

DEBIT INCOMING TRANSFER SWIFT MT103 SPP PROTOCOL (MANUAL DOWNLOAD)

IMPORTANT NOTICE:

Regarding our transaction - the most important thing that the bank officer needs to do, after that we have given him the legal base and the swift, is to write down the money on the company's account that will be receiving the money. Meaning the most important role of the bank officer is to assign the money on the account of the receiving company. That is - through their settlement and cash centers, they need to put the given swift according to the debit article. As follows, they need to debit their course account, and then the client's account. This procedure is similar to the one as if they're working with a check from a different bank. These two procedures are identical - imagine that you're working with a check instead of a swift, and that you simply were given a regular check from a different bank. That's it. So, the only thing the bank officer needs to do is to write the money to the account, then he assigns the money on the receiving company's account, then puts in the codes that are given by the swift and of course all the other details (from who, to who etc.). "To who" is of course your company. And that's it. The details will be in the system after that. The next day, when he enters the system, the balance will go up. Meaning the system verified the money according to the codes, will see that the number will go down in one place, and went up in the second place, and this is the final stage - to see that the balance in the bank went up.

TRANSACTION PROCEDURE:

**1. THE RECEIVER'S BANK ISSUES RWA TO HIS CLIENT (RWA TEXT BELOW).
(INTERNAL COMMUNICATION LETTER BETWEEN RECEIVER BANK AND HIS RECEIVER
COMPANY) ADDRESSED NOT TO FUND OWNER!**

2. PARTIES SHALL EXECUTE, SIGN DEED OF AGREEMENT.

FIRST TRANCHE FACE VALUE:

**EURO 49.5 MILLION \$ OR OTHER (DEPENDING ON THE CAPABILITY OF THE
RECEIVER)**

**3. AFTER RECEIVING FROM RECEIVER THE OFFICIAL CONFIRMATION (BANK RWA)
AND SIGN DO, INITIATE THE TRANSACTION, WITHIN 3 BANKING DAYS, ISSUER
WILL SEND FIRST TRANCHE OF THE CASH BACKED DEBIT INCOMING TRANSFER
SWIFT MT103 SPP PROTOCOL MANUAL DOWNLOAD**

**THE SWIFT WILL COME IN FAVOR RECEIVING BANK WITH ALL THE CLEARANCES AS
GOOD CLEAR, CLEAN, NON- CRIMINAL ORIGIN FUNDS AND LEGAL TRANSFER UNDER
FTI/FTA (FED) CONTROL (IT WILL NOT BE ROUTED THROUGH ANY
CORRESPONDENT BANKS – ALL SWIFT DATA WILL BE MANIFESTED AT EUROPEAN
CENTRAL SWIFT CENTER IN BRUSSEL).**

4. MANUAL TRACKING, DOWNLOAD & CREDITING BY BANK SWIFT DEPARTMENT

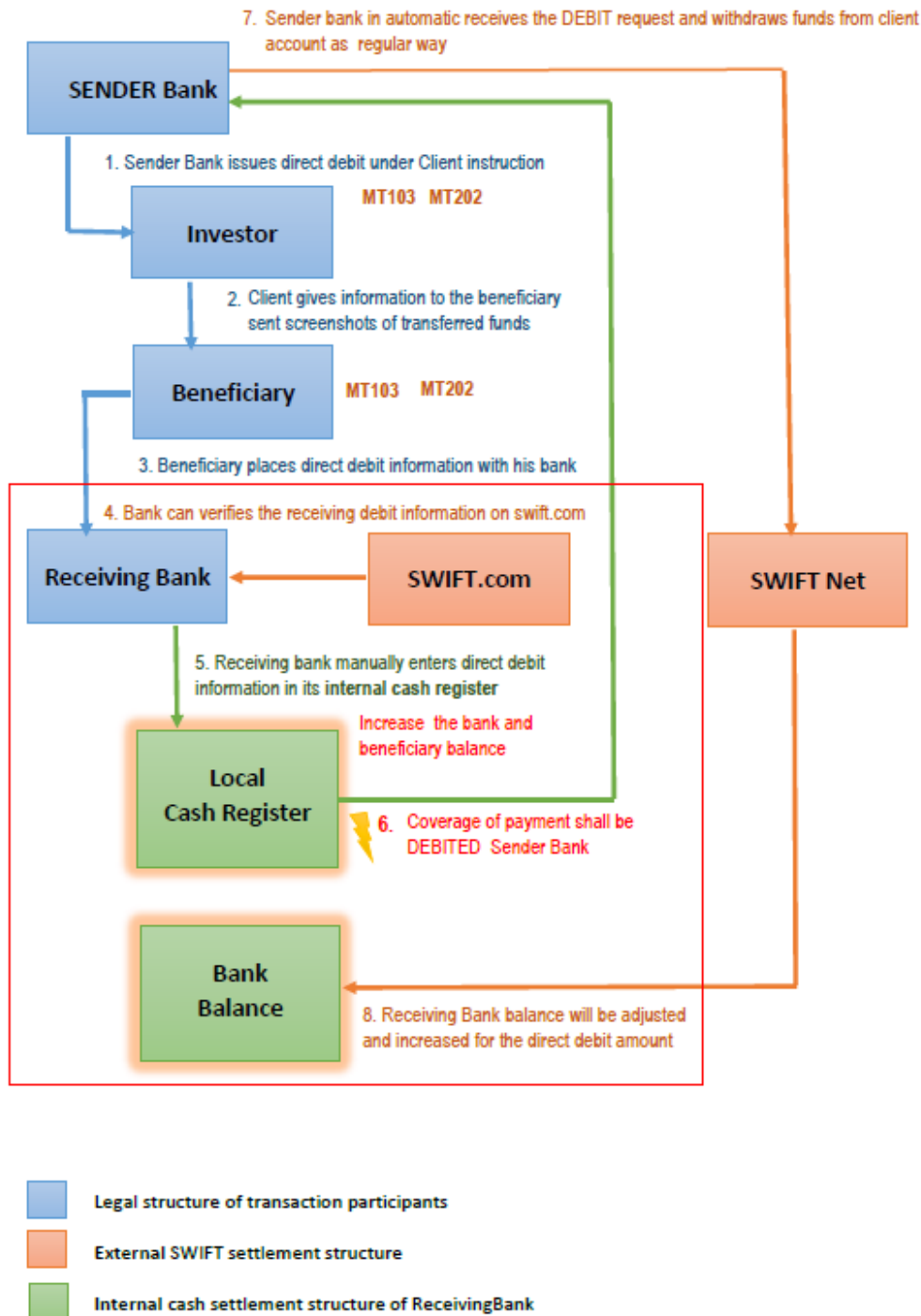
4.1 ISSUER WOULD PROVIDE THE SWIFT 103 PRINTOUT SCREENSHOT COPY WITH CODES & ALL NUMBERS & INPUT DETAILS VIA EMAIL

4.2 RECEIVING BANK SHALL DOWNLOAD FUNDS TO THE CLIENT ACCOUNT, SHOULD TO INCREASE THE BANK BALANCE UNDER THE PROCEDURE BELOW:

- AFTER PROVIDING THE MT 103 PRINTOUT SCREENSHOT COPY, THE RECEIVING BANK WILL HAVE 3 WORKING DAYS TO MANUALLY DOWNLOAD THE MT 103.
- BANK OFFICER SHALL RECORD AN ELECTRONIC COPY OF INCOMING SWIFT MT 103 IN THE BANK SWIFT REGISTRATION BOOK.
- BANK OFFICER ENTERS INTO THE INTERNAL BANKING IT SYSTEM, CHOOSING THE DEBIT SECTION USING ACTIVE BANK ACCOUNT, AFTER HE INCREASES THE BANK BALANCE FOR AMOUNT SPECIFIED IN SWIFT MT 103.
- THEN BANK OFFICER SHOULD DOWNLOAD RECEIVED AMOUNT FROM THE BANK ACCOUNT TO THE CLIENT'S (BENEFICIARY) ACCOUNT ACCORDING INTERNAL BANK TRANSFER PROTOCOL.
- BANK IT SYSTEM AUTOMATICALLY DEBITS THE SENDING BANK TO THE AMOUNT OF THE PAYMENT SPECIFIED IN SWIFT SCREENSHOT AND TRANSFERRED FUNDS ARE DEBITED FROM THE ACCOUNT OF THE SENDER'S BANK;
- THE DATES ARE:
 - TRANSACTION REFERENCE NUMBER:
 - MESSAGE INPUT REFERENCE:
 - MESSAGE OUTPUT REFERENCE:
- BANK OFFICER CHECKS THE CORRECTNESS OF THE ENTERED VALUES, ADDS INFORMATION ABOUT THE RECIPIENT, THE SENDER AND THE DATA OF THE BANK OFFICER OF THE SENDER BANK;
- THEN BANK OFFICER WILL RECORD ALL ABOVE OPERATION DETAILS TO THE BANK SWIFT REGISTRATION BOOK AND PRINT OUT THE PERFORMS OF THE COMPLETED MANUAL DOWNLOADING OPERATION AND PRINT OUT THE TEAR SHEET (ACCOUNT STATEMENT) OF THE CLIENT'S (BENEFICIARY) ACCOUNT.
- THE INVESTOR WILL THEN WAIT FOR THE RECEIVER'S BANK TO UPLOAD THE INFORMATION AND GIVE FEEDBACK SO THAT THE MT202 CAN THEN BE DISPATCHED.
- AFTER RECEIVING THE COPY OF PRINTOUT, THE TEAR SHEET (ACCOUNT STATEMENT) OF THE RECEIVER'S (BENEFICIARY) ACCOUNT THE INVESTOR WILL SEND TO RECEIVER THE PRINTOUT COPY OF SWIFT MT 202 (THE CONFIRMATION OF COVERAGE MONEY TRANSFER IN FAVOUR OF RECEIVER.

VISUAL SCHEME BELOW:

SPP Protocol Direct Debit Structure



4. WITHIN THE NEXT 24 HOURS INTERBANK SWIFT TRANSFER SYSTEM AUTOMATICALLY GENERATE RE-CREDITING THE RECEIVED FUNDS, PROVIDE THE DEBIT OF THE FUNDS AMOUNT FROM THE ACCOUNT OF THE SENDER IN FAVOR OF THE RECIPIENT BANK (BENEFICIARY).

5. IF WITHIN ABOVE 24 HOURS RECIPIENT BANK WILL NOT RECEIVED ANY NOTICE OF CANCELLATION OR ERROR TRANSFER NOTICE FROM SWIFT INTERBANK TRANSFER SYSTEM, THE TRANSACTION IS CONSIDERED AS SUCCESSFUL AND THE RECEIVER BANK HAS THE POWERS TO GENERATE THE AMOUNT OF MONEY AFTER 72 HOURS ACCORDING TO THE CLIENT INVESTMENT CONTRACT

-----THE END OF PROCEDURE-----

ANNEX #1 - RWA DRAFT FROM RECEIVER BANK TO RECEIVER COMPANY

RWA TEXT

Client:
ID:
TO:
RE:

DATE: ___th of March 2019

Dear Sirs,

We, the _____ bank _____, with our legal address: _____, _____, _____ after review of underlying documents, herewith confirm our full readiness to perform the procedure of investment contract between you and your investor to receive investment funds via SWIFT MT103 protocol SPP "manual downloading / import" .

Bank Name: _____
Bank Address: _____
Account number _____
Account name _____
Bank officer _____
Telephone N°.: _____
SWIFT code: _____

We, the _____ are accepting incoming transfers of funds that are clean, unencumbered and of non-criminal origin only.

In their actions, we will adhere to all the recommendations given to us on behalf of your company and we guarantee not to block your account and received funds from your investor.

Signed by:
Bank officer: Mrs. _____
PIN & title: _____

Signed by:
Bank officer: _____
PIN & title: _____

BANK SEAL

This transaction can be carried out with the SPP Protocol or DIT program at the receiving bank.

**NEED TO BE SOLVED BEFORE STARTING THE FUND-TRANSFER TRANSACTION:
RECEIVER COMPANY/BANK MUST HAVE:**

- Licenses
- Permit of the Central Bank (by country of the location of the receiving bank)
- officer level from 7 and higher.
- connections in Swiftcom (you need direct communication, if difficulties arise)

It is necessary that you or your partner have direct contact with the bank owner or management and one of top bank officer.

Archival Swift are offered. year from 2014 to 2018. Swifts from 18 to 49.5 million.

IN CASE OF CONSENT AND READINESS AND WORK:

1. The Receiver's Bank issues RWA to his client. (receiver company).
2. The receiver provides his version of the agreement for signing.
3. The investor signs the principal agreement with the Acceptor and signs the Assignment Agreement in favor of the acceptor. The assignment agreement shall contain all information about the original old agreement between the Investor and the old acceptor. Swift (Archive) is also embedded. If necessary, the Investor provides the old agreement.

If you have any questions, please send it to us.