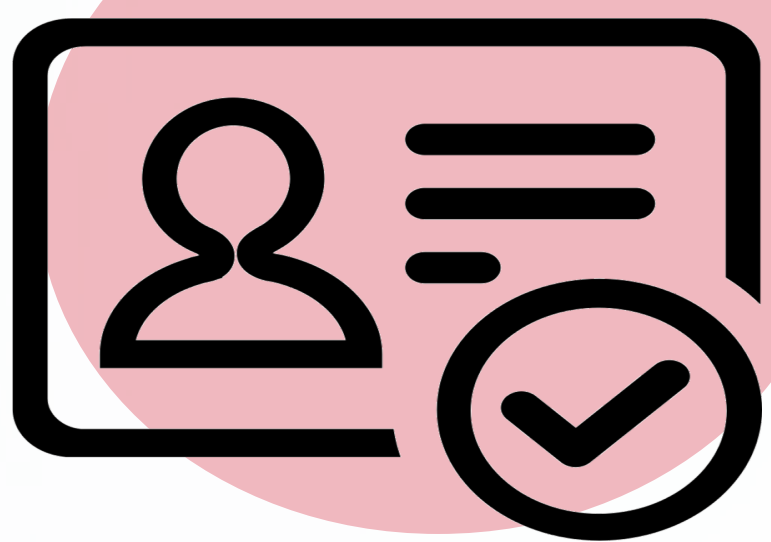


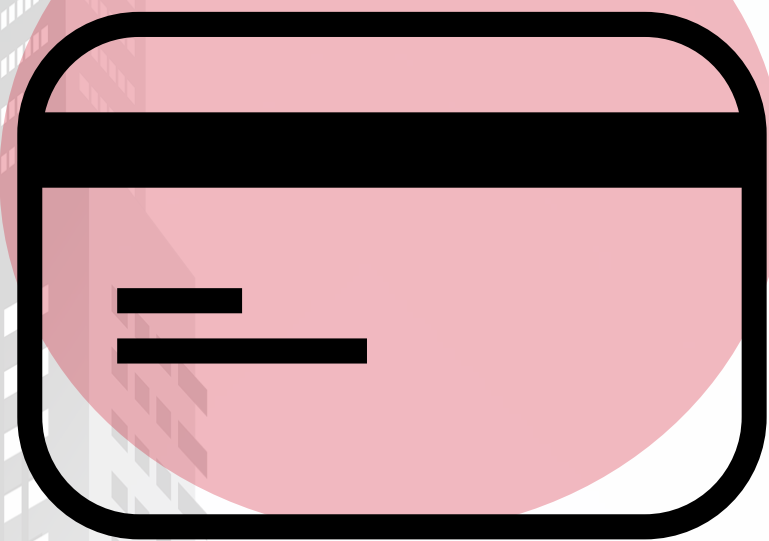
## HOW TO AVOID MONEY TRANSFER DELAYS

### GCMS PLUS 101



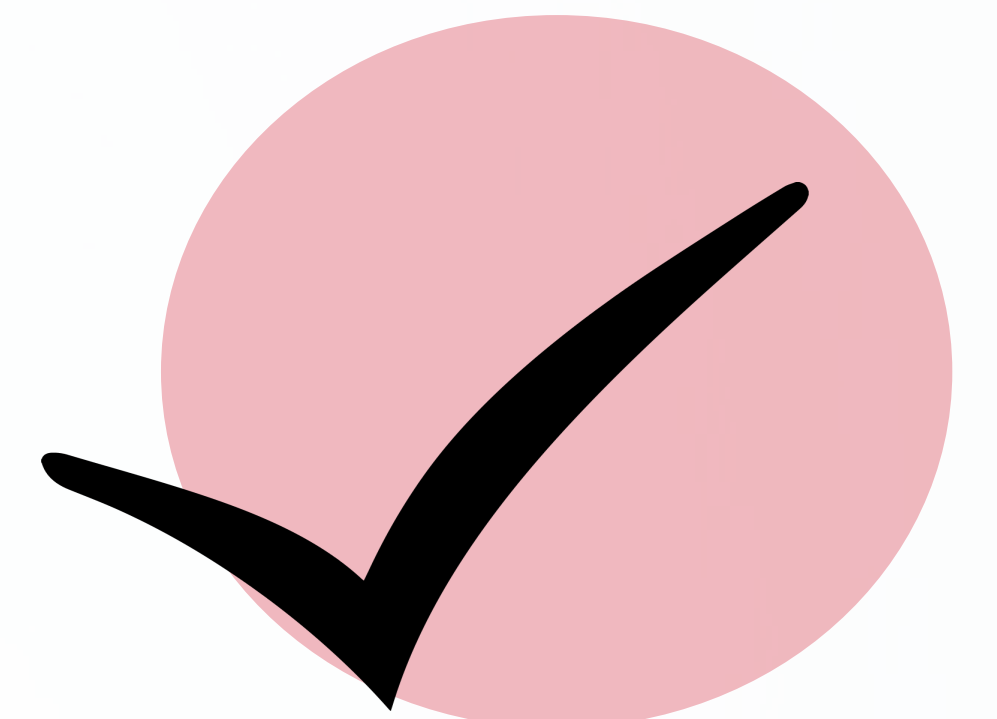
#### BENEFICIARY NAME

- Indicate full Beneficiary name in its corresponding field.
- In case Beneficiary name exceeds the 1st line, it must be completed on the 2nd and 3rd lines.
- Special characters are not allowed.



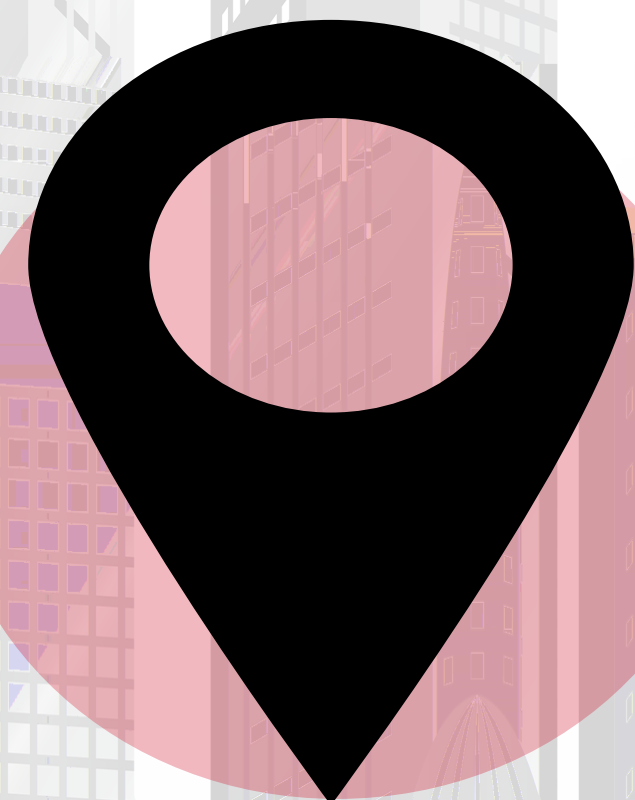
#### ACCOUNT NUMBER

- Non-numeric characters are not allowed.



#### PAYMENT TYPE / SECTOR SELECTION

- Always choose the correct/applicable payment type.
- JPY remittance going to a local bank in the Philippines is considered as foreign remittance.



#### ADDRESS

- Always include complete Beneficiary's address with its corresponding city and country.
- For Beneficiary bank, use SWIFT code and if SWIFT is unavailable, complete Beneficiary bank address, city and country must be indicated.

**IBAN**

#### IBAN

- Complete IBAN must be indicated in the Account number field with no spaces.

**SWIFT**

#### SWIFT CODE

- SWIFT code must be used on the Beneficiary bank's field.



**By inputting correct information in the correct field, delays and additional costs can be avoided.**

For any concerns or queries please contact your Relationship Manager