How to Start Using COMSUITE Services

~COMSUITE Introduction Video Course~

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COMSUITE
GLOBAL TRANSACTION BANKING SOLUTIONS

MUFG Bank, Ltd.
Transaction Banking Division

A member of MUFG, a global financial group

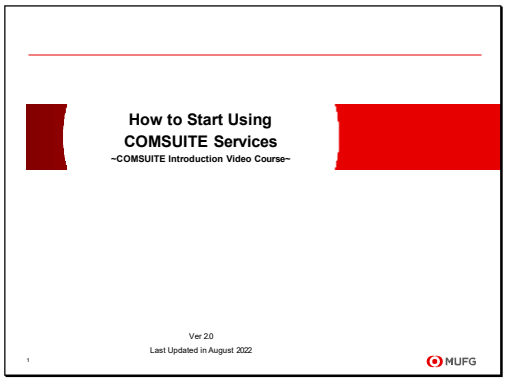
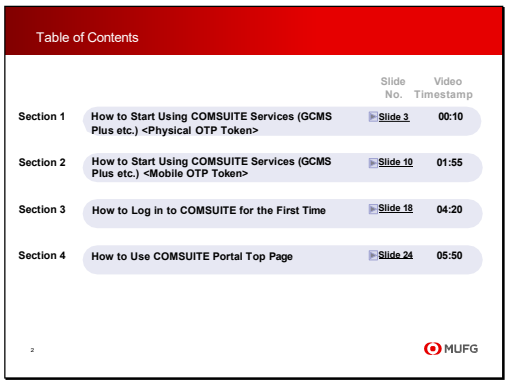
MUFG

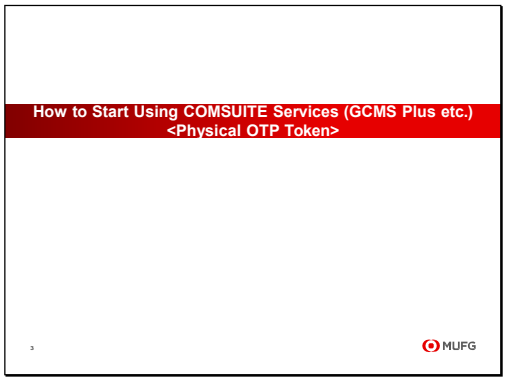
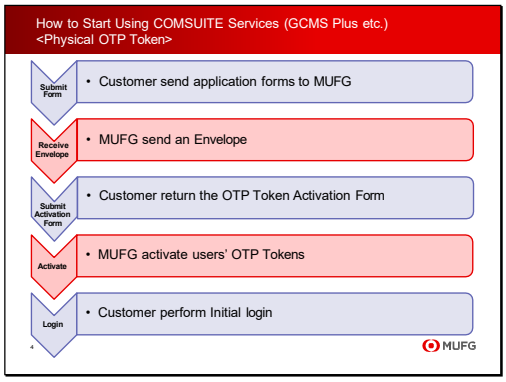
About this Document

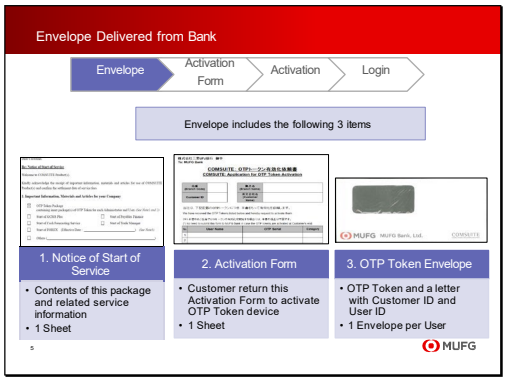
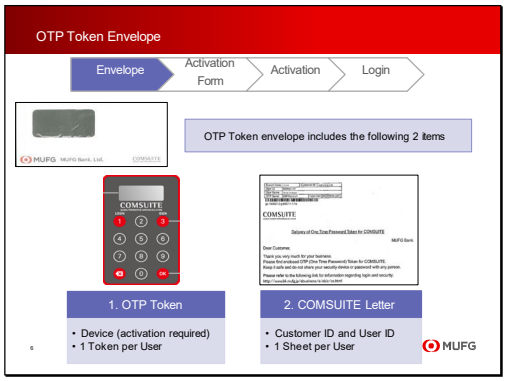
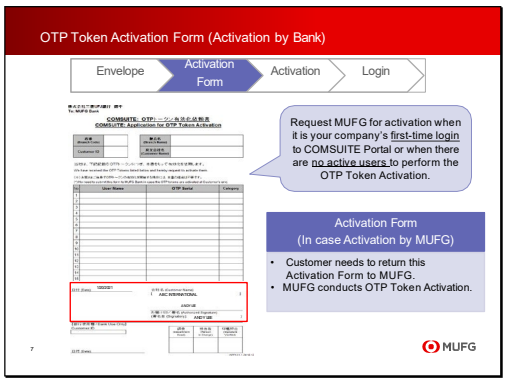
This is the accompanying script for COMSUITE Introduction Video Course on *How to Start Using COMSUITE Services* and the related FAQ. Using this script in conjunction with the corresponding video course is recommended.

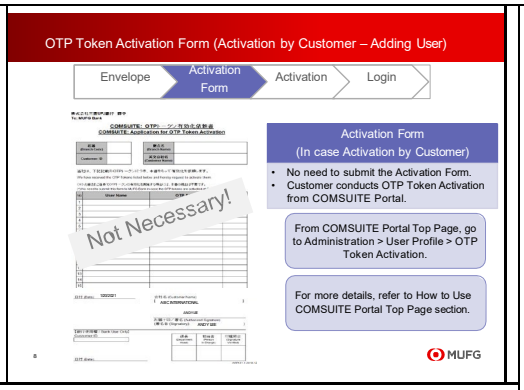
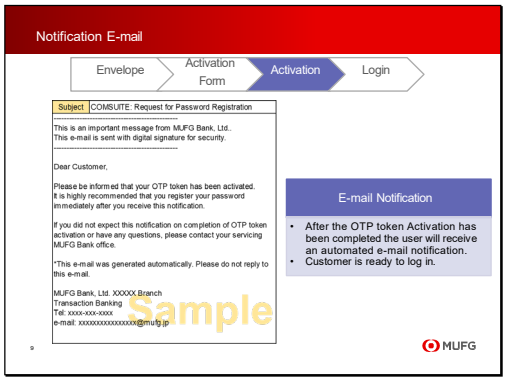
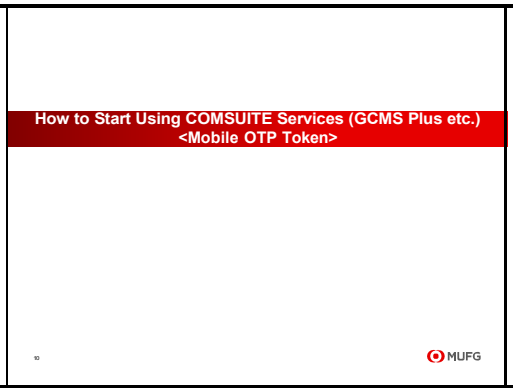
Note: This PDF is text-searchable and has bookmark-enabled to find related topics easily.

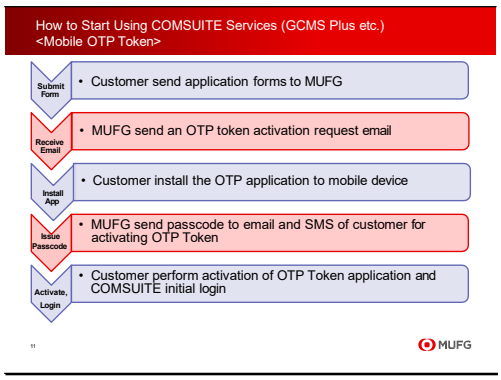
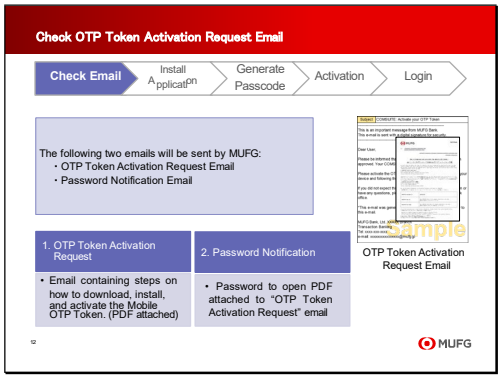
Script

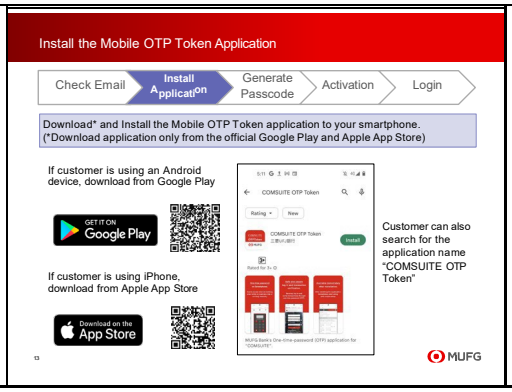
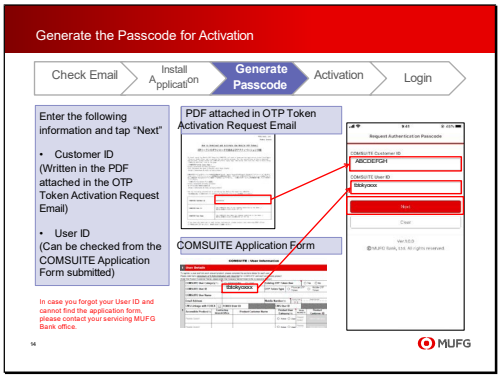
Slide 1		Hello. Welcome to the COMSUITE Introduction Video Course. This document is the accompanying script of the video course. You may refer to this document alone or use it together with the video provided separately. In this course, we will explore the basic question: How to Start Using COMSUITE Services. **<Intended audience>** This course is for everyone who wants to know the basics of starting to use the COMSUITE services, including GCMS Plus and other services. It can be especially helpful for: • New COMSUITE user (each individual user who logs in to and uses COMSUITE services, hereinafter refer to as “user”) • User who wants to know the process to activate OTP Token • User who wants to know how to use the COMSUITE Portal
Slide 2		**<Table of Contents>** This course is created for a wide range of users, including first-time users. We will split it up into 4 sections. If you are already familiar with some of the contents, feel free to jump to the section you would like to learn. If you are taking this course by watching the short video, refer to the video timestamps for each section. If you are taking this course by studying this accompanying PDF, refer to the following page links. • Section 1 How to Start Using COMSUITE Services (GCMS Plus etc.) <Physical OTP Token> • Section 2 How to Start Using COMSUITE Services (GCMS Plus etc.) <Mobile OTP Token> • Section 3 How to Log in to COMSUITE for the First

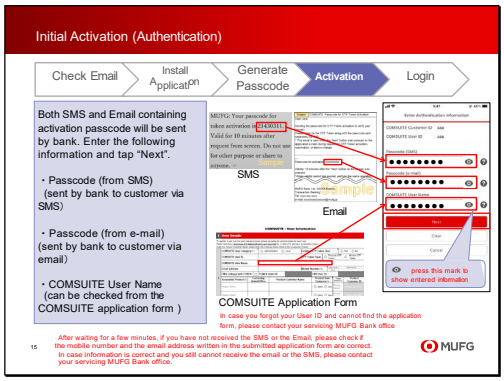
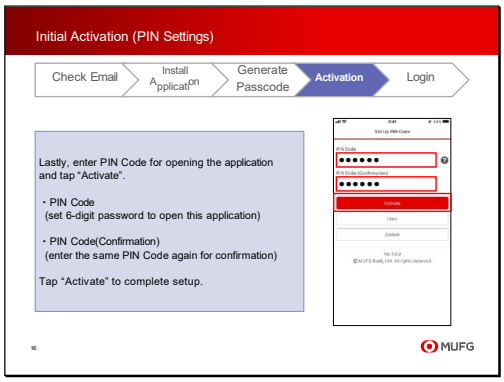
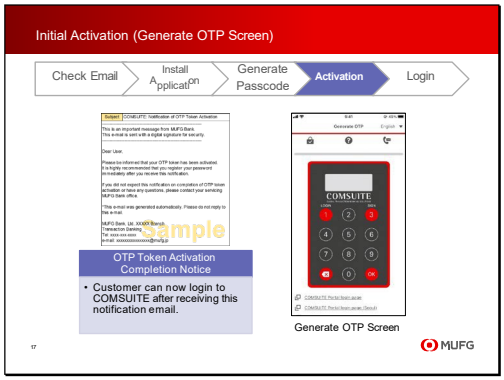
		Time • Section 4 How to Use COMSUITE Portal Top Page
Slide 3		First, in this section of the course, we will look at the basic process to start using COMSUITE services, from submitting forms to MUFG for first-time login using Physical OTP Token.
Slide 4		**<Basic Process>** As a basic process for using COMSUITE services for the first time, after signing basic agreement and related consents, customer (your company, hereinafter refer to as "customer") will be asked to send application forms to MUFG. Customer will receive the Envelope from MUFG which includes a Notice of Start of Service, Application for OTP Token Activation and the OTP Token (device). Next, customer will send back the OTP Token Activation Form to MUFG, based on which the bank will activate customer's OTP Token. Then, customer will be able to proceed to login to COMSUITE Portal. We will explain in more details in the next few slides.

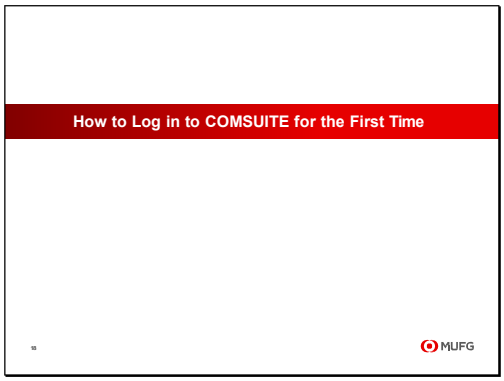
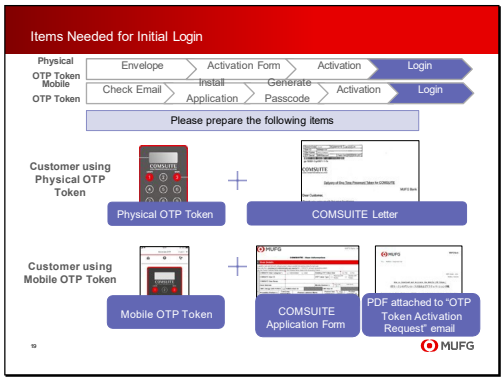
Slide 5		**<What is in the Envelope>** After sending application forms to MUFG, you will receive an Envelope that contains Notice of Start of Service and the Authentication Device package. Notice of Start of Service contains the important information including the contents of this package, related service information and etc. Enclosed in the Authentication Device package are Application for OTP Token Activation (“Activation Form”) and the OTP Token Envelope.
Slide 6		**<What is in the OTP Token Envelope>** In the OTP Token Envelope, you will find the OTP Token device, and a COMSUITE Letter that has your Customer ID and User ID. Note that OTP Token device from the Envelope is not activated. Go to next slides for OTP Token Activation.
Slide 7		**<Apply for OTP Token Activation>** Each OTP Token device sent from MUFG is inactive at the time of issuance and it needs to be activated on COMSUITE Portal before you can use it. Activation can be conducted by customer, except for the following cases: • it is the first time your company receives the OTP Token device and tries to login to COMSUITE Portal (Note: in case of user addition, please conduct activation from customer side) • there are no active users at the moment to perform OTP Token Activation on customer’s side In the described cases, you can request MUFG (contracting office) to activate for you instead. In order for MUFG to activate your OTP Token device, please fill in the enclosed Activation Form and return it to the bank via mail or Email.

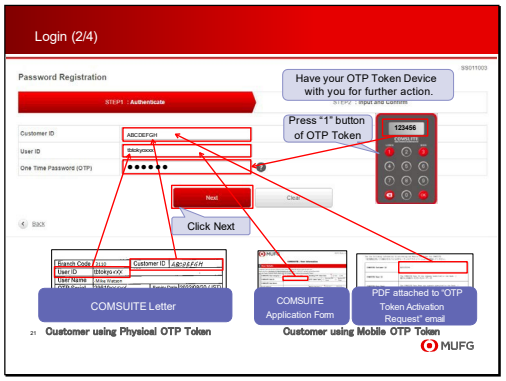
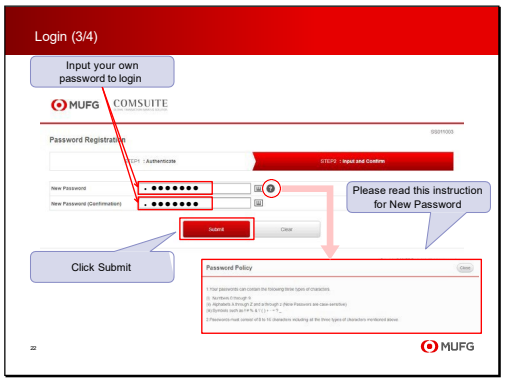
Slide 8		**<Conduct OTP Token Activation by Customer>** There is no need to submit/return the Activation Form. In case you already have an activated OTP Token device, when you receive another device, it is recommended that you activate the device on your side, which does not require submission of Activation Form to MUFG. Simply login to COMSUITE Portal and access Administration > User Profile > OTP Token Activation or directly from To Do. First, apply OTP Token Activation. This can be conducted by any User or Administrator. Second, approve OTP Token Activation. This can be conducted by Administrator from the same menu or directly from To Do.
Slide 9		**<Activation and Notification>** For first-time COMSUITE customer (company), activation will be conducted by MUFG. When the OTP Token activation is completed by MUFG (or by customer, if conducted on customer side), an automated e-mail will be sent to the user's registered email address, requesting the user to register a password of user's own choice and log in to COMSUITE Portal using the OTP Token device.
Slide 10		In this section of the course, we will look at the basic process to start using COMSUITE services, from submitting forms to MUFG for first-time login using Mobile OTP Token.

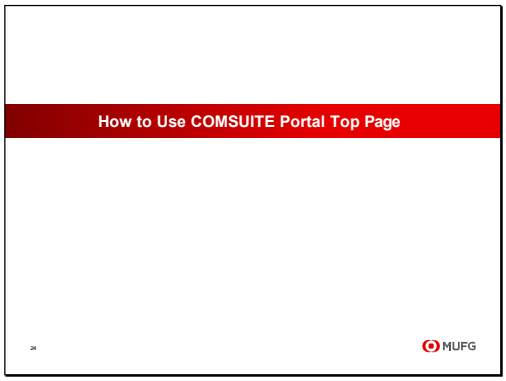
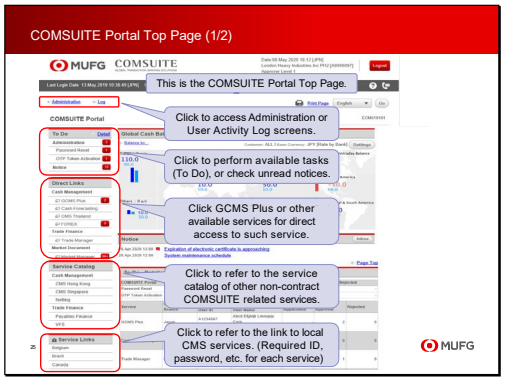
Slide 11		**<Basic Process>** As a basic process for using COMSUITE services for the first time, after signing basic agreement and related consents, customer (your company, hereinafter refer to as “customer”) will be asked to send application forms to MUFG. For customer users who opted to use Mobile OTP Token as token type, they will individually receive an OTP token activation request email. After receiving the email, application must be installed to mobile device and activated in order to be able to proceed to login to COMSUITE Portal. We will explain in more details in the next few slides.
Slide 12		**<What is the contents of the OTP Token Activation Request Email?>** The following two emails will be sent by MUFG: • OTP Token Activation Request Email • Password Notification Email In the OTP Token Activation Request Email, a PDF containing instructions on how to download, install, and activate the Mobile OTP Token is attached. Please follow the instructions in the attached PDF. This PDF which also contains customer information e.g. COMSUITE Customer ID is password protected. Enter the password written in the separate Password Notification email to open the PDF.

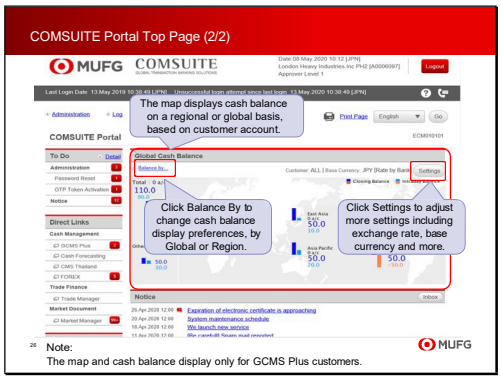
Slide 13		**<Install Application>** Download and Install the Mobile OTP Token application to your smartphone from the official Google Play and Apple App Store. For security reasons, do not download from other unofficial sites/stores. Official application store can be accessed the following ways: - If you are viewing this guide from smartphone, click on the store badge ("GET IT ON Google Play", or "Download on the AppStore") - If you are viewing this guide from PC, you can read the QR code shown using your smartphone - Alternatively, you can also search for the application name "COMSUITE OTP Token" on Google Play or App Store.
Slide 14		**<Generate the Passcode for Activation>** Enter the following information and click "Next" ・Customer ID (Written in the PDF attached in the OTP Token Activation Request Email) ・User ID (Can be checked from the COMSUITE Application Form submitted to bank) * In case you forgot your User ID and cannot find the application form, please contact your servicing MUFG Bank office.

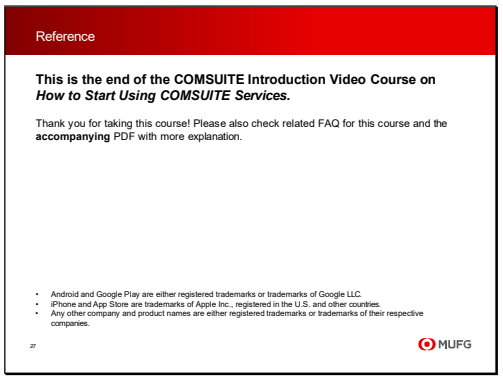
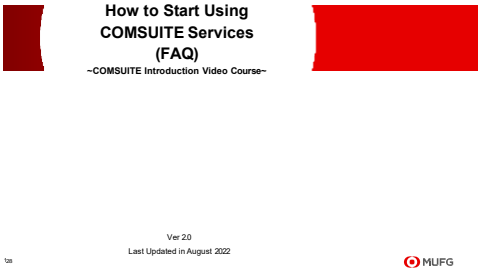
Slide 15		**<Initial Activation (Authentication)>** Both SMS and Email containing activation passcode will be sent by bank. Enter the following information and press "Next". • Passcode (from SMS) (sent by bank to customer via SMS) • Passcode (from e-mail) (sent by bank to customer via email) • COMSUITE User Name (User Name submitted to bank by customer) * After waiting for a few minutes, if you have not received the SMS or the Email, please check if the mobile number and the email address written in the submitted application form are correct. In case information is correct and you still cannot receive the email or the SMS, please contact your servicing MUFG Bank office.
Slide 16		**<Initial Activation (PIN Settings)>** Lastly, set PIN Code for opening the application. When you open the application from the 2nd time onwards, you need to enter this PIN Code. This PIN can be changed later from the "Generate OTP" screen by tapping the "PIN" icon.
Slide 17		**<Initial Activation (Generate OTP Screen)>** After competing activation of OTP token, an Activation Completion Notice email will be sent automatically. The OTP generated can now be used to register password (decided by customer) and perform initial login.

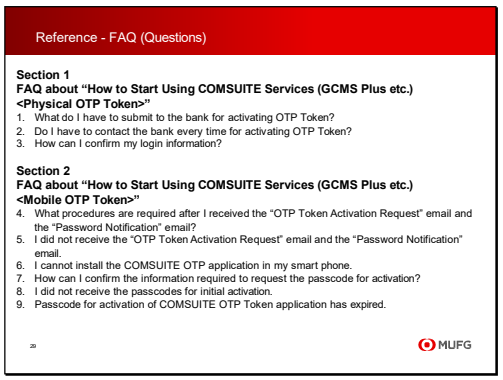
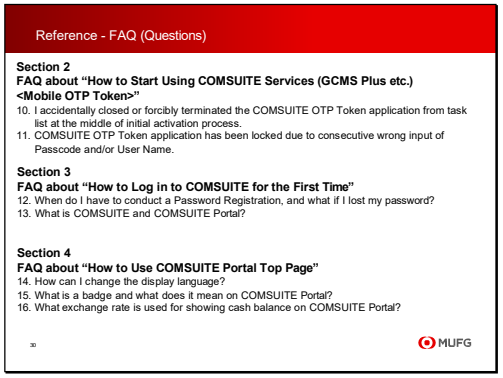
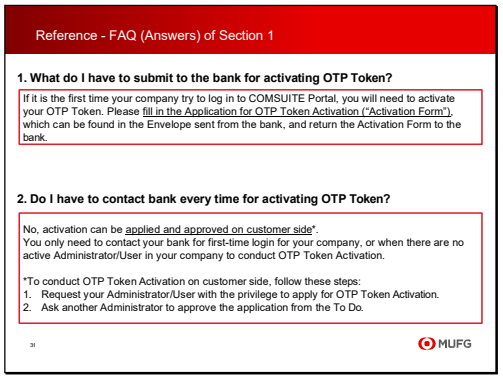
Slide 18		This section of the course explains the steps to use OTP Token to log in to COMSUITE Portal for the first time.
Slide 19		**<Things you need before login>** For Customer using Physical OTP Token, Before attempting login for the first time, please make sure you have the Physical OTP Token device and COMSUITE Letter which is included in the OTP Token Envelope. For Customer using Mobile OTP Token, Before attempting login for the first time, please make sure you have the Mobile OTP Token, COMSUITE Application Form, and PDF attached to "OTP Token Activation Request" email.
Slide 20		**<How to Login>** Please go to COMSUITE Portal Login screen. Refer to the following URL; 1. COMSUITE Portal Login URL : https://ebusiness.bk.mufg.jp/login/ 2. COMSUITE Portal Login URL (For Customers who have a contract with the Seoul Branch) : https://ebusiness.bk.mufg.jp/login_korea/ The URL link in 2 will not be included on the page linked under 1. Please access directly from 2 if your contracting branch is Seoul. On this screen, click Password Registration link. (In case it is the first-time login or login after resetting password, Password Registration is necessary.)

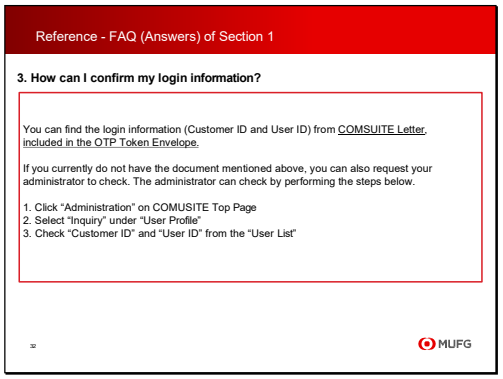
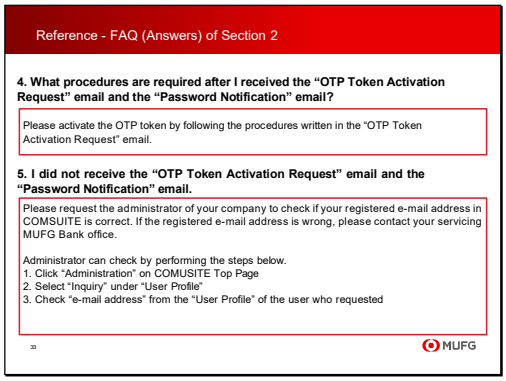
		In other cases, please enter your COMSUITE Customer ID, COMSUITE User ID and Password in the corresponding fields on this screen.
Slide 21		First, confirm your Customer ID and User ID, and then enter in the Customer ID field and User ID field your login information. - Customer using Physical OTP Token: check from the COMSUITE Letter included in the OTP Token Envelope. - Customer using Mobile OTP Token: check from the PDF attached to "OTP Token Activation Request" email and application form. Second, press the "1" button from the OTP Token device. One-time password will be shown on the OTP Token device. Third, enter the one-time password that is shown on the device in the One Time Password (OTP) field on the screen. Click Next to proceed to the next screen.
Slide 22		On STEP 2:Input and Confirm screen, please set your new password and click Submit button. Make sure your password meet the following criteria (also referable directly on the screen). 1. Your passwords can contain the following three types of characters. (i) Numbers 0 through 9 (ii) Alphabets A through Z and a through z (Note Passwords are case-sensitive) (iii) Symbols such as ! # % & ' ( ) + - = ? _ 2. Passwords must consist of 8 to 16 characters including all the three types of characters mentioned above.

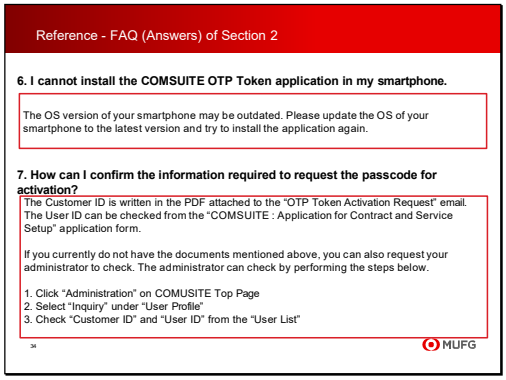
Slide 23		When you reach this screen, it means your password has been successfully registered. Click “Go to Top Page” to proceed to COMSUITE Portal.
Slide 24		In the next section, you will learn each component on the Top Page of COMSUITE Portal and its functionality.
Slide 25		**<COMSUITE Portal>** This is the Top Page of COMSUITE Portal. On the left-hand side of the Top Page (COMSUITE Portal), the following sections will be provided. • Administration and Log • To Do • Direct Links • Service Catalog • Service Links Administration and Log are quick links to corresponding screens. For example, click Administration to perform tasks such as applying for or approving OTP Token Activation, or Password Reset. To Do on the left-hand side of the Top Page (COMSUITE Portal) provides a summary of your to-do

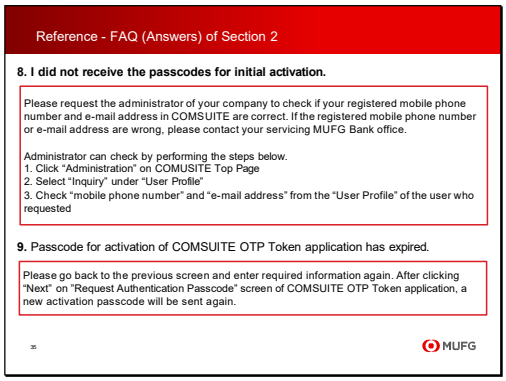
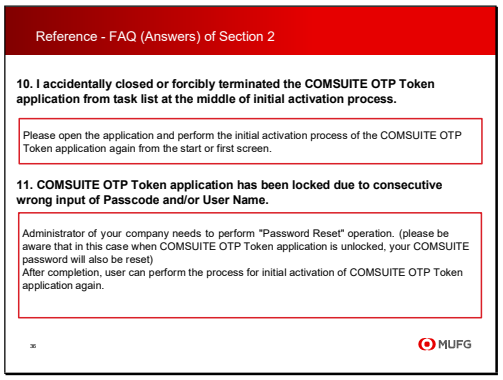
		list, including Administration related To Do and Notice. Next to it, a badge is displayed if any, to provide the number of available To Do or unread Notice at a glance. For more details of your To Do, click the Detail link to automatically scroll to the To Do – Detail position on the right-hand side of the COMSUITE Portal Top Page. Direct Links are access to GCMS Plus, FOREX and other contracted services. Click the links to go to services' Top Page. Service Catalog provides information of other services that no contract has been entered into between your company and MUFG. You may check the catalog for reference. Service Links show the names of the countries where local Cash Management System (CMS) is available. Note that separate ID and password is required for access. If you want to change the display language, choose from the drop-down list shown on the upper right corner of COMSUITE Portal.
Slide 26		Now, let's move on to look at the right-hand side of the Top Page (COMSUITE Portal). For customers who use GCMS Plus, you will notice that Cash Balance, or the map area covers a large portion of Top Page (COMSUITE Portal). It shows the cash balance of available accounts you hold with MUFG, calculated by an exchange rate provided by the bank (by default). **<Balance By>** Cash Balance can be shown at Global or regional level (North America, Central & South America, EMEA, East Asia, and Asia Pacific). In case you have one or more accounts of the same region, that region will appear as the default display. In case you have accounts in more than one region, for example, one account in Japan and one account in

		EMEA, then Global will become the default display. This cash balance display setting (global or regional) can be changed anytime at user level. To do that, simply click Balance by link shown on the upper left corner of the map area. **<Settings>** Go to Settings from the upper right corner of the map to change the following settings of the Cash Balance: • Customer (choose all or individual customer to include) • Exchange Rate & Base Currency (choose Rate by Bank, the exchange rate provided by MUFG for reference purposes, or the Rate registered on GCMS Plus) • Map Preference (choose the center of the map)
Slide 27		
Slide 28		**<FAQ>** Thank you for taking this COMSUITE Introduction Video Course on How to Start Using COMSUITE Services. After learning this course, please use the FAQ to test your understanding of the course contents. Please feel free to go back if you need to review some of topics.

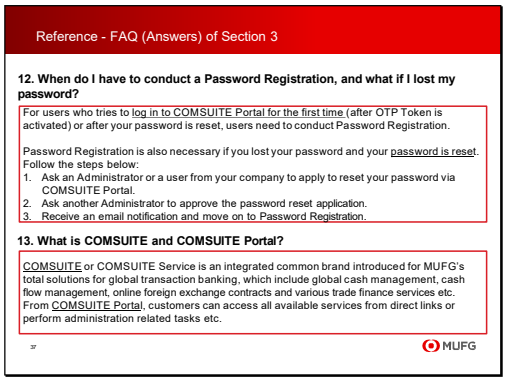
Slide 29		
Slide 30		
Slide 31		**1. What do I have to submit to the bank for activating OTP Token?** If it is the first time your company try to log in to COMSUITE Portal, you will need to activate your OTP Token. Please fill in the Application for OTP Token Activation ("Activation Form"), which can be found in the Envelope sent from the bank, and return the Activation Form to the bank. **2. Do I have to contact the bank every time for activating OTP Token?** No, activation can be applied and approved on customer side*. You only need to contact your bank for first-time login for your company, or when there are no active Administrator/User in your company to conduct OTP

		Token Activation. *To conduct OTP Token Activation on customer side, follow these steps: • Request your Administrator/User with the privilege to apply for OTP Token Activation. • Ask another Administrator to approve the application from the To Do.
Slide 32		**3. How can I confirm my login information?** You can find the login information (Customer ID and User ID) from COMSUITE Letter, included in the OTP Token Envelope. If you currently do not have the document mentioned above, you can also request your administrator to check. The administrator can check by performing the steps below. 1. Click "Administration" on COMUSITE Top Page 2. Select "Inquiry" under "User Profile" 3. Check "Customer ID" and "User ID" from the "User List"
Slide 33		**4. What procedures are required after I received the "OTP Token Activation Request" email and the "Password Notification" email?** Please activate the OTP token by following the procedures written in the "OTP Token Activation Request" email. **5. I did not receive the "OTP Token Activation Request" email and the "Password Notification" email.** Please request the administrator of your company to check if your registered e-mail address in COMSUITE is correct. If the registered e-mail address is wrong, please contact your servicing MUFG Bank office.

		Administrator can check by performing the steps below. 1. Click “Administration” on COMUSITE Top Page 2. Select “Inquiry” under “User Profile” 3. Check “e-mail address” from the “User Profile” of the user who requested
Slide 34		**6. I cannot install COMSUITE OTP application in my smartphone.** The OS version of your smartphone may be outdated. Please update the OS of your smartphone to the latest version and try to install the application again. **7. How can I confirm the information required to request the passcode for activation?** The Customer ID is written in the PDF attached to the “OTP Token Activation Request” email. The User ID can be checked from the “COMSUITE : Application for Contract and Service Setup” application form. If you currently do not have the documents mentioned above, you can also request your administrator to check. The administrator can check by performing the steps below. 1. Click “Administration” on COMUSITE Top Page 2. Select “Inquiry” under “User Profile” 3. Check “Customer ID” and “User ID” from the “User List”

Slide 35		**8. I did not receive the passcodes for initial activation.** Please request the administrator of your company to check if your registered mobile phone number and e-mail address in COMSUITE are correct. If the registered mobile phone number or e-mail address are wrong, please contact your servicing MUFG Bank office. Administrator can check by performing the steps below. 1. Click “Administration” on COMUSITE Top Page 2. Select “Inquiry” under “User Profile” 3. Check “mobile phone number” and “e-mail address” from the “User Profile” of the user who requested **9. Passcode for activation of COMSUITE OTP Token application has expired.** Please go back to the previous screen and enter required information again. After clicking “Next” on ”Request Authentication Passcode” screen of COMSUITE OTP Token application, a new activation passcode will be sent again.
Slide 36		**10. I accidentally closed or forcibly terminated the COMSUITE OTP Token application from task list at the middle of initial activation process.** Please open the application and perform the initial activation process of the COMSUITE OTP Token application again from the start or first screen. **11. COMSUITE OTP Token application has been locked due to consecutive wrong input of Passcode and/or User Name.** Administrator of your company needs to perform "Password Reset" operation. (please be aware that in this case when COMSUITE OTP Token application is unlocked, your COMSUITE password will also be reset) After completion, user can perform the process for initial activation of COMSUITE OTP Token application again.

Slide 37



12. When do I have to conduct a Password Registration, and what if I lost my password?

For users who tries to log in to COMSUITE Portal for the first time (after OTP Token is activated) or after your password is reset, users need to conduct Password Registration.

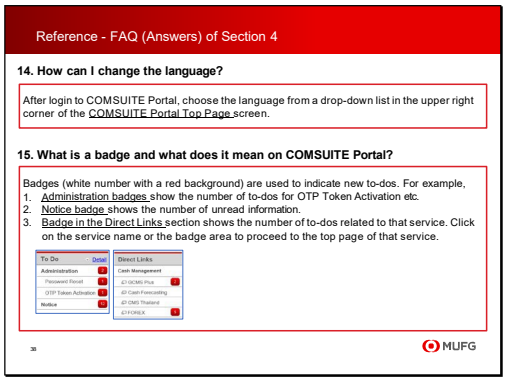
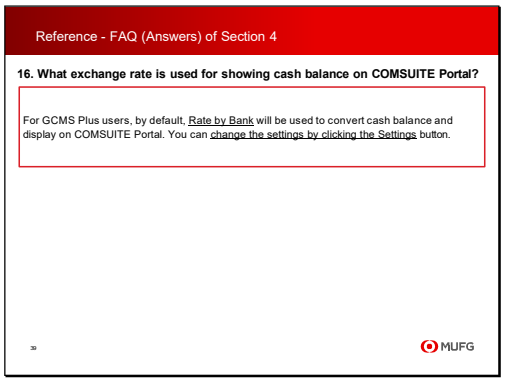
Password Registration is also necessary if you lost your password and your password is reset. Follow the steps below:

- Ask an Administrator or a user from your company to apply to reset your password via COMSUITE Portal.
- Ask another Administrator to approve the password reset application.
- Receive an email notification and move on to Password Registration.

13. What is COMSUITE and COMSUITE Portal?

COMSUITE or COMSUITE Service is an integrated common brand introduced for MUFG's total solutions for global transaction banking, which include global cash management, cash flow management, online foreign exchange contracts and various trade finance services etc.

From COMSUITE Portal, customers can access all available services from direct links or perform administration related tasks etc.

Slide 38		**14. How can I change the language?** After login to COMSUITE Portal, choose the language from a drop-down list in the upper right corner of the COMSUITE Portal Top Page screen. **15. What is a badge and what does it mean on COMSUITE Portal?** Badges (white number with a red background) are used to indicate new to-dos. For example, • Administration badges show the number of to-dos for OTP Token Activation etc. • Notice badge shows the number of unread information. • Badge in the Direct Links section shows the number of to-dos related to that service. Click on the service name or the badge area to proceed to the top page of that service.
Slide 39		**16. What exchange rate is used for showing cash balance on COMSUITE Portal?** For GCMS Plus users, by default, Rate by Bank will be used to convert cash balance and display on COMSUITE Portal. You can change the settings by clicking the Settings button.

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  - For foreign currency deposits, being a product based on the local law of the applicable country for account opening, there is a possibility for a change in the receivable amount of the deposit interest or a limit in drawing amount due to change in local law, regulation, etc. The Bank could suspend to provide foreign currency deposit service for a certain period of time.
  - It depends on each country whether the foreign currency deposit is within the scope of the local deposit insurance or not. In case of Japan, in which the account is opened, deposit insurance is not applicable.
  - The treatment of tax imposed on the interest of the foreign currency deposit also depends on the country for opening accounts.
  - The applicable deposit rate or commission fee cannot be provided due to differences in country, currency, and transaction scale.
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Contact: Japanese Bankers Association
Phone: 0570-017109 or 03-5252-3772
Mon.-Fri. 9:00-17:00 (except Holidays, 12/31-1/3 etc.)
Note that petitioner / procurator communicates in Japanese, governing law for contracts and legal actions to be disputed are based on Japanese laws, and as is customary in Japan.

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