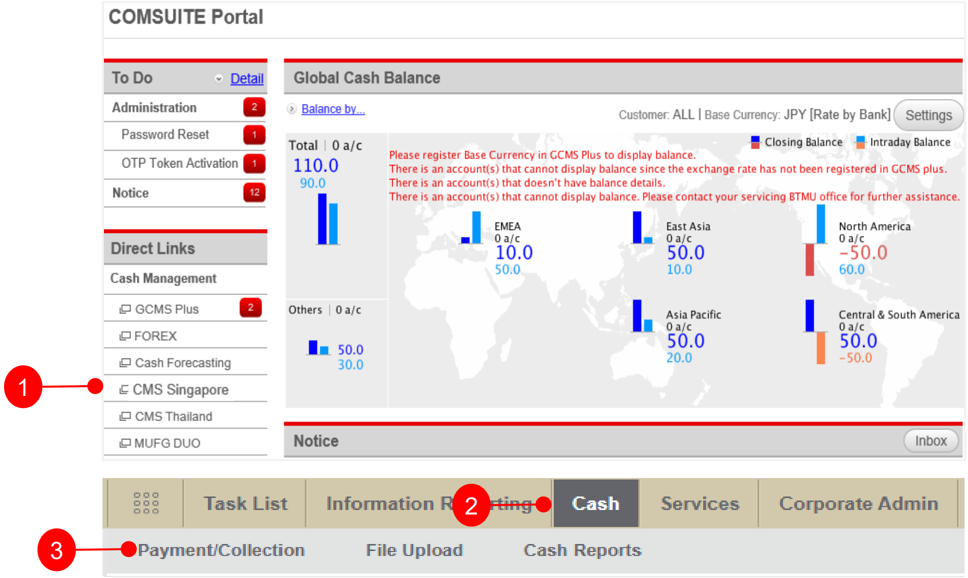
CMS Singapore
Payment Creation Guide – Remittance (New Beneficiary)

Payment & Collection

1. Log in to “COMSUITE” portal and click “CMS Singapore”
    - For detailed login steps, please refer to [Guide C1]
2. Click “Cash”
3. Click “Payment/ Collection”

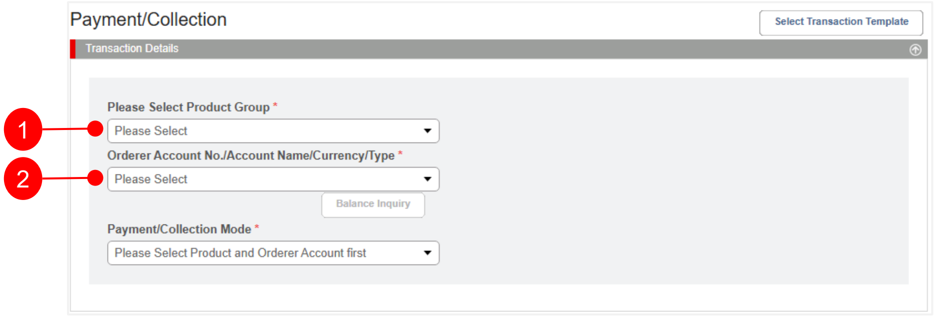


Product Group

1. Select “Product Group”
   - “RM-Domestic Transfer-ISO20022” – Real-time transfer of Singapore Dollar funds between local banks within Singapore using the MEPS+ system
   - “RM-Foreign Remittance-ISO20022” – Transfer of money either to recipients in other countries in any currency, or within Singapore in a foreign currency
2. Select “Orderer Account No.”
   - This is your MUFG account from which money will be debited

Note:

- Refer to Guide Z1 for the cut-off time table and standard bank charges



Transaction Details

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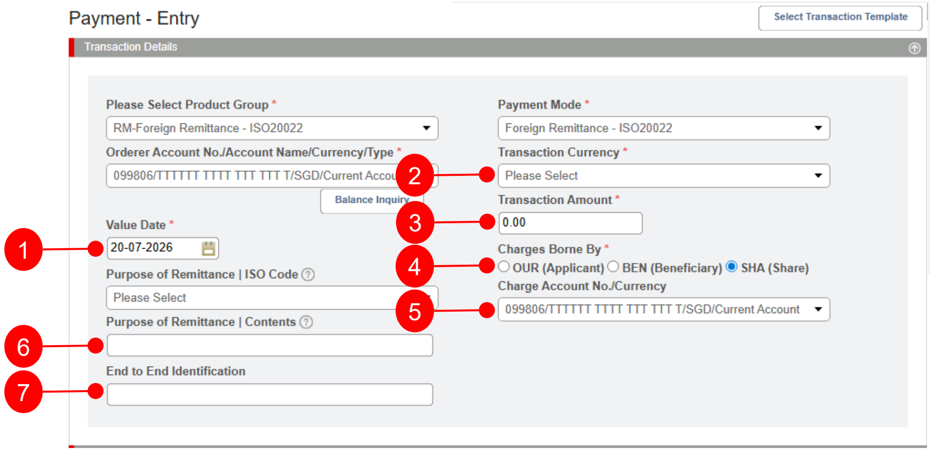
1. Select “Value Date”
2. Select “Transaction Currency”
3. Enter “Transaction Amount”
4. Select “Charges Borne By”
    - OUR (Applicant) – You pay all fees upfront, so the beneficiary receives the full amount sent
    - BEN (Beneficiary) – The beneficiary pays all fees, which are deducted from the transfer, so they receive less than the amount sent
    - SHA (Share) – You pay their bank’s fees; the beneficiary pays receiving and intermediary fees, receiving the amount sent minus these deductions. This is the default for most international transfers
5. Select “Charge Account No.” (optional)
    - This is your MUFG account from which the bank’s fees will be debited
6. Select “Purpose of Remittance | ISO Code” **OR** Enter “Purpose of Remittance | Contents” (conditional)
    - Currently required for payments to multiple specific countries (click here for more details: purposeofremittanceforiso.html)
7. Enter “End to End Identification” (optional)
    - Give your beneficiary extra details, such as invoice or reference numbers
    - Some other banks may not be able to display or process this information



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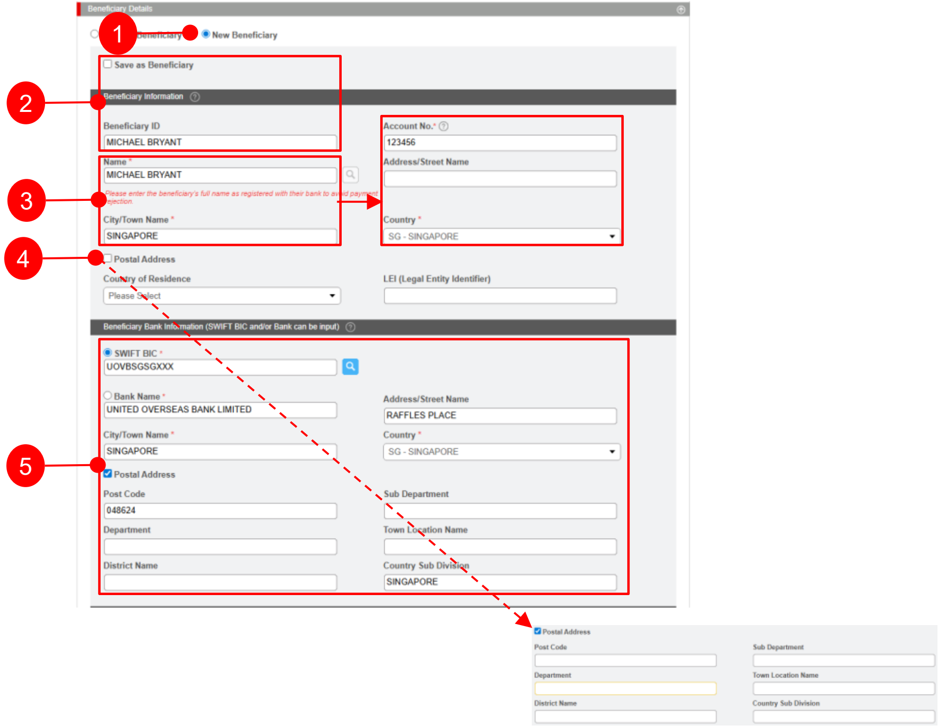
Beneficiary Details

1. Select “New Beneficiary”
2. If you wish to save the beneficiary for future use, tick “Save as Beneficiary” and enter “Beneficiary ID” (optional)
3. Complete the following under “Beneficiary Information” section:
    - Name
    - Account No.
    - Address/ Street Name
    - City/ Town Name
    - Select Country
4. If space is limited in the “Address/ Street Name” field, tick “Postal Address” and you may use any of the other address fields to complete the beneficiary address details (optional):
    - Sub Department / Department / Town Location Name / District Name / Country Sub Division
5. For “Beneficiary Bank Information”, you can:
    - Select “SWIFT BIC” and manually enter the 8 or 11-digit SWIFT BIC or choose from the bank listing by clicking on
    - Alternatively, select “Bank Name” and manually enter the full “Bank Name and Address”.



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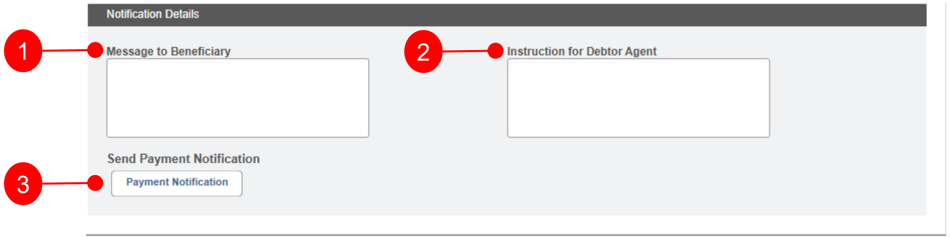
Other Information

1. Enter “Message to Beneficiary” (optional)
   - Give your beneficiary extra details, such as invoice or reference numbers via bank statement
   - Some other banks may not be able to display or process this information
2. Enter “Instruction for Debtor Agent” (optional)
   - Give us special instructions if necessary. However, it may cause delay to your payment as it will be processed manually
3. Click “Payment Notification” (optional)
   - Give your beneficiary extra details, such as invoice or reference numbers via email

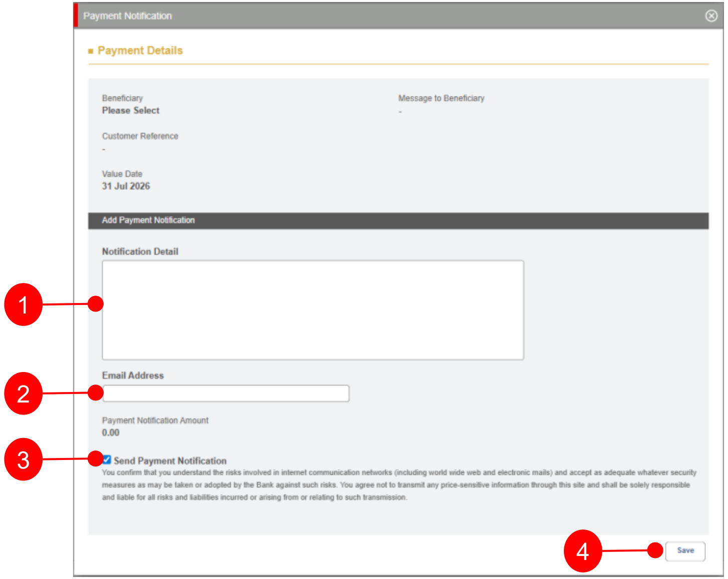


Note:

- If you have clicked “Payment Notification”, please refer to next page

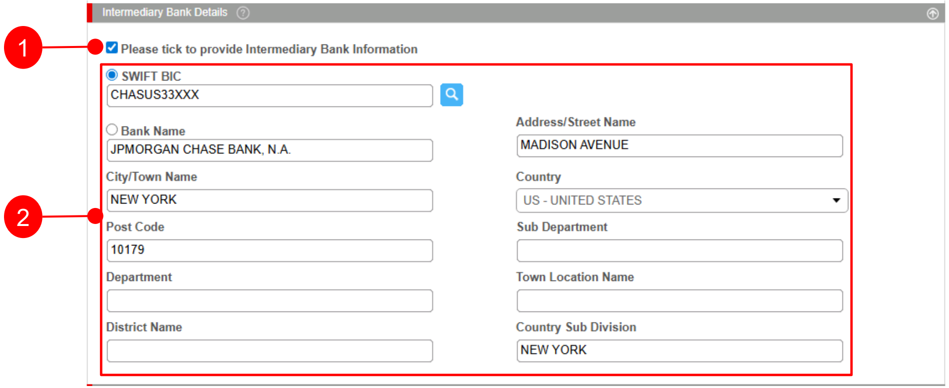
Payment Notification

1. Enter “Notification Detail” (optional)
   - Give your beneficiary extra details, such as invoice or reference numbers via email
2. Enter “Email Address”
   - You may enter multiple email addresses, separated by a semi-colon “;” (e.g. michaelbryant@abc.com; abcholdings@abc.com)
3. Tick “Send Payment Notification”
4. Click “Save”



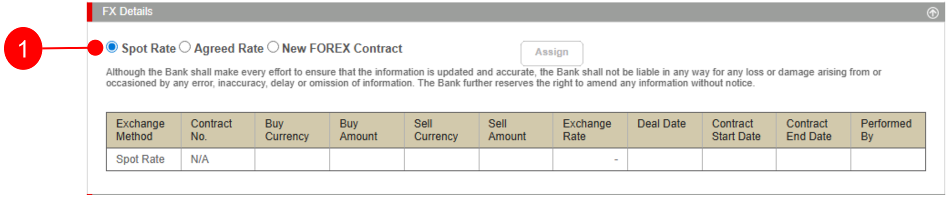
Intermediary Bank Details

1. Tick “Intermediary Bank Information” (optional)
2. For “Intermediary Bank Information”, you can
   - Select “SWIFT BIC” and manually enter the 8 or 11-digit SWIFT BIC or choose from the bank listing by clicking on
   - Alternatively, select “Bank Name” and manually enter the full “Bank Name and Address”.



FX Details

1. Select "FX Details" (conditional)
    - Spot Rate - the bank uses the prevailing foreign exchange (FX) spot rate at the time your transaction is processed
    - Agreed Rate – you will apply your pre-arranged FX contract, previously booked through your Relationship Manager (RM) or a bank trader
    - New FOREX Contract - the FX rate will be booked by the approver during the payment approval process



Note:

- If you have selected "Agreed Rate", please refer to next page

FX Details

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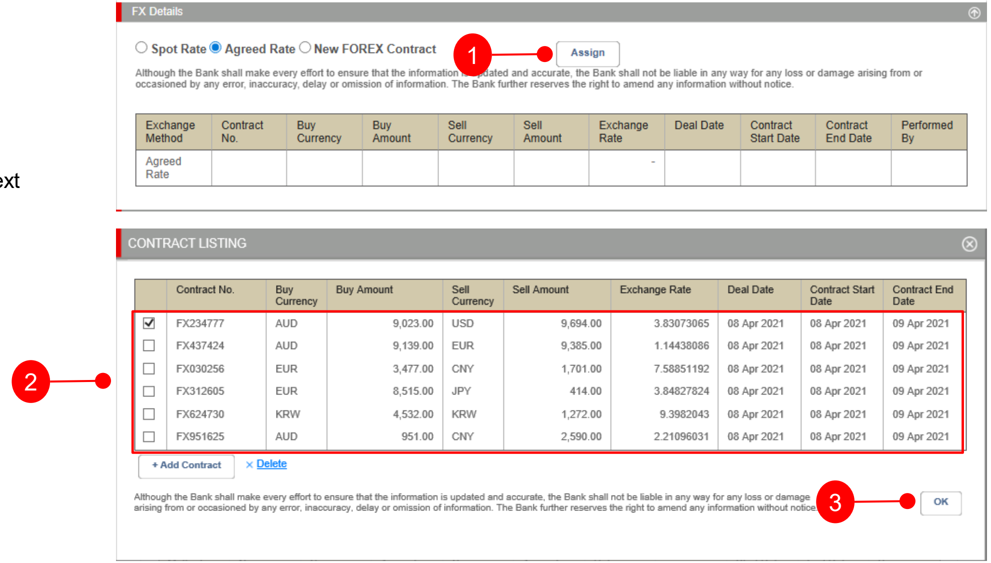
Select your FX contract from the listing

1. Click “Assign”
2. Select your existing FX contract from the listing
3. Click “OK”

Note:

- If you are unable to see your FX contract from the listing, please refer to next page to enter manually the “Contract No”



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FX Details

Manually enter your FX contract number

1. Click “Add Contract”
2. Tick the box and enter “Contract No.”
3. Click “OK”

CONTRACT LISTING

	Contract No.	Buy Currency	Buy Amount	Sell Currency	Sell Amount	Exchange Rate	Deal Date	Contract Start Date	Contract End Date
☐	FX234777	AUD	9,023.00	USD	9,694.00	3.83073065	08 Apr 2021	08 Apr 2021	09 Apr 2021
☐	FX437424	AUD	9,139.00	EUR	9,385.00	1.14438086	08 Apr 2021	08 Apr 2021	09 Apr 2021
☐	FX030256	EUR	3,477.00	CNY	1,701.00	7.58851192	08 Apr 2021	08 Apr 2021	09 Apr 2021
☐	FX312605	EUR	8,515.00	JPY	414.00	3.84827824	08 Apr 2021	08 Apr 2021	09 Apr 2021
☐	FX624730	KRW	4,532.00	KRW	1,272.00	9.3982043	08 Apr 2021	08 Apr 2021	09 Apr 2021
☐	FX951625	AUD	951.00	CNY	2,590.00	2.21096031	08 Apr 2021	08 Apr 2021	09 Apr 2021

1 + Add Contract × Delete

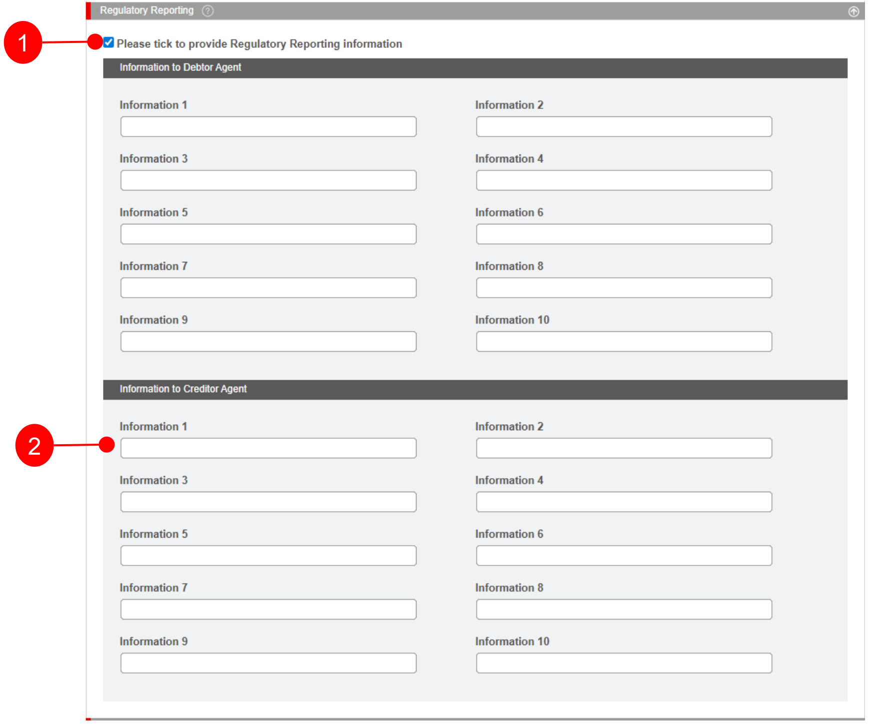
Although the Bank shall make every effort to ensure that the information is updated and accurate, the Bank shall not be liable in any way for any loss or damage arising from or occasioned by any error, inaccuracy, delay or omission of information. The Bank further reserves the right to amend any information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

3 OK

	Contract No.	Buy Currency	Buy Amount	Sell Currency	Sell Amount	Exchange Rate	Deal Date	Contract Start Date	Contract End Date
2 ☑	12345678								

Regulatory Reporting

1. Tick “Regulatory Reporting Information” (conditional)
    - Currently required for payments to multiple specific countries (click here for more details: purposeofremittanceforiso.html)
2. Enter “Regulatory Reporting – Information to Creditor Agent – Information 1”



Preview & Submission

1. Click “Preview”
2. For “Token Instructions”, click
3. Enter “Response Code”
4. Click “Submit”
5. Transaction has been submitted