



CMS Singapore Payment Creation Guide – Remittance (Existing 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 navigation menu with sections: 'To Do' (containing Administration, Password Reset, OTP Token Activation, and Notice), 'Direct Links', and 'Cash Management' (containing GCMS Plus, FOREX, Cash Forecasting, CMS Singapore, CMS Thailand, and MUFG DUO). The main content area is titled 'Global Cash Balance' and displays a world map with regional balance data. A 'Notice' section is at the bottom of the main area. At the very bottom is a horizontal navigation bar with tabs: 'Task List', 'Information Reporting', 'Cash', 'Services', and 'Corporate Admin'. Below the 'Cash' tab are sub-tabs: 'Payment/Collection', 'File Upload', and 'Cash Reports'.

COMSUITE Portal

To Do ▾ [Detail](#)

- Administration 2
- Password Reset 1
- OTP Token Activation 1
- Notice 12

Direct Links

Cash Management

- GCMS Plus 2
- FOREX
- Cash Forecasting
- CMS Singapore
- CMS Thailand
- MUFG DUO

Global Cash Balance

Customer: ALL | Base Currency: JPY [Rate by Bank] [Settings](#)

Balance by...

Total | 0 a/c

110.0
90.0

Closing Balance Intraday Balance

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.

Others | 0 a/c

50.0
30.0

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

Asia Pacific 0 a/c
50.0
20.0

Central & South America 0 a/c
50.0
-50.0

Notice [Inbox](#)

Navigation Bar:

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

Sub-tabs under Cash:

- Payment/Collection**
- File Upload
- Cash Reports

1. Select "Product Group"

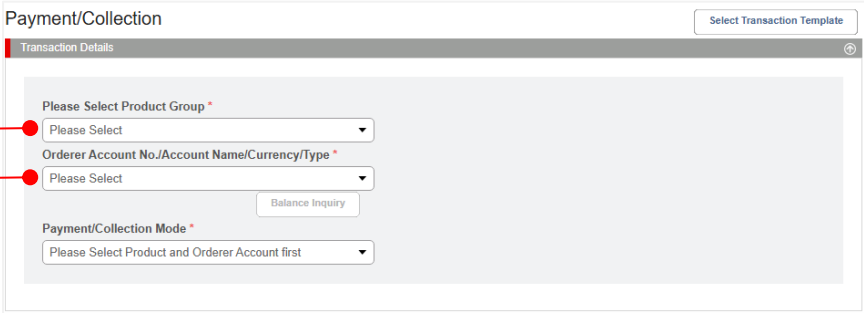
- "RM-Domestic Transfer-ISO20022" – Real-time transfer of Singapore Dollar funds between local banks within Singapore using the MEPS+ system
- "RM-Foreign Remittance-ISO20022" – Transfer of money either to recipients in other countries in any currency, or within Singapore in a foreign currency

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 via bank statement
 - 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 

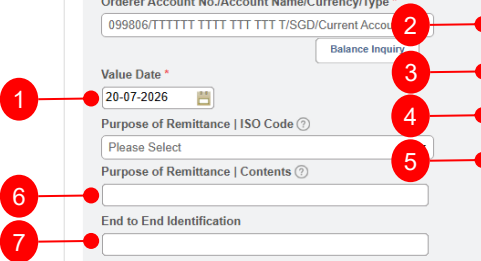
Charges Borne By *
☐ OUR (Applicant) ☐ BEN (Beneficiary) ☒ SHA (Share)

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

Purpose of Remittance | ISO Code ?
Please Select

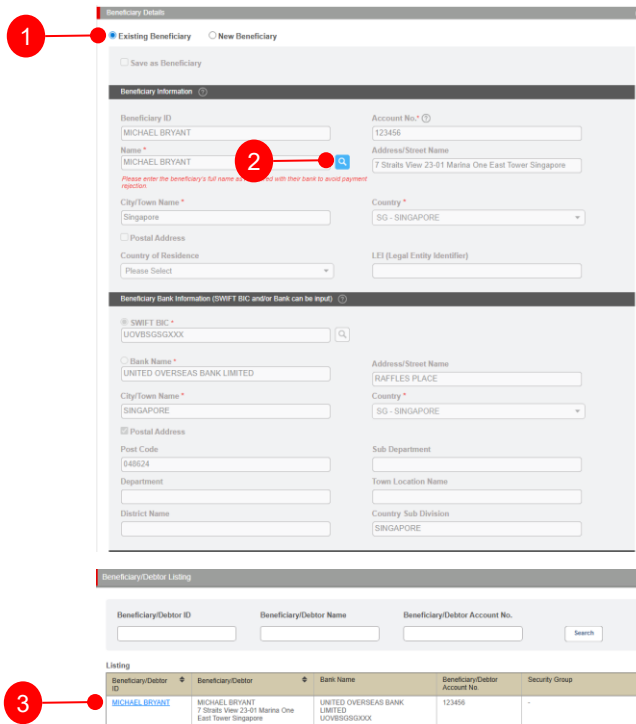
Purpose of Remittance | Contents ?

End to End Identification



Beneficiary Details

1. Select "Existing Beneficiary"
2. To select a beneficiary from the listing, click 
3. Click "Beneficiary/ Debtor ID" to select a beneficiary (e.g. [MICHAEL BRYANT](#))



Beneficiary Details

☒ Existing Beneficiary ☐ New Beneficiary

☐ Save as Beneficiary

Beneficiary Information

Beneficiary ID: MICHAEL BRYANT Account No.: 123456

Name*: MICHAEL BRYANT Address/Street Name: 7 Straits View 23-01 Marina One East Tower Singapore

City/Town Name*: Singapore Country*: SG - SINGAPORE

☐ Postal Address

Country of Residence: Please Select LSI (Legal Entity Identifier):

Beneficiary Bank Information (SWIFT BIC and/or Bank can be input)

☒ SWIFT BIC*: UOVBSGSGXXX

☐ Bank Name*: UNITED OVERSEAS BANK LIMITED Address/Street Name: RAFFLES PLACE

City/Town Name*: SINGAPORE Country*: SG - SINGAPORE

☒ Postal Address

Post Code: 048624 Sub Department:

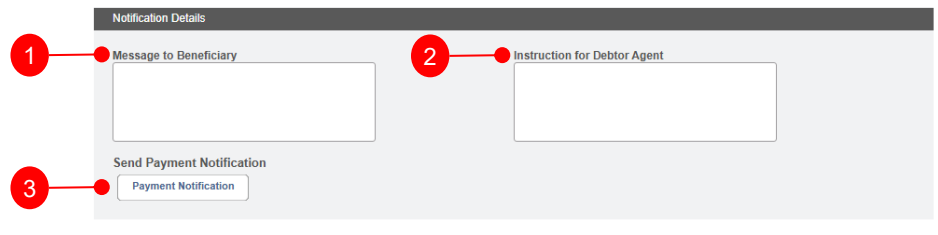
Department: Town Location Name:

District Name: Country Sub Division: SINGAPORE

Beneficiary/Debtor Listing

Beneficiary/Debtor ID	Beneficiary/Debtor Name	Beneficiary/Debtor Account No.		
Listing				
Beneficiary/Debtor ID	Beneficiary/Debtor	Bank Name	Beneficiary/Debtor Account No.	Security Group
MICHAEL BRYANT	MICHAEL BRYANT 7 Straits View 23-01 Marina One East Tower Singapore	UNITED OVERSEAS BANK LIMITED UOVBSGSGXXX	123456	-

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)
 - This will enable payment advice to be sent to your beneficiary via email



The screenshot shows a form titled "Notification Details" with a grey header. Below the header, there are two input fields: "Message to Beneficiary" on the left and "Instruction for Debtor Agent" on the right. Red circles with numbers 1 and 2 point to these fields respectively. 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"

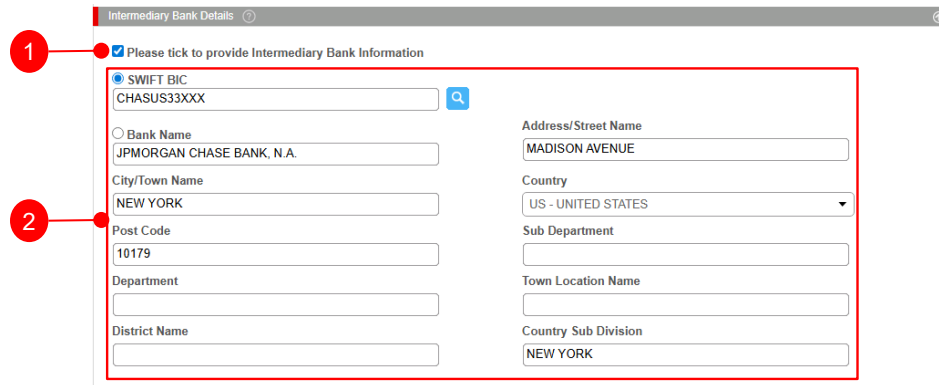
The screenshot shows the 'Payment Notification' form in the COMSUITE CMS Singapore interface. The form is divided into several sections:

- Payment Details:** This section includes fields for 'Beneficiary' (with a 'Please Select' dropdown), 'Message to Beneficiary', 'Customer Reference', and 'Value Date' (set to 31 Jul 2025).
- Add Payment Notification:** This section contains the 'Notification Detail' field, which is highlighted with a red circle and the number 1.
- Email Address:** This field is highlighted with a red circle and the number 2.
- Payment Notification Amount:** This field is set to 0.00.
- Send Payment Notification:** This checkbox is checked and highlighted with a red circle and the number 3.
- Save:** This button is highlighted with a red circle and the number 4.

Below the 'Send Payment Notification' checkbox, there is a disclaimer: "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."

Intermediary Bank Details

1. Tick "Intermediary Bank Details" (optional)
2. For "Intermediary Bank Details", 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:

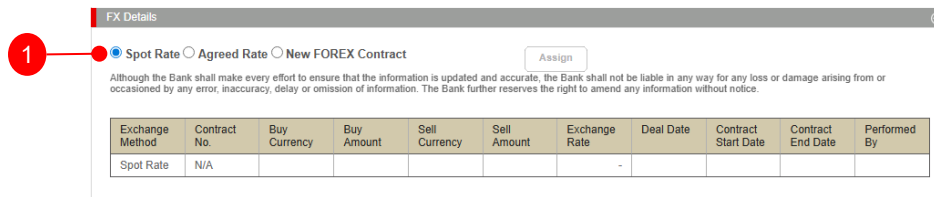
Intermediary Bank Details	
☒ Please tick to provide Intermediary Bank Information	
☒ SWIFT BIC CHASUS33XXX 	
☐ Bank Name JPMORGAN CHASE BANK, N.A.	Address/Street Name MADISON AVENUE
City/Town Name NEW YORK	Country US - UNITED STATES
Post Code 10179	Sub Department
Department 	Town Location Name
District Name 	Country Sub Division 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

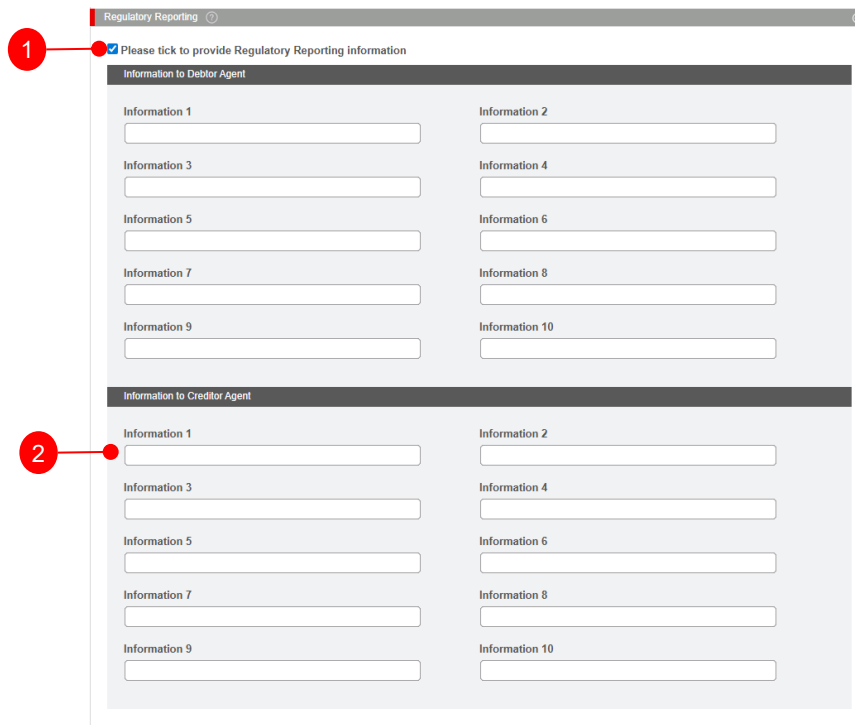
× Delete

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								

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. Click "Submit"
3. Transaction has been submitted

Other Details

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

1 Preview

< Back 3 Submit

Token Instructions

4

✓ **Successful.**
Task submitted.

