Chapter 1　Transaction Services

MUFG

3   Beneficiary Master

This function enables you to register beneficiary and beneficiary bank information as master data and use it when you create Payments and Transfers instructions.
Master registration requires application and approval operations. However, users with the Execute privilege can apply and approve solely by themselves.

How to create beneficiary masters

There are two ways to create beneficiary masters:

1. By entering data on screen ・・・ [Entry] menu
Create a new beneficiary master from a blank screen.

2. By uploading data ・・・ [Upload] menu
Create new beneficiary masters by uploading beneficiary data into GCMS Plus. Multiple beneficiary masters can be created at once.
For details of the beneficiary master upload file fields, see:

☞   Appendix
     Beneficiary Master Upload Data Format

Customers who have chosen "Mandatory use of Beneficiary Master in Payments and Transfers" in their service setup:
You have to retrieve beneficiary information from beneficiary masters to create instructions. The retrieved beneficiary information cannot be modified on the instruction creation page. Therefore, this feature is useful for internal governance.

Customers who did not choose "Mandatory use of Beneficiary Master in Payments and Transfers" in their service setup:
You can either type beneficiary information on the instruction creation page or retrieve it from beneficiary masters.

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3-1　Entry

This section describes how to enter beneficiary information on screen and apply for approval.

Steps

1.　Select the menu.
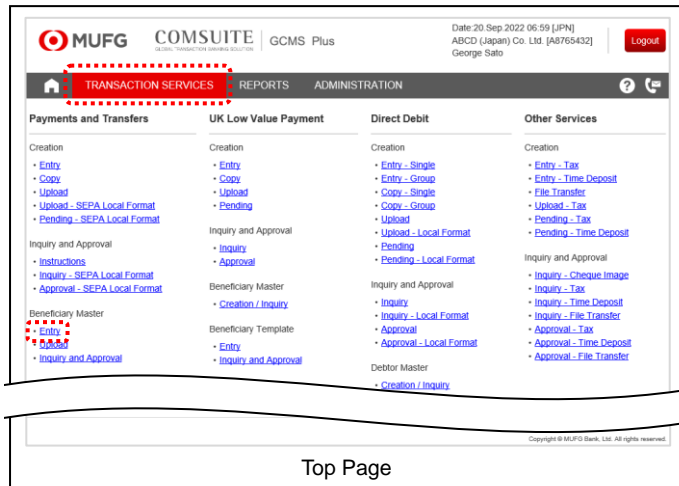
Top Page

(1)　From the [TRANSACTION SERVICES] Mega Menu in the upper part of Top Page, select [Payments and Transfers] - [Beneficiary Master] - [Entry].

2.　Enter the contents of the beneficiary master.

[Beneficiary Master: Input] page

(1)　Enter the contents of the beneficiary master.

For details of each field, see:

☞　3-1　Entry
Screen Field Description
[Beneficiary Master: Input] page

For the payment types "Foreign Remittance", "Domestic (Single)", and "Book Transfer", you can set a specific Approval Flow for each beneficiary. Select an Approval Flow in the [Approval Flow] section at the bottom so that it will be automatically used when instructions are created.

(2)　Click the [Apply] button and then click the [OK] button on the confirmation dialog.

3. Confirm the contents and apply for approval.

[Beneficiary Master: Confirm] page

(1) Confirm the contents.

(2) Click the [Confirm] button.

4. Confirm the results.

[Beneficiary Master: Complete] page

(1) Confirm the results.

End of entering a beneficiary master

Screen Field Description

[Beneficiary Master: Input] page
- On this registration screen, "Name" and "Account No." are mandatory. (Fields with * are mandatory.)
- Allowed maximum number of characters vary by payment types. See:

☞　Appendix
　　Available Payment Types by Branch/Office & Entry Screen Fields

Field	Description	Remarks
Beneficiary Information		
Reference	Enter any reference.	
Name *	Enter the name of the beneficiary.	You may register a new beneficiary master with an existing beneficiary name if beneficiary information (not including "Reference" and "Beneficiary e-mail Address") or beneficiary bank information is different from the existing one.
Address	Enter the address of the beneficiary.	
City	Enter the city of the beneficiary.	
Country	Select the country of the beneficiary.	
Country (SEPA Credit Transfer)	[For SEPA Credit Transfer] Select the country of the beneficiary for SEPA Credit Transfer.	
Account No. *	Enter the account number or IBAN.	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. 【For Domestic / Book Transfer - Zengin, Domestic (Confidential) - Zengin】 Set the following number that indicates the account type before the account number. • 1: Ordinary account • 2: Current account • 4: Savings account • 9: Others For example, if the account number of an ordinary account is "1234567", then set "11234567".
Confidential	Tick the checkbox to specify as Confidential.	
Beneficiary e-mail Address	Enter the e-mail address for the beneficiary advice.	
Beneficiary Information (Country Specific)		
Indonesia (Use these fields when the beneficiary account is in Indonesia)		

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Field	Description	Remarks
Resident	[For cases where the settlement account is at Jakarta Branch or Surabaya Sub-Branch] Select "Resident" of the beneficiary.	Select one of the following: • Resident • Non Resident • Not Set
Beneficiary Type / Citizenship	[For cases where the settlement account is at Jakarta Branch or Surabaya Sub-Branch] Select "Beneficiary Type / Citizenship" of the beneficiary.	Select one of the following: • Indonesian • Foreigner • Not Set • Individual / Indonesian • Corporate / Indonesian • Government / Indonesian • Individual / Foreigner • Corporate / Foreigner • Government / Foreigner
Relationship	[For cases where the settlement account is at Jakarta Branch or Surabaya Sub-Branch] Select "Relationship" of the beneficiary.	Select one of the following: • Affiliate • Non Affiliate • Not Required • Shareholder • Group

Japan
(Use this field when the payment type is "Domestic / Book Transfer - Zengin" or "Domestic (Confidential) - Zengin")

Field	Description	Remarks
Beneficiary Name (Local Character)	[For Domestic / Book Transfer - Zengin and Domestic (Confidential) - Zengin] Enter the name of the beneficiary.	

Malaysia
(Use these fields when the payment type is "Domestic (Single) - DuitNow Transfer")

Field	Description	Remarks
Account Type	[For Domestic (Single) - DuitNow Transfer] Select an account type.	Select one of the following: • Current Account • Savings Account • Credit Card • Loan
DuitNow ID Type	[For Domestic (Single) - DuitNow Transfer] Select a DuitNow ID type.	Select one of the following: • NRIC Number: numeric only for new NRIC, alphanumeric only for old NRIC • Passport Number: alphanumeric only • Business Registration Number: alphanumeric only exclude "-" • Mobile Number: numeric with country code prefix with a plus sign "+" • Army / Police Number: alphanumeric only exclude "-"
DuitNow ID	[For Domestic (Single) - DuitNow Transfer] Enter the DuitNow ID.	
Issuing Country	[For Domestic (Single) - DuitNow Transfer] Select the issuing company when you have selected "Passport Number" as the DuitNow ID type.	

Beneficiary Bank Information

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Field	Description	Remarks
Bank / Branch		
Bank Name	Enter the name of the beneficiary bank.	
Branch Name	Enter the branch name of the beneficiary bank.	
Address	Enter the address of the beneficiary bank.	
City	Enter the city of the beneficiary bank.	
Country	Enter the country of the beneficiary bank.	
SWIFT BIC	Enter the SWIFT BIC of the beneficiary bank.	The SWIFT (BIC) is a code that is used to identify a bank worldwide, defined by Society for Worldwide Interbank Financial Telecommunication (SWIFT). You can click the [Select] button to select a listed code.
SWIFT BIC (SEPA Credit Transfer)	[For SEPA Credit Transfer] Enter the SWIFT BIC of the beneficiary bank for SEPA Credit Transfer.	
Bank Code / National Clearing Code	Enter the bank code / national clearing code of the beneficiary bank.	
Bank Name (Malaysia DuitNow)	[For Domestic (Single) - DuitNow Transfer] Enter the bank name for DuitNow.	
Approval Flow		
Foreign / Domestic (Single) / Book		
Approval Flow Name	Select an Approval Flow.	For the payment types "Foreign Remittance", "Domestic (Single)", and "Book Transfer", you can use a specific Approval Flow for the beneficiary. Select an Approval Flow here so that it will be automatically used when instructions are created.

- Allowed character types and maximum number of characters vary by payment types. See:

☞   Appendix
      Available Payment Types by Branch/Office & Entry Screen Fields

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3-2   Upload

This section describes how to upload beneficiary information and apply for approval of master registration.

Steps

1. Select the menu.
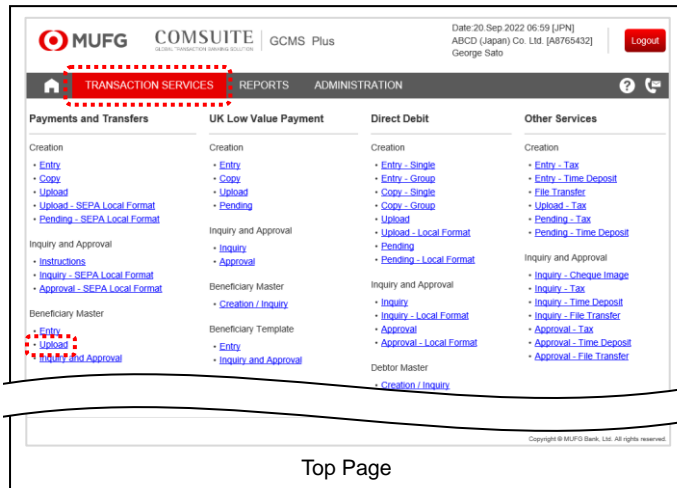
Top Page

(1) From the [TRANSACTION SERVICES] Mega Menu in the upper part of Top Page, select [Payments and Transfers] - [Beneficiary Master] - [Upload].

2. Select the file to upload.

[Beneficiary Master Upload: Select] page
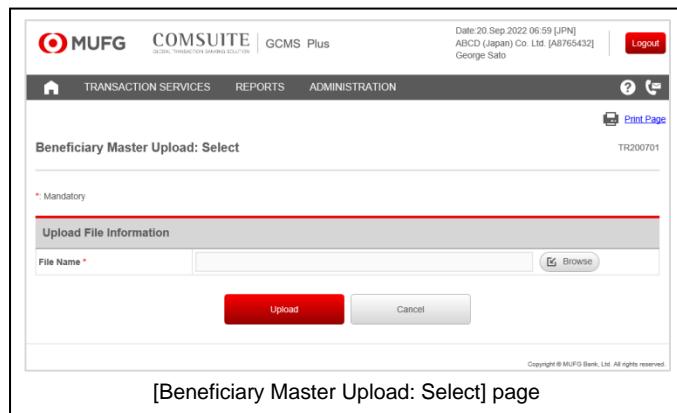
(1) Select the file to upload.

For details of upload file fields, see:

☞   Appendix
Beneficiary Master Upload Data Format

(2) Click the [Upload] button.

Note that you cannot upload a duplicate beneficiary master if all the beneficiary information (not including "Reference" and "Beneficiary e-mail Address") and beneficiary bank information are the same.

3. Confirm the contents.

[Beneficiary Master Upload: Confirm] page

(1) Confirm the contents of the uploaded beneficiary information.

   For details of each field, see:

   ☞ 3-2   Upload
       Screen Field Description
       [Beneficiary Master Upload:
       Confirm] page

(2) Click the [Confirm] button and then click the [OK] button on the confirmation dialog.

4. Confirm the results.

[Beneficiary Master Upload: Complete] page

(1) Confirm the results.

┌──┐
│ **End of uploading beneficiary masters** │
└──┘

Screen Field Description

[Beneficiary Master Upload: Confirm] page

Field	Description	Remarks
Beneficiary List		
Reference	Displays the reference.	
Beneficiary Name	Displays the name of the beneficiary.	
Beneficiary Account No.	Displays the beneficiary account number.	
Beneficiary Bank	Displays the beneficiary bank information.	
Upload	Displays the entry type.	Displays as follows: • Uploaded
Status	Displays the status.	This field is blank on the confirmation page.

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3-3　Inquiry and Approval

The Inquiry and Approval menu enables you to perform various actions on beneficiary masters through the buttons: Inquire, Apply, Download, Edit, Delete, Approve, Reject, Apply to Revise, and Apply to Delete.

How to use the buttons

You can use these buttons to perform actions on beneficiary masters.
Note that the available buttons depend on the user privileges, such as Inquire, Apply, and Approve, that you have been given.
The buttons float at a fixed position when you have selected one or more beneficiary masters on the list.

Image of buttons on the [Beneficiary Master Inquiry and Approval: Search] page

| Apply | Approve | Apply to Revise | Apply to Delete | Download |
| Edit | Delete | Reject | |
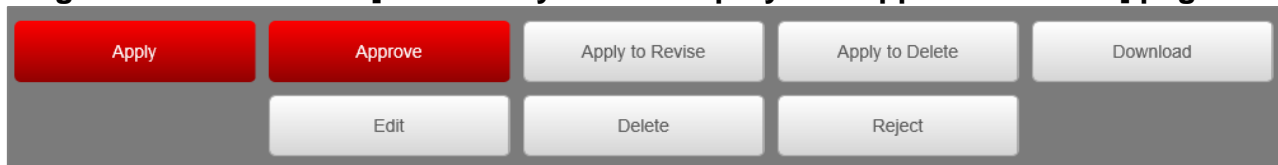
Button Explanations

Button Name	Action Details	Reference in this manual
Apply	Click this button to apply for approval of a beneficiary master with the Saved status.	☞　3-3-3　Application / Edit / Deletion
Download	Click this button to download selected beneficiary masters. You can download any beneficiary masters that you can access.	☞　3-3-1　Inquiry
Edit	Click this button to edit a beneficiary master with the Saved status and apply for approval.	☞　3-3-3　Application / Edit / Deletion
Delete	Click this button to delete beneficiary masters with the Saved status. (You can delete beneficiary masters with the Saved status even if they were created by other users.)	☞　3-3-3　Application / Edit / Deletion
Approve	Click this button to approve beneficiary masters applied for approval (not yet approved) and beneficiary masters in the middle of Multistep Approval. You can use this button for beneficiary masters with the Applied or Partially Approved status.	☞　3-3-2　Approval / Reject
Reject	Click this button to approve beneficiary masters applied for approval (not yet approved) and beneficiary masters in the middle of Multistep Approval. You can use this button for beneficiary masters with the Applied or Partially Approved status.	☞　3-3-2　Approval / Reject
Apply to Revise	Click this button to edit an approved beneficiary master and apply for approval again.	☞　3-3-4　Revision / Deletion
Apply to Delete	Click this button to delete approved beneficiary masters.	☞　3-3-4　Revision / Deletion

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3-3-1   Inquiry

This section describes how to inquire about beneficiary masters.
You can check the status of each beneficiary master, such as Applied and Approved, and see details of it.
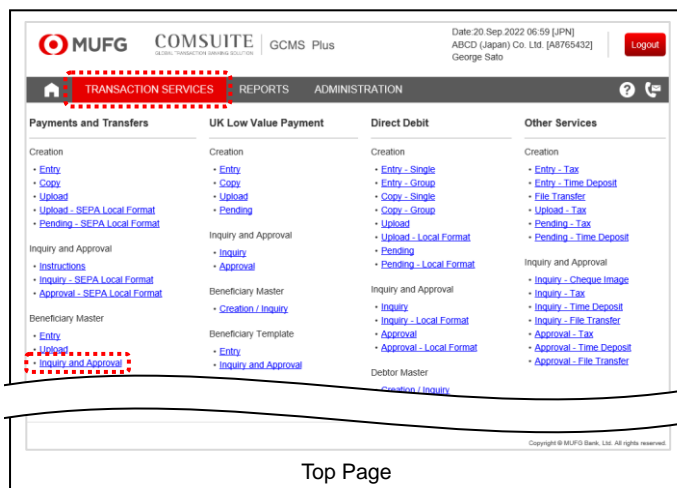You can also download the displayed beneficiary masters.

Displays of beneficiary masters specified as Confidential are different, depending on 「Payments and Transfers Confidential」 settings in Additional Setting of User Profile.
・ For users who have "Payments and Transfers Confidential" privilege:
Beneficiary masters specified as Confidential and the ones specified as non-Confidential are displayed.
・ For users who have "Payments and Transfers Confidential (Summary Only)" privilege:
Beneficiary masters specified as Confidential and the ones specified as non-Confidential are displayed.
However, beneficiary master details cannot be inquired if the beneficiary master is specified as Confidential, so ▤ icon is not displayed.
・ For users who have neither "Payments and Transfers Confidential" nor "Payments and Transfers Confidential (Summary Only)" privileges:
Only non-Confidential beneficiary masters are displayed.

Steps

1. **Select the menu.**

Top Page

(1) From the [TRANSACTION SERVICES] Mega Menu in the upper part of Top Page, select [Payments and Transfers] - [Beneficiary Master] - [Inquiry and Approval].

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2. Search for and select the beneficiary master.

[Beneficiary Master Inquiry and Approval: Search] page

(1) Beneficiary masters are listed.

For details of each field, see:

☞   3-3-1   Inquiry
Screen Field Description
[Beneficiary Master Inquiry and
Approval: Search] page

(2) To change the search criteria, enter the
criteria and click the [Search] button.

To download beneficiary master details,
click the [Download] button. Only the
beneficiary master with the "Approved"
status are downloaded and all the
beneficiary master displayed on the
Beneficiary List will be downloaded,
regardless of the ticked checkboxes.
For [Select File Format, see the following
appendix as a reference:

☞   3-3-1   Inquiry
Screen Field Description
[Select File Format

(3) Click the 🔍 icon of the beneficiary
master to inquire about.

3. Confirm the contents.

[Beneficiary Master Details] page

(1) Confirm the contents.

For details of each field, see the following
appendix as a reference:

☞   3-1   Entry
Screen Field Description
[Beneficiary Master: Input] page

**End of inquiring about
a beneficiary master**

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Screen Field Description

[Beneficiary Master Inquiry and Approval: Search] page
- You can search without entering search criteria.
- Maximum number that Beneficiary List can display is No.1,000.

Field	Description	Remarks
Search Criteria		
Reference	Enter the reference to search for (complete match).	
Beneficiary Name	Enter the beneficiary name to search for (partial match).	
Beneficiary Account No.	Enter the beneficiary account number to search for (partial match).	
Status	Select a status to search for.	Select one of the following: • All • Saved • Applied • Partially Approved • Approved • Deleted
Approved Date (From / To)	Enter a range of approved dates to search.	To search for a specific date, enter the same value in From and To.
Beneficiary List		
Reference	Displays the reference.	
Beneficiary Name	Displays the beneficiary name.	
Beneficiary Account No.	Displays the beneficiary account number.	
Beneficiary Bank	Displays the beneficiary bank information.	
Upload	Displays the entry type.	Displays "Uploaded" for uploaded beneficiary masters.
Status	Displays the status.	Displays one of the following: • Deleted • Applied • Saved • Saved (Rejected) • Approved

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[Select File Format] page

Field	Description	Remarks
Format Definition		
GCMS Plus Format		
Enclosure Character *	Select Enclosure Character.	Select one of the following: • " " (double quotation) • ' ' (single quotation) Enclosure Character refers to marks that are placed at the beginning and the end of a text. The double quotation marks (") or the single quotation marks (') can be selected. Note that the enclosure character is not used for numbers (amount etc.), date and time.
Delimiter *	Select Delimiter.	Select one of the following: • [tab] (tab) • ; (semi colon) • , (comma) • [space] (space) Delimiter refers to marks to separate different items. Tab, semi colon, comma and space can be selected In case you download a beneficairy master and need to upload it after editing, please download by selecting comma delimiter (,).
Field Title *	Select whether or not output Field Title.	Select one of the following: • include • not include

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3-3-2   Approval / Reject

This section describes how to approve or reject beneficiary masters.

Steps

1. Display beneficiary masters waiting for approval.

Top Page

(1) In the To Do List, click the number link displayed in [Payments and Transfers Beneficiary Master] - [Waiting for Approval].

The beneficiary master list can be accessed also by selecting [Payments and Transfers] - [Beneficiary Master] - [Inquiry and Approval] from the [TRANSACTION SERVICES] Mega Menu. In this case, the list will also contain beneficiary masters that are not waiting for approval.

2. Select the beneficiary masters from the list.

[Beneficiary Master Inquiry and Approval: Search] page

(1) Beneficiary masters waiting for approval are listed.

For details of each field, see:

☞   3-3-1   Inquiry
Screen Field Description [Beneficiary Master Inquiry and Approval: Search] page

To see the beneficiary master details, click the 🖺 icon.

(2) Tick the checkboxes of the beneficiary masters and click the [Approve] button.

When rejecting the beneficiary masters, select their checkboxes and click the [Reject] button.
For details of how to perform operations on rejected beneficiary masters, see:

☞   3-3-3   Application / Edit / Deletion

3. Approve the beneficiary masters.

[Beneficiary Master Inquiry and Approval: Confirm] page

(1) Confirm the contents.

(2) Click the [Confirm] button.

4. Confirm the results.

[Beneficiary Master Inquiry and Approval: Complete] page

(1) Confirm the results.

End of approving beneficiary masters

3-3-3   Application / Edit / Deletion

This section describes how to perform application for approval, edit, and deletion of beneficiary masters that have been saved by yourself or rejected.
You can edit a beneficiary master and then apply for approval, and also apply for approval of, delete, approve, and reject multiple beneficiary masters at once.

Steps

1. Select the menu.
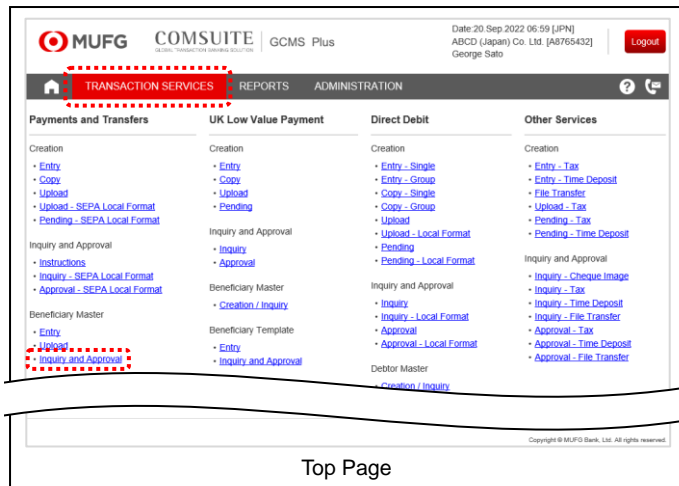
Top Page

(1) From the [TRANSACTION SERVICES] Mega Menu in the upper part of Top Page, select [Payments and Transfers] - [Beneficiary Master] - [Inquiry and Approval].

2. Select the beneficiary masters.

[Beneficiary Master Inquiry and Approval: Search] page
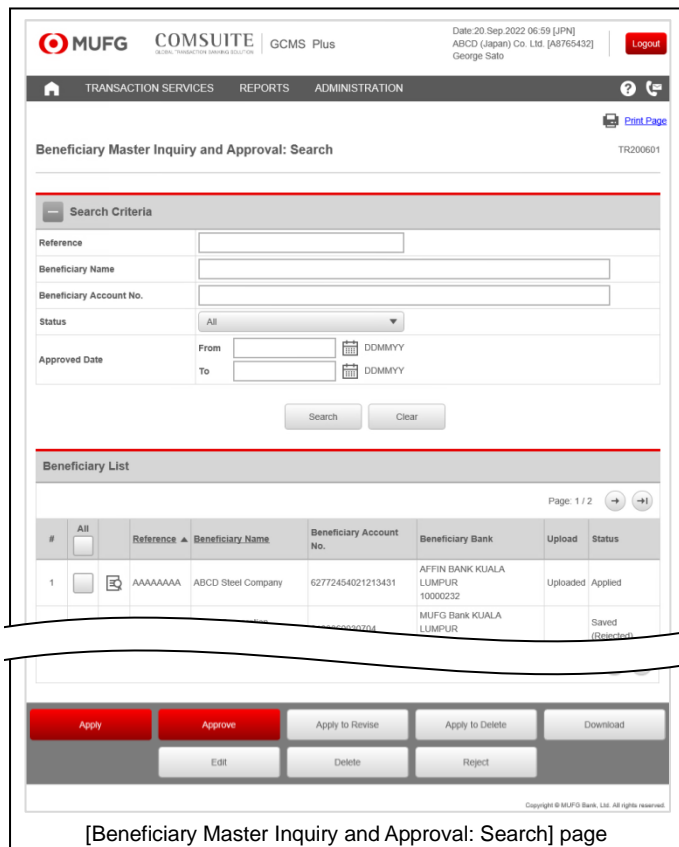
(1) Beneficiary masters are listed.

For details of each field, see:

☞   3-3-1   Inquiry
Screen Field Description
[Beneficiary Master Inquiry and Approval: Search] page

To see the beneficiary master details, click the 🔍 icon.

(2) To change the search criteria, enter the criteria and click the [Search] button.

The [Apply], [Edit], and [Delete] buttons are displayed for beneficiary masters saved by yourself or rejected.

(3) When applying for approval of the saved beneficiary masters without editing:
Tick the checkboxes of the beneficiary masters and click the [Apply] button. (Go to Step 3: Confirm page)

(4) When editing the saved or rejected beneficiary master:
Tick the checkbox of the beneficiary master and click the [Edit] button. (Go to Step 5: Input page)

(5) When deleting the saved or rejected beneficiary masters:
Tick the checkboxes of the beneficiary masters and click the [Delete] button. And then click the [OK] button on the confirmation dialog. (Go to Step 6: Search page)

3.　Confirm the contents and apply for approval.

[Beneficiary Master Inquiry and Approval: Confirm] page

(1) Confirm the contents.

(2) Click the [Confirm] button.

4. Confirm the results.

[Beneficiary Master Inquiry and Approval: Complete] page

(1) Confirm the results.

> **End of applying for approval of saved beneficiary masters**

5. Edit the contents of the beneficiary master.

[Beneficiary Master: Input] page

(1) For further instructions, see:

☞   3-1   Entry
From Step 2

> **End of editing a saved or rejected beneficiary master**

20

6. Confirm the results.

[Beneficiary Master Inquiry and Approval: Search] page

(1) Confirm that the deleted beneficiary masters have been removed from the list.

> **End of deleting saved or rejected beneficiary masters**

3-3-4　Revision / Deletion

This section describes how to apply for revision or deletion of approved beneficiary masters.

Steps

1. Select the menu.

Top Page

(1) From the [TRANSACTION SERVICES] Mega Menu in the upper part of Top Page, select [Payments and Transfers] - [Beneficiary Master] - [Inquiry and Approval].

2. Select the beneficiary masters.

[Beneficiary Master Inquiry and Approval: Search] page

(1) Beneficiary masters are listed.

   For details of each field, see:

   ☞　3-3-1　Inquiry
   Screen Field Description [Beneficiary Master Inquiry and Approval: Search] page

   To see the beneficiary master details, click the 🔍 icon.

(2) To change the search criteria, enter the criteria and click the [Search] button.

(3) When editing the approved beneficiary master and applying for approval again: Tick the checkbox of the beneficiary master and click the [Apply to Revise] button. (Go to Step 3: Input page)

(4) When deleting the approved beneficiary masters: Tick the checkboxes of the beneficiary masters and click the [Apply to Delete] button. (Go to Step 4: Confirm page)

3. Edit the contents of the beneficiary master.

[Beneficiary Master: Input] page

(1) For further instructions, see:

☞   3-1   Entry
From Step 2

> **End of applying for revision of a beneficiary master**

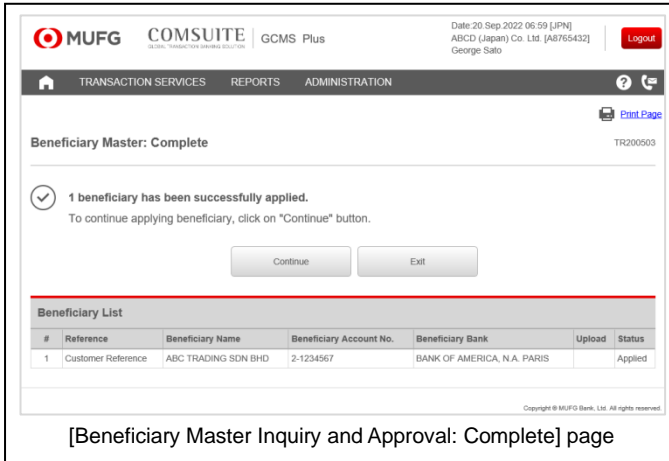### 4. Confirm the contents and apply for approval.

[Beneficiary Master Inquiry and Approval: Confirm] page

(1) Confirm the contents.

(2) Click the [Confirm] button.

MUFG

5. Confirm the results.

[Beneficiary Master Inquiry and Approval: Complete] page

(1) Confirm the results.

> **End of applying for deletion of beneficiary masters**