

Global Payment Hub

Swift MyStandards User Guide

November 6, 2023 Ver1.0

COMSUITE
GLOBAL TRANSACTION BANKING SOLUTIONS

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



Preface

About this document

This document explains how to use Swift MyStandards for Global Payment Hub ("GPH") provided by MUFG Bank, Ltd ("MUFG Bank")

Notes

- ✧ MyStandards is a standards management tool operated by Swift and is not owned by MUFG.
- ✧ For the above reason, the screenshots in this document may differ from the actual screen due to enhancement by Swift.

Intended User

This document is for the following User:

- GPH customers who applies some payment service with MT or MX format option

Related documentation provided by Swift

It is recommended to access [Service Description](#) before getting started.

- [Service Description](#)
- [Swift MyStandards User Guide](#)
- [Swift MyStandards Readiness Portal User Guide](#)
- [Swift MyStandards FAQ](#)

Revision History

Date	Version	Updated contents
2023/11/1	1.0	First edition

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I. Introduction

1. What is Swift MyStandards?

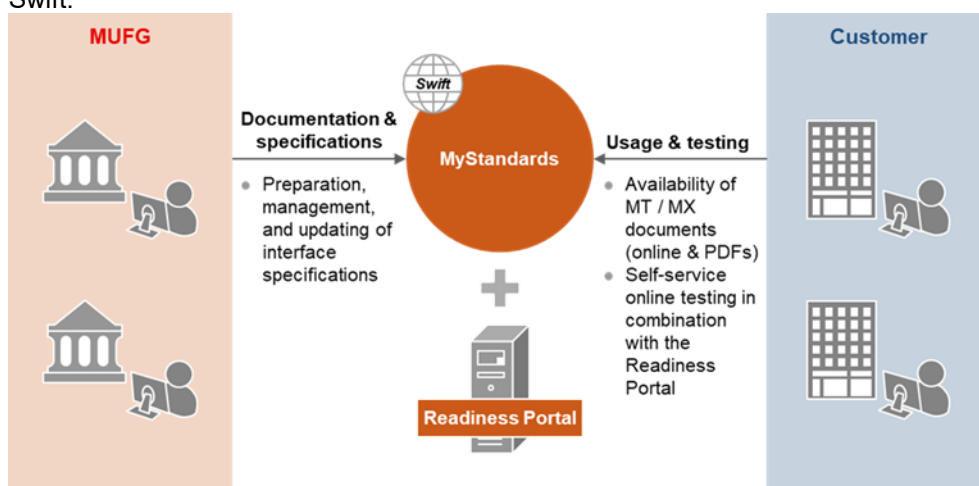
- **Swift MyStandards is a standards management tool operated by Swift and is not owned by MUFG.**
- **For the above reason, the detailed explanation about Swift MyStandards should be referred to related documentations provided by Swift in Preface of this manual.**

1) Overview

1.1 Fundamental Concepts of Swift MyStandards:

- “Swift MyStandards” is a collaborative web platform that helps banks, market infrastructures, and market practice groups to create, publish and share their message specifications and interface specifications with ease.

This service enables unified management of specification information and test verification by customers using Swift MyStandards (Readiness Portal) provided by Swift.



1.2 By using “MUFG Swift MyStandards,” you will be able to:

- Find documents related to MUFG GPH (Global Payment Hub) including interface specifications and lists of status codes for international payments and some local-based payments.
- Automatically verify the accuracy of the sample messages with Swift MyStandards online.

2) Benefits

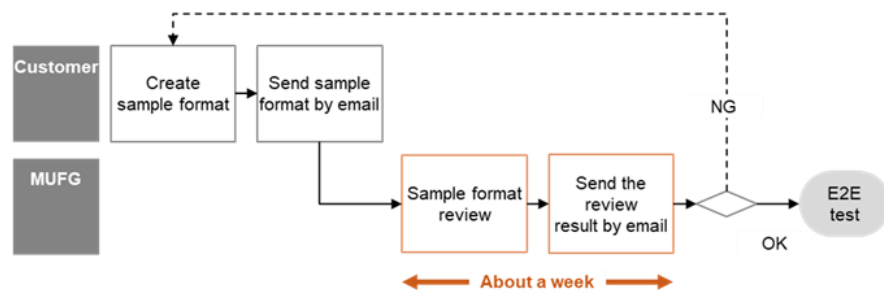
2.1 Validation of sample format is always available:

- Customers can perform sample format test by themselves using Readiness portal.

Without Swift MyStandards;

- ✧ Customer needs to send sample format to MUFG by email.
- ✧ MUFG's PIC manually checks if the customer's sample format meets MUFG's specification rules and provides feedbacks through email.
- ✧ Time required for sample format review depends on PIC's availabilities.

As-Is

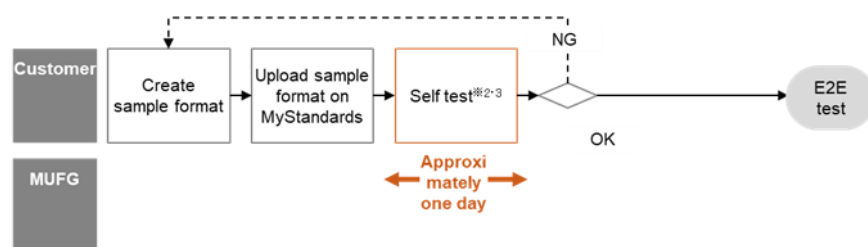


- **Input rules such as fixed values, number of digits, and date can be verified within Swift MyStandards, but some details need to be checked with your MUFG representative.**

By using Swift MyStandards;

- ✧ Customers will directly upload sample formats to Swift MyStandards Readiness Portal.
- ✧ Swift MyStandards will automatically validate the formats and provide feedbacks within a few minutes.

To-Be



2.2 Latest interface specifications are always available:

- The latest MUFG interface specifications can always be confirmed on Swift MyStandards.

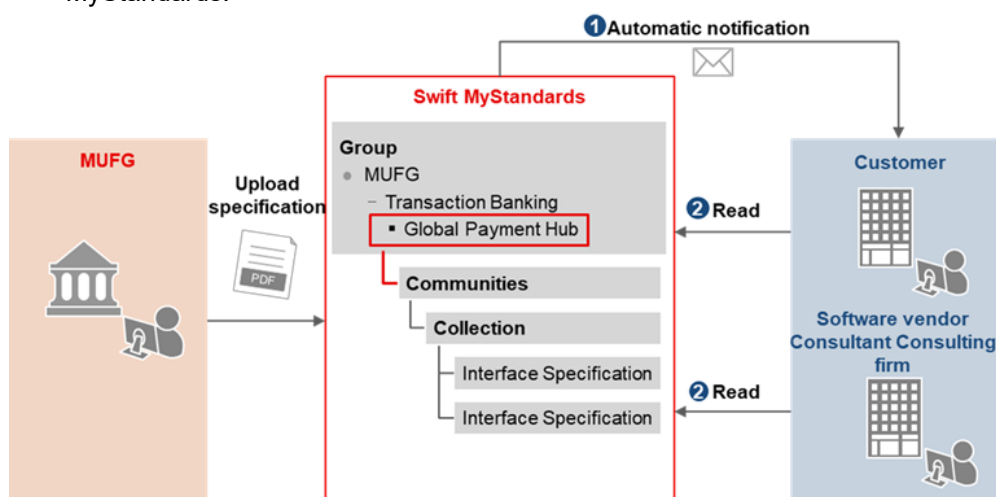
- Please change Collection setting to “Following” to receive notifications.
- For details, please refer to [V-1. Get notification email automatically.](#)

1 Automatic Notification

Customers can receive Automatic notification emails by Swift MyStandards when specifications are modified.

2 Read

Not only customers themselves but software vendors and consultants can directly view the latest MUFG Specifications under each collection on Swift MyStandards.

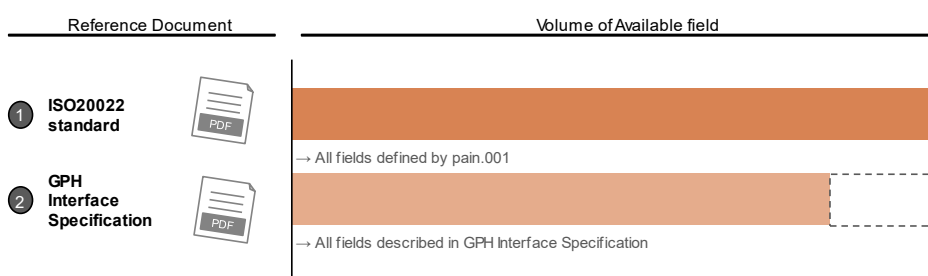


2.3 Reduce the workload of requirement definition phase in development:

- By checking the Bank's data specification via Swift MyStandards, the workload of comparing available fields of Bank's data specification and the original format specification will be unnecessary.

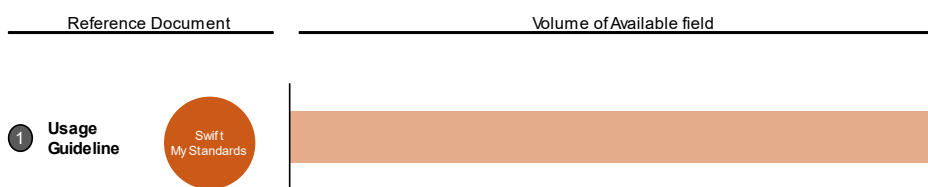
Without Swift MyStandards

(e.g. In case create payment instruction file with pain.001.001.03)



With Swift MyStandards

(e.g. In case create payment instruction file with pain001.001.03)

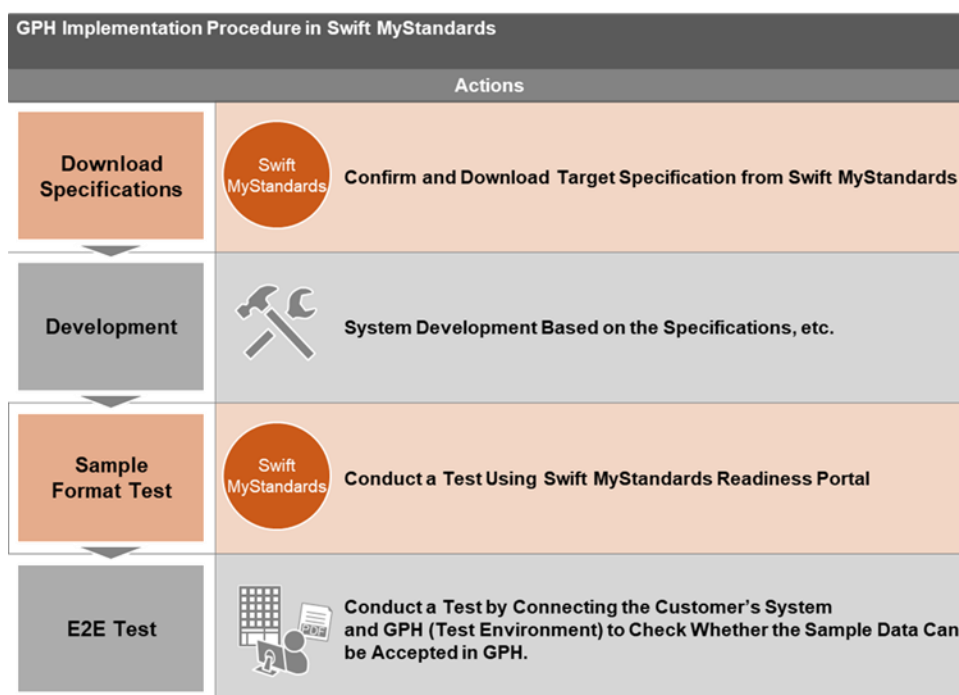


2. GPH Implementation Procedure in Swift MyStandards

■ Download and Confirm data specifications via Swift MyStandards

■ Conduct Sample Format Test

Please note that Input rules such as fixed values, number of digits, and date can be verified with Swift MyStandards, but some details need to be checked with your MUFG representative.



*For GCMS format Testing, Contact Your MUFG Representative

II. Getting Started

1. Create account

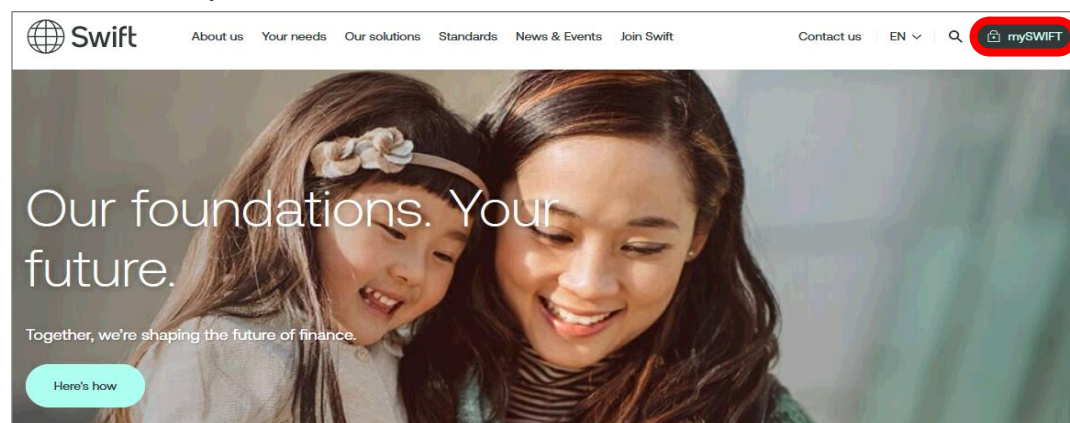
- **Swift MyStandards is available in the swift.com infrastructure.**
- **Customers who are subscribed to Swift MyStandards and Swift MyStandards Readiness Portal will not have access to other restricted areas on swift.com.**

- ✧ There are two ways to access to Swift MyStandards as below.
 - 1) [Be a Swift.com user](#)
 - 2) [Be a subscriber of Swift MyStandards](#)
- ✧ Please skip to Chapter I-2 “Swift MyStandards Login” if Swift.com or Swift MyStandards accounts are already available.
- ✧ Please choose either way and find the descriptions on how to create an account.

1) Swift.com Account

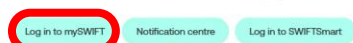
1.1.1 Go to www.swift.com

1.1.2 Click on “mySWIFT”



1.1.3 Click on “Log in to mySWIFT”
mySWIFT

mySWIFT is your one-stop shop to help you manage your Swift products and services, keep track of your orders and invoices, and access online support.



Contact support

Contact information	>
Order, change or terminate products	>
Security Guidelines	>
How to become a swift.com user?	>
Knowledge Centre (User Handbook)	>
Secure Channel	>
Availability statistics	>

1.1.4 Click on “Create account”
Sign in with your swift.com credentials

1.1.5 Fill in the mandatory fields and follow the instructions in the registration process.

USER REGISTRATION

Personal info

Title:

First name:

Last name:

Telephone:

Mobile number:

Set your name and password

E-mail:

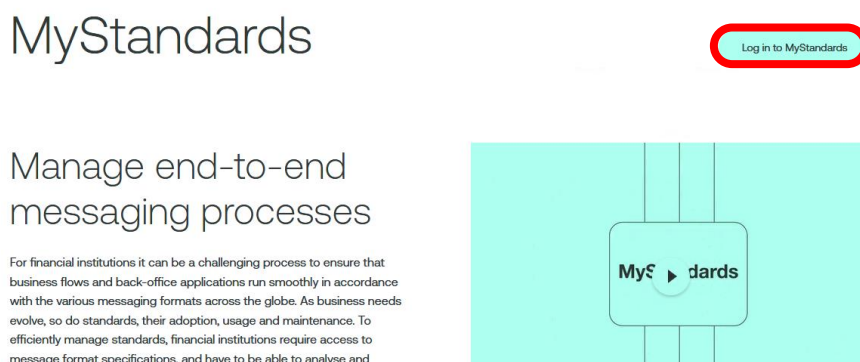
Password:

Confirm Password:

2) Swift MyStandards Account

1.2.1 Go to [https://www.swift.com/standards/Swift MyStandards-and-swift-translator](https://www.swift.com/standards/Swift%20MyStandards-and-swift-translator)

1.2.2 Click on “Log in to Swift MyStandards”



1.2.3 Click on “Create account”

Sign in with your swift.com credentials

Email address:

Password: [Forgot password?](#)

Don't have an account?

[How to create a swift.com user account](#)

[Registration User Guide](#)

[swift.com security guidelines](#)

1.2.4 Fill in the mandatory fields and follow the instructions in the registration process.

USER REGISTRATION

Personal info

Title:

First name:

Last name:

Telephone:

Mobile number:

Set your name and password

E-mail:

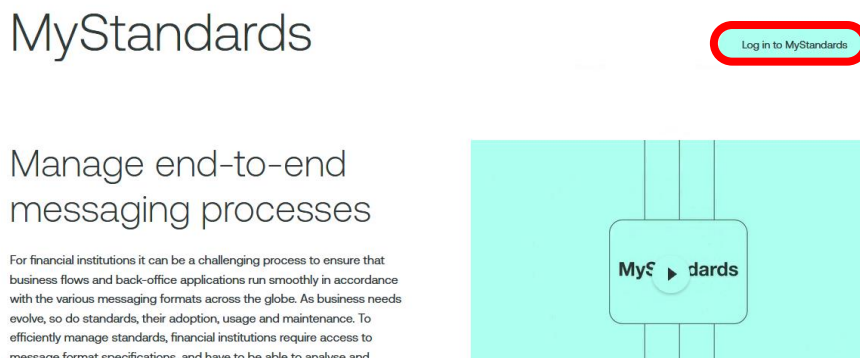
Password:

Confirm Password:

2. Swift MyStandards Login

2.1. Go to [https://www.swift.com/standards/Swift MyStandards-and-swift-translator](https://www.swift.com/standards/Swift%20MyStandards-and-swift-translator).

2.2. Click on “Log in to Swift MyStandards”.



2.3 Sign in with filling in your Email address and Password.

Sign in with your swift.com credentials

2.4 Verify your account by entering the verification code.

(The verification code will be sent by email or SMS based on your registration.)

2-Step Verification

2-step verification code

 registration.request@swift.com
宛先

Dear Madam, Dear Sir,

Your 2-step verification code is:

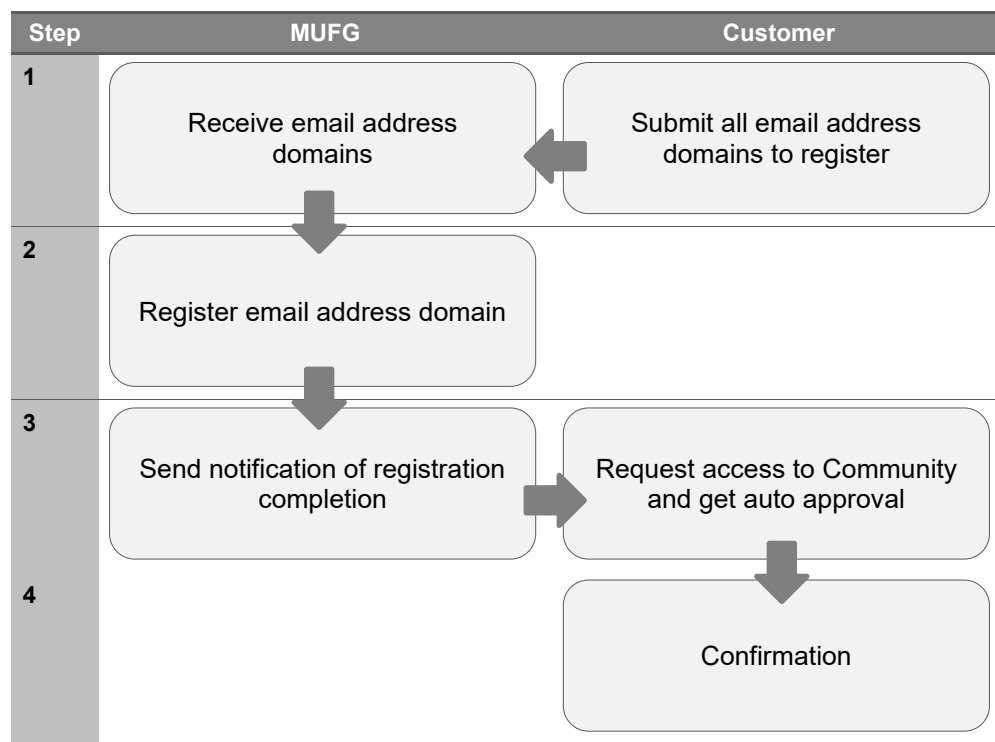
928482

This is an automatically generated e-mail. Please do not reply to this e-mail address. Thank you for your co-operation

 返信  全員に返信  転送 
 2023/06/07 (木) 16:02

3. Join the Community for Usage Guidelines and Portals

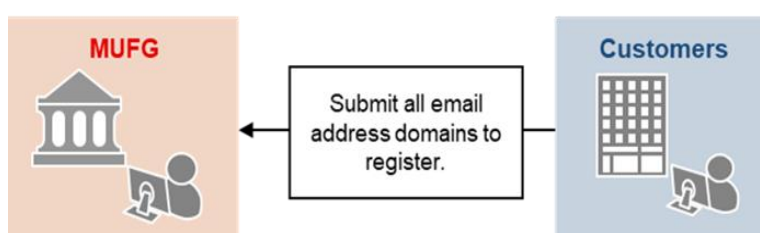
1) Process Overview



2) Detailed Process

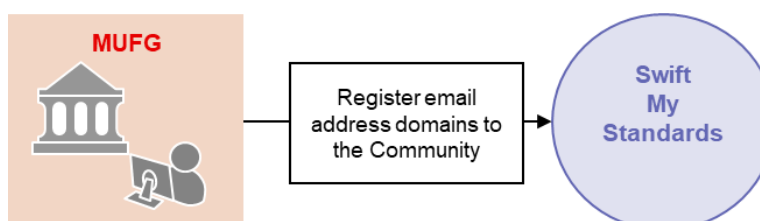
Step1. Submit all email address domains to register.

- Please submit all email address domains to register to your MUFG representative.



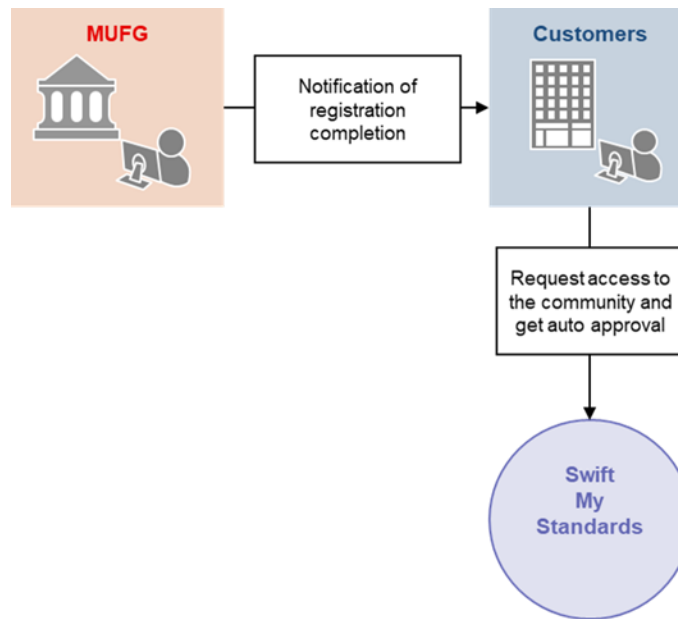
Step2. Register email address domain

- MUFG representative will register the submitted email address domains to Swift MyStandards.

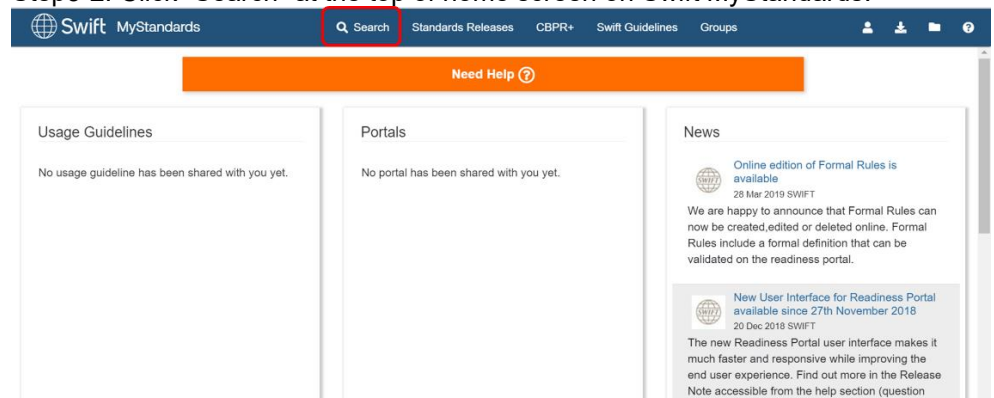


Step3. Request access to Community and get auto approval

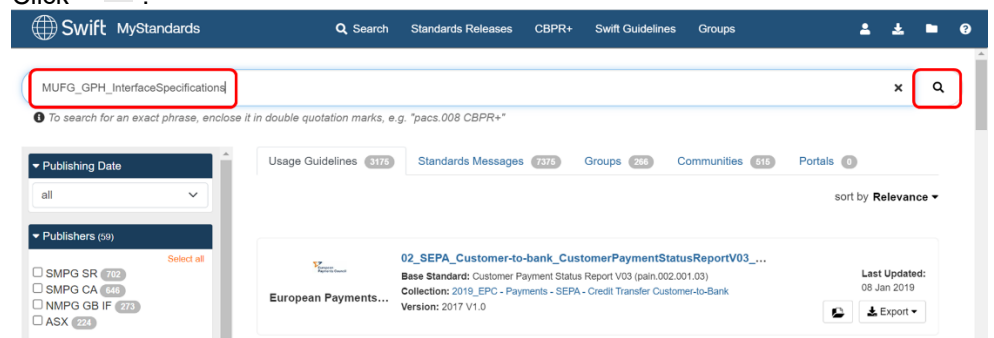
- Once you get the notification of email address domain registration being completed from your MUFG representative, please request access to the community you wish to join and get auto approval.



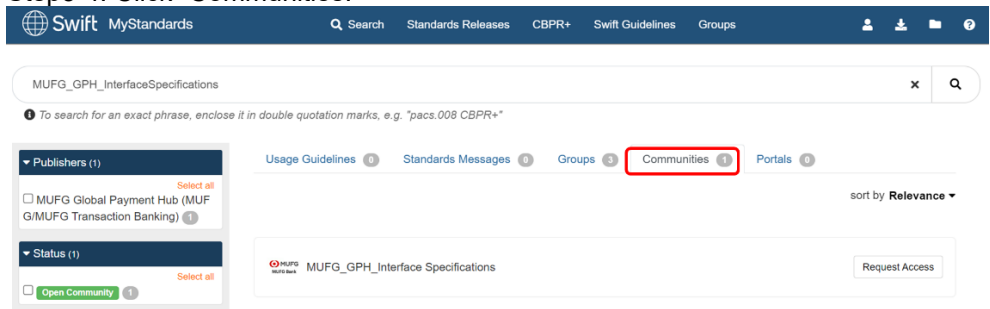
Step3-1. Log in to Swift MyStandards (Refer to [II-2. Swift MyStandards login](#)) .
 Step3-2. Click “Search” at the top of home screen on Swift MyStandards.



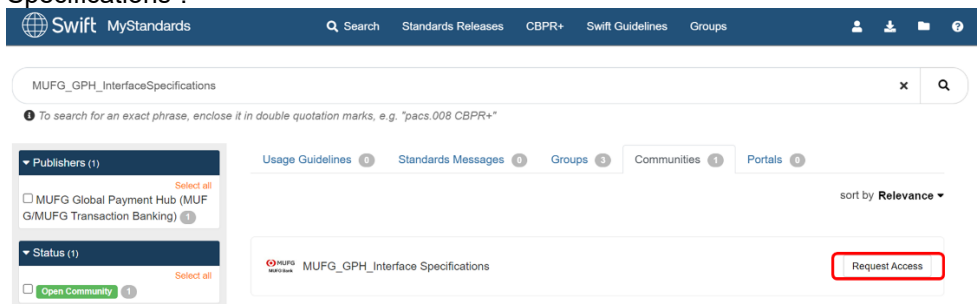
Step3-3. Click the search bar, enter “MUFG_GPH_Interface Specifications” and Click “Q”.

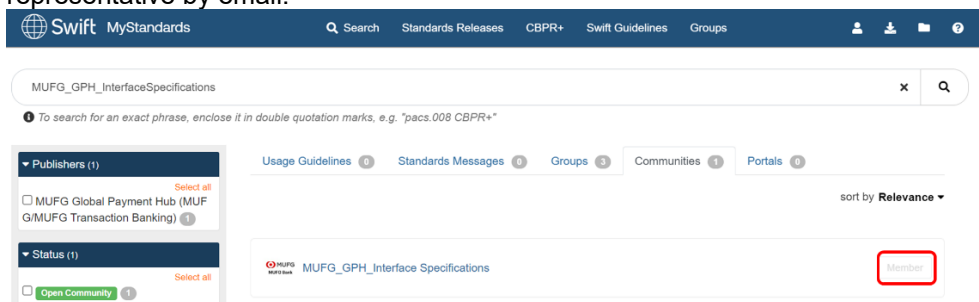


Step3-4. Click “Communities”.



Step3-5. Click “Request Access” at the right of “MUFG_GPH_Interface Specifications”.

Step3-6. Click “Request Membership”.
The column “Business Reason” can be left empty.

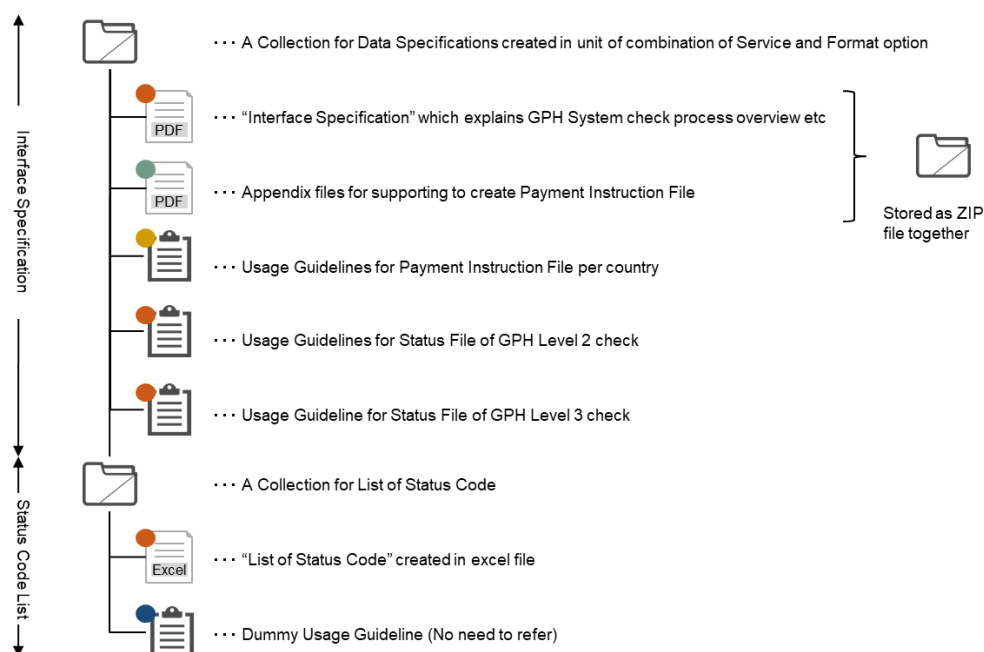
 This screenshot shows a 'Membership Request' form. The title is 'Membership Request'. Below the title, there is a text prompt: 'Please provide a reason for your membership request to the community'. Below this, there is a text input field containing the text '"MUFG_GPH_InterfaceSpecifications (Tentative) "'. Below the input field, there is a label 'Business Reason'. At the bottom right of the form, there are two buttons: 'Cancel' and 'Request Membership'. The 'Request Membership' button is highlighted with a red rectangle.
Step3-7. Confirm that the “Request Access” button changes to “Member”.
If the status does not change in few minutes, please contact your MUFG representative by email.

III. How to use Usage Guidelines

1. Data specification storage structure of MUFG

1) Structure Overview

All information you should gain are shown below. Please find the 1) Interface Specification of GPH service you would like to apply and 2) Status Code List from each collection.



<Legends>

Color	Description
Orange	<ul style="list-style-type: none"> ✓ It is mandatory required to confirm this document / Usage Guideline. ✓ They are stored in all collections for Interface Specification.
Yellow	<ul style="list-style-type: none"> ✓ It is mandatory required to confirm this Usage Guideline. ✓ They are stored in all collections for Interface Specification. ✓ Unit of Usage Guideline for Payment Instruction File are described in Chapter III-1-2) Naming Convention for Collection and Usage Guideline.
Green	<ul style="list-style-type: none"> ✓ It is mandatory required to confirm this document if it is stored.
Blue	<ul style="list-style-type: none"> ✓ No need to refer this Usage Guideline.

2) Naming Convention for Collection and Usage Guideline

2-1 Collection

- Collection is the logical organization of related usage guidelines, typically representing the associated business process message flow.
- MUFG has created collections in units of combination of service name and format option.
- Please don't forget to download List of Status Code which is the description of status codes reflected in status files such as pain.002.001.10 and MT199 because List of Status Code is stored in the Collection for List of Status Code separately. It cannot be found in the same Collection for Payment Institution File and Status File.

[Pattern 1] Payments Service

Parameter	Description	Example
1	Institution Name	MUFG (Fixed Value)
2	Product Name	GPH (Fixed Value)
3	Service Name	Payments (Fixed Value)
4	Region	Japan / AsiaOceania / Europe etc.
5	Format	pain.001.001.03 / MT101 etc.
6	Structured / Unstructured	Structured / Unstructured

[Pattern 2] Low Value Payment Service

Parameter	Description	Example
1	Institution Name	MUFG (Fixed Value)
2	Product Name	GPH (Fixed Value)
3	Service Name	SEPACreditTransfer / JapanZenginPayment etc.
4	Format	pain.001.001.03 / MT101 etc.
5	Structured / Unstructured (If necessary)	Structured / Unstructured

[Pattern 3] List of Statue Code

Parameter	Description	Example
1	Institution Name	MUFG (Fixed Value)
2	Product Name	GPH (Fixed Value)
3	Service Name	ListOfStatusCode (Fixed Value)

2-2 Usage Guideline

- Usage Guideline is a description of how base standards should be used in certain specific business contexts. This notion covers a variety of terms recognized in the industry: market practice, implementation guideline, formatting rule, recommendation, functional specification, or template.
- MUFG has created collections in units of combination of service name and format option.
- Usage Guideline for both Payment Instruction File and Status File are stored in the same collection.

[Pattern 1] Payments Service

Parameter	Description	Example
1	Institution Name	MUFG (Fixed Value)
2	Product Name	GPH (Fixed Value)
3	Service Name	Payments (Fixed Value)
4	Country	Japan / Singapore / UnitedKingdom etc
5	Format	pain.001.001.03 / MT101 etc
6	Structured / Unstructured	Structured / Unstructured
7	Return Level of Status File (Only for pain.002 and MT199)	Lv2 / Lv3

[Pattern 2] Low Value Payment Service

Parameter	Description	Example
1	Institution Name	MUFG (Fixed Value)
2	Product Name	GPH (Fixed Value)
3	Service Name	SEPACreditTransfer / JapanZenginPayment etc.
4	Country (If necessary)	India / Malaysia / Vietnam / Philippine etc.
	Payment Type	PI / Bulk / International etc.
5	Format (If necessary)	pain.001.001.03 / MT101 etc.
6	Structured / Unstructured (If necessary)	Structured / Unstructured
7	Return Level of Status File (Only for pain.002 and MT199)	Lv2 / Lv3


[Pattern 3] List of Statue Code

Parameter	Description	Example
1	Institution Name	MUFG (Fixed Value)
2	Product Name	GPH (Fixed Value)
3	Service Name	ListOfStatusCode
4	No need to refer this Usage Guideline. All you should do is to download the attached documents in the same collection.	Dummy (Fixed Value)

2. How to Obtain All Information to Start Your Development

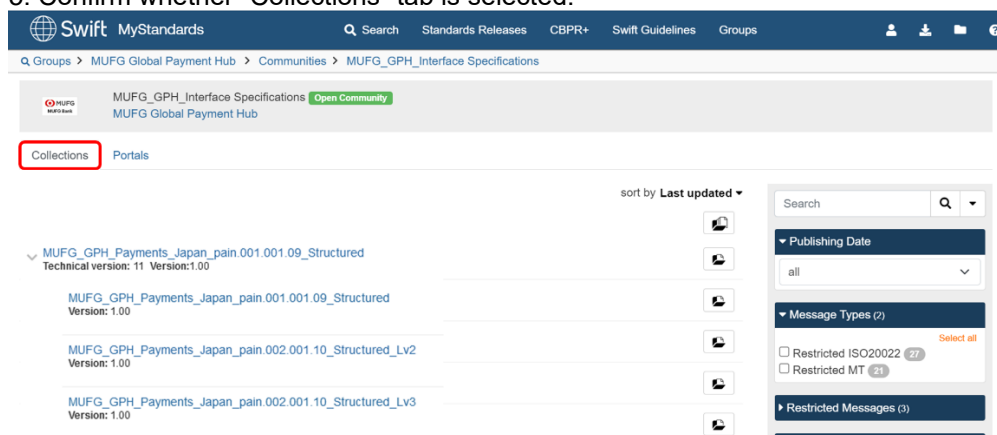
Step	Action	Obtained Information	Reference
1	Via e-mail, ask your MUFG representative all the name of GPH service you would like to apply for.	<ul style="list-style-type: none"> ● All name of GPH Service you would like to apply for. 	-
2	Access Swift MyStandards.	-	II-2
Obtain Interface Specifications per Service If two or more service and/or account will be applied for, please repeat Step3 to Step7.			
3	Access Collection for Interface Specification.	-	III-3
4	Obtain the attached ZIP file in Collection.	<ul style="list-style-type: none"> ● GPH Interface Specification – System Check Process Overview – Data Specification for Status File of GPH Level 1 check – System Check Specifications ● Appendix document 	III-6
5	Access Usage Guideline for Payment Instruction File.	<ul style="list-style-type: none"> ● Usage Guideline for Payment Instruction File – Screen view – Excel File – PDF File – XSD File 	III-4 III-5
6	Access Usage Guideline for Status File of GPH Level 2 check.	<ul style="list-style-type: none"> ● Usage Guideline for Status File of GPH Level 2 check – Screen view – Excel File – PDF File – XSD File 	III-4 III-5
7	Access Usage Guideline for Status File of GPH Level 3 check.	<ul style="list-style-type: none"> ● Usage Guideline for Status File of GPH Level 3 check – Screen view – Excel File – PDF File – XSD File 	III-4 III-5
Obtain List of Status Code			
8	Access Collection for List of Status Code.	-	III-3
9	Obtain the attached PDF file in Collection.	<ul style="list-style-type: none"> ● GPH_StatusCode_yyyy mmdd.pdf 	III-6

3. Access to Collection and Usage Guideline

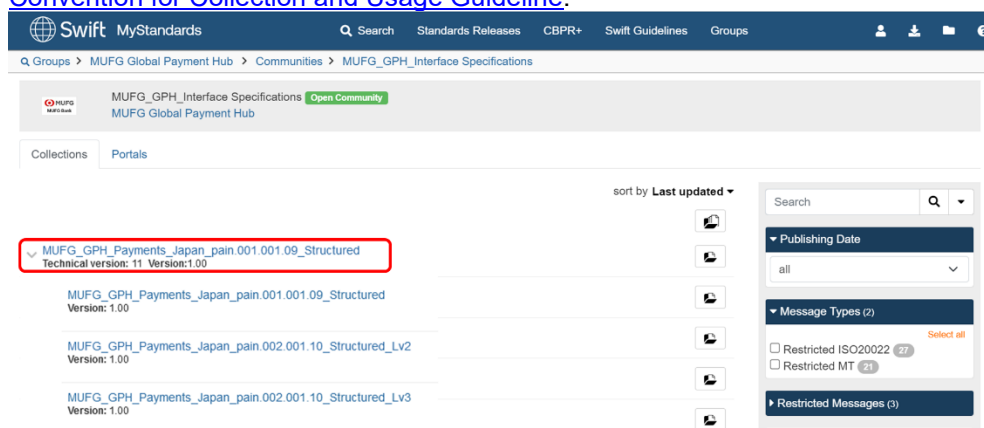
1. Log in to Swift MyStandards (Refer to [II-2. Swift MyStandards login](#)).
2. Click “

 This screenshot shows the user profile page in the Swift MyStandards application. The top navigation bar includes 'Swift MyStandards', a search icon, and links for 'Standards Releases', 'CBPR+', 'Swift Guidelines', and 'Groups'. Below the navigation bar, there are tabs for 'Memberships', 'My Downloads', 'My Notifications', and 'My Portals'. The 'Memberships' section is active, showing 'Group Memberships' and 'Community Memberships'. A message states 'You are not part of any groups.' To the right, a red box highlights the 'MUFG_GPH Interface Specifications' link, which is part of the 'Community Memberships' section.

5. Confirm whether “Collections” tab is selected.



6. Click the Collection you would like to check by referring to [III-1-2\) Naming Convention for Collection and Usage Guideline](#).



7. Click the Usage Guideline you would like to check by referring to [III-1-2\) Naming Convention for Collection and Usage Guideline](#).

The screenshot shows the Swift MyStandards web application interface. The top navigation bar includes the Swift logo, 'MyStandards' text, and links for Search, Standards Releases, CBPR+, Swift Guidelines, and Groups. Below the navigation bar, the breadcrumb trail reads: 'MUFG Global Payment Hub > Home / Usage Guidelines > MUFG_GPH_Payments_Japan_pain.001.001.09_Structured (v.11)'. The main content area displays the title 'MUFG_GPH_Payments_Japan_pain.001.001.09_Structured' with a technical version note 'Technical version: v.11 From v.10, Version: 1.00'. Action buttons for '+ New Version', 'Save As Template', '+ Follow', and 'Export' are visible. A tabbed interface at the bottom shows 'Usage Guidelines' as the active tab, with other tabs for 'Technical Versions', 'Dictionary', and 'Annotation Structures'. A list of usage guidelines is displayed below the tabs, with the first item, 'MUFG_GPH_Payments_Japan_pain.001.001.09_Structured', highlighted by a red rectangle. The other items in the list are 'MUFG_GPH_Payments_Japan_pain.002.001.10_Structured_Lv2' and 'MUFG_GPH_Payments_Japan_pain.002.001.10_Structured_Lv3'.

Usage Guidelines	Technical Versions	Dictionary	Annotation Structures
MUFG_GPH_Payments_Japan_pain.001.001.09_Structured			
MUFG_GPH_Payments_Japan_pain.002.001.10_Structured_Lv2			
MUFG_GPH_Payments_Japan_pain.002.001.10_Structured_Lv3			

4. Confirm the Specification on Web screen

- Do not forget to confirm information written in (NOTE) in the detailed information of Usage Guideline. There are some errors that could not be detected by Readiness Portal of Swift MyStandards.
- This occurs with the differences between the validation logic of Swift MyStandards and the one for GPH.

1) Display Details of a Usage Guideline

1-1. Information in header

- The following basic information of Usage Guideline could be checked in the header.
 - Name of Collection
 - Name of Usage Guideline
 - Version of Usage Guideline
- You can also check:
 - Latest Publication Date
 - Latest Live Date
 - (NOTE): Important Note for creating payment instruction file

1-1-1. Display the Usage Guideline you wish to confirm. For steps to find the Usage Guideline, please refer to [III-1-2\) Naming Convention for Collection and Usage Guideline](#).

1-1-2. Click “Show details” at the header of the Usage Guideline.

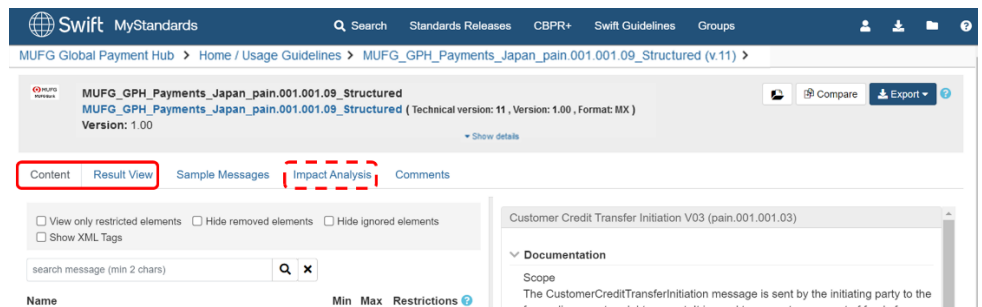


1-1-3. You can see the details of the Usage Guideline such as:

Description	<p><Publication Date of this Usage Guideline> 01-08-2023</p> <p><Live Date of this Usage Guideline> TBD</p> <p>(NOTE1) Please consult with Bank if using other message items without Comment written by Bank in this Usage Guideline.</p> <p>(NOTE2) Character code UTF-8</p> <p>(NOTE3) Due to XML restriction, following symbols must be set with escape characters Symbol → Symbol with escape characters & → &amp; ✓ → &#9658;</p>
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1-2. Different tabs in the Usage Guideline

- The following different tabs are provided by Swift as standard features.
 - Content
 - Result View
 - Sample Messages
 - Impact Analysis (For premium license user only)
 - Comments
- Only the following tabs are available for Usage Guideline of MUFG.
 - Content
 - Result View
 - Impact Analysis (For premium license user only).



- “Is Removed” defines that this is an optional field or element that cannot be populated.

GPH will **REJECT** your payment instruction file if these fields or elements are used.

- “Is Ignored”, defines that this field or element may be populated but does not reach the receiver.

GPH will **ACCEPT** your payment instruction file if these fields and elements are used.

2) Content view vs. Result view

There are two models to confirm the content of Usage Guideline provided by Swift. Please confirm 1) Content Model at first to explore all Restrictions settings in MUFG format and then, 2) Result View Model to see the tags available in MUFG format.

2-1. Content Model

Content Model shows all the restrictions made to the basic ISO20022 message.

- “?” will display the legends as shown below:

Legend	
= Changes below	= Element removed
= A parent of this element has been added	= This element is added
= A parent of this element has been removed	= A parent of this element has been ignored
= Type changed	= Element changed
= Element ignored	= Multiplicity changed

- The original message values will be displayed. (e.g. multiplicity on the Min – Max columns.)
- The right side shows the ISO definition values for each tag (multiplicity, data type, etc.) as well as the changes that are made.

Changes are always marked with the sign “⚠️”.

Swift MyStandards

MUFG Global Payment Hub > Home / Usage Guidelines > MUFG_GPH_Payments_Japan_pain.001.001.09_Structured (v.11) >

MUFG_GPH_Payments_Japan_pain.001.001.09_Structured
MUFG_GPH_Payments_Japan_pain.001.001.09_Structured (Technical version: 11, Version: 1.00, Format: MX)
Version: 1.00

Content Result View Sample Messages Impact Analysis Comments

☐ View only restricted elements ☐ Hide removed elements ☐ Hide ignored elements ☐ Show XML Tags

search message (min 2 chars) 🔍

Name	Min	Max	Restrictions
Customer Credit Transfer Initiation V09 (pain.001.001.09)	1	1	⚠️
Group Header	1	1	⚠️
Message identification	1	1	⚠️
Creation Date Time	1	1	⚠️
Authorisation	0	2	
Code	1	1	
File Level Authorisation Details [FOET]			
File Level Authorisation Summary [FSUM]			
Instruction Level Authorisation [ILEV]			
Pre Authorised File [AUTH]			
Proprietary	1	1	
Number Of Transactions	1	1	⚠️
Control Sum	0	1	⚠️
Initiating Party	1	1	⚠️
Name	0	1	
Postal Address	0	1	
Identification	0	1	

Customer Credit Transfer Initiation V09 (pain.001.001.09)

Rules


- MUFG_GPH_Payments_pain.001.001.09_Rule1**
Status Code: 1180403
- There is a contradictory error with the Number of Transactions field. Please count the number of the Credit Transfer Transaction Information and set the appropriate data in the Number of Transactions field.
More information
- MUFG_GPH_Payments_pain.001.001.09_Rule2**
Status Code: 1180703
- There is a contradictory error with the Control Sum field. Please count the total of Instructed Amount of the Credit Transfer Transaction Information and set the appropriate data in the Control Sum field.
More information

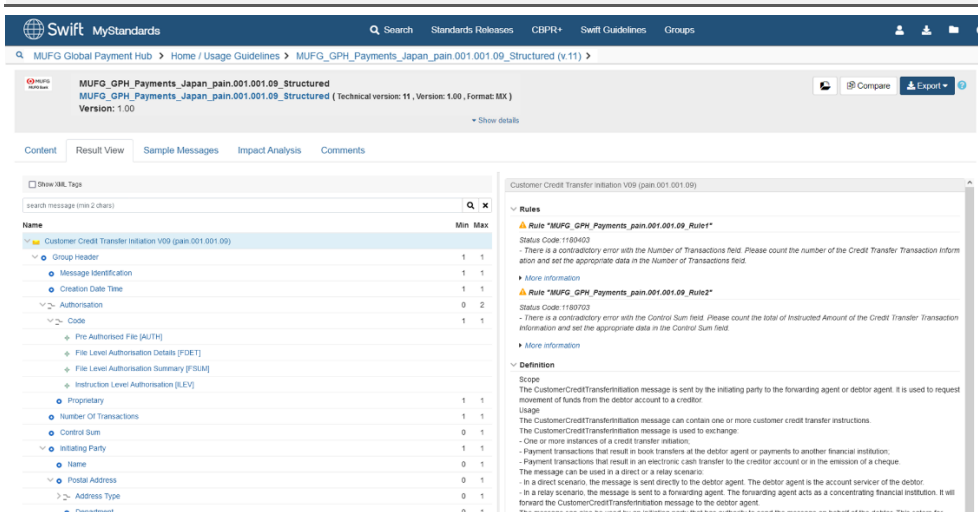
Documentation

Scope
The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding agent or debtor agent. It is used to request movement of funds from the debtor account to a creditor.

Usage
The CustomerCreditTransferInitiation message can contain one or more customer credit transfer instructions.
The CustomerCreditTransferInitiation message is used to exchange:
- One or more instances of a credit transfer initiation;
- Payment transactions that result in book transfers at the debtor agent or payments to another financial institution;
- Payment transactions that result in an electronic cash transfer to the creditor account or in the emission of a cheque.
The message can be used in a direct or a relay scenario:
- In a direct scenario, the message is sent directly to the debtor agent. The debtor agent is the account servicer of the debtor.
- In a relay scenario, the message is sent to a forwarding agent. The forwarding agent acts as a concentrating financial institution. It will forward the CustomerCreditTransferInitiation message to the debtor agent.
The message can also be used by an initiating party that has authority to send the message on behalf of the debtor. This caters for example for the scenario of a payments factory initiating all payments on behalf of a large corporate.

2-2. Result View Model

- Result View Model shows only the restrictions registered by the author of Usage Guidelines.
- Restriction column is not shown
- Displays the multiplicity defined in the Usage Guideline
- The original datatype is not displayed. ; Only the applied 'Type' is exposed
- The “” sign only appears when an annotation, a textual rule or a formal rule have been applied to a tag.



The screenshot displays the Swift MyStandards web application. The top navigation bar includes the Swift logo and links to Search, Standards Releases, CBPR+, Swift Guidelines, and Groups. The main content area shows the 'MUFG_GPH_Payments_Japan_pain.001.001.09_Structured' standard. Below this, there are tabs for 'Content', 'Result View', 'Sample Messages', 'Impact Analysis', and 'Comments'. The 'Result View' tab is active, showing a table of tags and their multiplicities. A detailed view of the 'Customer Credit Transfer Initiation V09' tag is shown on the right, including rules and definitions.

Name	Min	Max
Customer Credit Transfer Initiation V09 (pain.001.001.09)	1	1
Group Header	1	1
Message Identification	1	1
Creation Date Time	1	1
Authorisation	0	2
Code	1	1
Pre Authorised File (AU/TH)		
File Level Authorisation Details (FDET)		
File Level Authorisation Summary (FSLM)		
Instruction Level Authorisation (ILEV)		
Proprietary	1	1
Number Of Transactions	1	1
Control Sum	0	1
Initiating Party	1	1
Name	0	1
Postal Address	0	1
Address Type	0	1
Department	0	1

Rules

- Rule "MUFG_GPH_Payments_pain.001.001.09_Rule1"**
Status Code: 1180403
There is a contradictory error with the Number of Transactions field. Please count the number of the Credit Transfer Transaction Information and set the appropriate data in the Number of Transactions field.
- Rule "MUFG_GPH_Payments_pain.001.001.09_Rule2"**
Status Code: 1180703
There is a contradictory error with the Control Sum field. Please count the total of Instructed Amount of the Credit Transfer Transaction Information and set the appropriate data in the Control Sum field.

Definition

Scope
The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding agent or debtor agent. It is used to request movement of funds from the debtor account to a creditor.

Usage
The CustomerCreditTransferInitiation message can contain one or more customer credit transfer instructions.
The CustomerCreditTransferInitiation message is used to exchange:
- One or more instances of a credit transfer initiation.
- Payment transactions that result in an electronic cash transfer to the creditor account or in the emission of a cheque.
The message can be used in a direct or a relay scenario.
- In a direct scenario, the message is sent directly to the debtor agent. The debtor agent is the account servicer of the debtor.
- In a relay scenario, the message is sent to a forwarding agent. The forwarding agent acts as a concentrating financial institution. It will forward the CustomerCreditTransferInitiation message to the debtor agent.
The message can also be used by an initiating party that has authority to send the message on behalf of the debtor. This covers for

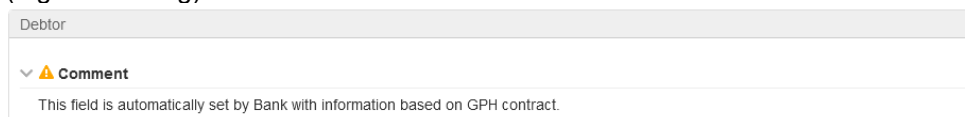
3) Important Notes on Use

For specific GPH definition per each tag, two types of rules will be added.

3-1. Textual Rule

- It is documented inside Swift MyStandards in a textual form
- It is present across the documentation chain
- It cannot be tested in the Readiness Portal
- Some textual rule can be validated in GPH, but some cannot.
(See the note described in the left of [III-4-1\) Display details of a Usage Guideline](#))

(e.g. <Dbtr> tag)



The screenshot shows the definition of the <Dbtr> tag. The tag is named 'Debtor'. Below the tag name, there is a comment icon and the text: 'This field is automatically set by Bank with information based on GPH contract.'

3-2. Formal Rule

- It is a cross-element rule that can be tested in the Readiness Portal
 - It will be validated in GPH.
- (Please note that a few formal rules have validation logic different from GPH)

(e.g. <InstrdAmt> tag)

Instructed Amount
Rules
⚠ Rule "MUFG_GPH_Payments_pain.001.001.09_Rule18"
Status Code:1110602,1120602,1130602,1140602 - There is an error in the Amount. The Amount must be entered with a value greater than 0. The maximum number of digits allowed for the Amount field is 14 excluding "comma", of which the decimal numbers must be within 4 digits.
▶ More information
⚠ Rule "MUFG_GPH_Payments_pain.001.001.09_Rule2"
Status Code:1180703 - There is a contradictory error with the Control Sum field. Please count the total of Instructed Amount of the Credit Transfer Transaction Information and set the appropriate data in the Control Sum field.
▶ More information
⚠ Rule "MUFG_GPH_Payments_pain.001.001.09_Rule5"
Status Code:1180903 - There is a contradictory error with the Control Sum field of Payment Information. Please count the total of Instructed Amount of the Credit Transfer Transaction Information included in the same Payment Information and set the appropriate data in the Control Sum field.
▶ More information
💡 Comment
Maximum 14 digits excluding decimal point.

5. Confirm the Specification with Export Functionality

1) What is Export Functionality?

This function is provided by Swift. A Usage Guideline may always be consulted online, but it is also possible to download or export different formats depending on your needs:

- an Excel spreadsheet
- a PDF version of the Usage Guideline
- the XML schema (XSD)

2) Our Recommendation

- If you would like to know:
 - GPH specific definition: Please find the Excel spreadsheet
 - Basic standard definition: Please find PDF version of Usage Guideline
- If you would like to reduce your workload for development in DD/CT phase:
 - Please utilize the XSD file

3) Download/Export Excel file of Usage Guideline

3-1. Download Excel file

- Excel file will be generated by Swift MyStandards automatically as Swift MyStandards standard function.


3-1-1. Access to Usage Guideline. (Refer to [III-3. Access to Collection and Usage Guidelines](#))

The screenshot shows the Swift MyStandards web interface. The breadcrumb trail is: MUFG Global Payment Hub > Home / Usage Guidelines > MUFG_GPH_Payments_Japan_pain.001.001.09_Structured (v.11). The main content area displays the standard name and version (1.00). Below this, there are tabs for Content, Result View, Sample Messages, Impact Analysis, and Comments. The 'Content' tab is active, showing a table with columns: Name, Min, Max, and Restrictions. The table lists 'Customer Credit Transfer Initiation V03 (pain.001.001.03)' with a 'Group Header' and 'Payment Information' sub-elements. On the right side, there is a 'Documentation' section for the selected standard.


3-1-2. Click “Export”

This screenshot is identical to the previous one, but the 'Export' button in the top right corner is highlighted with a red rectangular box to indicate the next step in the process.




3-1-3. Click “ Excel”





MyStandards
Q Search
Standards Releases
CBPR+
Swift Guidelines
Groups
Help
Log Out

[MUFG Global Payment Hub](#) >
[Home / Usage Guidelines](#) >
[MUFG_GPH_Payments_Japan_pain.001.001.09_Structured \(v.11\)](#) >



MUFG_GPH_Payments_Japan_pain.001.001.09_Structured
MUFG_GPH_Payments_Japan_pain.001.001.09_Structured (Technical version: 11 , Version: 1.00 , Format: MX)
Version: 1.00

 Compare
 Export
 ?

 PDF
 Excel
 XML Schema

[Show details](#)

Content








Result View

Sample Messages

Impact Analysis

Comments

☐ View only restricted elements
☐ Hide removed elements
☐ Hide ignored elements
☐ Show XML Tags

Name	Min	Max	Restrictions
 Customer Credit Transfer Initiation V03 (pain.001.001.03)			
 Group Header	1	1	
 Payment Information	1	*	 

Customer Credit Transfer Initiation V03 (pain.001.001.03)

Documentation

Scope

The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding agent or debtor agent. It is used to request movement of funds from the debtor account to a creditor.

Usage

The CustomerCreditTransferInitiation message can contain one or more customer credit transfer instructions.

The CustomerCreditTransferInitiation message is used to exchange:

3-2. Confirm GPH specific definition

- The following description defines GPH specific definition on Excel.

3-2-1. Select “General Information” sheet

[illegible]

3-2-2. Confirm important notes with “Usage Guideline Description”

Usage Guideline Description

Scope

The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding agent or debtor agent. It is used to request movement of funds from the debtor account to a creditor.

Usage

The CustomerCreditTransferInitiation message can contain one or more customer credit transfer instructions.

The CustomerCreditTransferInitiation message is used to exchange:

- One or more instances of a credit transfer initiation;
- Payment transactions that result in book transfers at the debtor agent or payments to another financial institution;
- Payment transactions that result in an electronic cash transfer to the creditor account or in the emission of a cheque.

The message can be used in a direct or a relay scenario:

- In a direct scenario, the message is sent directly to the debtor agent. The debtor agent is the account servicer of the debtor.
- In a relay scenario, the message is sent to a forwarding agent. The forwarding agent acts as a concentrating financial institution. It will forward the CustomerCreditTransferInitiation message to the debtor agent.

The message can also be used by an initiating party that has authority to send the message on behalf of the debtor. This caters for example for the scenario of a payments factory initiating all payments on behalf of a large corporate.

The CustomerCreditTransferInitiation message can be used in domestic and cross-border scenarios.

The CustomerCreditTransferInitiation message must not be used by the debtor agent to execute the credit transfer instruction(s). The FIToFICustomerCreditTransfer message must be used instead.

*C1: Please see (Appendix) character check and conversion specification in Documents of Collection for detail

If customer uses ordering party name / beneficiary name conversion option, above is applied to after the conversion data

3-2-3. Select “Full View” sheet

Index	Lvl	Name	XML Tag	Mult	Type
0		Customer Credit Transfer Initiation V05 (pain.001.001.03)	<CstmrCdtTrfInitn>		
1.0	1	Group Header	<GrpHdr>	[1..1]	
1.1	2	Message Identification	<MsgId>	[1..1]	text[1..1]
1.2	2	Creation Date Time	<CreDtTm>	[1..1]	dateTm
1.6	2	Number Of Transactions	<NbOfTx>	[1..1]	text [0..9][1..1]
2.0	1	Payment Information	<PmtInf>	[1..*]	
2.1	2	Payment Information Identification	<PmtInfId>	[1..1]	text[1..1]

General Information
 Light_View
 Full_View
 Rules
 Legal Notices
 +

3-2-4. Filter “Yes” for column Q

M	N	O	P	Q	R	S	T	
	Is Ignored	Is Removed	Is Added	Change Filter	Min Mand	Validation Rule Errors	Enforce Usage Guideline	Path

- Do not forget to confirm other columns such as “Multiplicity Change”, “Comment”

3-2-5. Only GPH specific definition will be displayed.

Lvl	Name	XML Tag	Mult	Type / Code	Re
0	Customer Credit Transfer Initiation V03 (pain.001.001.03)	<CstmrCdtTrfInitn>			
1	Group Header	<GrpHdr>	[1..1]		
2	Message Identification	<MsgId>	[1..1]	text{1,35}	
2	Creation Date Time	<CreDtTm>	[1..1]	dateTime	
2	Authorisation	<Authstn>	[0..2]	Choice	
3	Code	<Cd>	[1..1]	text	
4	Pre Authorised File			AUTH	
4	File Level Authorisation Details			FDET	
4	File Level Authorisation Summary			FSUM	
4	Instruction Level Authorisation			ILEV	
3	Proprietary	<Prtry>	[1..1]	text{1,128}	
2	Number Of Transactions	<NbOfTxs>	[1..1]	text [0-9]{1,15}	T/
2	Control Sum	<CtrlSum>	[0..1]	decimal td = 18 fd = 17	

4) Download/Export PDF File of Usage Guideline

4-1. Download PDF file

- PDF file will be generated by Swift MyStandards automatically as Swift MyStandards standard function.

4-1-1. Access to Usage Guideline. (Refer to [III-3. Access to Collection and Usage Guidelines](#))

The screenshot shows the Swift MyStandards web application. The breadcrumb navigation is: MUFG Global Payment Hub > Home / Usage Guidelines > MUFG_GPH_Payments_Japan_pain.001.001.09_Structured (v.11). The main content area displays the message definition for MUFG_GPH_Payments_Japan_pain.001.001.09_Structured (Technical version: 11, Version: 1.00, Format: MX). The 'Content' tab is active, showing a tree view of the message structure. The 'Documentation' section on the right provides details about the Customer Credit Transfer Initiation V03 message, including its scope and usage.

4-1-2. Click “Export”

This screenshot is similar to the previous one, showing the same message definition page. The 'Export' button, located in the top right corner of the message definition section, is highlighted with a red box, indicating the action to be taken to download the PDF file.

4-1-3. Click “PDF”

Swift MyStandards

MUFG Global Payment Hub > Home / Usage Guidelines > MUFG_GPH_Payments_Japan_pain.001.001.09_Structured (v.11) >

MUFG_GPH_Payments_Japan_pain.001.001.09_Structured (Technical version: 11, Version: 1.00, Format: MX)
Version: 1.00

Content Result View Sample Messages Impact Analysis Comments

☐ View only restricted elements ☐ Hide removed elements ☐ Hide ignored elements
☐ Show XML Tags

search message (min 2 chars)

Name	Min	Max	Restrictions
Customer Credit Transfer Initiation V03 (pain.001.001.03)			
Group Header	1	1	
Payment Information	1	*	

Customer Credit Transfer Initiation V03 (pain.001.001.03)

Documentation

Scope
The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding agent or debtor agent. It is used to request movement of funds from the debtor account to a creditor.

Usage
The CustomerCreditTransferInitiation message can contain one or more customer credit transfer instructions.
The CustomerCreditTransferInitiation message is used to exchange:
- One or more instances of a credit transfer initiation;
- Payment transactions that result in book transfers at the debtor agent or payments to another financial institution;
- Payment transactions that result in an electronic cash transfer to the creditor account or in the emission of a cheque.
The message can be used in a direct or a relay scenario:

4-2. Base standard definition

- Base standard definitions for all elements / tags are described in PDF file.
- You can find them easily with the PDF file.

5) Download/Export XSD file of Usage Guideline

5-1. Download XSD file

- XSD file will be generated by Swift MyStandards automatically as Swift MyStandards standard function.

5-1-1. Access to Usage Guideline. (Refer to [III-3. Access to Collection and Usage Guidelines](#))

Swift MyStandards

MUFG Global Payment Hub > Home / Usage Guidelines > MUFG_GPH_Payments_Japan_pain.001.001.09_Structured (v.11) >

MUFG_GPH_Payments_Japan_pain.001.001.09_Structured (Technical version: 11, Version: 1.00, Format: MX)
Version: 1.00

Content Result View Sample Messages Impact Analysis Comments

☐ View only restricted elements ☐ Hide removed elements ☐ Hide ignored elements
☐ Show XML Tags

search message (min 2 chars)

Name	Min	Max	Restrictions
Customer Credit Transfer Initiation V03 (pain.001.001.03)			
Group Header	1	1	
Payment Information	1	*	

Customer Credit Transfer Initiation V03 (pain.001.001.03)

Documentation

Scope
The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding agent or debtor agent. It is used to request movement of funds from the debtor account to a creditor.

Usage
The CustomerCreditTransferInitiation message can contain one or more customer credit transfer instructions.
The CustomerCreditTransferInitiation message is used to exchange:
- One or more instances of a credit transfer initiation;
- Payment transactions that result in book transfers at the debtor agent or payments to another financial institution;
- Payment transactions that result in an electronic cash transfer to the creditor account or in the emission of a cheque.
The message can be used in a direct or a relay scenario:

5-1-2. Click “Export”

Swift MyStandards

MUFG Global Payment Hub > Home / Usage Guidelines > MUFG_GPH_Payments_Japan_pain.001.001.09_Structured (v.11) >

MUFG_GPH_Payments_Japan_pain.001.001.09_Structured (Technical version: 11, Version: 1.00, Format: MX)
Version: 1.00

Content Result View Sample Messages Impact Analysis Comments

☐ View only restricted elements ☐ Hide removed elements ☐ Hide ignored elements
☐ Show XML Tags

search message (min 2 chars)

Name	Min	Max	Restrictions
Customer Credit Transfer Initiation V03 (pain.001.001.03)			
Group Header	1	1	
Payment Information	1	*	

Customer Credit Transfer Initiation V03 (pain.001.001.03)

Documentation

Scope
The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding agent or debtor agent. It is used to request movement of funds from the debtor account to a creditor.

Usage
The CustomerCreditTransferInitiation message can contain one or more customer credit transfer instructions.
The CustomerCreditTransferInitiation message is used to exchange:
- One or more instances of a credit transfer initiation;
- Payment transactions that result in book transfers at the debtor agent or payments to another financial institution;
- Payment transactions that result in an electronic cash transfer to the creditor account or in the emission of a cheque.
The message can be used in a direct or a relay scenario:

5-1-3. Click “XML Schema”

The screenshot shows the Swift MyStandards web application. The breadcrumb trail is: MUFG Global Payment Hub > Home / Usage Guidelines > MUFG_GPH_Payments_Japan_pain.001.001.09_Structured (v.11). The main header displays the document title: MUFG_GPH_Payments_Japan_pain.001.001.09_Structured (Technical version: 11, Version: 1.00, Format: MX) and Version: 1.00. In the top right corner, there is an 'Export' button with a dropdown menu. The dropdown menu is open, showing options for PDF, Excel, and XML Schema. The 'XML Schema' option is highlighted with a red rectangle. Below the header, there are tabs for Content, Result View, Sample Messages, Impact Analysis, and Comments. The 'Content' tab is active, showing a table of message elements. The table has columns for Name, Min, Max, and Restrictions. The first row is 'Customer Credit Transfer Initiation V03 (pain.001.001.03)'. Below it are 'Group Header' and 'Payment Information'. To the right of the table, there is a 'Documentation' section for the selected message, containing 'Scope' and 'Usage' information.

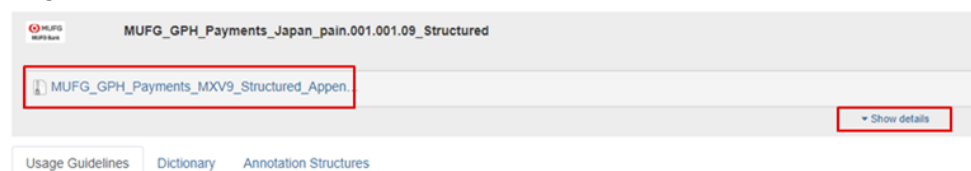
5-2. Utilize the XSD file

- Please note that additional development in accordance with the GPH specification is needed when using exported XSD file.
- GPH may detect errors if not supported.

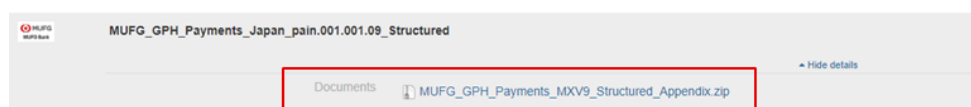
6. Obtain All Related Materials

- As described in [III-1-1\) Structure overview](#), the attached related materials are all stored together as ZIP file.
- Please check all the materials inside once you download the ZIP file. All the information will help your understanding to create payment instruction file.

1. Access to Collection. (Refer to [III-3. Access to Collection and Usage Guidelines](#))
2. Click “Show details” in the header.



3. Select the attached document name.



7. Confirm the Specification with Compare Functionality

1) What is Compare Functionality?

This function is provided by Swift. The compare action will run the comparison feature against all the selected usage guidelines. Depending on the chosen action, it will either generate an Excel file for download or run a web-based comparison.

2) How to use Compare Functionality?

This mechanism allows to quickly and easily see the differences and similarities between several usage guidelines. The way to use them differs depending on the license.

For more details, please find the following URL provided by Swift.


- [Non premium license users](#)
- [Premium license users](#)

IV. How to use Readiness Portals

1. Access to Readiness Portal

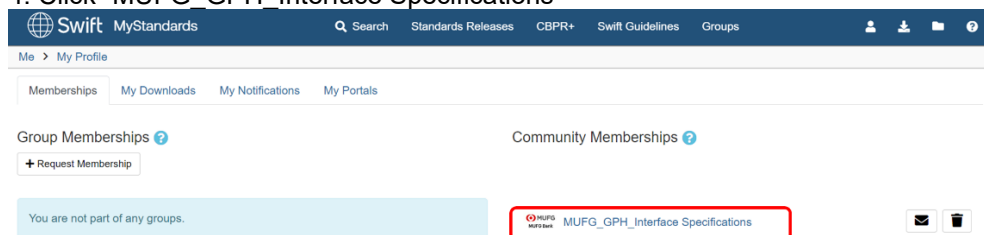
- **Swift MyStandards Readiness Portal provides capabilities for testing the compliance of sample messages with the specifications provided in the Usage Guidelines.**
- **The tool offers direct links to the documentations in Swift MyStandards, including access to sample messages attached to each Usage Guidelines.**

1. Log in to Swift MyStandards (Refer to [II-2. Swift MyStandards login](#))

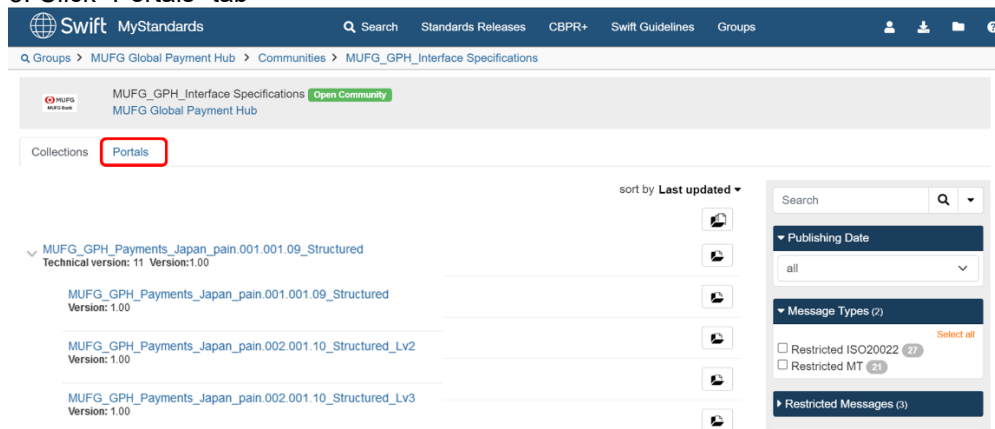
2. Click “” of top of home screen of Swift MyStandards,

3. Click “My Profile”.

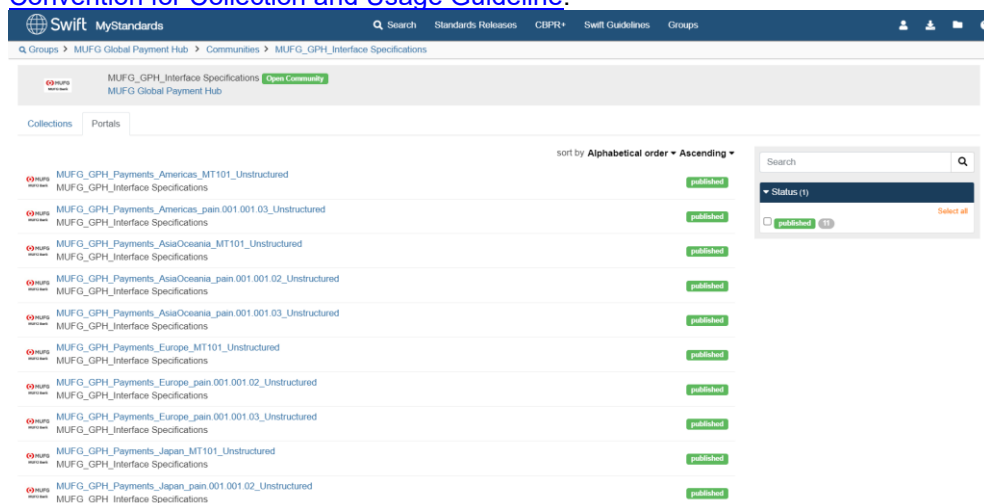
4. Click “MUFG_GPH Interface Specifications”



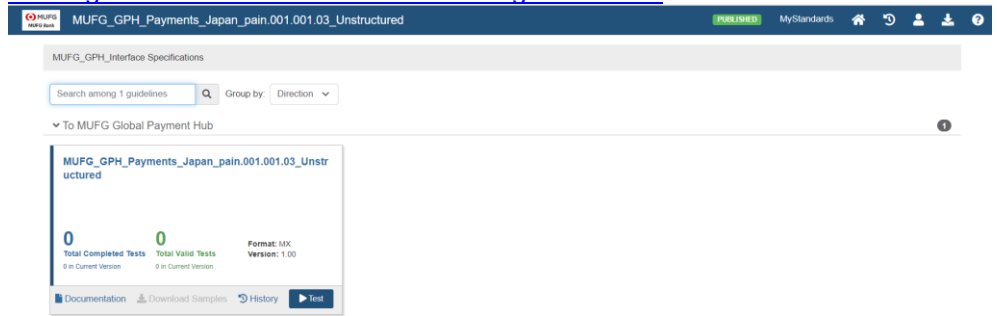
5. Click “Portals” tab



6. Click the Collection you would like to validate by referring to [III-1-2\) Naming Convention for Collection and Usage Guideline](#).



7. Find the Usage Guideline you would like to validate by referring to [III-1-2\) Naming Convention for Collection and Usage Guideline.](#)

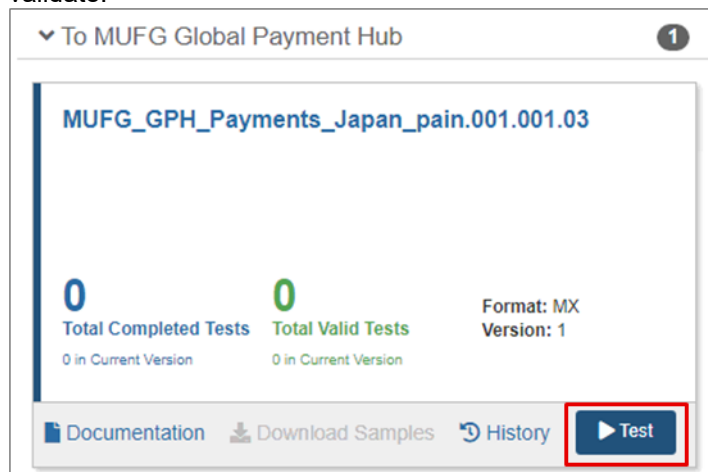


2. Validate Sample Messages on Swift MyStandards

- All users can monitor their own progress and results using the tool.

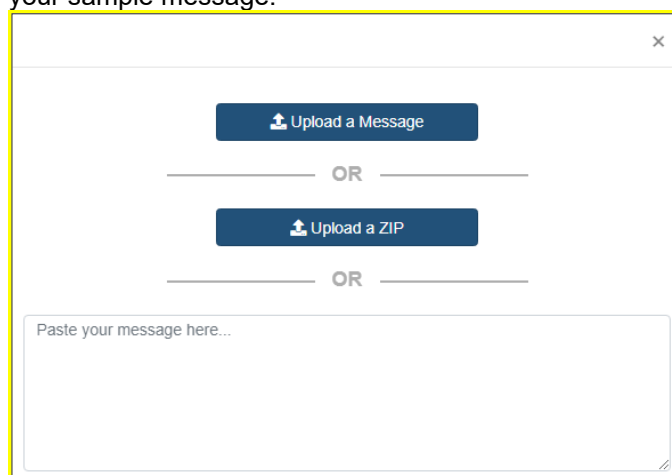
1) Upload the sample message

1-1. Click the “Test” button that corresponds to the Usage Guidelines you wish to validate.



- Alternately, if you would like to validate a batch of messages, please save them as a ZIP file and upload it via “Upload a ZIP” button.

1-2. A pop-up window will appear. Click the “Upload a Message” button to upload your sample message.



- Please note that even if the test result is valid, some errors will not be detected by Readiness Portal of Swift MyStandards due to the differences between the validation logic of Swift MyStandards and GPH.

2) Confirm the result of validation

2-1. The result of the test will appear instantly.

- If the message is valid, “Valid message” will appear on the Summary screen as shown below.



- Please be sure to confirm [VI-3. Restrictions of Readiness Portal for GPH](#) in advance.

- If the message is invalid, “Invalid message” will appear on the Summary screen as shown below.

1 error MUFG_GPH_Payments_Japan_pain.001.001.03
16-03-2022 03:07

Summary
ERROR 1

Invalid message
1 error
9 warnings
27 info

Usage Guideline MUFG_GPH_Payments_Japan_pain.001.001.03
Format MX
Source Test_Payments_Japan02.txt
Test Date 16 Mar 2022 03:07 UTC
Test User

3) Investigate the cause of the error

3-1. Select the “ERROR (Number)” tab in the left pane to verify the error details.

1 error MUFG_GPH_Payments_Japan_pain.001.001.03
16-03-2022 03:07

Summary
ERROR 1

Invalid message
1 error
9 warnings
27 info

Usage Guideline MUFG_GPH_Payments_Japan_pain.001.001.03
Format MX
Source Test_Payments_Japan02.txt
Test Date 16 Mar 2022 03:07 UTC
Test User

3-2. Check the “Error Details” pane and correct your message accordingly.

Summary
ERROR 1

Error Details: [Escalate to support](#) [Show Less](#)
Status Code:1140602
- There is an error in the Amount field. The Amount field must be entered with a value greater than 0. The maximum number of digits allowed for the Amount field is 14 excluding "comma", of which the decimal numbers must be within 4 digits.

Impacted lines:
Line 53

[Test](#) [Upload](#) [Download Message](#)

```

51 </rmc10>
52 <Amt>
53 <InstdAmt Ccy="JPY">0</InstdAmt>
54 </Amt>
55 <ChrgBr>SHAR</ChrgBr>

```

3-3. If you click the line number shown under “Impacted lines”, you can move directly to the error in the message pane, which will be highlighted in red.

Summary
ERROR 1

Error Details: [Escalate to support](#) [Show Less](#)
Status Code:1140602
- There is an error in the Amount field. The Amount field must be entered with a value greater than 0. The maximum number of digits allowed for the Amount field is 14 excluding "comma", of which the decimal numbers must be within 4 digits.

Impacted lines:
Line 53

[Test](#) [Upload](#) [Download Message](#)

```

51 </rmc10>
52 <Amt>
53 <InstdAmt Ccy="JPY">0</InstdAmt>
54 </Amt>
55 <ChrgBr>SHAR</ChrgBr>

```

4) Modify the sample message and re-test

4-1. Modify the message directly in the browser

4-2. Once you modified the message, the “Test” button will turn blue.



4-3. Once re-tested with correct data element, the sample message will appear as valid.



4-4 Once your system is updated to adhere this modification, upload the new sample message again by referring to [VI-2-1\) Upload the sample message.](#)

4-5. Please inform your MUFG representative by e-mail when completing all steps for Swift MyStandards sample format review.
Once the test result is confirmed, you can move on to “End to End testing phase”.

3. Restriction of Readiness Portal for GPH

1) For MX format

1-1. Unexpected Error Message

- Due to the system restriction, the following 3 errors might occur when the payment instruction file which fits GPH specifications is uploaded on Swift MyStandards Readiness Portal.
- **Please ignore these errors and go ahead to End to End testing phase via GPH test environment.**

1-1-1. <InitgPty> tag

- GPH specification expects <InitgPty></InitgPty> or <InitgPty/> (Accordance with the XML specification, tag must be presented but it needs to be left empty.)
- Swift MyStandards Readiness Portal detects the error when the payment instruction with the above setting is uploaded as shown below.

(e.g. the message with <InitgPty></InitgPty>)

The screenshot shows the 'Error Details' section of the portal. The error message states: 'The content of element 'GrpHdr' is not complete. One of the following elements is expected : 'CtrlSum, InitgPty''. Below this, there is a 'See documentation' link and a list of 'Impacted lines:'. The XML snippet shows the 'GrpHdr' block, which includes 'MsgId', 'CreDtTm', 'NbOfTx', and 'InitgPty'. The 'InitgPty' tag is highlighted in yellow, indicating it is the source of the error.

1-1-2. <Dbtr> tag

- GPH specification expects <Dbtr></Dbtr> or <Dbtr/> (Accordance with the XML specification, tag must be presented but it needs to be left empty.)
- Swift MyStandards Readiness Portal detects the error when the payment instruction with the above setting is uploaded as shown below.

(e.g. the message with <Dbtr></Dbtr>)

The screenshot shows the 'Error Details' section of the portal. The error message states: 'The element 'DbtrAccr' is not expected here. Either it is not allowed in this specification, or another mandatory element is missing before this one. One of the following elements is expected : 'PoolgAdjstmntDt, Dbtr''. Below this, there is a 'See documentation' link and a list of 'Impacted lines:'. The XML snippet shows the 'Dbtr' block, which includes 'PmtInfId', 'PmtMtd', 'ReqdExctnDt', and 'Dbtr'. The 'Dbtr' tag is highlighted in yellow, indicating it is the source of the error.

1-1-3. <DbtrAgt> / <FinInstnId> tag

- GPH specification expects <DbtrAgt> / <FinInstnId> < /FinInstnId> < /DbtrAgt> or <DbtrAgt> <FinInstnId> < /DbtrAgt> (According with the XML specification, tag must be presented but it needs to be left empty.)
- Swift MyStandards Readiness Portal detects the error when the payment instruction with the above setting is uploaded as shown below.

(e.g. the message with <DbtrAgt> <FinInstnId> < /DbtrAgt>)

1-2. Unexpected Valid Message

- Due to the system restriction, the following unexpected valid message might be displayed even though the payment instruction file which does not fit GPH specifications is uploaded on Swift MyStandards Readiness Portal.

1-2-1. Symbol with escape characters

- GPH specification expects the following symbols must be set with escape characters.

Symbol	Escape Character
&	&
<	<
>	>
"	"
'	'

- Swift MyStandards Readiness Portal cannot detect the error when the payment instruction with the above highlighted symbol is uploaded as shown below.

(e.g. the message with ">")

2) For MT format

This is for GPH customers with SWIFT FileAct or Internet connectivity who wish to test the Usage Guideline with the title named “_Unstructured” at the end.

- GPH requires the customers to set FIN header based on SWIFT's documentation "FIN Operations Guide" (MT101 data without this FIN header will be rejected by GPH.)
- Due to the restriction of Swift MyStandards (Readiness Portal), the error will be detected when MT101 data with this FIN header is uploaded on Swift MyStandards (Readiness Portal).
- Therefore, for Sample Format Testing on Swift MyStandards (Readiness Portal), please upload MT101 which has no FIN header (MT101 without setting any value in the first line) and for End-to-End Testing on GPH, please send MT101 with FIN header.

V. How to Get Notifications from Swift MyStandards

1. Get Notification Email Automatically


You will be able to track the following three events through notification emails.

- Collection deleted or access revoked.
- Usage Guidelines in the Collection modified.
- Supplemental documents added or removed.
- Check the following status of various Collections

1). To get notification email:

1-1. Log in to Swift MyStandards (Refer to [II-2. Swift MyStandards login](#))

1-2. Access Collection. (Refer to [III-3. Access to Collection and Usage Guidelines](#))

1-3. Click “ Follow”.



1-4. Confirm the content of the pop-up

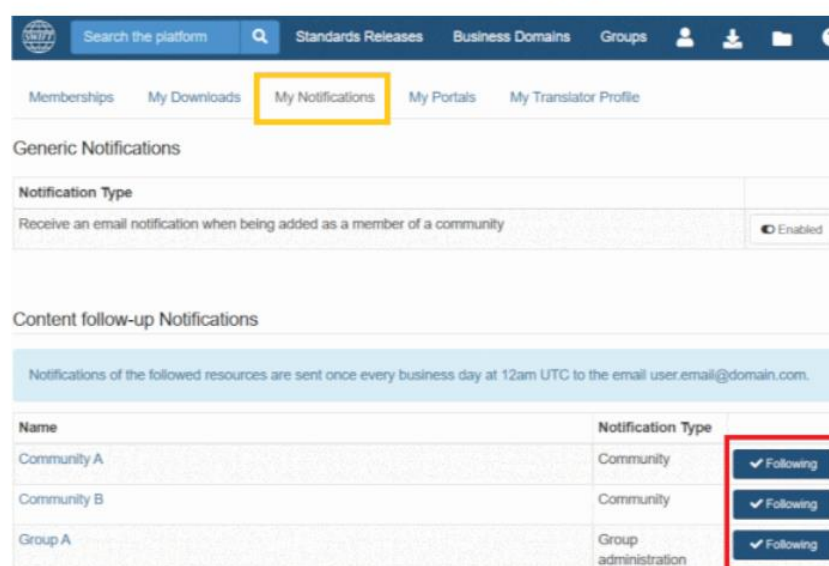
Collection followed ✕


Following a collection results in a notification email being sent every business day with an aggregate overview of all related events.

Event types tracked:

- Collection deleted or access revoked
- New Technical Version of Collection activated
- Documents for download added or removed

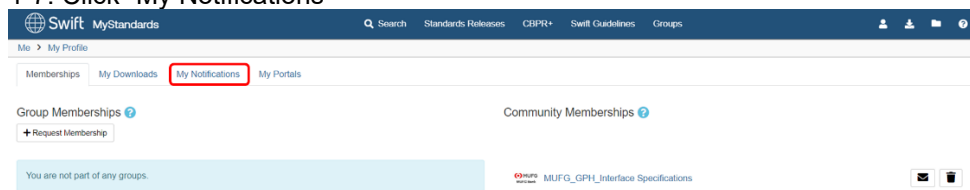
Please check the status and manage all your notifications in the 'Me → My Notifications' section.



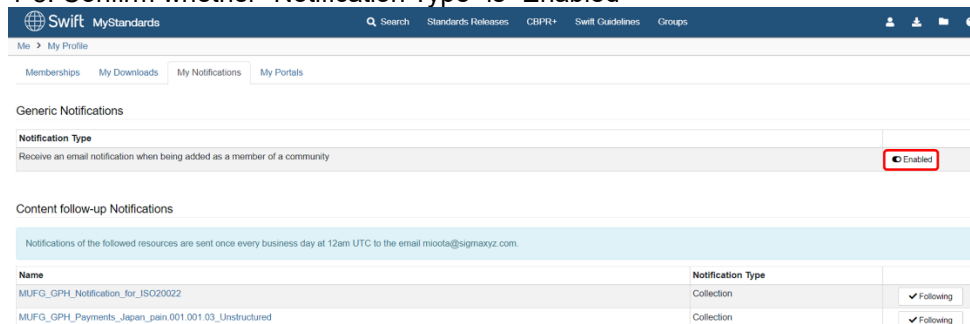
1-5. Click “” on top of home screen of Swift MyStandards

1-6. Click “My Profile”.

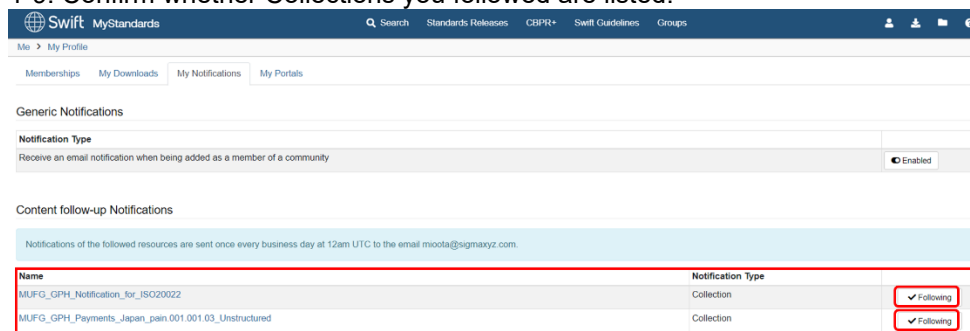
1-7. Click “My Notifications”



1-8. Confirm whether “Notification Type” is “Enabled”




1-9. Confirm whether Collections you followed are listed.



1-10. The notification email will be sent when MUFG modifies the Collection or Usage Guidelines.

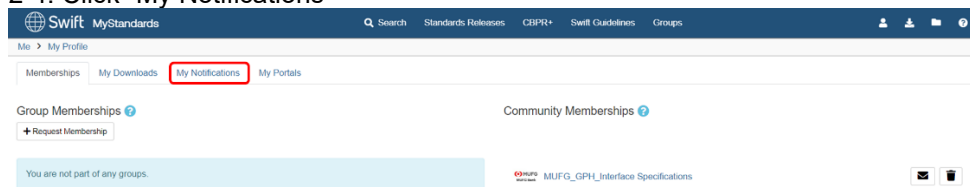
2).To stop getting notification email:


2-1. Log in to Swift MyStandards (Refer to [II-2. Swift MyStandards login](#))

2-2. Click “” on top of home screen of Swift MyStandards

2-3. Click “My Profile”.

2-4. Click “My Notifications”



2-5. Click “ Following ” to remove the follow.

2-6. The automatic notification email will stop.

2. Get Information on Swift MyStandards Web Screen


You will be able to get the information from the following two Swift MyStandards standard functions.

- Releases
- News

1). Releases

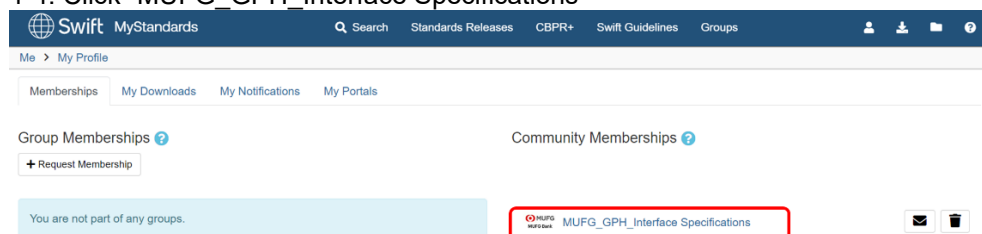
- Announce release schedule of Usage Guidelines in accordance with GPH enhancement etc.

1-1. Log in to Swift MyStandards (Refer to [II-2. Swift MyStandards login](#))

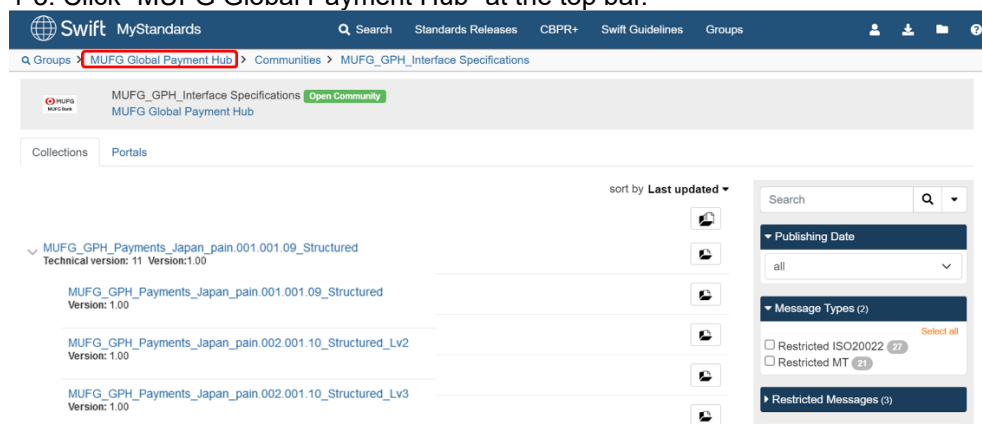
1-2. Click “” on top of home screen of Swift MyStandards

1-3. Click “My Profile”.

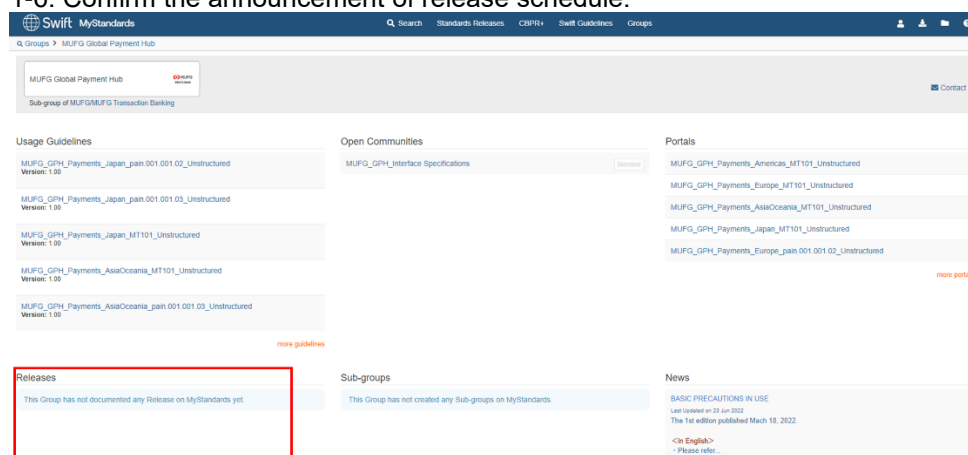
1-4. Click “MUFG_GPH_Interface Specifications”



1-5. Click “MUFG Global Payment Hub” at the top bar.




1-6. Confirm the announcement of release schedule.



2). News

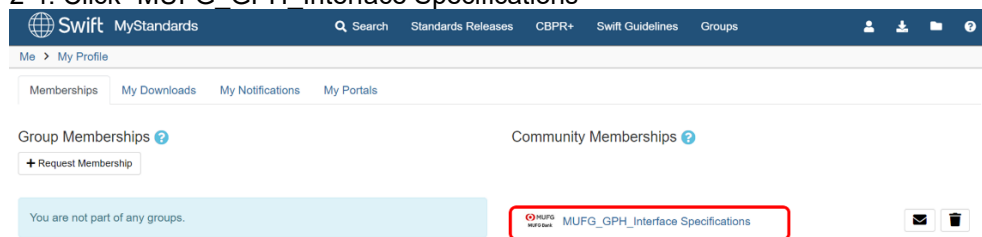
- Announce other information regarding GPH Swift MyStandards usage.

2-1. Log in to Swift MyStandards (Refer to [II-2. Swift MyStandards login](#))

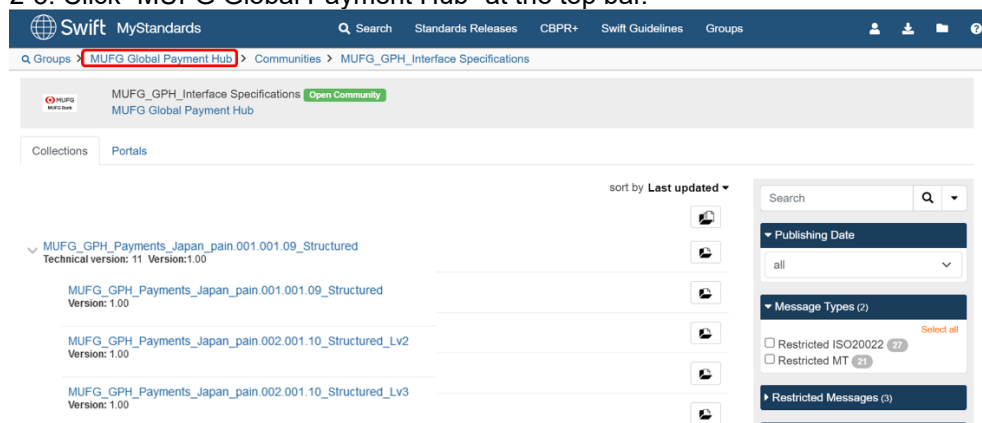
2-2. Click “” on top of home screen of Swift MyStandards,

2-3. Click “My Profile”.

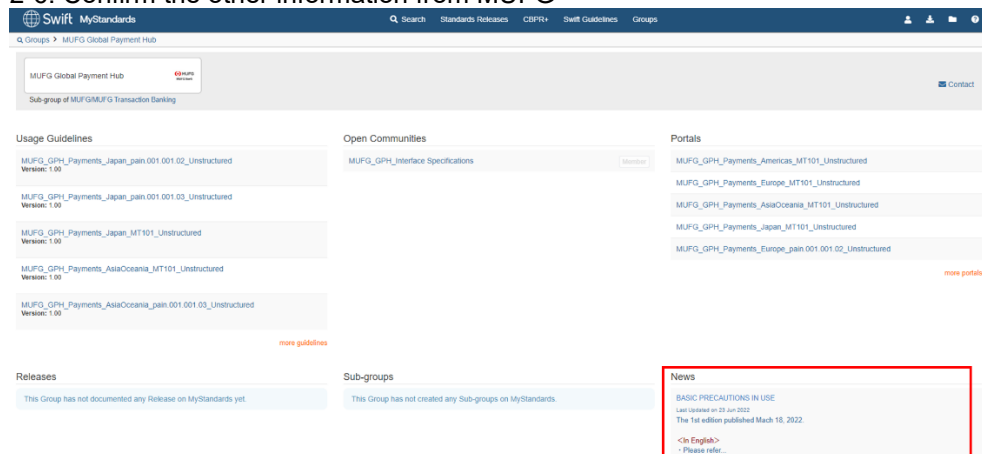
2-4. Click “MUFG_GPH_Interface Specifications”



2-5. Click “MUFG Global Payment Hub” at the top bar.



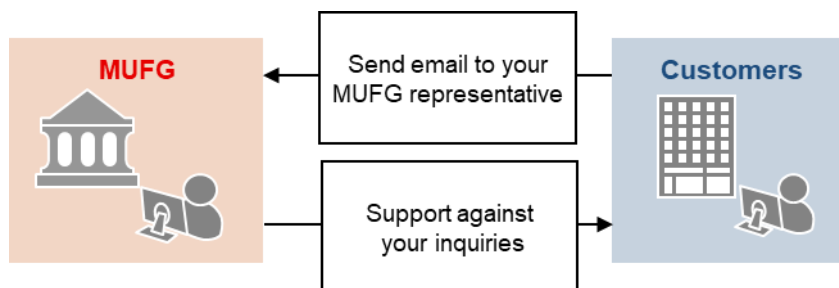
2-6. Confirm the other information from MUFG



VI. How to Request Support from MUFG

1. Contact your MUFG Representative via Email

In principle, please send email to your MUFG representative when you are in trouble.

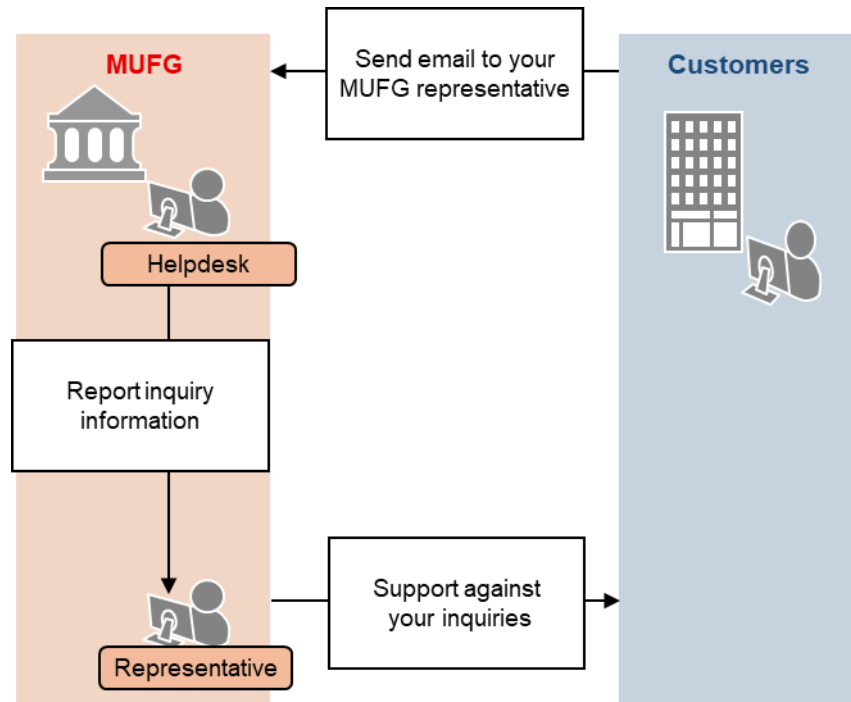


Please note that the inquiries regarding Swift MyStandards usage, it is preferable if you would first find the related documentations provided by Swift, which are described in Preface of this document before sending us the e-mail.

2. Contact Helpdesk via Swift MyStandards (Unrecommended)

You can contact MUFG helpdesk via Swift MyStandards, but it is not recommended to use this function because it takes much time as it is hard for us to identify your MUFG representative from your email address domain.

If you would like to use this function, please be sure to enter the name of your GPH contracting branch into the content of your inquiry.



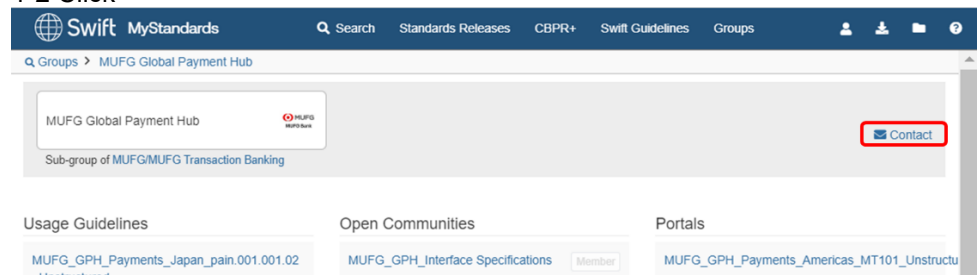
There are two ways for contacting the helpdesk via Swift MyStandards as shown below.

1). **Contact:**

- We can support for inquiries regarding Swift MyStandards usage specific to GPH only.

1-1. Access the Group Page for [MUFG Transaction Banking Global Payment Hub](#)

1-2 Click “ Contact”



1-3. Fill in the information

To : No action is required (Default setting)

From : No action is required (Default setting)

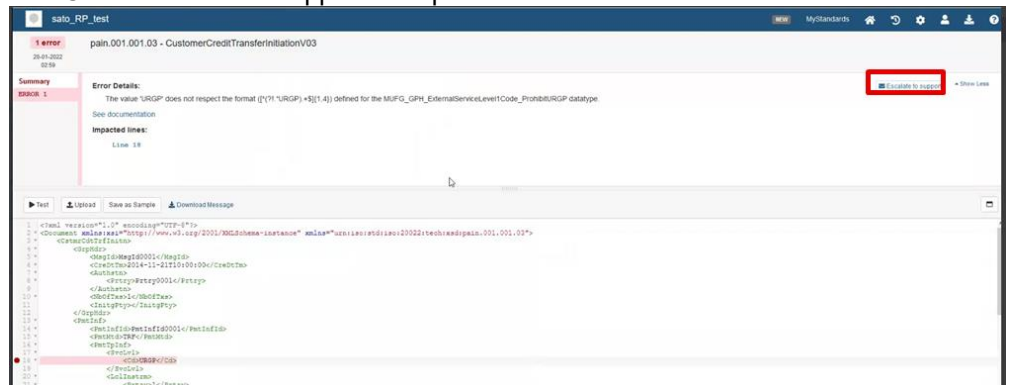
Subject : Enter the subject of your inquiry
Content : Enter the content of your inquiry

1-4. Click “Send”

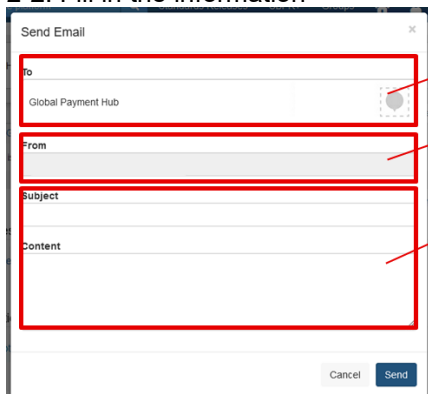
2). Escalation for support:

- We can support for inquiries regarding investigation of error cause specific to GPH only.

2-1. Click “Escalate to support” on specific error screen.



2-2. Fill in the information

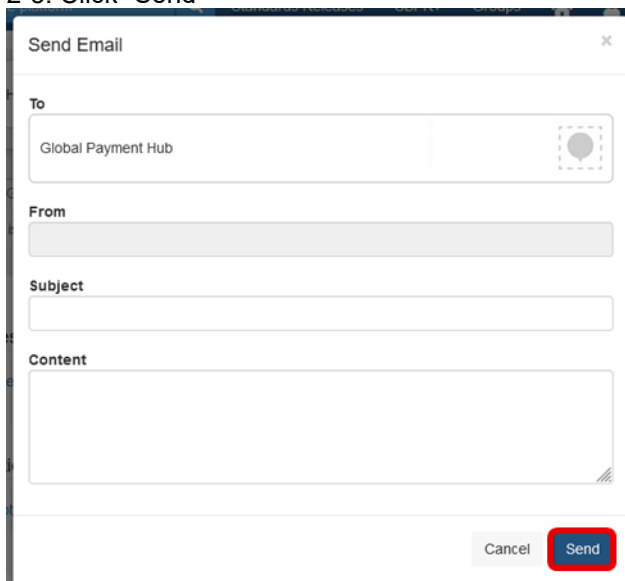


To : No action is required (Default setting)

From : No action is required (Default setting)

Subject : Enter the subject of your inquiry
Content : Enter the content of your inquiry

2-3. Click “Send”



VII. Appendix

1. FAQ

Please refer to [Swift MyStandards FAQ](#) in advance.

No.	Question	Answer
1	Do I need to pay to use Swift MyStandards?	No charge needed.
2	Is Swift MyStandards available 24/7?	Basically yes, except under SWIFT maintenance days.
3	May I know what exactly "Domain" stands for? Why do I need to provide it to MUFG?	"Domain" or "Email Domain" is the part that comes after @ of your company email address (e.g. mufg.jp). You need to submit your domain to us by email to gain access to MUFG Specifications on Swift MyStandards.
4	Are there any Japanese banks registered to Swift MyStandards other than MUFG?	SMBC has been signing up for MyStandards already. Also, many Foreign Banks, such as Citibank, use it to share their Specifications.
5	Where should I contact if I have any questions regarding Swift MyStandards?	For contact information, please refer to the "Global Payment Hub Swift MyStandards Usage Instruction.pdf". Or if you are Swift MyStandards User already, you can contact MUFG members via "Contact Button" of Swift MyStandards.

2. Glossary

Word	Description
C	
Community	A list of users, managed by a group publisher or portal publisher, with whom Usage Guidelines or Readiness Portals are shared in a controlled and restricted way.
Community Member	A user who has been accepted into a Community. A Community member may be granted access to selected Usage Guidelines as configured by the group publisher.
Collection	The logical organization of related Usage Guidelines, typically representing the associated business process message flow.
G	
Group	A private workspace created for a subscribing organization and their trusted members. Premium features are unlocked at group level. A group member can benefit from and use these features as configured per user by the group owner. More detailed information about groups can be found in section Licensing .
P	
Portal (Readiness Portal)	<p>A web application created by the portal publisher of a group with respect to a selected scope of usage guidelines, to provide access to:</p> <ul style="list-style-type: none"> ● direct links for community members to the documentation in Swift MyStandards ● the provisioning by the group of sample messages for each usage guideline ● a validation service for community members to check that their message instances respect not only the base standard but also additional restrictions defined in the usage guideline ● the ability for the community members to share test messages with the group and analyze how much of the usage guidelines is covered by these messages
Portal User	Portals can be shared by portal publishers with individual users. This is, for example, used by a bank to provide their corporate customers with access to a portal. The portal users are therefore any user with whom a portal has been shared with by a portal publisher. This user does not necessary work for any organization represented as a group in Swift MyStandards.
R	
Readiness Portal (Portal)	<p>A web application created by the portal publisher of a group with respect to a selected scope of usage guidelines, to provide access to:</p> <ul style="list-style-type: none"> ● direct links for community members to the documentation in Swift MyStandards ● the provisioning by the group of sample messages for

Word	Description
	<p>each usage guideline</p> <ul style="list-style-type: none"> ● a validation service for community members to check that their message instances respect not only the base standard but also additional restrictions defined in the usage guideline <p>the ability for the community members to share test messages with the group and analyze how much of the usage guidelines is covered by these messages</p>
S	
Swift MyStandards web application	<p>This application is the core of the Swift MyStandards product suite. It is accessible on the Swift MyStandards website and combines access to standards content (base standards and usage guidelines) with a range of features. See section Scope for more detailed information about the scope of each product in the suite.</p>
U	
Usage Guideline	<p>A description of how base standards should be used in certain specific business contexts. This notion covers a variety of terms recognized in the industry: market practice, implementation guideline, formatting rule, recommendation, functional specification, or template.</p>

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