



E-MONEYGER[®] FTRSM



Dear Customers,

SMBC New York is scheduling an upgrade of its Payment platform this coming December 7, 2015. We expect a smooth transition from our current payment system to a new modern payments application. Due to this upgrade, there will be some minor changes to the data display on E-Moneyger Funds Transfer Reporter (FTR). Please find details of the changes expected to take effect once we transition to the new payments platform.

Please note that the E-Moneyger FTR application, User access ID, password and current privileges will remain unchanged.

Account Balance

Current	
Time Received: 15:16:55	
Date Received: 20150826	
Func: CUS	BALANCE For: 123456 1
2 System Date: 26-Aug-15	Time: 03:16 PM
Business Date: 15/08/26	
Opening Balance:	234,055,817.11 Referral: 0 0.00
Complete Credit: 1329	7,188,479,050.89 Total Credits: 1338 7,282,820,059.58
Complete Debit: 2042	5,473,428,872.45 Total Debits: 2042 5,473,428,872.45
Pending Credits: 9	94,341,008.69 Total W/R: 111 2,369,412,592.81
Current Balance:	2,043,447,004.24
Unmatch W/R: 4	597,165,000.00 Unmatch Credit: 1222 5,416,231,458.08
Pending Debits: 0	0.00
Projected Bal:	2,640,612,004.24 Intraday Limit: 0.00
	Available Bal: 1,949,105,995.55

Future	
Time Received: 16:40:42	
Date Received: 20150825	
Func: CUS	BALANCE For: 000000123456 1
2 GPS Date: 15/08/17	Time: 16:40:41
Opening Balance:	193,295,304.50 Referral: 6 43,896,681.95
Complete Credits: 1341	10,624,121,155.04 Total Credits: 1450 13,391,259,897.13
Complete Debits: 1880	15,196,978,066.00 Total Debits: 1979 15,206,346,002.13
Pending Credits: 109	2,767,138,742.09 Total W/R: 126 4,729,747,535.78
Current Balance:	-1,612,422,864.37
Unmatch W/R: 66	2,887,529,120.89 Unmatch credit: 1269 8,685,675,400.15
Pending Debits: 99	9,367,936.13
Projected Balance:	-2,930,390,936.66
	Available Balance: -5,688,161,742.62

- 1** Balance For : The Account number will now have leading zeros.
- 2** Business Date and System Date and Time are being replaced with GPS Date and Time. The date will be SWIFT format YY/MM/DD. The time format will now be in 24 hour clock format (military time).

Transaction Details - CHIPS Receive Credit (example of a CHIPS message)

Current

Func: CHIPS RECEIVE 26-AUG-2015 16:14:47
Key: GP20150817MP-0000-002054-00

SE BFK-SMBUCS33XXX-SUMITOMO MITSUI BANKING CORPORATION*(NEW YORK,NY)*277 PARK AVENUE*NEW YORK,NY 10172* BNF=D123456789*SBMBCJPTGSA* ORG=BNLBBDDH013*MERCANITILE BANK LIMITED*(MOTIJHEEL BRANCH)*MELEK MENSION*128 MOTIJHEEL C/A* OGB=ABCEFGHIJ XX*BANK NAME LIMITED (NY)* ADDRESS LINE 1*ADDRESS LINE 2*CITY*0110* NEW YORK*NEW YORK * 091-6501/REC/BEN//OGB REF :175315010307*

Chips Receive
OSN 002054 Received at 10:58:11 Value date 08/17/2015
Sending Bank (1234) AMERICAN BANK NAME
[031] Receive TAG
042015081707361011098110355862001285002054
[221] Delivery TAG

[260] Amount TAG

[270] Payment Sequence Number TAG
001285
[320] Send Participant Reference Number TAG
9900100006598125*
[321] Related Bank Reference Number TAG
046BCS-74521491*
[412] Beneficiary's Bank TAG
BMBUCS33XXX*
SUMITOMO MITSUI BANKING CORPORATION*
(NEW YORK,NY)*
277 PARK AVENUE*
NEW YORK,NY 10172*
[421] Beneficiary TAG
D36023897*
BMBUCJPTGSA*
[502] Originator TAG
BNLBBDDH013*
PARTY NAME*
(PARTY BRANCH)*
BANK NAME
BANK ADDRESS
[512] Originator's Bank TAG
BICUJHTUHC*
PARTY NAME*
PARTY ADDRESS LINE 1*
PARTY CITY*
COUNTRY*
[650] Bank to Bank Information TAG
/REC/BEN*
//OGB REF :175315010307*
-END OF RAW DATA

Source:CHIPS MT:103 Session:0000 Senders Reference:9900100006598125
Date:15/08/17 Time:10:58 Seq:002054 Customer Reference:046BCS-74521491
Priority:N Del Mon: Unit:MT System Reference:00150817MT07031
Original Amount: Value:15/08/17 Cur:USD Amount: 990.00

Sender : A :BCEDFG22 Order Cust:500 : C/D/B:B
Ogt: C/O/B: Ogt: 2 C/D/B:B
UID: SWIFT:BCDFG22 UID: SWIFT:
A/C: A/C:/SA-WBLBBDDH013
PARTY NAME
BANK ADDRESS
MELEK MENSION
ADDRESS LINE 1 C/A
Order Bank:520 : C/D/B:B
Ogt: 2 C/D/B:B
UID: SWIFT:
A/C:/SA-WBLBBDDH013
AMERICAN BANK NAME
PARTY ADDRESS LIN 1
ADDRESS LINE 2
COUNTRY
A/C:/12345678
Advice: By: Bank:Y
Ogt: 1 C/D/B:B
UID: SWIFT:SBMBCJPTGSA

Beneficiary :S :SBMBCJPTGSA
SUMITOMO MITSUI BANKING CORPORATION
OSAKA
Details Of Payment:70:
/REC/BEN
//OGB REF :175315010307
//BK/SUMITOMO MITSUI BANKING CORP
//ATON (NEW YORK,NY) 277 PARK AVEN
//15 NEW YORK,NY 10172

Details of Charges:71-BEN

Payment Type:CHIPS RECEIVE	Commission :	By:
Convert: Rate:	Divide: Swift/Telex:	By:
Equivalent: USD	LC Accept :	By:
Debit Advice:	Arrears :	By:
Type Code:	Pft.Sharing:	By:
Prod Code:	Withholding:	By:
Post Y/N:		By:

15/08/17 Amt:USD 990.00 15/08/17 Amt:USD 990.00
AMERICAN BANK NAME SUMITOMO MITSUI BANKING CORPORATION
NEW YORK,NY OSAKA
A/C: A/C:

CHIPS Received 10:58:11 PGN:1285 SSN:355862 OGN:2054
Status: Completed
Output 1 CR/910 Status:Completed Date: 15/08/17 Time: 10:58:24

Future

Func: DET CHIPS RECEIVE 17-Aug-2015 14:39:58
Key: GP20150817MP-0000-002054-00

***** Chips Message *****
Chips Receive - OSN 002054 Received at 10:58:11 Value date 2015/08/17
Sending Bank (1234) AMERICAN BANK

01-31
[031] Receive TAG : 012345678900123456789001234567890123456
[221] Delivery TAG :
[260] Amount TAG : **USD 990.00**
[270] Payment Sequence Number :
[320] Sender Reference REF :
[321] Related Reference RFB : 046BCS-74521491*
[412] Beneficiary's Bank BFK : B :BMBUCS33XXX*
SUMITOMO MITSUI BANKING CORPORATION*
(NEW YORK,NY)*
277 PARK AVENUE*
NEW YORK,NY 10172*
[421] Beneficiary BNF : D 12345678
BICKFJRTUHC*
[502] Originator ORG : BICKFJRTUHC*
PARTY NAME*
PARTY ADDRESS LINE 1*
PARTY CITY*
COUNTRY*
[512] Originator's Bank OGB : BICUJHTUHC*
PARTY NAME*
PARTY ADDRESS LINE 1*
PARTY CITY*
COUNTRY*
[650] Bank to Bank Info BBI : /REC/BEN*
//OGB REF :175315010307*

Source:CHIPS MT:202 Session:0000 Sender Reference:9900100006598125
Date:15/08/17 Time:10:58:11 Del Mon: Unit:MT System Reference:046BCS-74521491
Priority:N Del Mon: Unit:MT System Reference:150150817MT06729
Original Amount: Value:15/08/17 Cur:USD Amount: 990.00

Sender: ABA 9999 A/C:
PARTY NAME FED:026009999 ABA:999 BIC:GJPUR345
PARTY ADDRESS LINE 1
NEW YORK NY UNITED STATES OF AMERIC
ORG: A/C:SA- ABCDE123 A/C Ext:SA- ABCDE123
PARTY NAME
PARTY ADDRESS LINE 1
PARTY NAME
PARTY ADDRESS LINE 1
OGB: NAME
PARTY ADDRESS LINE 1
CITY NAME
COUNTRY
Beneficiary: DDA 000000123456 A/C:000000123456 DDA USD
SUMITOMO MITSUI BANKING CORPORATION BIC:SBMBCJPTJ UID:060551 CHG-DDA:000000123456
FUTADV:000000123456
HEAD OFFICE ACCOUNT
PARTY ADDRESS LINE 1
PARTY COUNTRY AND ZIP

Details Of Payment:70: Bank to Bank Information:72:
/REC/BEN
//OGB REF :175315010307
//BK/SUMITOMO MITSUI BANKING CORP
// (NEW YORK,NY)
//277 PARK AVENUE
//NEW YORK,NY 10172

Debit Equivalent: 990.00 USD Base Rate: 1.000000
Div Rate: N
Debit Advice:
Tran Code:
Prod Code:
Post: Y
Commission: USD 20.00 By: BEN
Swift/Telex: USD 0.00 By: BEN
Arrears-DR: By:
Arrears-CR: By:
LC Accept: USD 0.00 By: BEN
Pft.Sharing: By:
Withholding: By:
Arrears: By:

Initial Condition: CHIPS-Msg-Rcvd 08/25/2015, 09:47:48
08/26/2015, 08:39:38 Status: Completed
Output 1 9S/910 Status:Completed 10:04:19
Output 2 GWS/202 Status:Completed 10:04:19

OUTGOING SWIFT 910 MESSAGE: GP20150817MP000000205400
{1: - Basic Header :
LT Address : SMBUCS33XXX
Session/Sequence : 0000/000000
{2: - Application Header : Outgoing Message
Message Type : 810
Receiver Address : SBMBCJPT
SUMITOMO MITSUI BANKING CORPORATION
HEAD OFFICE ACCOUNT
PARTY ADDRESS LINE 1 , CHIVODA-KU
PARTY CITY COUNTRY
Priority : NORMAL
Delivery Monitoring : NONE
Obsolescence Period :
{4: - Text Block
:20:transaction reference number : 9900100006598125
:21:related reference : 046BCS-74521491
:25:account identification : 000000023456
:32A:value date and amount : 15/08/17 USD 970.00
:520:ordering institution - addr : /SA-ABCEFGH
I:DJHTUHC
PARTY NAME
PARTY ADDRESS LINE 1
PARTY CITY COUNTRY
:56A:intermediary - BIC : I:DJHTUHC
PARTY NAME
PARTY ADDRESS LINE 1
PARTY CITY COUNTRY
:72:sender to receiver information : /REC/BEN OGB REF:175315010307 /BK
//SUMITOMO MITSUI BANKING CORP C
//NEW YORK,NY) 277 PARK AVENUE NEW
//YORK,NY 10172 6/0/BANK NAME
//LIMITED 128 PARTY NAME
//WBLBBDDH013PARTY ADDRESS LINE 1

{Output Status Details:
Type : SWIFT910
Status : Completed

1 The window layout is different. The data that was found in the Message Details that were found in a single window pane are now spread across four window panes

2 The format of the expanded message fields have changed, for example, the Amount field has been changed from a fixed 12 digit field with an implied decimal point between the 2nd and 3rd digit, to a variable width field with a decimal point and commas as needed.

3 Message details are now left justified where some fields used to appear in columns.

Details of Transactions - CHIPS Credit

Current	
Details of Transaction	
ViewDetails	Download Now <small>When downloading file, save with extension csv</small>
GPS Key	GP20150817MP000000205400
ENTRY DATE	08/17/2015
GROUP ID	WS0008801102379
ACCOUNT	777777
MT	103 1
PAYM TYPE	CHIPS
VAL-DATE	08/17/2015
CURR	USD
AMOUNT	990.00
CR/DR	C
SENDER REF	9900100006598125
CUSTOMER REF	046BCS-74521491
RECEIVER ACC	123456
RECEIVER DETAILS	SUMITOMO MITSUI BANKING CORPORATION
SENDER DETAILS	ABCD BANK LIMITED
OTHER BANK CODE	0123
OTHER BANK DET	CHIPS PARTICIPANT BANK
PAYMENT DETAILS	BBI=/REC/BEN //OGB REF :175315010307 /BBK/SUMITOMO MITSUI BANKING CORPORA //ATION (NEW YORK,NY) 277 PARK AVEN //UE NEW YORK,NY 10172 /BNF/SA-SMBCJPJTOSA
CHIPS/FED OSN	002054
CHIPS-SSN/FED-IMA	0355962
COMMISSION AMT	0.00
CABLE AMT	0.00

Future	
Details of Transaction	
ViewDetails	Download Now <small>When downloading file, save with extension csv</small>
GPS Key	GP20150817MP000000205400
ENTRY DATE	08/17/2015
GROUP ID	WS0008801102379
ACCOUNT	777777
MT	202 1
PAYM TYPE	CHIPS
VAL-DATE	08/17/2015
CURR	USD
AMOUNT	990.00
CR/DR	C
SENDER REF	9900100006598125
CUSTOMER REF	046BCS-74521491
RECEIVER ACC	123456
RECEIVER DETAILS	SUMITOMO MITSUI BANKING CORPORATION
SENDER DETAILS	ABCD BANK LIMITED
OTHER BANK CODE	0123
OTHER BANK DET	CHIPS PARTICIPANT BANK
PAYMENT DETAILS	BBI=/REC/BEN //OGB REF :175315010307 /BBK/SUMITOMO MITSUI BANKING CORPORA //ATION (NEW YORK,NY) 277 PARK AVEN //UE NEW YORK,NY 10172 /BNF/SA-SMBCJPJTOSA
CHIPS/FED OSN	002054
CHIPS-SSN/FED-IMA	0355962
COMMISSION AMT	0.00
CABLE AMT	0.00

- 1** CHIPS Receive payments will be identified with the value of MT202 when the payment is a Bank to Bank payment.
- And a Non Bank Transfer Chips Receive will be identified with the value of MT103.

Dear Customer,

In addition to the changes described above and only for the month of December 2015 due to the old/new payment system transition, you will be seeing Two (2) billing statements in e-Moneygr FTR;

1. A billing statement for the period of December 1st through December 4th, 2015. To read this statement, please select 20151204 from the statement drop down.
2. A second billing statement for the period of December 7th through December 31st, 2015. To read this statement, please select 20160104.

Your month end DDA account statement will reflect One (1) single consolidated accounting entry for each of the USD Clearing services you're using today as usual.

Finally, when reviewing your monthly statements, the statement file name will be issued with the first business date of the next month. For example, January 2016 statements will be named as 20160201 for January's activity. February's statement will be named as 20160301 for February's transaction activities and so on.

We thank you for your patronage and understanding during this system transition.



If you have any questions or concerns about this change,
please do not hesitate to contact us at:

SWIFT: SMBCUS33

e-mail: USNEBPDADREMITTANCESTAFF@SMBCGROUP.COM

Phone +1-212-224-4220

Sumitomo Mitsui Banking Corporation
277 Park Avenue
New York, NY 10172