GCMS Plus

**Supplemental Reference Guide for
Payments Debiting Accounts in the U.S.**

EFFECTIVE DECEMBER 2022

**For Client Use Only**

MUFG

Overview

This reference guide supplements the GCMS Plus Online Manual to provide specific instructions related to debiting your MUFG Bank, Ltd. accounts located in the U.S. (New York, Chicago, or Los Angeles branches).

If you have questions or concerns about debiting your MUFG Bank, Ltd. accounts, please contact your treasury relationship manager at MUFG Bank, Ltd. The information applies to GCMS Plus online manual entry as well as payment file uploads.

Please refer to the GCMS Plus Online Manual accessed from the Question link located on the GCMS Plus screen for general information on how to create payment instructions.

For payment file upload format and specifications, please refer to GCMS Plus Online Manual Appendix 1-2.
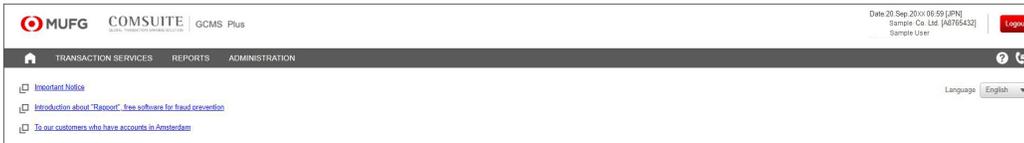
GCMS PLUS – PAYMENT INSTRUCTION, SCREEN OUTLINE

The following pages show how to complete key fields for GCMS Plus Payments Instruction Creation. All fields on manual entry screens marked with an asterisk (*) are required fields.

Settlement Information section: page 4

Transaction Details section: page 5

Beneficiary Details Section: page 6

Beneficiary Details ☑ Beneficiary Master List

Beneficiary Information

Name *	Sample Company A
Address	111-11 ANYTOWN, ANYCITY, 000-0000
City	TOKYO
Country *	JP : Japan ▼
Account No. *	[Account No.] [IBAN] 1111111111

Beneficiary Bank Information

● SWIFT BIC	BOTKJPJT ☑ Select
○ Bank / Branch	**Bank Name** **Branch Name** **Address** **City** **Country** ▼

Intermediary Bank Information

● SWIFT BIC	☑ Select
○ Bank / Branch	**Bank Name** **Branch Name** **Address** **City** **Country** ▼

Notification Details Section: page 7

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	

GCMS PLUS - PAYMENTS INSTRUCTION CREATION, MANUAL ENTRY

Settlement Information Section

*: Mandatory	
Settlement Information	
Account *	USD 2222222222 CURRENT ACCOUNT / Sample Company B / New York Branch ▼
① Payment Type *	⦿ Foreign Remittance ◯ Domestic (Single) ◯ Book Transfer

① Payment Type

Using the reference chart below, choose the appropriate payment type.

Beneficiary Bank	Remittance Currency	Payment Type
MUFG Bank U.S. branches	USD	Book Transfer
	Other	Foreign Remittance
Other banks in the United States	USD	Domestic (Single)*
	Other	Foreign Remittance
Overseas banks (Include both MUFG Bank branches as well as other banks)	USD	Foreign Remittance
	Other	

*The payment to other banks will be processed via Fedwire or CHIPS.

Transaction Details Section

Transaction Details			
Value Date	XX/08/02	🗓 DDMMYY	
Currency * ❷	USD ▼		
Amount *	99,999.99		
Exchange Method *	NOEX ▼		
Forward Contract No.		☑ Select	
Purpose of Remittance ❸		⊡ List	
Customer Reference			
RTGS (Urgent)	☐		
Bank Charge * ❹	Share ▼		
Charge Account	▼		

* The above screen shows Foreign Remittance as a sample.

❷ Currency

The following table shows available currency options for payments debiting from a U.S. account. **Note**: Depending on regulations in the beneficiary country, the beneficiary may or may not be able to receive the funds in your chosen remittance currency.

Debiting Branch	Remittance Currency
New York, Chicago, or Los Angeles	AUD, CAD, CHF, CNY, CZK, DKK, EUR, GBP, HKD, IDR, INR, JPY, KWD, MXN, MYR, NOK, NZD, SEK, SGD, THB, USD, ZAR

The deadline to submit payments varies based on the remittance currency. Please see the list below for cut-off times by currency. **Note**: Please be aware that the cut-off time for payments not remitted and settled in USD is earlier than if both sides of the payment are in USD. (e.g. When sending instructions for a EUR payment from a USD account as Foreign Remittance, the cut-off time is "T 15:00 EST" and not "T 17:30 EST".)

Remittance Currency	Settlement Account Currency	Cut-off time (on value date)
USD	USD	T 17:30 EST T 16:30 CST T 14:30 PST
	AUD, CAD, EUR, GBP, JPY, MXN, SGD, THB,CNY	T 15:00 EST T 14:00 CST T 12:00 PST
AUD, CAD, CHF, CNY, CZK, DKK, EUR, GBP, HKD, IDR, INR, JPY, KWD, MXN, MYR, NOK, NZD, SEK, SGD, THB, ZAR	USD	
	AUD, CAD, EUR, GBP, JPY, MXN, SGD, THB, CNY	

❸ Purpose of Remittance

Please leave this field blank. (If the purpose of remittance needs to be included, please use the Message to Beneficiary field in the Message section.)

❹ Bank Charge

Using the reference chart below, select the applicable bank charge.

	USD	Non-USD Currency
Book Transfer	Share/Beneficiary*	
Domestic Remittance	Share/Beneficiary*	
Foreign Remittance	Applicant (Our) or Share/Beneficiary	Applicant (Our) or Share/Beneficiary

* A USD Domestic Remittance is routed via Fedwire/CHIPS, which does not support bank charge type Applicant (Our) in the instruction.

Beneficiary Details Section

⑤ Beneficiary Information – Address and Country

Enter the beneficiary's address and country. Use a full, physical address including city name in the **mandatory** Address field. Using the dropdown arrow for the **mandatory** Country field, select the country name.

⑥ Beneficiary Bank Information

- **Foreign Remittance** – Enter the SWIFT BIC* code in the SWIFT BIC field. If you do not know the SWIFT BIC code, complete the Beneficiary Bank Name, Branch Name and Address including city name, and use the Country field dropdown arrow to select the country name. Completion of one of these two options is **mandatory**.

  Note: When the beneficiary bank is MUFG Bank in Japan, enter the 3 digit branch code at the beginning of the account number in the Beneficiary Account No. field above, in addition to the SWIFT BIC Code. If you do not know the branch code, complete the Bank name, Branch name, and Address including city name and use the Country field dropdown arrow to select the country name. The branch code or branch name is **mandatory** for MUFG Japan to debit the payment, because the SWIFT BIC Code (BOTKJPJT) does not include branch information.

- **Domestic Remittance** – Enter "**FW**" followed by the 9-digit ABA number** in the National Clearing Code field. If you do not know ABA number, enter the SWIFT BIC* code in the "SWIFT BIC field. If you do not know either the ABA number or the SWIFT BIC code, complete the Beneficiary Bank Name, Branch Name and Address including city name, and use the Country field dropdown arrow to select the country name. Completion of one of these three options is **mandatory**.

- **Book Transfer** – Enter the SWIFT BIC* code in the SWIFT BIC field, in accordance with the definition table below. If you do not know the SWIFT BIC code, complete the Beneficiary Bank Name, Branch Name and Address including city name, and use the Country field dropdown arrow to select the country name. Completion of one of these two options is **mandatory**.

Beneficiary Bank	SWIFT BIC
MUFG Bank New York Branch	BOTKUS33
MUFG Bank Chicago Branch	BOTKUS4C
MUFG Bank Los Angeles Branch	BOTKUS6L

* A SWIFT BIC code is comprised of eight or eleven alphanumeric characters used to identify business parties and route transactions through the SWIFT messaging network. You can look up SWIFT BIC codes using this site: https://www2.swift.com/bsl/

** An ABA number (also known as a routing number or routing transfer number) is a sequence of nine numeric characters used by banks to identify specific financial institutions within the United States. You can look up ABA numbers using this site: https://www.frbservices.org/EPaymentsDirectory/searchFedwire.html

7 Intermediary Bank Information

If known, complete this section following the instructions for the Beneficiary Bank Information section.

Notification Details Sections

8 Message to Beneficiary

Use this field to include a message for the beneficiary - up to four lines of 35 alphanumeric characters. Please include the purpose of remittance in this field if necessary.

9 Information to Remitting Bank

Please leave this field blank.

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