



CMS Singapore Beneficiary & Debtor Creation Guide

Beneficiary/ Debtor Maintenance

1. Log in to “COMSUITE” portal and click “CMS Singapore”
 - For detailed login steps, please refer to [Guide C.1](#)
2. Click “Services”
3. Click “Beneficiary/ Debtor Maintenance”

The screenshot shows the COMSUITE Portal interface. On the left is a 'To Do' sidebar with sections: Administration (2 items), Password Reset (1), OTP Token Activation (1), Notice (12), and Direct Links. The Direct Links section includes GCMS Plus (2), FOREX, Cash Forecasting, CMS Singapore (marked with a red circle and '1'), CMS Thailand, and MUFG DUO. The main content area is titled 'COMSUITE Portal' and features a 'Global Cash Balance' section. This section includes a 'Balance by...' dropdown, a 'Customer: ALL | Base Currency: JPY [Rate by Bank] Settings' header, and a world map with bar charts for various regions: Total (110.0), Others (50.0), EMEA (10.0), East Asia (50.0), Asia Pacific (50.0), North America (-50.0), and Central & South America (50.0). A red text box provides instructions: '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.' Below the map is a 'Notice' section with an 'Inbox' button. At the bottom is a navigation bar with tabs: Task List, Information Rep, Cash (marked with a red circle and '2'), Services (marked with a red circle and '3'), and Corporate Admin. Below the navigation bar are links: Secured Inbox, Template Upload Profile, Beneficiary/Debtor Maintenance, Beneficiary/Debtor File Upload, and Beneficiary/Debtor Download.

Register a new beneficiary

1. Click "Add"
2. Enter "Beneficiary/ Debtor ID"
3. Enter "Account No."
4. Enter "Email Address" (optional)
 - This will enable payment advice to be sent to your beneficiary via email
 - You may enter multiple email addresses, separated by a semi-colon ";," (e.g. michaelbryant@abc.com; abcholdings@abc.com)

Beneficiary/Debtor Maintenance - Inquiry and Listing

Provider * Beneficiary/ Debtor ID Beneficiary/ Debtor Name

Account No. Payment Mode

Listing

☐	ID	Beneficiary/Debtor Name	Account No.	Payment Mode
☐	MICHAEL BRYANT	MICHAEL BRYANT MICHAEL BRYANT MICHAEL BRYANT MICHAEL BRYANT	123456	Book Transfer Third Party GIRO/FAST Domestic Transfer(ISO20022) Foreign Remittance(ISO20022)

Beneficiary/ Debtor Maintenance

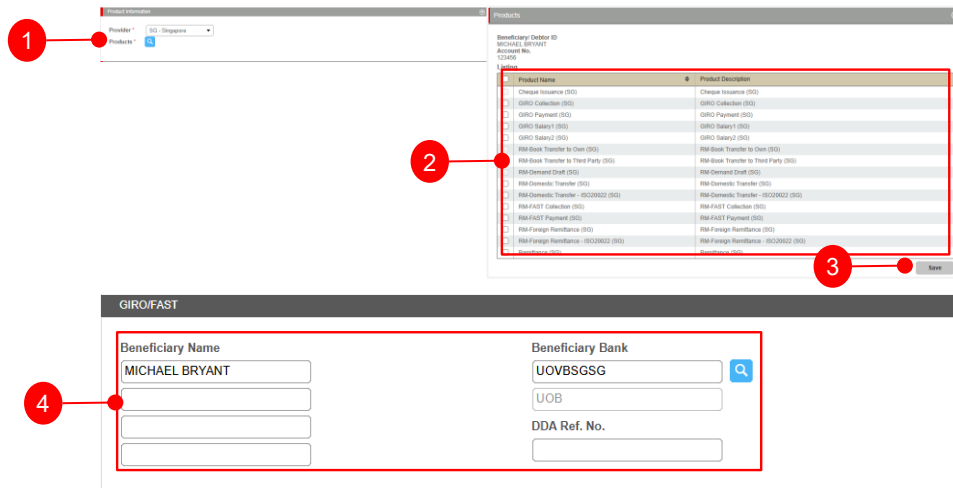
Beneficiary/ Debtor ID * Account No.

Email Address ☐ Deactivate

GIRO Payment

For non-urgent electronic payments in Singapore Dollars within Singapore, suitable for single or bulk staff transfers (e.g., bills, staff claims, taxes, miscellaneous expenses, etc.)

1. Under “Product Information – Products”, click 
2. Select “Product Name – GIRO Payments (SG)”
3. Click “Save”
4. Complete the following under “GIRO/ FAST” section:
 - Beneficiary Name
 - Beneficiary Bank



Product Information

Provider:

Products: 

Products

Beneficiary/Debtor ID: MICHAEL BRYANT
Account No.:

Products

Product Name	Product Description
GIRO Collection (SG)	GIRO Collection (SG)
GIRO Payment (SG)	GIRO Payment (SG)
GIRO Salary (SG)	GIRO Salary (SG)
GIRO Salary2 (SG)	GIRO Salary2 (SG)
RM-Bank Transfer to Own (SG)	RM-Bank Transfer to Own (SG)
RM-Bank Transfer to Third Party (SG)	RM-Bank Transfer to Third Party (SG)
RM-Demand Draft (SG)	RM-Demand Draft (SG)
RM-Domestic Transfer (SG)	RM-Domestic Transfer (SG)
RM-Domestic Transfer - (SG)2002 (SG)	RM-Domestic Transfer - (SG)2002 (SG)
RM-FAST Collection (SG)	RM-FAST Collection (SG)
RM-FAST Payment (SG)	RM-FAST Payment (SG)
RM-Foreign Remittance (SG)	RM-Foreign Remittance (SG)
RM-Foreign Remittance - (SG)2002 (SG)	RM-Foreign Remittance - (SG)2002 (SG)
RM-FAST (SG)	RM-FAST (SG)

GIRO/FAST

Beneficiary Name:

Beneficiary Bank: 

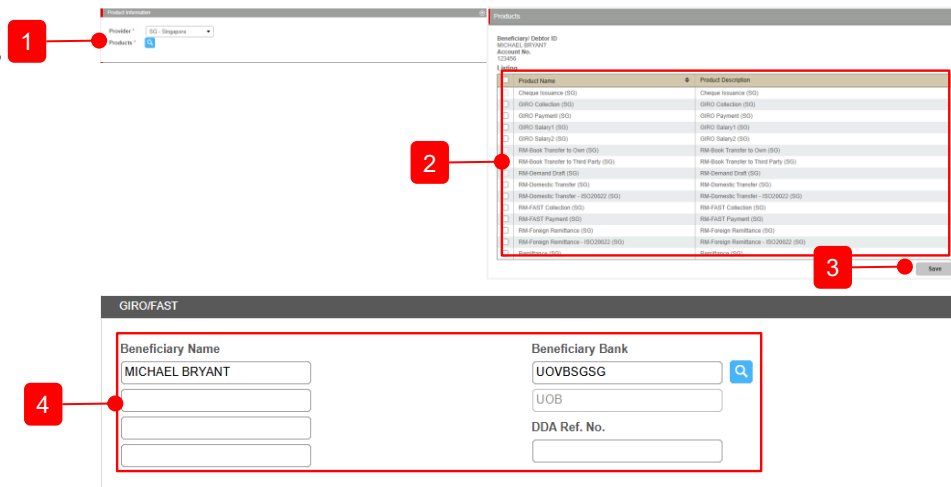
UOB

DDA Ref. No.:

GIRO Salary 1 & 2

For non-urgent electronic salary payments in Singapore Dollars within Singapore, suitable for single or bulk staff transfers

1. Under “Product Information – Products”, click 
2. Select “Product Name – GIRO Salary 1 (SG)” and/ or “GIRO Salary 2 (SG)”
3. Click “Save”
4. Complete the following under “GIRO/ FAST” section:
 - Beneficiary Name
 - Beneficiary Bank



Product Information

Provider: SG - Singapore

Products

Product Name	Product Description
GIRO Collection (SG)	GIRO Collection (SG)
GIRO Payment (SG)	GIRO Payment (SG)
GIRO Salary1 (SG)	GIRO Salary1 (SG)
GIRO Salary2 (SG)	GIRO Salary2 (SG)
RM-Bank Transfer to Own (SG)	RM-Bank Transfer to Own (SG)
RM-Bank Transfer to Third Party (SG)	RM-Bank Transfer to Third Party (SG)
RM-Demand Draft (SG)	RM-Demand Draft (SG)
RM-Domestic Transfer (SG)	RM-Domestic Transfer (SG)
RM-Domestic Transfer - (SG)20022 (SG)	RM-Domestic Transfer - (SG)20022 (SG)
RM-FAST Collection (SG)	RM-FAST Collection (SG)
RM-FAST Payment (SG)	RM-FAST Payment (SG)
RM-Foreign Remittance (SG)	RM-Foreign Remittance (SG)
RM-Foreign Remittance - (SG)20022 (SG)	RM-Foreign Remittance - (SG)20022 (SG)

GIRO/FAST

Beneficiary Name

MICHAEL BRYANT

Beneficiary Bank

UOVBSGSG

UOB

DDA Ref. No.

COMSUITE | **CMS** Singapore

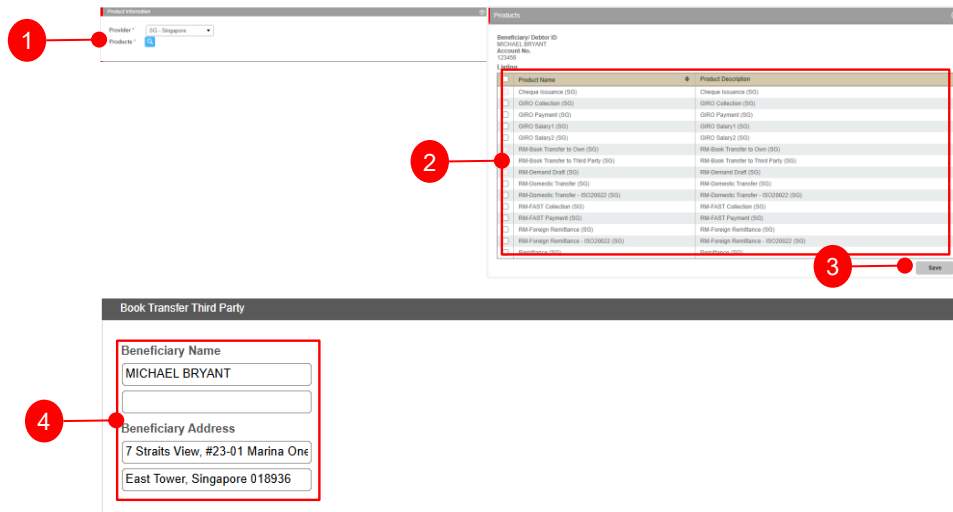
1. Under “Product Information – Products”, click 
2. Select “Product Name – FAST Payment (SG)”
3. Click “Save”
4. Complete the following under “GIRO/ FAST” section:
 - Beneficiary Name
 - Beneficiary Bank

The screenshot shows the 'GIRO/FAST' interface. The 'Product Information' tab is active, displaying a table of products. The table has two columns: 'Product Name' and 'Product Description'. The table lists various financial products, including 'Cheque Insurance (SG)', 'GIRO Collection (SG)', 'GIRO Payment (SG)', 'GIRO Salary (SG)', 'RM-Bank Transfer to Own (SG)', 'RM-Bank Transfer to Third Party (SG)', 'RM-Demand Draft (SG)', 'RM-Demand Transfer (SG)', 'RM-Domestic Transfer - (SG)2002 (SG)', 'RM-FAST Collection (SG)', 'RM-FAST Payment (SG)', 'RM-Foreign Remittance (SG)', and 'RM-Foreign Remittance - (SG)2002 (SG)'. The 'Save' button is located at the bottom right of the table. Red circles and lines highlight specific elements: 1. The 'Products' tab header. 2. The 'Products' table. 3. The 'Save' button. 4. The 'Beneficiary Name' field.

Book Transfer to Third Party

Internal fund transfer between accounts within MUFG Bank Singapore Branch

1. Under “Product Information – Products”, click 
2. Select “Product Name – RM-Book Transfer to Third Party (SG)”
3. Click “Save”
4. Complete the following under “Book Transfer Third Party” section:
 - Beneficiary Name
 - Beneficiary Address



The screenshot illustrates the process of booking a transfer to a third party in the COMSUITE system. It is divided into two main sections: 'Product Information' and 'Book Transfer Third Party'.

Product Information Section:

- Step 1:** A search icon is used to find the product.
- Step 2:** The 'Products' list is displayed, showing various product names and descriptions. The product 'RM-Book Transfer to Third Party (SG)' is selected.
- Step 3:** The 'Save' button is clicked to confirm the selection.

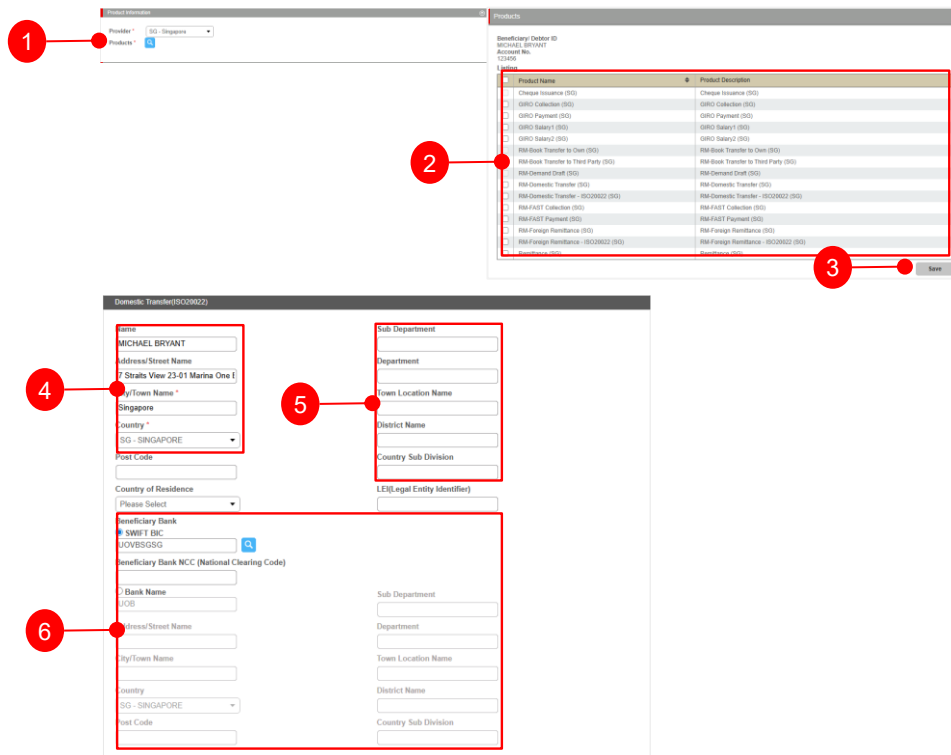
Book Transfer Third Party Section:

- Step 4:** The 'Beneficiary Name' and 'Beneficiary Address' fields are completed. The beneficiary name is 'MICHAEL BRYANT' and the address is '7 Straits View, #23-01 Marina One, East Tower, Singapore 018936'.

Domestic Transfer (ISO20022)

Real-time transfer of Singapore Dollar funds between local banks within Singapore using the MEPS+ system

1. Under “Product Information – Products”, click 
2. Select “Product Name – RM-Domestic Transfer-ISO20022 (SG)”
3. Click “Save”
4. Complete the following under “Domestic Transfer (ISO20022)” section:
 - Name
 - Address/ Street Name
 - City/ Town Name
 - Country
5. If space is limited in the “Address/ Street Name” field, you may use any of the other address fields to complete the beneficiary address:
 - Sub Department / Department / Town Location Name / District Name / Country Sub Division
6. For beneficiary bank information, you can:
 - Select “SWIFT BIC” and choose from the bank listing by clicking on 
 - Alternatively, select “Bank Name” and manually enter the full “Bank Name and Address”.

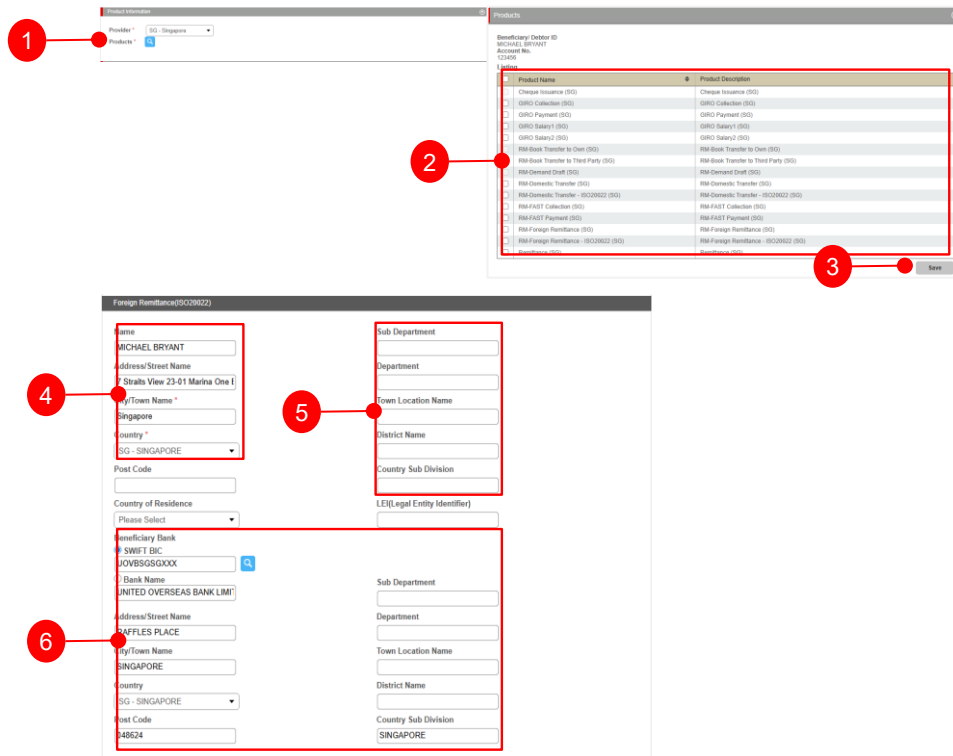


The screenshot displays the COMSUITE CMS Singapore interface for Domestic Transfer (ISO20022). The interface is divided into two main sections: 'Domestic Transfer (ISO20022)' and 'Beneficiary Bank'. The 'Domestic Transfer (ISO20022)' section contains fields for Name, Address/Street Name, City/Town Name, Country, Sub Department, Department, Town Location Name, District Name, Country Sub Division, and LEI (Legal Entity Identifier). The 'Beneficiary Bank' section contains fields for Beneficiary Bank, Beneficiary Bank NCC (National Clearing Code), Bank Name, Address/Street Name, City/Town Name, Country, and Post Code. Red circles and arrows indicate the steps: 1. Click search icon, 2. Select 'RM-Domestic Transfer-ISO20022 (SG)', 3. Click 'Save', 4. Complete the 'Domestic Transfer (ISO20022)' section, 5. Use other address fields if space is limited, 6. Select 'SWIFT BIC' or 'Bank Name' for beneficiary bank information.

Foreign Remittance (ISO20022)

Transfer of money either to recipients in other countries in any currency, or within Singapore in a foreign currency

1. Under “Product Information – Products”, click 
2. Select “Product Name – RM-Foreign Remittance-ISO20022 (SG)”
3. Click “Save”
4. Complete the following under “Foreign Transfer (ISO20022)” section:
 - Name
 - Address/ Street Name
 - City/ Town Name
 - Country
5. If space is limited in the “Address/ Street Name” field, you may use any of the other address fields to complete the beneficiary address:
 - Sub Department / Department / Town Location Name / District Name / Country Sub Division
6. 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”.



1

2

3

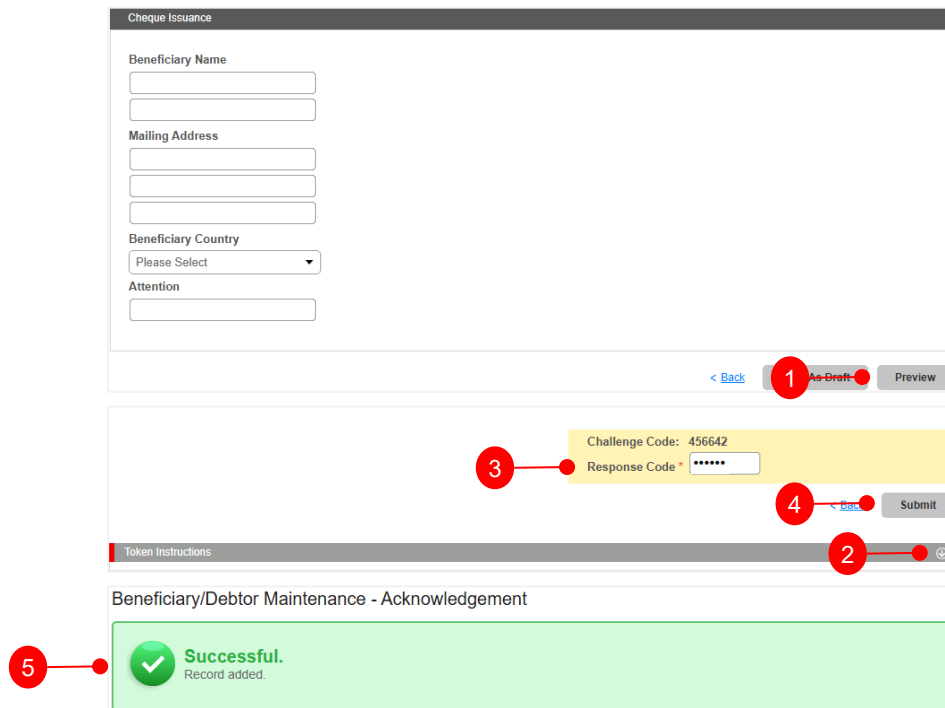
4

5

6

Preview & Submission

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



The screenshot displays the 'Cheque Issuance' form with the following fields:

- Beneficiary Name (text input)
- Mailing Address (text input)
- Beneficiary Country (dropdown menu with 'Please Select' as the default)
- Attention (text input)

At the bottom of the form, there are buttons for '< Back', 'As Draft', and 'Preview'. A red circle with the number 1 is placed over the 'Preview' button.

Below the form, the 'Token Instructions' section is visible. It contains a yellow box with the following information:

- Challenge Code: 456642
- Response Code * (text input with masked characters)

Below this box, there are buttons for '< Back' and 'Submit'. A red circle with the number 3 is placed over the 'Response Code' input, and a red circle with the number 4 is placed over the 'Submit' button.

At the bottom of the page, there is a green box with a checkmark icon and the text 'Successful. Record added.' A red circle with the number 5 is placed over this box.

