



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 C.1](#)
2. Click “Cash”
3. Click “Payment/ Collection”

The screenshot shows the COMSUITE Portal interface. On the left is a sidebar with a 'To Do' list (Administration: 2, Password Reset: 1, OTP Token Activation: 1, Notice: 12) and 'Direct Links' (Cash Management: GCMS Plus: 2, FOREX, Cash Forecasting, CMS Singapore, CMS Thailand, MUFG DUO). A red circle with the number '1' points to the 'CMS Singapore' link. The main content area is titled 'Global Cash Balance' and shows a world map with regional balance data. A red circle with the number '2' points to the 'Cash' tab in the top navigation bar. Below the navigation bar, a red circle with the number '3' points to the 'Payment/Collection' link. The 'Global Cash Balance' section displays a total of 110.0 and regional balances: EMEA (10.0), East Asia (50.0), North America (-50.0), Asia Pacific (50.0), and Central & South America (-50.0). A notice at the bottom states: '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.'

Region	Balance
Total	110.0
EMEA	10.0
East Asia	50.0
North America	-50.0
Asia Pacific	50.0
Central & South America	-50.0

1. Select "Product Group"

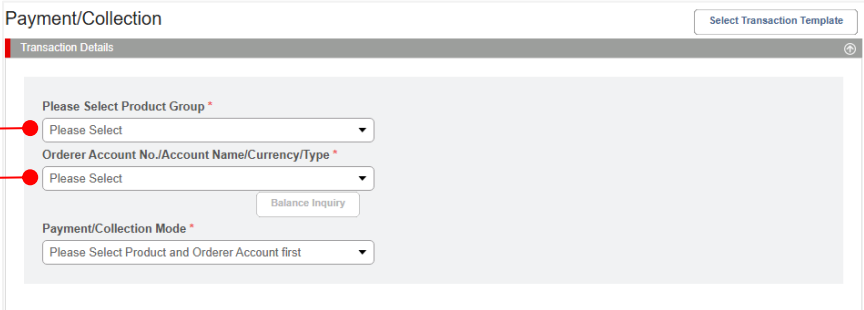
- "RM-Domestic Transfer-ISO20022" – Real-time transfer of Singapore Dollar funds between local banks within Singapore using the MEPS+ system
- "RM-Foreign Remittance-ISO20022" – Transfer of money either to recipients in other countries in any currency, or within Singapore in a foreign currency

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



Payment/Collection Select Transaction Template

Transaction Details

Please Select Product Group *

Please Select

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

Please Select

Balance Inquiry

Payment/Collection Mode *

Please Select Product and Orderer Account first

Transaction Details

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](https://www.mufg.com/uk/en/personal/banking/transfer/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

Payment - Entry Select Transaction Template

Transaction Details

Please Select Product Group *
RM-Foreign Remittance - ISO20022

Payment Mode *
Foreign Remittance - ISO20022

Orderer Account No./Account Name/Currency/Type *
099806/TTTTTT TTTT TTT T/SGD/Current Account

Transaction Currency *
Please Select

Transaction Amount *
0.00

Value Date *
20-07-2026 

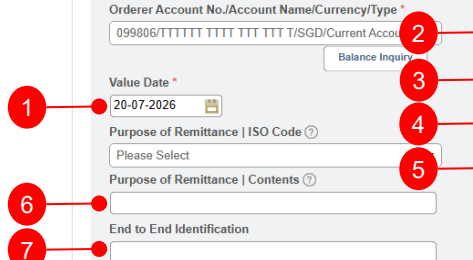
Charges Borne By *
☐ OUR (Applicant) ☐ BEN (Beneficiary) ☒ SHA (Share)

Charge Account No./Currency
099806/TTTTTT TTTT TTT TTT T/SGD/Current Account

Purpose of Remittance | ISO Code ?
Please Select

Purpose of Remittance | Contents ?

End to End Identification



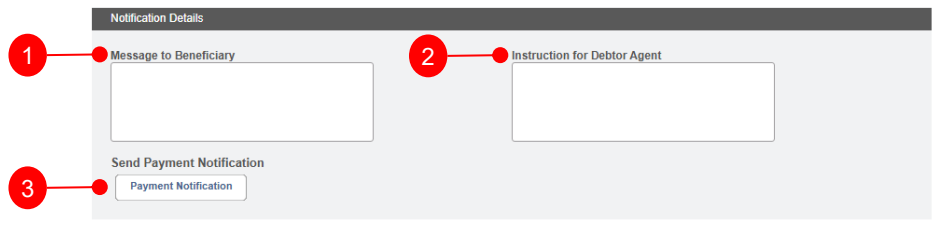
Beneficiary Details

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".

The screenshot shows the 'Beneficiary Details' form with the following sections and fields:

- 1** (New Beneficiary button)
- 2** (Save as Beneficiary checkbox)
- 3** (Beneficiary Information section):
 - Beneficiary ID: MICHAEL BRYANT
 - Name: MICHAEL BRYANT
 - City/Town Name: SINGAPORE
 - Country: SG - SINGAPORE
 - Account No.: 123456
 - Address/Street Name
- 4** (Postal Address section):
 - Country of Residence: Please Select
 - LEI (Legal Entity Identifier)
 - Sub Department
 - Department
 - Town Location Name
 - District Name
 - Country Sub Division: SINGAPORE
- 5** (Beneficiary Bank Information section):
 - SWIFT BIC: UOVBSGXXXX
 - Bank Name: UNITED OVERSEAS BANK LIMITED
 - Address/Street Name: RAFFLES PLACE
 - City/Town Name: SINGAPORE
 - Country: SG - SINGAPORE
 - Post Code: 048624

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



The screenshot shows a form titled "Notification Details" with a dark header. Below the header, there are two input fields: "Message to Beneficiary" and "Instruction for Debtor Agent". A red circle with the number "1" points to the "Message to Beneficiary" field. A red circle with the number "2" points to the "Instruction for Debtor Agent" field. Below these fields, there is a section titled "Send Payment Notification" containing a button labeled "Payment Notification". A red circle with the number "3" points to this button.

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"

Payment Notification

Payment Details

Beneficiary
Please Select

Message to Beneficiary

Customer Reference

Value Date
31 Jul 2025

Add Payment Notification

Notification Detail

Email Address

Payment Notification Amount
0.00

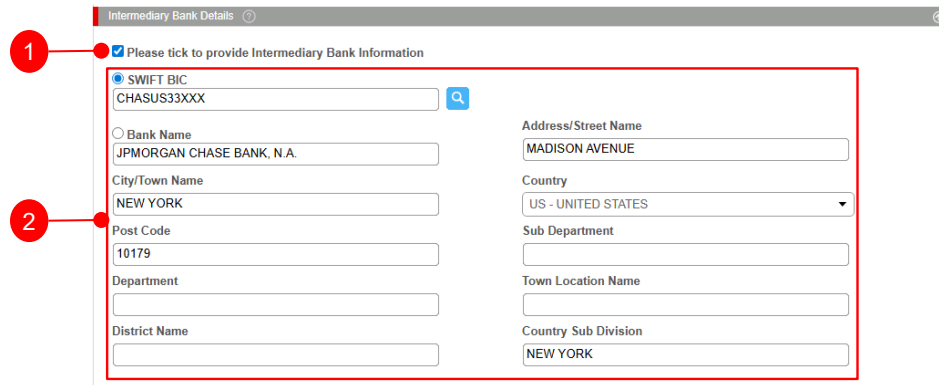
☒ Send Payment Notification

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.

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".



The screenshot shows the "Intermediary Bank Details" form. A red box highlights the form fields, and two red circles with numbers 1 and 2 point to specific elements. Circle 1 points to the checkbox "Please tick to provide Intermediary Bank Information", which is checked. Circle 2 points to the "SWIFT BIC" section, which is selected with a radio button. The form contains the following fields:

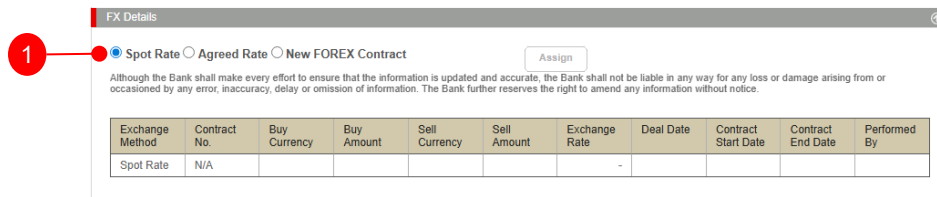
Intermediary Bank Details	
☒ Please tick to provide Intermediary Bank Information	
☒ SWIFT BIC	
CHASUS33XXX	
☐ Bank Name	
JPMORGAN CHASE BANK, N.A.	MADISON AVENUE
NEW YORK	US - UNITED STATES
10179	NEW YORK

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

☒ Spot Rate ☐ Agreed Rate ☐ New FOREX Contract Assign

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					-				

FX Details

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"

FX Details

☐ Spot Rate ☒ Agreed Rate ☐ New FOREX Contract

Assign

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
Agreed Rate						-				

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

+ 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.

OK

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	3.84627824	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

+ Add Contract

× Delete

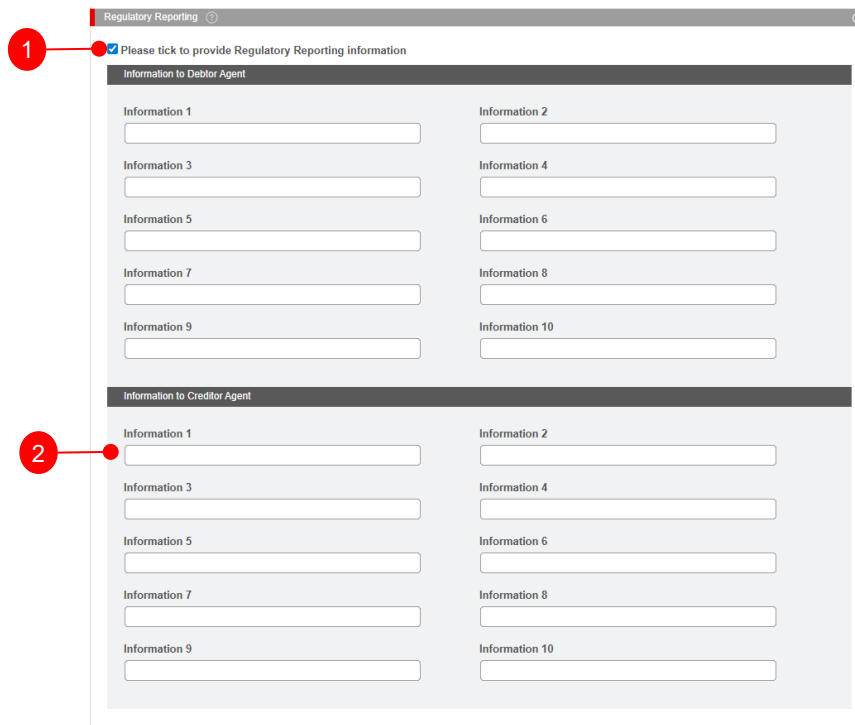
Although the Bank shall make every effort to ensure that the information is updated and accurate, the Bank shall not be liable in any way for any loss or damage arising from or occasioned by any error, inaccuracy, delay or omission of information. The Bank further reserves the right to amend any information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

OK

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

Regulatory Reporting

1. Tick "Regulatory Reporting Information" (conditional)
 - Currently required for payments to multiple specific countries (click here for more details: [purposeofremittanceforiso.html](https://www.comsuite.com/learn/purposeofremittanceforiso.html))
2. Enter "Regulatory Reporting – Information to Creditor Agent – Information 1"



Regulatory Reporting ⓘ

☒ Please tick to provide Regulatory Reporting information

Information to Debtor Agent

Information 1

Information 2

Information 3

Information 4

Information 5

Information 6

Information 7

Information 8

Information 9

Information 10

Information to Creditor Agent

Information 1

Information 2

Information 3

Information 4

Information 5

Information 6

Information 7

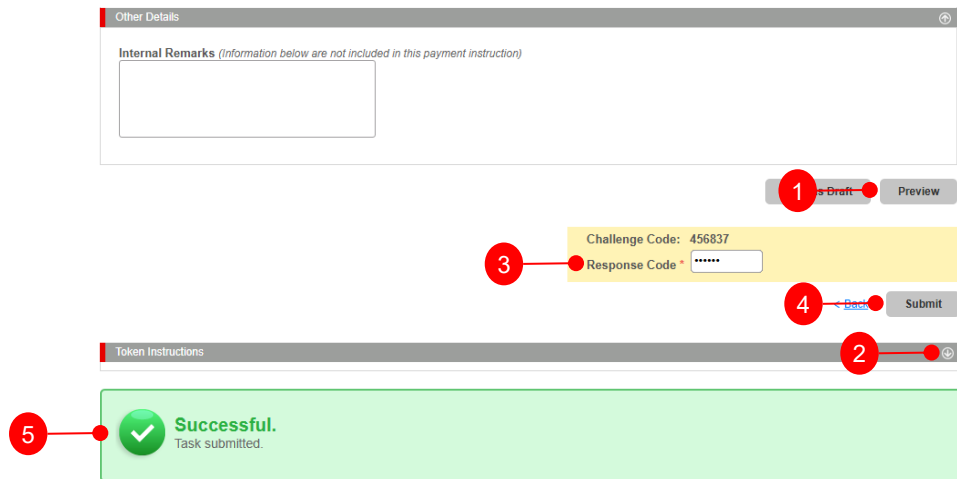
Information 8

Information 9

Information 10

Preview & Submission

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



The screenshot displays the 'Other Details' section of the COMSUITE CMS Singapore interface. It features a form for 'Internal Remarks' and a 'Token Instructions' section. The process is guided by five numbered steps:

1. Click "Preview" (indicated by a red circle and arrow pointing to the 'Preview' button).
2. For "Token Instructions", click  (indicated by a red circle and arrow pointing to the download icon).
3. Enter "Response Code" (indicated by a red circle and arrow pointing to the 'Response Code' input field).
4. Click "Submit" (indicated by a red circle and arrow pointing to the 'Submit' button).
5. Transaction has been submitted (indicated by a red circle and arrow pointing to the 'Successful. Task submitted.' message).

