

CMS Singapore

Payment Creation & Approval User Guide

Things to note

- Please make sure that you have the Maker or Approver rights before referring to this user guide. You may refer to GUIDE 11 – User Setup Guide on how to set up user rights
- For Payment Creation – starts on **Page 3** ([←click here](#))
- For Payment Approval – starts on **Page 25** ([←click here](#))

Cash — Payment / Collection

Administration | Log

COMSUIE Portal

To Do | Detail

Administration 2
 Password Reset 1
 OTP Token Activation 1
 Notice 12

Direct Links

Cash Management
 GCMS Plus 2
 FOREX
 CMS Singapore 1
 Cash Forecasting

Trade Finance
 Trade Manager

Global Cash Balance

Balance by... Customer: ALL | Base Currency: JPY [Rate by Bank] Settings

Total | 0 a/c
 110.0
 90.0

Please register Base Currency in GCMS Plus to display balance.
 There is an account(s) that cannot display balance since the exchange rate has not been registered in GCMS plus.
 There is an account(s) that doesn't have balance details.
 There is an account(s) that cannot display balance. Please contact your servicing BTMU office for further assistance.

Closing Balance | Intraday Balance

EMEA 0 a/c
 10.0
 50.0

East Asia 0 a/c
 50.0
 10.0

North America 0 a/c
 -50.0
 60.0

Others | 0 a/c
 50.0
 30.0

Asia Pacific 0 a/c
 50.0
 20.0

Central & South America 0 a/c
 50.0
 -50.0

Page Top

To Do - Detail

COMSUIE Portal	Waiting for Application	Waiting for Approval	Rejected
Password Reset	1	1	-
OTP Token Activation	1	1	-

Task List | Information Reporting | **Cash** | Services | Corporate Admin

Payment/Collection 3 | File Upload | Cash Reports

1 Login to COMSUIE & click on CMS Singapore

2 Click on Cash

3 Click on Payment / Collection

Select Product Group

Cash > Payment/Collection

Payment/Collection Select Transaction Template

Transaction Details

1 Please Select Product Group *
Please Select

Orderer Account No./Account Name/Currency/Type *
Please Select 2 Balance Inquiry

3 Payment/Collection Mode *
Please Select Product and Orderer Account first

- 1 Select Product Group (payment type)
- 2 Select Orderer Account No. (debiting account)
- 3 Select Payment / Collection Mode (see **Page 31** ([←click here](#)) for Glossary):
 - Cheque Issuance
(issue cheques locally to your beneficiaries in SGD / USD – refer to **Page 5** ([←click here](#)))
 - GIRO Payment
(for your local miscellaneous single / batch payment in SGD – refer to **Page 6** ([←click here](#)))
 - GIRO Salary 1 / 2
(for your local salary payment in SGD – refer to **Page 6** ([←click here](#)))
 - Book Transfer to Own
(funds transfer between your MUFG SG accounts in any currency – refer to **Page 7** ([←click here](#)))
 - Book Transfer to Third Party
(same day payment to another MUFG SG account in any currency – refer to **Page 8** ([←click here](#)))
 - Domestic Transfer
(same day local payment in SGD – refer to **Page 8** ([←click here](#)))
 - FAST Payment
(real-time local payment in SGD – refer to **Page 8** ([←click here](#)))
 - Foreign Remittance
(same day payment in foreign currency or to overseas – refer to **Page 8** ([←click here](#)))

Cheque Issuance

Transaction Details

Please Select Product Group *
Cheque Issuance

Orderer Account No./Account Name/Currency/Type *
Balance Inquiry

Payment Mode *
Cheque Issuance

Customer Reference 5

Transaction Currency * 1
SGD - Singapore dollar

Transaction Amount * 2
10,000.00

Value Date * 3
29-11-2021

Charges Borne By *
 OUR

Charge Account 4

• – required | • – optional

- 1 Select Currency (SGD or USD)
 - 2 Enter Amount
 - 3 Select Value Date (cheque will be ready the next business day after value date)
 - 4 Select Charge Account (debiting account for bank charges)
 - 5 Enter Customer Reference (you may enter invoice no, billing no, short payment description, etc.)
- To pay an existing beneficiary, proceed to **Page 9** (←click here)
 - To pay a new beneficiary, proceed to **Page 10** (←click here)
- Go back to **Page 4** (←click here)

GIRO Payment / GIRO Salary 1 & 2

Transaction Details

Please Select Product Group *

GIRO Payment

Orderer Account No./Account Name/Currency/Type *

Transaction Currency *

SGD - Singapore dollar

Total Amount *

0.00

Value Date *

30-11-2021

Existing Beneficiary

New Beneficiary

Payment Mode *

GIRO Payment

Customer Reference *

Purpose of Transfer *

OTHR - Other

Balance Inquiry

A1

B

1

2

3

Beneficiary/Debtor Listing

Beneficiary/Debtor ID

Beneficiary/Debtor Name

Beneficiary/Debtor Account No.

Search

Listing

Beneficiary/Debtor ID	Beneficiary/Debtor	Bank Name	Beneficiary/Debtor Account No.	Security Group	
<input checked="" type="checkbox"/>	JANE DOE	JANE DOE	DBS BANK LTD DBSSSGSG	6677889900	-
<input checked="" type="checkbox"/>	JOHN DOE	JOHN DOE	DBS BANK LTD DBSSSGSG	9988776655	-

A2

A3

OK

1 Enter Customer Reference

(you may enter invoice number, billing number, etc. for single beneficiary & short payment description for batch payment)

2 Select Purpose of Transfer (OTHR – Other for miscellaneous | SALA – Salary Payment for salary)

3 Select Value Date (same day value is not applicable)

• To pay existing beneficiary(ies):

A1 Click on **Existing Beneficiary**

A2 Select beneficiary(ies)

A3 Click **OK** & proceed to **Page 11** (←click here)

• To pay new beneficiary:

B Click on **New Beneficiary** & proceed to **Page 12** (←click here)

Go back to **Page 4** (←click here)

Book Transfer To Own

Transaction Details

Please Select Product Group *

Orderer Account No./Account Name/Currency/Type *

Payment Mode *

Customer Reference

Message to Ordering Bank

Transaction Currency *

Transaction Amount *

Value Date *

Beneficiary Details

Credit Own Account No./Account Name/Currency/Type *

Additional Beneficiary Details

Message to Beneficiary

Send Payment Notification

FX Details

Spot Rate Contract Rates New FOREX Contract

The FX Rates appearing herein are updated as of previous business day. Although the Bank shall make every effort to ensure that the information is updated and accurate, the Bank shall not be liable in any way for any loss or damage arising from or occasioned by any error, inaccuracy, delay or omission of information. The Bank further reserves the right to amend any information without notice.

Exchange Method	Contract No.	Buy Currency	Buy Amount	Sell Currency	Sell Amount	Exchange Rate	Deal Date	Contract Start Date	Contract End Date	Performed By
Spot Rate	N/A					-				

● – required | ● – optional

- 1 Select Currency
 - 2 Enter Amount
 - 3 Select Value Date
 - 4 Enter Customer Reference (you may enter invoice no, billing no, short payment description, etc.)
 - 5 Enter Message to Ordering Bank (using this may cause delay in your payment. Use this only if you have a special instruction to us)
 - 6 Select Credit Own Account No. (crediting account)
 - 7 Select FX Details (refer to **Page 15** (←click here) for more details)
- Proceed to **Page 19** (←click here) for submission

Note:

- A Enter Message to Beneficiary (for additional information to your beneficiary)
 - B Click on (notify your beneficiary via email of the payment details)
- (refer to **Page 17** (←click here) for more details)

Go back to **Page 4** (←click here)

DT / FR / BTT / FP

The screenshot shows a 'Transaction Details' form with the following fields and callouts:

- 1**: Transaction Currency (USD - US Dollar)
- 2**: Transaction Amount (10,000.00)
- 3**: Value Date (02-12-2021)
- 4**: Charges Borne By (SHA selected)
- 5**: Charge Account
- 6**: Customer Reference
- 7**: Message to Ordering Bank
- 8**: Purpose of Transfer (OTHR - Other)

Other fields include: Please Select Product Group (RM-Foreign Remittance), Orderer Account No./Account Name/Currency/Type, Payment Mode (Foreign Remittance), and a Balance Inquiry button.

● – required | ● – optional
DT – Domestic Transfer | FR – Foreign Remittance | BTT – Book Transfer to Third Party | FP – FAST Payment

- 1** Select Currency (applies to FR & BTT)
 - 2** Enter Amount (SGD 200,000 limit per transaction for FP)
 - 3** Select Value Date
 - 4** Select Charges Borne By (applies to DT & FR)
 - OUR – all bank charges will be paid by you
 - BEN – all bank charges will be paid by beneficiary
 - SHA – local bank charges will be paid by you & overseas bank charges will be paid by beneficiary
 - 5** Select Charge Account (debiting account for bank charges. applies to DT & FR)
 - 6** Enter Customer Reference (you may enter invoice no, billing no, short payment description, etc. Required for FP)
 - 7** Enter Message to Ordering Bank
(using this may cause delay in your payment. Use this only if you have a special instruction to us. Applies to DT / FR / BTT)
 - 8** Select Purpose of Transfer (OTHR – Other. Applies to FP only)
 - To pay an existing beneficiary, proceed to **Page 13** (←click here)
 - To pay a new beneficiary, proceed to **Page 14** (←click here)
- Go back to **Page 4** (←click here)

Cheque Issuance — Existing Beneficiary

1 Existing Beneficiary

Existing Beneficiary New Beneficiary

Save as Beneficiary

Beneficiary ID
JOHN DOE

Beneficiary Name *
JOHN DOE

Mailing Address
7 Straits View 23-01 Marina One
East Tower Singapore 018936

Beneficiary Country *
SG - SINGAPORE

Attention
JOHN DOE

Additional Beneficiary Details

Message to Beneficiary

Other Details

Delivery Method *
 Applicant Beneficiary Hold for Collection

Internal Remarks (Information below are not included in this payment instruction)

• – required | • – optional

1 Select Existing Beneficiary

2 Click on  to select an existing beneficiary

3 Select Delivery Method:

- Applicant – to deliver the cheque to your registered mailing address
 - Beneficiary – to deliver the cheque to your beneficiary's mailing address **B**
 - Hold for Collection
- Proceed to **Page 19** ([←click here](#)) for submission

Note:

A Enter Message to Beneficiary (additional information to your beneficiary)

Go back to **Page 5** ([←click here](#))

Cheque Issuance — New Beneficiary

Beneficiary Details 1

Existing Beneficiary New Beneficiary

2 Save as Beneficiary

3 Beneficiary ID
JOHN SMITH

4 Beneficiary Name *
JOHN SMITH

Mailing Address
7 Straits View 23-01 Marina One
East Tower Singapore 018936 5

Beneficiary Country *
SG - SINGAPORE 6

Attention
JOHN SMITH 7

Additional Beneficiary Details

Message to Beneficiary
A

Other Details

8 Delivery Method *
 Applicant Beneficiary Hold for Collection

Internal Remarks (Information below are not included in this payment instruction)

• – required | • – optional

- 1 Select New Beneficiary
 - 2 Tick Save as Beneficiary (to save your beneficiary into Beneficiary Master)
 - 3 Enter Beneficiary ID (to identify your beneficiary)
 - 4 Enter Beneficiary Name
 - 5 Enter Mailing Address (required if your Delivery Method is Beneficiary)
 - 6 Select Beneficiary Country (SG – SINGAPORE)
 - 7 Enter Attention / Addressee (required if your Delivery Method is Beneficiary)
 - 8 Select Delivery Method:
 - Applicant – to deliver the cheque to your registered mailing address
 - Beneficiary – to deliver the cheque to your beneficiary's mailing address 5
 - Hold for Collection
- Proceed to **Page 20** (←click here) for submission

Note:

- A Enter Message to Beneficiary (additional information to your beneficiary)

Go back to **Page 5** (←click here)

GIRO Payment / GIRO Salary 1 & 2 — Existing Beneficiary

No.	Beneficiary	Beneficiary Bank	Beneficiary Account No.	Amount	Notification	Action
2	JOHN DOE JOHN DOE	DBS BANK LTD DBSSSGSG	9988776655	10,000.00	1	⊗
	JANE DOE JANE DOE	DBS BANK LTD DBSSSGSG	6677889900	20,000.00		⊗ C

Beneficiary Details

Save as Beneficiary

Beneficiary ID
JOHN DOE

Beneficiary Account No. *
9988776655

Beneficiary Name *
JOHN DOE

Beneficiary Bank *
DBSSSGSG
DBS BANK LTD

Amount
10,000.00

Additional Beneficiary Details

Message to Beneficiary
A

Send Payment Notification
B
Payment Notification

General Reference

3 Save

● – required | ● – optional | ● – available on detailed mode
GP – GIRO Payment | **GS** – GIRO Salary

- 1 Enter Amount
- 2 Click on the beneficiary to view in detailed mode
- 3 Click
 - Proceed to **Page 19** (←click here) for submission
 - Go back to **Page 6** (←click here) to select or add beneficiary(ies)

Note:

- A Enter Message to Beneficiary (additional information to your beneficiary)
- B Click on (notify your beneficiary via email of the payment details. Applies to GP only)
- (refer to **Page 17** (←click here) for more details)
- C Click to remove a beneficiary from the listing
- Go back to **Page 6** (←click here)

GIRO Payment / GIRO Salary 1 & 2 — New Beneficiary

Beneficiary Listing

No. of Records: 1

No.	Beneficiary	Beneficiary Bank	Beneficiary Account No.	Amount	Notification	Action
1.	JOHN SMITH JOHN SMITH	DBS BANK LTD DBSSSGSG	5544332211	10,000.00	-	

● – required | ● – optional
GP – GIRO Payment | **GS** – GIRO Salary

- 1 Tick Save as Beneficiary (to save your beneficiary into Beneficiary Master)
- 2 Enter Beneficiary ID (to identify your beneficiary)
- 3 Enter Beneficiary Account No. (numeric only)
- 4 Click on to select Beneficiary Bank
 - Proceed to **Page 20** ([←click here](#)) for submission
 - Go back to **Page 6** ([←click here](#)) to select or add beneficiary(ies)

Note:

- A Enter Message to Beneficiary (additional information to your beneficiary)
 - B Click on **Payment Notification** (notify your beneficiary via email of the payment details. Applies to GP only)
 - (refer to **Page 17** ([←click here](#)) for more details)
 - C Click to remove a beneficiary from the listing
- Go back to **Page 6** ([←click here](#))

DT / FR / BTT / FP — Existing Beneficiary

1 Existing Beneficiary New Beneficiary

Save as Beneficiary

Beneficiary ID: JOHN DOE

Beneficiary Bank: DBSSSGSG

Beneficiary Account No.: 9988776655

Beneficiary Name & Address: JOHN DOE, 7 Straits View 23-01 Marina One, East Tower Singapore 018936

Beneficiary Bank Country: SG - SINGAPORE

2 OFFICE (SINGAPORE)

A Message to Beneficiary

B Send Payment Notification

4 FX Details: Spot Rate Contract Rates New FOREX Contract

Exchange Method	Contract No.	Buy Currency	Buy Amount	Sell Currency	Sell Amount	Exchange Rate	Deal Date	Contract Start Date	Contract End Date	Performed By
Spot Rate	N/A									

5 Intermediary Bank Details: Intermediary Bank is required

3 Beneficiary/Debtor Listing

Beneficiary/Debtor ID	Beneficiary/Debtor Name	Beneficiary/Debtor Account No.	Search
JANE.DOE	JANE DOE 7 Straits View 23-01 Marina One	DBS BANK LTD. DBSSSGSG	6677889900
JOHN.DOE	JOHN DOE 7 Straits View 23-01 Marina One	DBS BANK LTD. DBSSSGSG	9988776655

• – required | • – optional
DT – Domestic Transfer | **FR** – Foreign Remittance | **BTT** – Book Transfer to Third Party | **FP** – FAST Payment

- 1 Select Existing Beneficiary
 - 2 Click on to select an existing beneficiary
 - 3 Click on Beneficiary ID (e.g. [JOHN.DOE](#)) to select a beneficiary
 - 4 Select FX Details (applies to FR & BTT only. Refer to **Page 15** ([←click here](#)) for more details)
 - 5 Select Intermediary Bank (applies to FR only. Refer to **Page 16** ([←click here](#)) for more details)
- Proceed to **Page 19** ([←click here](#)) for submission

Note:

- A** Enter Message to Beneficiary (to provide additional information to your beneficiary)
 - B** Click on **Payment Notification** (to notify your beneficiary via email of the payment details)
- (refer to **Page 17** ([←click here](#)) for more details)

Go back to **Page 8** ([←click here](#))

DT / FR / BTT / FP — New Beneficiary

Beneficiary Details

Existing Beneficiary **New Beneficiary**

Save as Beneficiary

Beneficiary ID
JOHN SMITH

Beneficiary Account No. *
9988776655

Beneficiary Name & Address *
City name is required
JOHN SMITH
7 Straits View 23-01 Marina One
East Tower Singapore 018936

Beneficiary Country *
SG - SINGAPORE

Beneficiary Bank

SWIFT BIC *
DBSSSGSG

Bank Name & Address *
City name is required
DBS BANK LTD.
HEAD OFFICE (SINGAPORE)
12MARINA BLVD,DBS ASIA CTRL MARINA
BAY FIN CTR TWR 3,SINGAPORE 018982

Beneficiary Bank Country *
SG - SINGAPORE

Additional Beneficiary Details

Message to Beneficiary
/ Payment Purpose

Send Payment Notification
Payment Notification

FX Details

Spot Rate Contract Rates New FOREX Contract Assign

The FX Rates appearing herein are updated as of previous business day. Although the Bank shall make every effort to ensure that the information is updated and accurate, the Bank shall not be liable in any way for any loss or damage arising from or occasioned by any error, inaccuracy, delay or omission of information. The Bank further reserves the right to amend any information without notice.

Exchange Method	Contract No.	Buy Currency	Buy Amount	Sell Currency	Sell Amount	Exchange Rate	Deal Date	Contract Start Date	Contract End Date	Performed By
Spot Rate	N/A					-				

Intermediary Bank Details

Intermediary Bank is required

• – required | • – optional
DT – Domestic Transfer | **FR** – Foreign Remittance | **BTT** – Book Transfer to Third Party | **FP** – FAST Payment

- 1 Select New Beneficiary
 - 2 Tick Save as Beneficiary (to save your beneficiary into Beneficiary Master)
 - 3 Enter Beneficiary ID (to identify your beneficiary)
 - 4 Enter Beneficiary Account No.
 - 5 Enter Beneficiary Name & Address (Address applies to DT / FR / BTT & only required for FR w/ City name)
 - 6 Select Beneficiary Country (applies to FR only)
 - 7 Select Beneficiary Bank (applies to DT / FR / FP. Refer to **Page 18** (←click here) for more details)
 - 8 Select FX Details (applies to FR & BTT only. Refer to **Page 15** (←click here) for more details)
 - 9 Select Intermediary Bank (applies to FR only. Refer to **Page 16** (←click here) for more details)
- Proceed to **Page 20** (←click here) for submission

Note:

- A** Enter Message to Beneficiary (additional information to your beneficiary)
- B** Click on **Payment Notification** (notify your beneficiary via email of the payment details)
- (refer to **Page 17** (←click here) for more details)

Go back to **Page 8** (←click here)

FX Details

FX Details **1**

Spot Rate
 Contract Rates
 New FOREX Contract
 2 Assign

The FX Rates appearing herein are updated as of previous business day. Although the Bank shall make every effort to ensure that the information is updated and accurate, the Bank shall not be liable in any way for any loss or damage arising from or occasioned by any error, inaccuracy, delay or omission of information. The Bank further reserves the right to amend any information without notice.

Exchange Method	Contract No.	Buy Currency	Buy Amount	Sell Currency	Sell Amount	Exchange Rate	Deal Date	Contract Start Date	Contract End Date	Performed By
Contract Rates										

CONTRACT LISTING **3**

	Contract No.	Buy Currency	Buy Amount	Sell Currency	Sell Amount	Exchange Rate	Deal Date	Contract Start Date	Contract End Date
<input checked="" type="checkbox"/>	12345678	USD	10,000	SGD	13,600	1.36			

System is temporary unable to retrieve your FX Contracts, please try again later or input your contract number to **+Add Contract**

4 OK

Although the Bank shall make every effort to ensure that the information is updated and accurate, the Bank shall not be liable in any way for any loss or damage arising from or occasioned by any error, inaccuracy, delay or omission of information. The Bank further reserves the right to amend any information without notice.

CONTRACT LISTING **A2**

	Contract No.	Buy Currency	Buy Amount	Sell Currency	Sell Amount	Exchange Rate	Deal Date	Contract Start Date	Contract End Date
<input checked="" type="checkbox"/>	A3 12345678								

System is temporary unable to retrieve your FX Contracts, please try again later or input your contract number to **+Add Contract**

A1 +Add Contract Delete

A4 OK

The FX Rates appearing herein are updated as of previous business day. Although the Bank shall make every effort to ensure that the information is updated and accurate, the Bank shall not be liable in any way for any loss or damage arising from or occasioned by any error, inaccuracy, delay or omission of information. The Bank further reserves the right to amend any information without notice.

● – required | ● – optional

- To apply the exchange rate (SPOT) on the selected value date, select Spot Rate:
- To apply the exchange rate that you have booked thru your banking officer or COMSUITE FOREX:

- 1** Select Contract Rates
- 2** Click Assign
- 3** Select the applicable FX contract
- 4** Click OK

Note:

- If the FX contract is not being listed, you may enter the FX contract details manually:

A1 Click +Add Contract

A3 Enter your 8-digit FX Contract No.

A2 Select the FX Contract

A4 Click OK

- Go back to Page 13 (←click here) – for existing beneficiary

- Go back to Page 14 (←click here) – for new beneficiary

Intermediary Bank Details

Intermediary Bank Details

Intermediary Bank is required

Intermediary Bank SWIFT Code/BIC  **1**

Intermediary Bank Name & Address

 A

Intermediary Bank Country Please Select **B**

• – required | • – optional

- 1 Click on  to select Intermediary Bank
- Go back to **Page 13** ([←click here](#)) – for existing beneficiary
- Go back to **Page 14** ([←click here](#)) – for new beneficiary

Note:

To enter manually the Intermediary Bank Name & Address instead:

- A** Enter Intermediary Bank Name & Address
- B** Select Intermediary Bank Country

Payment Notification

Add Payment Notification

Notification Detail

1

Email Address

johnsmith@hotmail.com 2

Payment Notification Amount
SGD 0.00

3 Send Payment Notification

You confirm that you understand the risks involved in internet communication networks (including world wide web and electronic mails) and accept as adequate whatever security measures as may be taken or adopted by the Bank against such risks. You agree not to transmit any price-sensitive information through this site and shall be solely responsible and liable for all risks and liabilities incurred or arising from or relating to such transmission.

4

< Back Save

● – required | ● – optional

GI – GIRO | **DT** – Domestic Transfer | **FR** – Foreign Remittance | **BTT** – Book Transfer to Third Party | **FP** – FAST Payment

- 1 Enter Additional Message
 - 2 Enter beneficiary's email address (to enter multiple email addresses, please use semicolon (;) as separator)
 - 3 Make sure Send Payment Notification is ticked
 - 4 Click
- Go back to **Page 11** (←click here) – for existing beneficiary (GI)
 - Go back to **Page 12** (←click here) – for new beneficiary (GI)
 - Go back to **Page 13** (←click here) – for existing beneficiary (DT / FR / BTT / FP)
 - Go back to **Page 14** (←click here) – for new beneficiary (DT / FR / BTT / FP)

Beneficiary Bank

Beneficiary Bank

SWIFT BIC *

DBSSSGSG **1**

A **Bank Name & Address ***
City name is required

DBS BANK LTD.

HEAD OFFICE (SINGAPORE)

12MARINA BLVD, DBS ASIA CTRL MARINA

BAY FIN CTR TWR 3, SINGAPORE 018982

Beneficiary Bank Country *

SG - SINGAPORE **B**

• – required | • – optional

1 Click on to select Beneficiary Bank

- Go back to **Page 13** (←click here) – for existing beneficiary
- Go back to **Page 14** (←click here) – for new beneficiary

Note:

- To enter manually the Beneficiary Bank Name & Address instead (applies to Foreign Remittance only):
 - A** Select Bank Name & Address
 - B** Enter Bank Name & Address
 - C** Select Beneficiary Bank Country

Submission — Existing Beneficiary

Other Details

Internal Remarks *(Information below are not included in this payment instruction)*

1

Beneficiary Details

Save as Beneficiary

Beneficiary ID JOHN DOE (Existing)	SWIFT BIC DBSSSGSG
Beneficiary Account No. 9988776655	Bank Name & Address DBS BANK LTD.
Beneficiary Name & Address JOHN DOE 7 Straits View 23-01 Marina One East Tower Singapore 018936	HEAD OFFICE (SINGAPORE) 12MARINA BLVD, DBS ASIA CTRL MARINA BAY FIN CTR TWR 3, SINGAPORE 018982
Beneficiary Country SG - SINGAPORE	Beneficiary Bank Country SG - SINGAPORE

Additional Beneficiary Details

Message to Beneficiary
-

2

[< Back](#)

Payment - Acknowledgement

 **Successful.**
Task submitted.

[Print](#) **3**

1 Click

2 Click

3 Click

Note:

- Refer to next page instead if the transaction (applies to GIRO only) contains new beneficiary(ies)
- To view the transaction status, refer to **Page 21**
- To recall the transaction, refer to **Page 22**

Submission — New Beneficiary

The screenshot shows a three-step submission process:

- Step 1:** "Other Details" section with an "Internal Remarks" text area and "Save as Draft" and "Preview" buttons. A red circle with the number "1" is next to the "Preview" button.
- Step 2:** "Token Instructions" section with a yellow background. It displays "Challenge Code: 455564" and a "Response Code" field with masked characters. "Back" and "Submit" buttons are present. Red circles with numbers "2" and "3" are next to the "Response Code" field and the "Submit" button, respectively. A blue circle with the letter "A" is next to the "Token Instructions" header.
- Step 3:** "Payment - Acknowledgement" section with a green background. It shows a "Successful. Task submitted." message with a checkmark icon. "Print" and "OK" buttons are at the bottom. A red circle with the number "4" is next to the "OK" button.

• – required | • – optional

- 1 Click **Preview**
- 2 Enter Response Code (click on   for token instructions)
- 2 Click **Submit**
- 3 Click **OK**

Note:

- To view the transaction status, refer to **Page 21**
- To recall the transaction, refer to **Page 22**

Transaction Status Inquiry

Transaction Status Inquiry

Company: Product: Status:

Orderer Account No.: Value Date: From To

[Advanced Search](#)

Listing

Product	Transaction Reference No.	Batch Ref. No. File Ref. No.	Value Date	Amount	Beneficiary/Debtor	Customer Reference	Status	Orderer
GIRO Payment (SG)	SG2112020199226	-	03 Dec 2021	SGD 30,000.00	2	GIRO -	Pending Authorisation	
RM-Foreign Remittance (SG)	SG2112020199225	-	02 Dec 2021	USD 10,000.00	JOHN DOE JOHN DOE - 9988776655	-	Successfully Sent to Bank	

[Print](#)

Status

Transaction Status	Reason
Pending Authorisation	

User Activities

User Name	Activity	Date and Time	Remarks
NLS91116	Submit	02 Dec 2021 14:00:57	

[Back](#) [Print](#)

● – required | ● – optional

1 Shows transaction status

● To view transaction details:

A Click on the Product ([e.g. GIRO Payment \(SG\)](#))

● To download or print transaction details:

A Click on the Product ([e.g. GIRO Payment \(SG\)](#))

B Click on (PDF or CSV)

A

1

B

Recall Transaction

Task List

Company: Product/Function: Status:

Orderer Account No.: Value Date: From To

[Advanced Search](#)

<input type="checkbox"/>	Product	Transaction Reference No.	Batch Ref. No. / File Ref. No.	Value Date	Amount	Beneficiary/Debtor	Customer Reference	Status	Orderer
<input checked="" type="checkbox"/>	GIRO Payment (SG)	SG2112020199226	-	03 Dec 2021	SGD 30,000.00	2	GIRO -	Pending Authorisation	
<input type="checkbox"/>	EM-Foreign Remittance (SG)	SG2112020199225	-	02 Dec 2021	USD 10,000.00	JOHN DOE JOHN DOE - 9988776655	-	Pending Authorisation	

1 Select transaction(s) to recall

2 Click

3 Click to confirm

4 Transaction(s) has / have been recalled. Click

- Proceed to next page to modify or delete transaction(s)

184.127.214.10:18101 says

Confirm to recall?

Task Summary

Successful.
Task recalled.

Product	Transaction Reference No.	Batch Ref. No. / File Ref. No.	Value Date	Amount	Beneficiary/Debtor	Customer Reference	Orderer	Task Status	Task Message
GIRO Payment (SG)	SG2112020199226	-	03 Dec 2021	SGD 30,000.00	2	GIRO -		Successful.	

Modify / Delete Transaction

Task List

Company: All | Product/Function: All | Status: All

Orderer Account No.: All | Value Date: From: To: Search Advanced Search

Product	Transaction Reference No.	Batch Ref. No. / File Ref. No.	Value Date	Amount	Beneficiary/Debtor	Customer Reference	Status	Orderer
<input checked="" type="checkbox"/> GIRO Payment (SG)	20199226	-	03 Dec 2021	SGD 30,000.00	2	GIRO	Recalled	
<input type="checkbox"/> RM-Foreign Remittance (SG)	SG2112020199225	-	02 Dec 2021	USD 10,000.00	JOHN DOE JOHN DOE-9988776655	-	Pending Authorisation	

A **1** **B** x Delete

184.127.214.10:18101 says

Confirm to delete?

C

Task Summary

Successful.
Task deleted.

Product	Transaction Reference No.	Batch Ref. No. / File Ref. No.	Value Date	Amount	Beneficiary/Debtor	Customer Reference	Orderer	Task Status	Task Message
GIRO Payment (SG)	SG2112020199226	-	03 Dec 2021	SGD 30,000.00	2	GIRO		Successful.	

D

● – required | ● – optional

- To modify a transaction:

1 Click on Product (e.g. [GIRO Payment \(SG\)](#))

- To delete transaction(s):

A Tick on the transaction(s)

B Click

C Click to confirm

D Transaction(s) has / have been deleted. Click

Modify Transaction / Beneficiary Details

Remarks *(Not applicable to Modify action)*

max. 500 characters

[< Back](#) [x Delete](#) **Modify** 1

CH – Cheque Issuance | **GI** – GIRO Payment | **SA** – GIRO Salary 1 & 2
DT – Domestic Transfer | **FR** – Foreign Remittance | **BTT** – Book Transfer to Third Party | **FP** – FAST Payment

- 1 Click **Modify**
 - To make changes in the Transaction Details
(e.g. Currency, Amount, Value Date, Customer Reference, Msg to Beneficiary, FX Details, Intermediary Bank) – go back to: **Page 5** (for CH) / **Page 6** (for GI & SA) / **Page 8** (for DT / FR / BTT / FP)
 - To make changes in the Beneficiary Details
(e.g. Account No, Beneficiary Name & Address, Beneficiary Bank, Email Address) – refer to **GUIDE 15 - Beneficiary and Debtor**

Pending Authorisation

Notice Inbox

26.Apr.2020 12:00 ■ [Expiration of electronic certificate is approaching](#)

20.Apr.2020 12:00 [System maintenance schedule](#)

18.Apr.2020 12:00 [We launch new service](#)

11.Apr.2020 12:00 [\[Be careful!\] Spam mail reported](#)

09.Apr.2020 12:00 [Confirmation NO.0123456](#)

05.Apr.2020 12:00 ■ [Expiration of electronic certificate is approaching](#)

02.Apr.2020 12:00 [\[Campaign\] Chance to upgrade your customer stage: Introduction of our updated policy for tran...](#)

28.Mar.2020 12:00 [We launch new service](#)

17.Mar.2020 12:00 [Confirmation NO.0123456](#)

02.04.2020 12:00 [Confirmation NO.7890234](#)

02.04.2020 12:00 ■ [\[Be careful!\] Spam mail reported](#)

12.03.2020 12:00 ■ [System maintenance schedule](#)

[Page Top](#)

To Do - Detail

COMSUIE Portal	Waiting for Application	Waiting for Approval	Rejected
Password Reset	-	1	-
OTP Token Activation	1	2	-

1 Login to COMSUIE & click on **CMS Singapore**

2 Click on **Pending Authorisation**

Task List | Information Reporting | Cash | Services | Corporate Admin

Home

You Have Tasks

Pending Authorisation 1

Shortcuts | Bulletin Board | File Repository

Task List

Task List

Company: All | Product/Function: All | Status: Pending Authorisation

Orderer Account No.: All | Value Date: From To | Search | [Advanced Search](#)

<input checked="" type="checkbox"/>	Product	Transaction Reference No.	Batch Ref. No. / File Ref. No.	Value Date	Amount	Beneficiary/Debtor	Customer Reference	Status	Orderer
<input checked="" type="checkbox"/>	GIRO Payment (SG) A	11100199108	-	11 Nov 2021	SGD 30,000.00	2	GIRO -	Pending Authorisation	

B **C** **2**

1 Select transaction(s) to approve

2 Click

- Proceed to next page for authentication

Note:

- To view transaction details, click on Product **A** (e.g. [GIRO Payment \(SG\)](#))

(refer to **Page 28** ([←click here](#)) for more details)

- To return transaction(s) back to the Maker if needs correction, select transaction(s) **1**,

click **B** & proceed to **Page 29**

- To reject transaction(s), select transaction(s) **1**, click **C** &

proceed to **Page 30**

Approve Transaction

Approval Confirmation ✕

You are approving 0 non-financial transactional task(s) and 2 financial transactional task(s).

■ **Summary of Financial Transactional Task(s)**

Provider	Product	Currency	Total Transaction Amount	No. of Transaction
SG	GIRO Payment (SG)	SGD	30,000.00	2

Challenge Code: 753551

Response Code *

1 2

Token Instructions ⌵

Confirm to approve?

3

✓ **Successful.**
Task approved.

Product	Transaction Reference No.	Batch Ref. No. File Ref. No.	Value Date	Amount	Beneficiary/Debtor	Customer Reference	Orderer	Task Status	Task Message
GIRO Payment (SG)	SG2111100199108	-	11 Nov 2021	SGD 30,000.00		GIRO		Successful.	

4

- 1 Enter Response Code
- 2 Click (click on A for token instructions OR the screenshot below under Note)
- 3 Click to confirm
- 4 Transaction(s) has / have been approved. Click

Note:

A Token Instructions ⌵

1	ABC	DEF
2	GHI	JKL
3	MNO	
4	PQRS	TUV
5	WXYZ	
6		
7		
8		
9		

- 1 Press and hold the 3 button on the OTP Token until the screen of the OTP Token displays "- - - - -".
- 2 Key in the Challenge Code displayed on the screen using the OTP keypad.
- 3 Click the OK button, "Response Code" should be generated and displayed on the screen of the OTP Token.
- 4 Enter the displayed "Response Code" into the and click on the "OK" button.

Transaction Details

Payment - Detail

Transaction Details

Please Select Product Group
GIRO Payment

Transaction Currency
SGD - Singapore dollar

Orderer Account No./Account Name/Currency/Type

Total Amount
30,000.00

Payment Mode
GIRO Payment

Value Date
11 Nov 2021

Date and Time
10 Nov 2021 10:59:19

Transaction Reference No.
SG2111100199108

File Reference
-

Batch Reference No.
-

Customer Reference
GIRO

Purpose of Transfer
OTHR - Other

Beneficiary Details

No. of Records: 2

No.	Beneficiary	Beneficiary Bank	Beneficiary Account No.	Amount	Notification	Transaction Status	Reason
1.	JOHN DOE JOHN DOE	DBS BANK LTD DBSSSGSG	1122334455	10,000.00	-	Successfully Sent to Bank	
2.	JANE DOE JANE DOE	DBS BANK LTD DBSSSGSG	6677889900	20,000.00	-	Successfully Sent to Bank	

Challenge Code: 282579

Response Code *

Remarks

max. 500 characters

[< Back](#) [Next Pending Approval List](#)

Token Instructions

1

1 Click on [Back](#) to go back to summary screen

• Go back to [Page 26](#) (←click here)

Return Transaction

184.127.214.10:18101 says

Confirm to return?

1

1 Click

2 Transaction(s) has / have been returned. Click

- Go back to **Page 26** ([←click here](#))

Task Summary

 **Successful.**
Task returned.

Product	Transaction Reference No.	Batch Ref. No. File Ref. No.	Value Date	Amount	Beneficiary/Debtor	Customer Reference	Orderer	Task Status	Task Message
GIRO Payment (SG)	SG2112060199247	-	07 Dec 2021	SGD 10,000.00	1	GIRO -		Successful.	

2

Decline Transaction

Require Information ✕

For transaction(s) using New FOREX Contract, [Decline] these transactions will not cancel the FX Contract

Remarks * max. 500 characters

1

2

184.127.214.10:18101 says

Confirm to decline?

3

Task Summary

 **Successful.**
Task declined.

Product	Transaction Reference No.	Batch Ref. No. File Ref. No.	Value Date	Amount	Beneficiary/Debtor	Customer Reference	Orderer	Task Status	Task Message
GIRO Payment (SG)	SG2112060199247	-	07 Dec 2021	SGD 10,000.00	1	GIRO -	DJG F#S %&()*+,-./:;<=>? @_[]~2FSGD/888010 (SGD) Current Account	Successful.	

4

1 Enter Remarks

2 Click

3 Click

3 Transaction(s) has / have been declined. Click

- Go back to **Page 26** ([←click here](#))

Glossary (Product Type & Cut-off Time Table)

Product	Description	Cut-off Time	Bank Charges
Cheque Issuance	Issue cheques locally to your beneficiaries in SGD / USD	17:00	SGD 4.00 / USD 3.50 per cheque (postal fee included)
GIRO Payment	For your local miscellaneous single / batch payment in SGD	18:00 (1 business day before Value Date)	SGD 0.30 per item
GIRO Salary 1 & 2	For your local salary payment in SGD	18:00 (1 business day before Value Date)	SGD 0.30 per item
Book Transfer to Own	Funds transfer between your MUFG SG accounts in any currency	16:00	No charges
Book Transfer to Third Party	Same day payment to another MUFG SG account in any currency	16:00	No charges
Domestic Transfer	Same day local payment in SGD	16:00	SGD 20.00
FAST Payment	Real-time local payment in SGD	22:55	SGD 3.00
Foreign Remittance	Same day payment in foreign currency or to overseas	14:00 (see next page Detailed Cut-off Time Table)	N/A (please refer to your RM)

Go back to **Page 4** ([←click here](#))

Glossary (Detailed Cut-off Time Table)

CCY	Cut-off time
AED	14:00
AUD	14:00
BDT	14:00
BND	14:00
CAD	14:00
CHF	14:00
CNY	14:00
CZK	14:00
DKK	14:00
EUR	14:00
GBP	14:00
HKD	14:00
HUF	14:00
IDR	10:00
INR	14:00
JPY	14:00
KRW	10:00
LAK	14:00
MMK	10:00
MXN	14:00
MYR	10:00
NOK	14:00
NZD	14:00
PHP	14:00
PKR	14:00
PLN	14:00
QAR	14:00
RUB	14:00
SAR	14:00
SEK	14:00
SGD	14:00
THB	14:00
TRY	14:00
TWD	10:00
USD	14:00
VND	10:00
ZAR	14:00

Go back to [Page 4](#) (←click here)

Glossary (Allowed SWIFT Characters)

i) Allowed SWIFT characters:

a b c d e f g h i j k l m n o p q r s t u v w x y z

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

1 2 3 4 5 6 7 8 9 0

/ - ? : () . , ' ` +

Go back to [Page 4](#) ([←click here](#))

Foreign Remittance, Demand Draft and Domestic Transfer	1st, 36th, 71st and 106th position of Message to Beneficiary Beneficiary Name and Address Beneficiary Bank Name and Address Intermediary Bank Name and Address	Cannot be the following characters, ' : ' or ' - '
Foreign Remittance, Demand Draft and Domestic Transfer	Message to Beneficiary Beneficiary Name and Address Beneficiary Bank Name and Address Intermediary Bank Name and Address	Cannot contain curly bracket ' { ' or ' } '

Glossary (Future Value Date)

Transaction Type	Days
Foreign Remittance	20
Domestic Transfer	20
Book Transfer to Own	31
Book Transfer to Third Party	31
FAST Payment	89
FAST Collection	89
GIRO Payment	89
GIRO Collection	89
GIRO Salary 1 and Salary 2	89
Cheque Issuance	999

Go back to [Page 4](#) (←click here)

Maker will be able to submit transaction with future value greater than the above values. Validation is only performed during approval.