GCMS Plus

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

EFFECTIVE JULY 2025
For Client Use Only

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

O 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 mark icon 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.
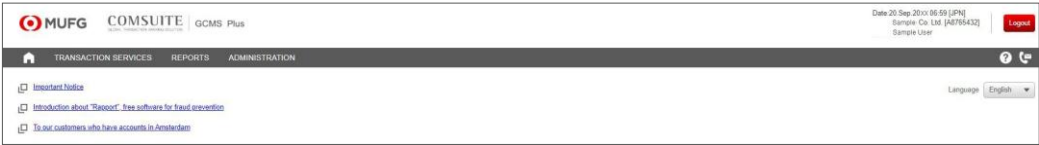
GCMS Plus – PAYMENT INSTRUCTION, MANUAL ENTRY

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

Settlement Information Section

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 (ISO20022) or Foreign Remittance
Other banks in the United States	USD	Domestic (Single) (ISO20022) * or Domestic (Single) *
	Other	Foreign Remittance (ISO20022) or Foreign Remittance
Overseas banks (Include both MUFG Bank branches as well as other banks)	USD	Foreign Remittance (ISO20022) or Foreign Remittance
	Other	

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

Please be aware that **Foreign Remittance (ISO20022)** and **Domestic (Single) (ISO20022)** are new ISO20022-compliant entry screens.

Existing entry screens and current formats that do not comply with ISO20022 standards will be deleted and rejected beginning October 2025 for users having contracts within U.S. and November 2025 for users having contracts outside U.S. As a reminder, in July 2025, GCMS Plus will implement an end-of-use date displayed in the payment type according to the debit account. for the traditional MT formats (Foreign Remittance and Domestic (single).

Transaction Details Section

Transaction Details	
Value Date	xx/07/14 📅 YYMMDD
Currency * ②	USD ▼
Amount *	99,999.99
Exchange Method *	Non-Exchange ▼
Forward Contract No.	[ ] 🖾 Select
Purpose of Remittance ③	Contents [ ] ? ISO Code [▼]
End to End Identification	[ ]
Bank Charge * ④	[▼]
Charge Account	[▼]

② Currency

The following chart 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 chart below for cut-off times by currency. **Note**: 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	

③ Purpose of Remittance

Please enter ''ISO Code'' or ''Contents'' in the ''Purpose of Remittance'' field (Optional).4

④ Bank Charge

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

Payment Type	USD	Non-USD Currency
Book Transfer	Share/Beneficiary	
Domestic Remittance	Share/Beneficiary*	
Foreign Remittance	Applicant (0ur) 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

Beneficiary Details   ☑ Beneficiary List

Beneficiary Information **5**

Name *	Sample Company A
Postal Address	**Address / Street Name** 111-11 ANYSTREET ❓ **City / Town Name** * TOKYO **Country** * Japan : JP ▼ ➕
Country of Residence	▼
LEI (Legal Entity Identifier)	
Account No. *	Account No. IBAN 1111111111 ❓

Beneficiary Bank Information ❓ **6**

SWIFT BIC	BOTKJT ☑ Select
Bank	**Bank Name** **Address / Street Name** ❓ **City / Town Name** **Country** ▼ ➕

➖ Intermediary Bank Information **7**

SWIFT BIC	☑ Select
Bank	**Bank Name** **Address / Street Name** ❓ **City / Town Name** **Country** ▼ ➕

➖ Ultimate Debtor / Creditor Details **8**

Ultimate Debtor Information

Name	
Postal Address	**Address / Street Name** ❓ **City / Town Name** **Country** ▼ ➕
Country of Residence	▼
LEI (Legal Entity Identifier)	

Ultimate Creditor Information

Name	
Postal Address	**Address / Street Name** ❓ **City / Town Name** **Country** ▼ ➕
Country of Residence	▼
LEI (Legal Entity Identifier)	

⑤ Beneficiary Information

Address and Country

Enter the beneficiary's address, city/town name and country. Use a full, physical address including city/town 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/town name, and use the Country field dropdown arrow to select the country name. Completion of one of these two fields 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/town 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 "**USABA**" 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/town name, and use the Country field dropdown arrow to select the country name. Completion of one of these three fields 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/town name, and use the Country field dropdown arrow to select the country name. Completion of one of these two fields 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 the information is available, complete this section following the instructions for the Beneficiary Bank Information section.

⑧ Ultimate Debtor / Creditor Details

An Optional section to specify an ultimate debtor and creditor.

Regulatory Reporting Section

Regulatory Reporting ? 9	
Information to Debtor Agent	
Information 1	
Information 2	
Information 3	
Information 4	
Information 5	
Information 6	
Information 7	
Information 8	
Information 9	
Information 10	
Information to Creditor Agent	
Information 1	
Information 2	
Information 3	
Information 4	
Information 5	
Information 6	
Information 7	
Information 8	
Information 9	
Information 10	

9 Regulatory Reporting

Refer to the following link for the entry requirements of regulatory reporting: Please note that for regulatory reporting, the entry requirements depend on the country of the beneficiary bank and the country of the settlement account to be used. Please use it only if necessary.

COMSUITE: Regulatory Reporting

Notification Details Section

10 Message to Beneficiary

Use this field to include a message for the beneficiary that can be up to 140 alphanumeric characters.

11 Instruction for Debtor Agent

Do not enter anything in the "Instruction for Debtor Agent" field unless specifically requested by MUFG bank.

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