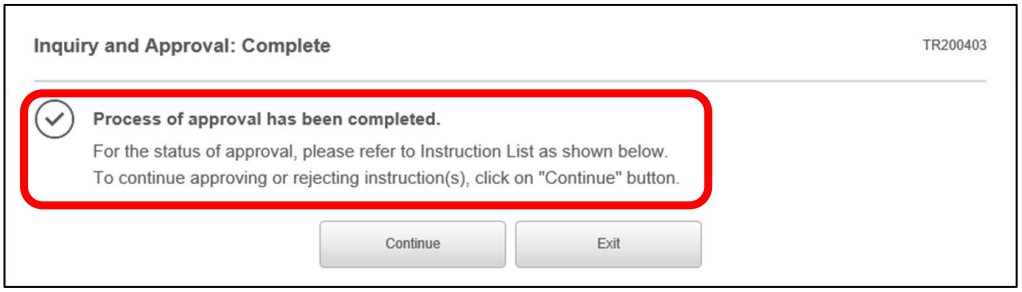


Chapter 3: Payments

■ Confirm the dialog box message and click [OK].



■ Confirm the result.
*To approve/reject other instructions, click [Continue].



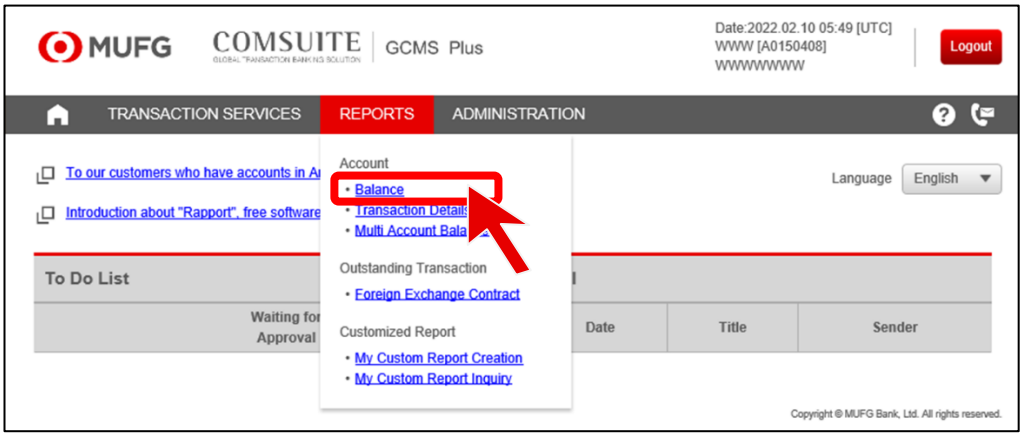
Chapter 4: Inquiries

Overview of the Inquiry Service

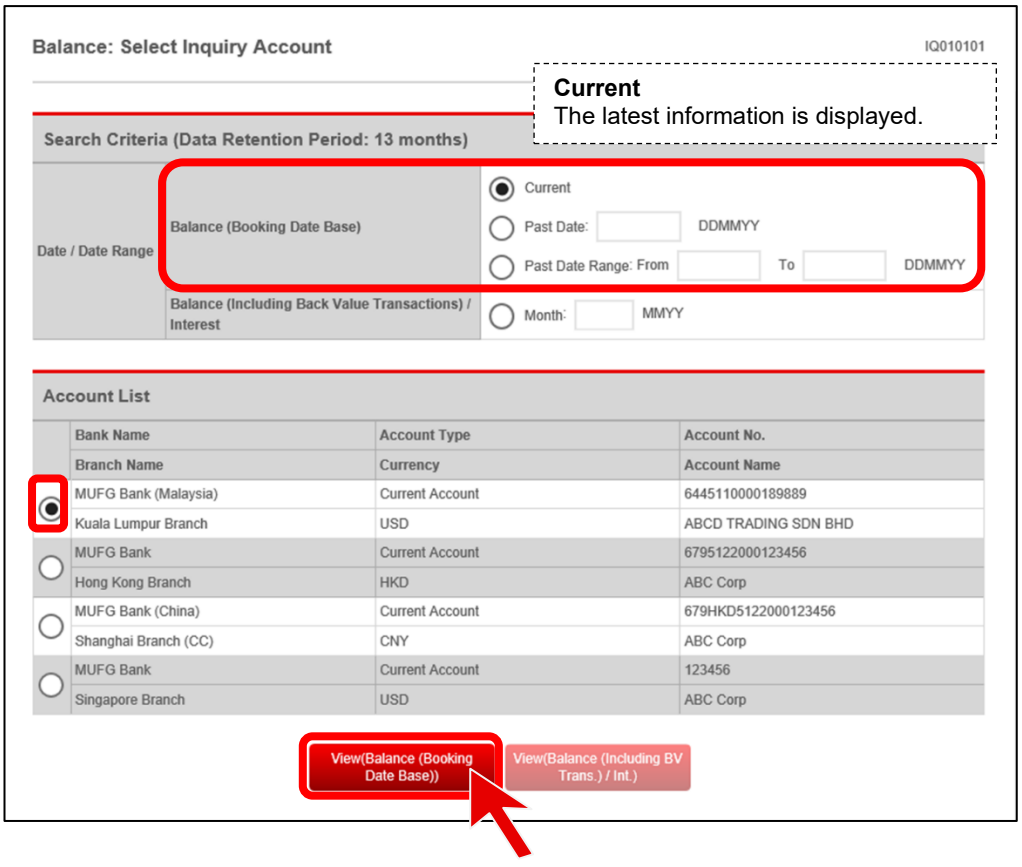
- The following submenus are available under “Account Report”:
  (1) Display the balance of one account: “Balance”
  (2) Display transactions for one account: “Transaction Details”
  (3) Display the balances of multiple accounts: “Multi Account Balance”

Balance

- From the [Reports] Mega Menu in the upper part of Top Page, click [Account] - [Balance].



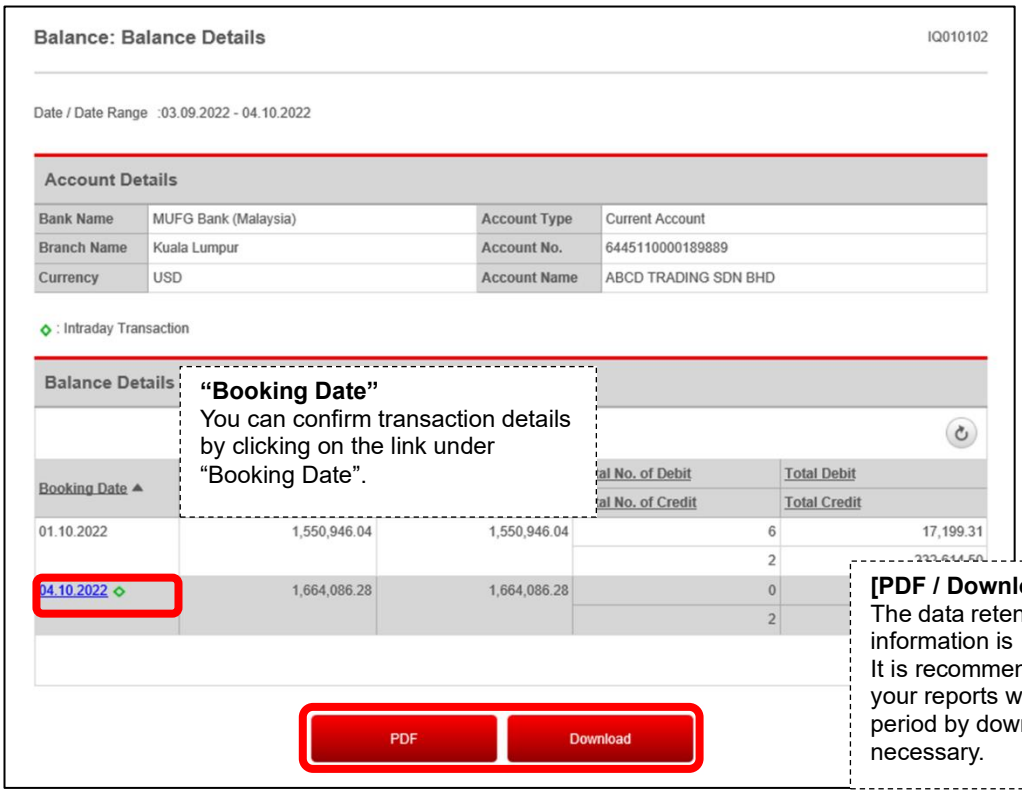
- Specify a date / date range and an account, then click [View (Balance (Booking Date Base))].



Inquires can be made for dates up to 13 months ago, but any data not in the system cannot be viewed on GCMS.

Chapter 4: Inquiries

■ Confirm the balance details.



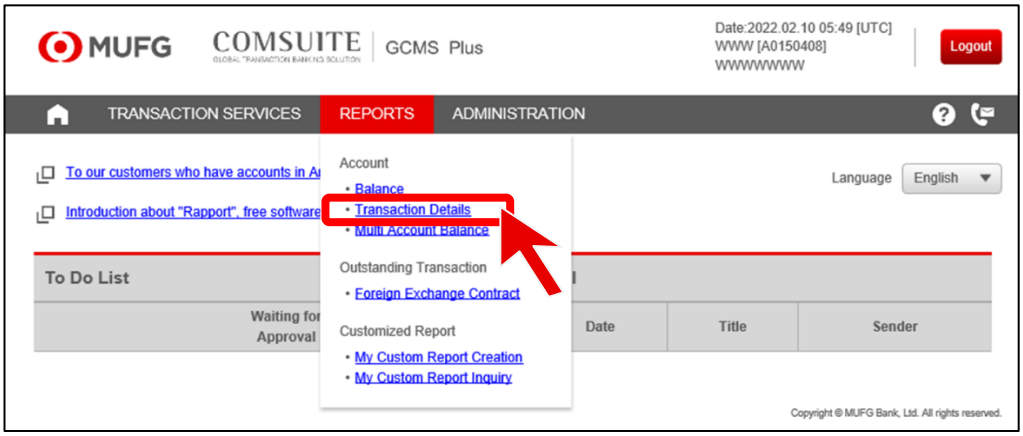
"Booking Date"
You can confirm transaction details by clicking on the link under "Booking Date".

[PDF / Download]
The data retention period for account information is 13 months maximum. It is recommended that you save your reports within the retention period by downloading the data as necessary.

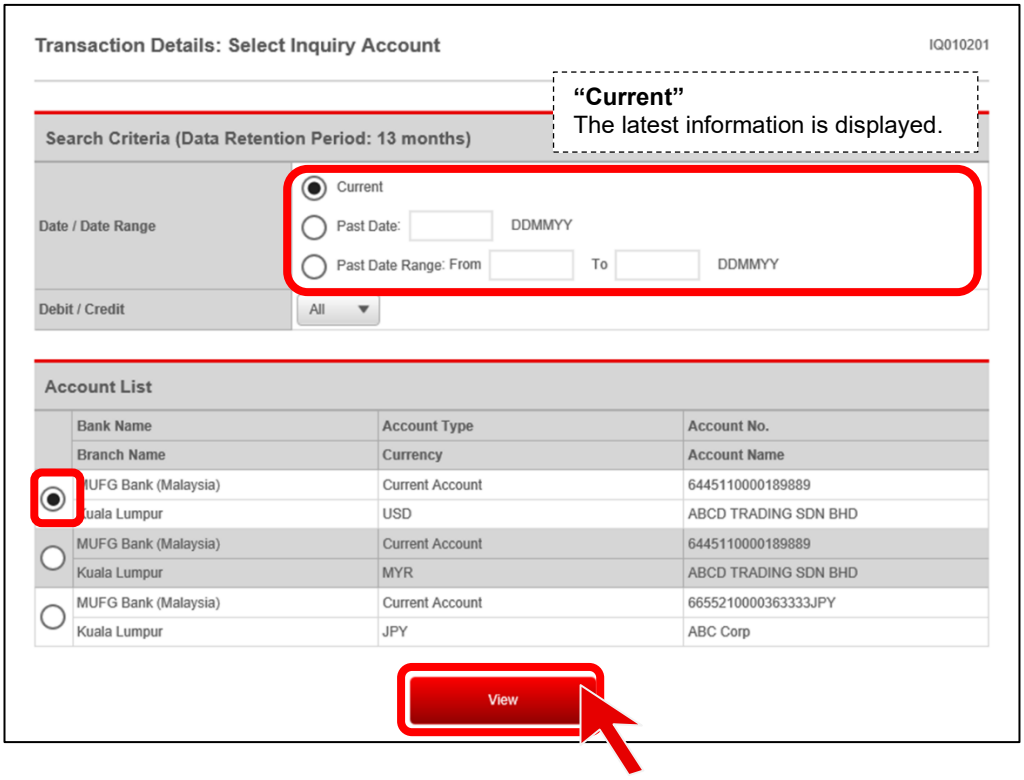
Chapter 4: Inquiries

Transaction Details

■ From the [Reports] Mega Menu in the upper part of Top Page, click [Account] – [Transaction Details].

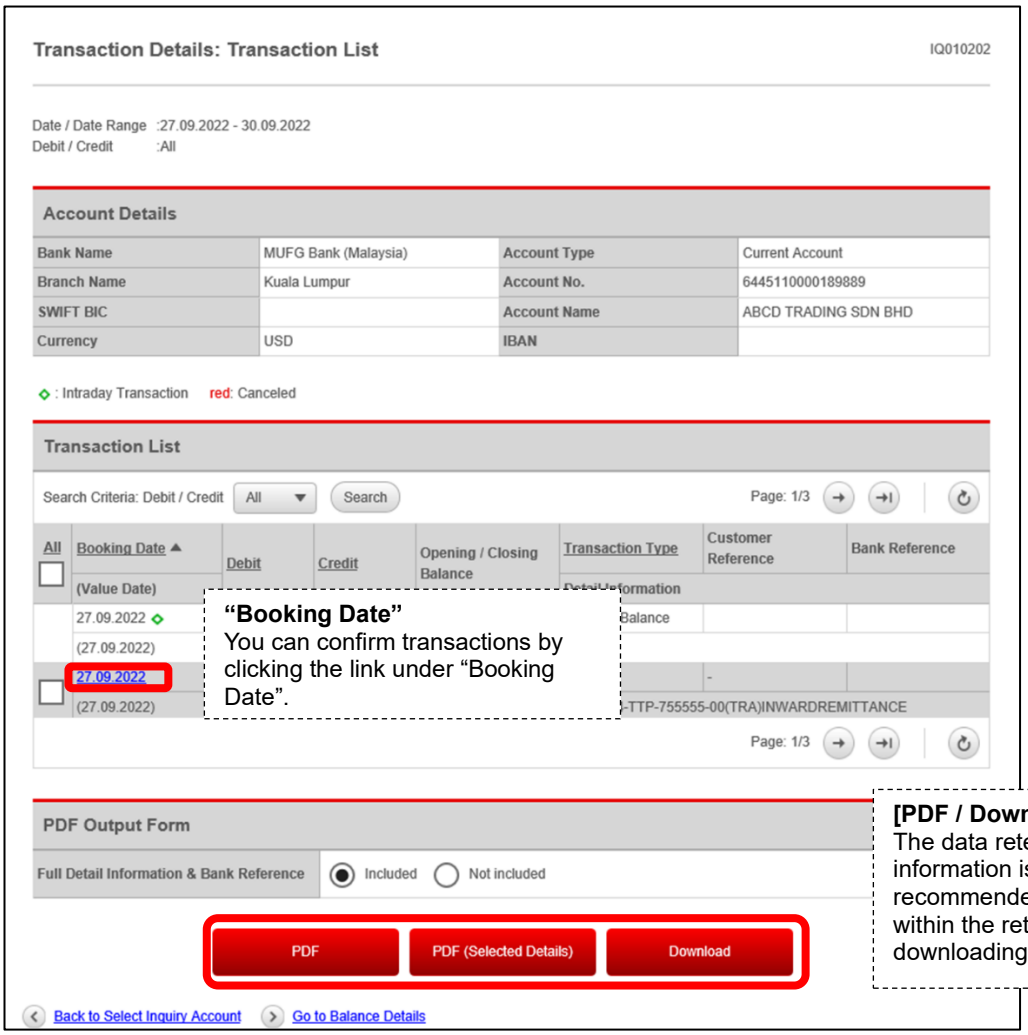


■ Specify a date / date range and an account, then click [View].



Chapter 4: Inquiries

■ Confirm the transaction details.



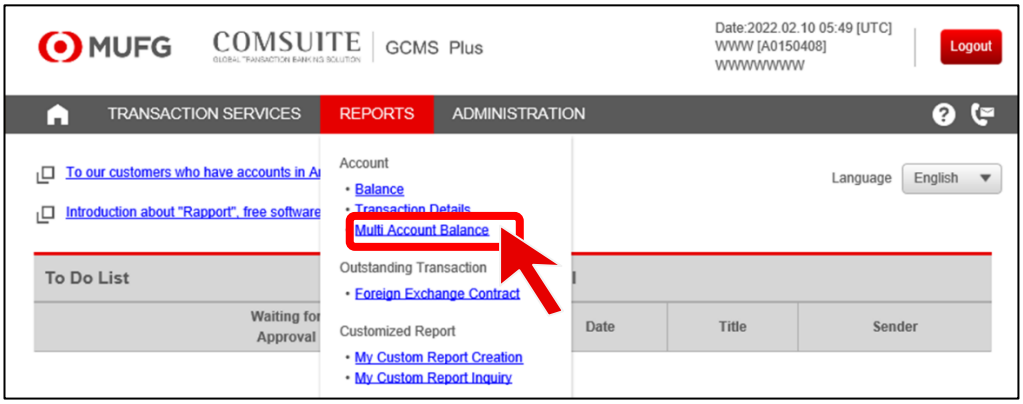
"Booking Date"
You can confirm transactions by clicking the link under "Booking Date".

[PDF / Download]
The data retention period of account information is 13 months maximum. It is recommended that you save your reports within the retention period by downloading the data as necessary.

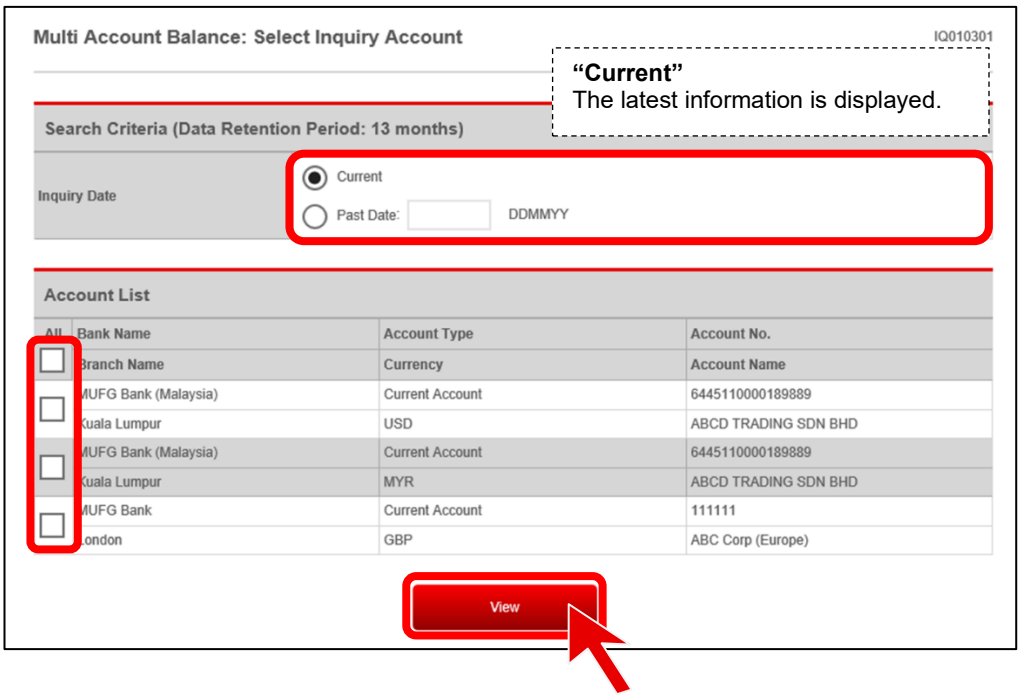
Chapter 4: Inquiries

Multi Account Balance

■ From the [Reports] Mega Menu in the upper part of Top Page, click [Account] – [Multi Account Balance].

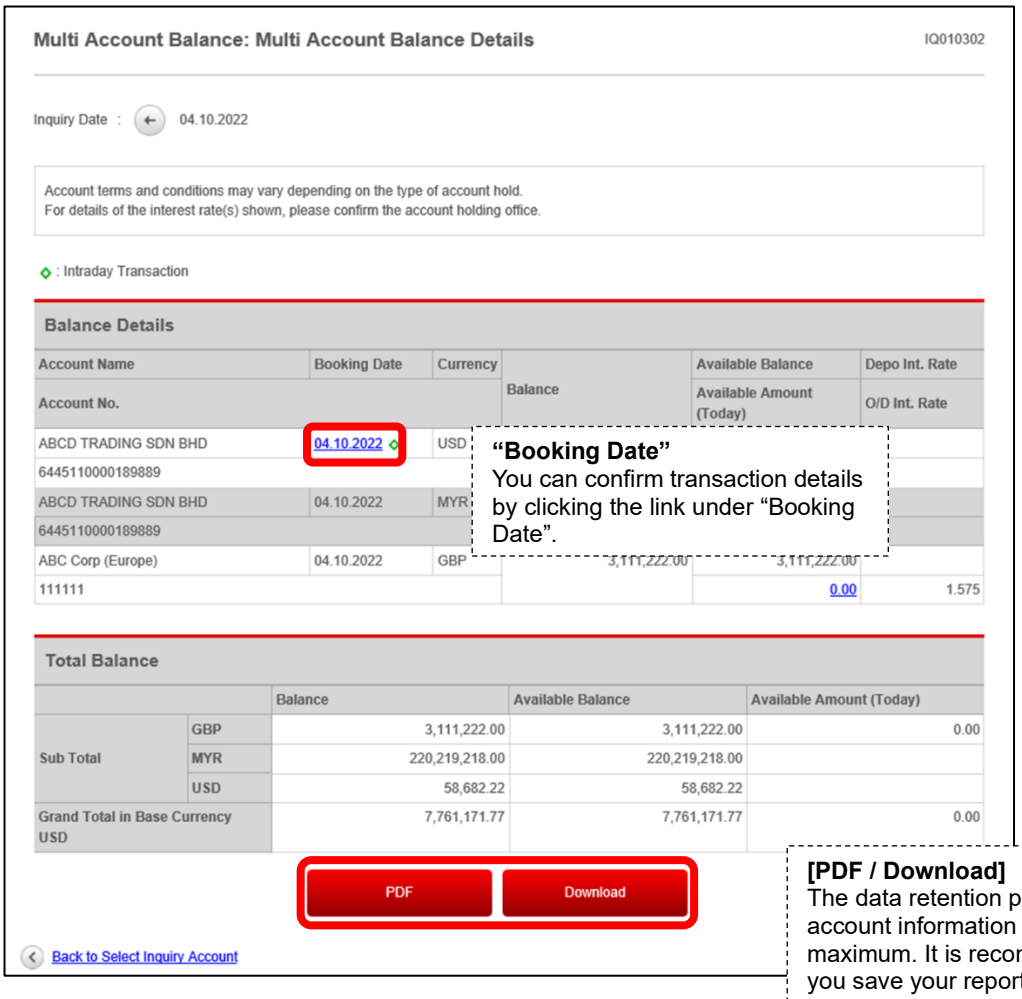


■ Specify a date / date range and the accounts, then click [View].



Chapter 4: Inquiries

■ Confirm the balances of the bank accounts.



"Booking Date"
You can confirm transaction details by clicking the link under "Booking Date".

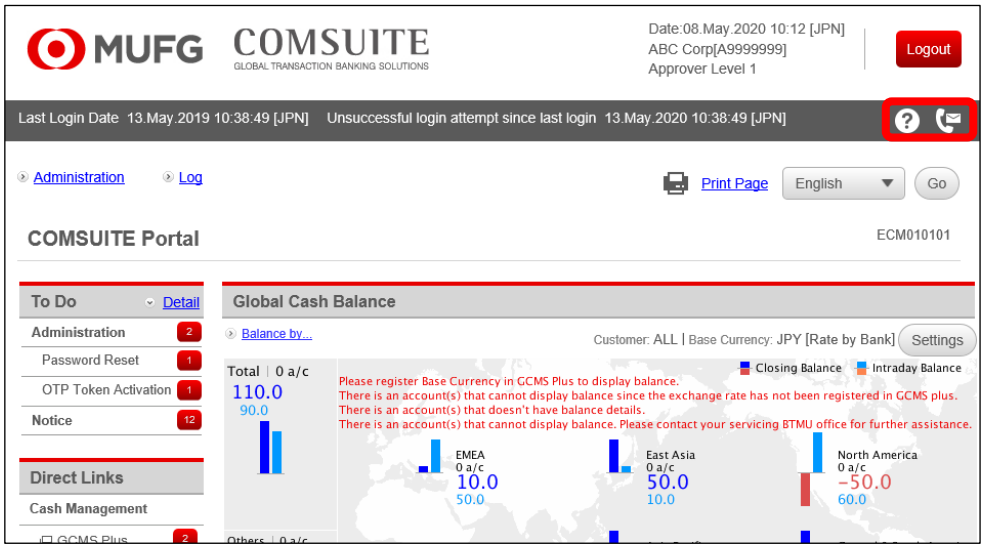
[PDF / Download]
The data retention period of account information is 13 months maximum. It is recommended that you save your reports within the retention period by downloading the data as necessary.

Chapter 5: Help

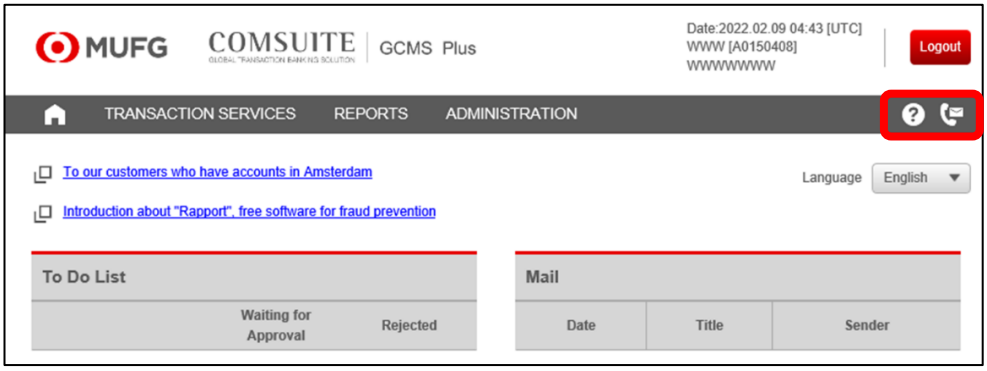
Online Manuals and Contact Information

- Online manuals for this service can be obtained in PDF format via the [Question] button on the top right of each page. If you have any questions about the service, you can view the contact information for your branch via the [Phone / Mail] button.

COMSUITE Top Page



GCMS Plus Top Page



GCMS Plus Helpdesk in Japan

- If you have any questions about the operational methods and procedures for the service, please contact the following:

MUFG Bank GCMS Plus Helpdesk

0570-003636 (Available only in Japan. Local call rate will be charged.)

Weekdays 9:00 am – 5:00 pm

MUFG