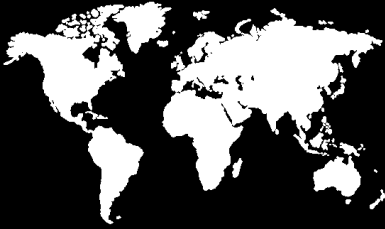




Release Update

JAN - APRIL
Y2021



CONFIDENTIAL MEMO

SELECT POSITIONS FOR MULTI-STEP SHORT & LONG TRADE PROGRAMMING

THE MULTI-STEP PROGRAM IS A FLEXIBLE ACTIVITY THAT CONSISTS OF MULTIPLE PROGRAMS WHERE THE ENGAGED CLIENT MAY CHOOSE TO PARTICIPATE IN A SERIES OF TEN-DAY AND THIRTY-DAY SHORT PROGRAMS, A FORTY-WEEK LONG-TERM WEEKLY PROGRAM, AND AN OPTIONAL EVERGREEN PROGRAM.

THIS DOCUMENT IS PROVIDED TO AN INTENDED AUDIENCE KNOWN TO US AS A COURTESY SOLELY AND IS PROVIDED FOR INFORMATIONAL AND EDUCATIONAL PURPOSES AND MATERIAL ONLY, WHEREBY PRINCIPALS ARE RESPONSIBLE FOR THEIR OWN DUE DILIGENCE AND DECISIONS. THIS DOCUMENT AND INFORMATION PROVIDED HEREIN, OR ACCOMPANYING IS NOT TO BE CONSTRUED AS A SOLICITATION OF FUNDS OR OTHERWISE. IF YOU ARE NOT THE INTENDED AUDIENCE OR PARTY SELECT, PLEASE DELETE THIS DOCUMENT ACCORDINGLY. IF YOU HAVE RECEIVED THIS MATERIAL VIA A THIRD PARTY AND NOT DIRECTLY FROM THE PROGRAMMING GROUP, AND WISH TO PARTICIPATE OR TO UNDERSTAND MORE, PLEASE REFER TO YOUR REFERRING PARTY OR INDICATE YOUR REFERRAL PARTY IF YOU MAKE DIRECT CONTACT. WE DO NOT TAKE WALK-INS AND DO NOT RESPOND TO PARTIES UNKNOWN TO US AND THOSE THAT ARE UNABLE TO INDICATE CONNECTION OR INTRODUCTION. BY READING BEYOND THIS POINT, YOU HEREBY ACKNOWLEDGE AND CONFIRM THAT THIS IS A COMMUNICATION OF PRIVILEGED AND CONFIDENTIAL INFORMATION. FURTHERMORE, THE MATERIAL HEREIN IS SUBJECT TO CHANGE AND AVAILABLE PROGRAMMING MAY BE ADDED, DELETED OR REPLACED AT THE DISCRETION OF THE PROGRAMMING GROUP. REFER TO THE INCLUDED DISCLOSURE, CONFIDENTIALITY & PRIVACY NOTICE THAT HEREIN APPLIES.

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Updated Programming in this Release

RELEASE

Y2021 / JANUARY - APRIL

VERSION

CM-2101A

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REFER TO SEPARATE NOTICE OF DISCLOSURE, CONFIDENTIALITY & PRIVACY



SWIFT TRANSACTIONS

OF BANK INSTRUMENTS

- SWIFT PROTOCOL
- DIRECT ISSUED CONTRACT

TYPE

A SPECIAL MULTI-STEP PROGRAM WITH VARIOUS SHORT AND LONG PROGRAM ELEMENTS THAT MAY BE PROVIDED TO SELECT CLIENTS WITH ABILITY TO SEND, TRANSFER OR DELIVER ACCEPTABLE INSTRUMENTS VIA BRUSSELS SWIFT SYSTEM

STANDBY LETTER OF CREDIT (SBLC) : SWIFT MT-760
BANK GUARANTEE (BG) : SWIFT MT-760 (SELECT CASES ONLY)
BANK DRAFT : SWIFT MT-110 (SELECT CASES ONLY)

AMOUNT

ONE-HUNDRED MILLION AND GREATER (OR AS AGREED)

BANK INSTRUMENTS MUST BE SEPARATELY MONETIZED WITH AN LTV APPLIED FOR SERVICING; THE PREFERRED MINIMUM IS 200M OR GREATER (LESSER AMOUNTS BY SPECIAL APPROVAL)

SBLC NOTE: UNLESS OTHERWISE APPROVED ON A CASE-BY-CASE BASIS, ELECTIVE RECEIVING AND MONETIZING PREFERS TO ACCEPT MAXIMUM 500M PER SBLC SWIFT / TRANCHE. THUS, FOR INSTANCE A CLIENT UTILIZING A 2B SBLC WOULD SEND IN FOUR SEQUENTIAL SWIFTS OF 500M EACH (THE SECOND SWIFT MT-760 AFTER FIRST IS RECEIVED, AND SO ON). THIS CONCERNS SBLC ONLY, NOT MTN, BANK DRAFT, ETC.

BANKS

MAJOR BANKS WORLDWIDE ACCEPTED
(OR AS APPROVED BY COMPLIANCE OFFICE)

PROTOCOL

SBLC & BG: SWIFT MT-760 WITH CERTIFIED TRANSMISSION COPY, ALONG WITH COPY OF THE SENDING BANKER'S OFFICIAL BANK EMAIL TO RECEIVING BANKER CONFIRMING THE SWIFT AND ENCLOSING CERTIFIED COPY.

BANK DRAFT: SWIFT MT-110 WITH CERTIFIED TRANSMISSION COPY, ALONG WITH BANK LETTER, INCLUDING THE HARD COPY OF THE CERTIFIED BANK DRAFT AND BUSINESS CARD OF THE ISSUING BANK OFFICER TO BE SENT BY SECURED COURIER SERVICE TO THE RECEIVING BANK.

BANK DRAFT PROCEDURE: THE BANK DRAFT MUST BE (RE)ISSUED IN THE NAME OF THE RECEIVING MONETIZER



(CANNOT BE ISSUED IN CLIENT NAME UNLESS CLIENT WILL ITSELF MONETIZE). THE TRANSMISSION OF THE BANK DRAFT AND THE REQUISITE CONFIRMATION LETTER MUST TAKE PLACE BETWEEN THE SENDING BANK AND RECEIVING BANK.

BANK DRAFT REQUIRED EVIDENCE: CERTIFIED COPY OF THE SWIFT, COPY OF THE BANK LETTER, BUSINESS CARD AND THE COURIER AIRWAY RECEIPT.

FOR ALL BANK INSTRUMENTS: NO PRE-ADVICE IS DESIRED OR NECESSARY, UNLESS AS REQUIRED FOR SELECTED RECEIVING BANKS, AND IF APPROVED BY COMPLIANCE OFFICE.

MULTI-STEP PROGRAM REFERENCE GUIDELINE (Informational Only)

THE PROGRAMMING REFERENCE GUIDELINE IS FOR A SERIES OF MULTI-STEP, SEQUENTIAL PROGRAM OPTIONS STRUCTURED SPECIFICALLY FOR THE CLIENT, COMMENCING FOLLOWING VALID PROTOCOL VERIFICATION AND ASSET / INSTRUMENT MONETIZATION / FUNDING, WITH PROFIT OBJECTIVES AND GOALS BASED ON BEST EFFORTS PROGRAMMING UP TO: (1) 10-DAY SHORT PROGRAM (2X THE FACE VALUE RECEIVED, HISTORICAL) THEN; (2) SECOND 10-DAY SHORT PROGRAM (THE FACE VALUE RECEIVED, HISTORICAL) THEN; (3) 30-DAY SHORT PROGRAM (5X THE FACE VALUE RECEIVED, HISTORICAL) THEN; (4) SECOND 30-DAY SHORT PROGRAM (5X THE FACE VALUE RECEIVED, HISTORICAL) THEN; (5) 40-WEEKS LONG-TERM PROGRAM (UP TO 1X THE FACE VALUE RECEIVED WEEKLY, HISTORICAL) THEN; (6) THE OPTION TO ENTER 3-5 YEARS EVERGREEN PROGRAM (UP TO 1X THE FACE VALUE RECEIVED WEEKLY); (HISTORICAL, OR AS AMENDED) *

* THE PROGRAMMING REFERENCE GUIDELINE CORRESPONDS TO BEST EFFORTS PROGRAMMING AND MAY BE ADJUSTED BY THE SERVICING GROUP AS DEEMED NECESSARY FOR MATTERS INVOLVING PROGRAMMING ASPECTS AND PARAMETERS, SERVICING FACILITIES, PARTNERS AND OUTLETS, FUNDING AND SOURCE AVAILABILITIES, VARIABLE TIMING AND MARKET CONDITIONS, ETC. THE TERM 'FACE VALUE' CORRESPONDS TO FINANCIAL INSTRUMENT MONETIZED VALUE / PROCEEDS.



» STANDBY LETTER OF CREDIT: IF THE CLIENT IS SENDING A SBLC THEN COMPLIANCE OR RECEIVING BANK MAY REQUIRE EVIDENCE THAT THE SBLC IS CASH-BACKED.

» BANK GUARANTEE: MUST BE REGISTERED ON BRUSSELS EUROCLEAR SYSTEM AND EVIDENCE PROVIDED.

» BANK DRAFT: MUST BE (RE)ISSUED TO THE NAME OF THE RECEIVING MONETIZER (CANNOT BE IN CLIENT NAME).



» LTV BASED ON MARKET, VALUATION, TIMING, INSTRUMENT, AMOUNT, SERVICING AND MONETIZATION ARRANGEMENT.

» TYPE OF SWIFT IS SELECTED BY COMPLIANCE *

COMPOUNDING

THE CLIENT MAY BE PROVIDED AN OPTION TO RE-INVEST A PORTION OF CLIENT NET PROFITS (COMPOUNDING) INTO THE NEXT STEP OF THE MULTI-STEP PROGRAM.

PROGRAM DISBURSEMENTS

ALL PROGRAMMING PROFITS TO BE PAID OUT ON A WEEKLY BASIS. (NOTE: PROGRAM CONTENT, PROFIT STRUCTURE, SCHEDULES, PROCEDURES, PROTECTIONS, SAMPLES, ETC. ARE DETAILED IN THE DIRECT ISSUED (IPCA) CONTRACT).

DISCRETIONARY PERFORMANCE BONUS (DPB)

CASE SPECIFIC. UNLESS EXPRESSLY REQUESTED OR OTHERWISE AGREED, TYPICALLY NO DPB FOR SWIFT BANK INSTRUMENTS (REFER TO GENERAL NOTES).



APPLICANT

IN ALL CASES THE PLATFORM PREFERS TO WORK WITH ACTUAL OWNERS OF ACCOUNTS, BANK INSTRUMENTS AND WHO HAVE RELATIONSHIP BANKERS; HOWEVER, UNDER CERTAIN CIRCUMSTANCES THIRD-PARTY TRANSACTIONS MAY ALSO BE ACCEPTED BY THE COMPLIANCE OFFICE AND WITH DUE DILIGENCE APPROVAL OF CAPABILITY.



SUBMISSION

(1) PRELIMINARY REVIEW OF APPLICANT'S OWN "KYC" PACKAGE. FOLLOWING PRELIMINARY REVIEW AND INTEREST, (2) IF REQUESTED, THE CLIENT MAY BE REQUIRED TO COMPLETE A CURRENT-DATED SPECIFIC KYC PACKAGE, WHICH MUST INCLUDE CURRENT PROOF OF FUNDS AND/OR PROOF OF INSTRUMENT (OR AS SPECIFIED), AUTHORITY TO VERIFY, ETC.; A SPECIFIC "DATA SHEET" MUST BE COMPLETED FOR CONTRACT PREPARATION; (3) THE COMPLIANCE FUNCTION MAY REQUIRE THE CLIENT PROVIDE SPECIFIC MATERIAL FOR REVIEW OF ACCEPTANCE (SEE NOTES); ONCE ACCEPTED THEN, (4) TRANSACTION DOCUMENTATION IS THEN EXCLUSIVELY PREPARED FOR THE CLIENT, INCLUDING THE (IPCA) CONTRACT AND (IFPPO) PROTECTION FOR REGISTERED CONSULTANTS.



AGENTS

CLIENT WILL AUTHORIZE AND ACKNOWLEDGE A MAXIMUM OF FIVE PERCENT FEE FOR THE TOTAL REFERRING AGENT GROUP(S), PAID BY THE PLATFORM (NOT CLIENT SHARE).





NOTES

COMPLIANCE FUNCTION MUST BE SATISFIED IN ADVANCE THAT THE SUBJECT BANK INSTRUMENT IS VALID AND VERIFIABLE, AND THAT THE CLIENT HAS THE FINANCIAL AND BANKING CAPABILITY TO PERFORM.

» EVALUATING ACCEPTANCE OF A BANK INSTRUMENT: THE CLIENT MUST ASK THEIR ISSUING BANK FOR AN OFFICIAL BANK LETTER STATING THE CREDIBILITY OF THE ISSUED BANK INSTRUMENT, OR CAPABILITY OF THE TO-BE ISSUED BANK INSTRUMENT. ALTERNATIVELY, THE CLIENT COULD PROVE VALIDITY OF THE INSTRUMENT BY PROVIDING A PREVIOUS SWIFT TRANSMISSION THAT CAN BE VERIFIED.

» THE CLIENT SHOULD PROVIDE FOR REVIEW: (A) THE ISSUING BANK'S READY-WILLING-ABLE (RWA) OR VERIFICATION LETTER, CONFIRMING INSTRUMENT ISSUANCE; (B) COPY OF THE ISSUED BANK INSTRUMENT, ALONG WITH ANY BANK DOCUMENTATION, SCREENING OR EVIDENCE ASSOCIATED WITH THE INSTRUMENT; (C) CONTACT DETAILS (OR BUSINESS CARD) OF THE CLIENT'S RELATIONSHIP BANK OFFICER OR COOPERATIVE, CONFIRMING BANK OFFICER; (D) CLIENT INFORMATION SHEET (CIS) AND PASSPORT OF THE CURRENT BENEFICIAL OWNER OF THE INSTRUMENT; AND (E) CLIENT LETTER INDICATING INTENTION, CAPABILITY AND READINESS TO TRANSACT.

» IF THE COMPLIANCE AND PROGRAM FUNCTION IS NOT SATISFIED WITH PRE-ACCEPTING A PARTICULAR INSTRUMENT FOR ADVANCE PROGRAM CONTRACT ISSUANCE, THE CLIENT MAY BE GIVEN OPTION TO PROVE BY PROPERLY SENDING THE INSTRUMENT, AND WHEREBY IF RECEIVED, POSTED AND AUTHENTICATED BY RECEIVING, THEN THE PROGRAM CONTRACT WOULD BE PROMPTLY ISSUED TO THE CLIENT.

» COMPLIANCE PREFER ACCEPTING CLIENTS WITH EXISTING, ISSUED, OWNED AND VERIFIABLE INSTRUMENTS. IF THE APPLICANT DOES NOT CURRENTLY OWN, BUT RATHER WILL BE PURCHASING THE INSTRUMENT OR USING A 'PARTNER' TO ISSUE ON THEIR BEHALF, THEN THE APPLICANT MUST CLEARLY INDICATE SUCH IN THE SUBMISSION KYC AND/OR LETTER AND ALSO INCLUDE A VIABLE CURRENT PROOF OF FUNDS (POF), AND THUS EVIDENCING THE FINANCIAL CAPABILITY TO PURCHASE AND CAUSE ISSUANCE OF THE INSTRUMENT (AND NOT RENT / LEASE FROM A 'PROVIDER' OR ARRANGER)

» RECEIVING / MONETIZING PREFER CLIENTS THAT HAVE: (A) THEIR OWN BANK ACCOUNT AT THE ISSUING AND SENDING BANK; (B) A DIRECT-RELATIONSHIP BANKER AT THE SENDING BANK; AND (C) ABILITY TO SHOW AN ACTUAL ACCOUNT STATEMENT WITH ACCOMPANYING BANK LETTER FROM



WHICH THE INSTRUMENT WAS OR WILL BE ISSUED. UNLESS SPECIAL CONSIDERATION IS OTHERWISE GIVEN, PROPOSING TO USE AN UNKNOWN 'PROVIDER', ARRANGER OR INDIRECT FUNDER FOR ISSUING AND SENDING OF A BANK INSTRUMENT IS NOT OF INTEREST NOR ACCEPTABLE.

» **ALL BANK INSTRUMENTS WILL NEED TO BE BLOCKED TO BENEFICIAL FAVOR OF AN ELECTIVE RECEIVER.** A BANK DRAFT WILL REQUIRE ACTUAL ISSUANCE IN THE NAME OF RECEIVER / MONETIZER (NOT CLIENT NAME). SWIFT TRANSMISSIONS ARE SENT TO AN ELECTIVE RECEIVER OR MONETIZER FOR LTV, SERVICING, MONETIZATION, WITH RESULTING SERVICEABLE 'FACE VALUE' USED IN THE CLIENT'S PROGRAM.

» PLATFORM BEGINS RESPONSIBILITY TO THE TRANSACTION AND PROGRAMMING ACTIVITY ONCE FUNDS RESULTING FROM THE SUCCESSFUL MONETIZATION OF A VALID, CONFIRMED BANK INSTRUMENT BY SEPARATE, EXTERNAL MONETIZER ARE RECEIVED AND POSTED FOR UTILIZATION. A CLIENT IS FREE TO USE ITS OWN SELECTED MONETIZER FOR ITS OWN INSTRUMENT IN THE TRANSACTION, AS THERE IS NO OBLIGATION TO USE ANY RECEIVER OR RECEIVING MONETIZER THAT MAY BE SUGGESTED OR IS AVAILABLE. FURTHER, ANY ELECTIVE RECEIVING COORDINATES THAT MAY BE PROVIDED ARE TO A PROPRIETARY AND CONFIDENTIAL RELATIONSHIP, AND CLIENT SPECIAL REQUESTS FOR EXTERNAL RECEIVER PASSPORT, INFORMATION SHEET, REGISTRATION, ETC. ARE TYPICALLY NOT ACCOMMODATED.

» ON A CASE-BY-CASE BASIS THE COMPLIANCE OFFICE MAY DEEM NECESSARY THE USE OF A SUPPORTING AGREEMENT, MONETIZATION DOCUMENT THAT MAY BE REQUIRED FOR CLIENT SIGNING, OR A LIMITED POWER OF ATTORNEY (POA) TO ALLOW THE PLATFORM TO SIGN ON CLIENT'S BEHALF.

» FOLLOWING VERIFICATION OF THE SWIFT, THE SENDING BANK MAY BE REQUIRED TO SEND THE INSTRUMENT HARD COPY TO THE RECEIVING BANK VIA ACCEPTABLE COURIER.

» **REFER TO GENERAL NOTES FOR ADDITIONAL DETAILS**



This Program is for select clients immediately ready to transact. **Please do not formally submit if the applicant is not actually ready to transact without delay.** Program positions are by special invitation on a case-by-case basis.





SWIFT / BANK WIRE TRANSFER

OF CASH FUNDS (MOST CURRENCIES ACCEPTED)

- SWIFT PROTOCOL
- DIRECT ISSUED CONTRACT

TYPE

AMOUNT

NUMEROUS APPLICANT AND CLIENT GROUPS HAVE EXPRESSLY REQUESTED A PRIVATE TRANSFER PROGRAM, SO THEY MAY PUT THEIR FUNDS TO PRODUCTIVE USE WITHOUT COMPLICATION OR DELAY. GLOBAL GROUPS HAVE UNFULFILLED AND PENDING PROJECTS THAT THEY WISH TO ADDRESS AND FIELD TO VARIOUS MARKET SECTORS, SUCH AS HUMANITARIAN, BUSINESS CONTINUITY, HEALTH-RELATED, PROCUREMENT, FUNDING, ETC.

SELECT PRIVATE INDIVIDUALS AND CORPORATE GROUPS ARE BEING CONSIDERED FOR ACCEPTANCE TO FUNDS-TRANSFER MULTI-STEP PROGRAMMING, WHICH INCLUDES A SERIES OF SHORT PROGRAMS FOLLOWED BY LONG PROGRAM WITH VARIOUS OPTIONS, FOR APPROVED CLIENTS WITH ABILITY TO TRANSFER CASH FUNDS VIA THE STANDARD BRUSSELS SWIFT SYSTEM OR BANK WIRE.

CASH FUNDS

ONE-HUNDRED MILLION (100M) TO UP TO TEN BILLION (10B) OR GREATER, OR AS AGREED.

NOTE: SMALLER TOTAL AMOUNTS MAY BE USED BY SPECIAL ACCEPTANCE, SUCH AS MINIMUM 30M, 50M, ETC.

SEVERAL RECEIVING OPTIONS ARE AVAILABLE:

OPTION #1: ACCEPTING FROM SMALL TO VERY LARGE AMOUNT(S) IN SINGLE OR SEQUENTIAL TRanches (CAN BE UP TO 10B OR GREATER PER TRANCHE, OR AS AGREED), RECEIVED AND ROUTED VIA LEGAL PLATFORM ARRANGED PAYMASTER SERVICE ROUTING & MAJOR U.S. BANKING. (PREFERRED BY MOST GLOBAL CLIENT GROUPS)

OPTION #2: DIRECT PLATFORM / FOUNDATION RECEIVING ACCOUNT AT MAJOR BANK WITH PREFERENCE STARTING WITH A 'PRIMING' AMOUNT: SUCH AS UP TO ONE MILLION (1M) TO FORTY-NINE (49M), OR AS AGREED. FOLLOWING THE PRIMING AMOUNT TO BE PREFERRED AT ONE- TO FIVE-HUNDRED MILLION (500M) TO UP TO AMOUNTS AS AGREED.



OPTION #3: PARTNER SERVICE-RECEIVING ACCOUNTS IN CANADA, EUROPE, OR AS ARRANGED CASE-BY-CASE.

BANKS

MAJOR BANKS, BRANCHES AND CURRENCIES WORLDWIDE ACCEPTED (OR AS APPROVED BY COMPLIANCE OFFICE)

PROTOCOL

SWIFT MT-103 (NO PRE-ADVICE, UNLESS AGREED)

**MULTI-STEP PROGRAM
REFERENCE GUIDELINE
(Informational Only)**

THE PROGRAMMING REFERENCE GUIDELINE IS FOR A SERIES OF MULTI-STEP, SEQUENTIAL PROGRAM OPTIONS STRUCTURED SPECIFICALLY FOR THE CLIENT, COMMENCING FOLLOWING VALID PROTOCOL VERIFICATION AND TRANSFER STRUCTURING, WITH PROFIT OBJECTIVES AND GOALS BASED ON BEST EFFORTS PROGRAMMING UP TO: (1) 10-DAY SHORT PROGRAM (2X THE FACE VALUE RECEIVED, HISTORICAL) THEN; (2) SECOND 10-DAY SHORT PROGRAM (THE FACE VALUE RECEIVED, HISTORICAL) THEN; (3) 30-DAY SHORT PROGRAM (5X THE FACE VALUE RECEIVED, HISTORICAL) THEN; (4) SECOND 30-DAY SHORT PROGRAM (5X THE FACE VALUE RECEIVED, HISTORICAL) THEN; (5) 40-WEEKS LONG-TERM PROGRAM (UP TO 1X THE FACE VALUE RECEIVED WEEKLY, HISTORICAL) THEN; (6) THE OPTION TO ENTER 3-5 YEARS EVERGREEN PROGRAM (UP TO 1X THE FACE VALUE RECEIVED WEEKLY); (HISTORICAL, OR AS AMENDED) *

* THE PROGRAMMING REFERENCE GUIDELINE CORRESPONDS TO BEST EFFORTS PROGRAMMING AND MAY BE ADJUSTED BY THE SERVICING GROUP AS DEEMED NECESSARY FOR MATTERS INVOLVING PROGRAMMING ASPECTS AND PARAMETERS, SERVICING FACILITIES, PARTNERS AND OUTLETS, FUNDING AND SOURCE AVAILABILITIES, VARIABLE TIMING AND MARKET CONDITIONS, ETC. THE TERM 'FACE VALUE' CORRESPONDS TO FINAL STRUCTURING VALUE / PROCEEDS UTILIZED.

 **NOTES**

» IN MANY CASES THE CLIENT MAY CALL FOR THE TRANSACTION TO START WITH A 'PRIMING' AMOUNT OF 1-49 MILLION, SO THAT THE RECEIVING BANK ACCEPTS FROM SENDER AND DOES NOT INDEFINITELY HOLD UP OR DELAY A MUCH LARGER AMOUNT. THE PRIMING AMOUNT ALSO CONFIRMS ABILITY, ADDRESSES DUE DILIGENCE (DD), AND READIES RECEIVING FOR THE INTENDED LARGER AMOUNT(S), EITHER SCHEDULED IN FULL OR IN TRanches. (OPTIONAL)

» FOR APPROVAL AND RECEIVING DD, THE CLIENT (OWNER) TRANSFERRING FUNDS PROVIDES PASSPORT, CLIENT INFORMATION SHEET (CIS), AND PROOF OF FUNDS (TYPICALLY AN ACCOUNT STATEMENT, OR ACCEPTABLE



EVIDENCE OF BANKING POSITION). RECEIVING CANNOT ACCEPT AND PROCESS UNKNOWN FUNDS OR CLIENT.

» THIS MUST BE A GENUINE, ACTUAL TRANSFER OF FUNDS USING THE BRUSSELS SWIFT SYSTEM OR BANK WIRE TO PLATFORM RECEIVING (OR AS AGREED).

» FOR FUNDS RECEIVED VIA PLATFORM PAYMASTER SERVICE ROUTING, PROGRAMMING WOULD ADVANCE ONCE FUNDS HAVE BEEN ROUTED AND POSTED TO PLATFORM ACCOUNT.

» ONCE FUNDS ARE RECEIVED, IF DESIRED THE PLATFORM MAY ESTABLISH A SEPARATE OPERATIVE (SUB) ACCOUNT FOR THE CLIENT'S TRANSACTION ACTIVITY; (SUB)ACCOUNT IS NOT PROVIDED IN ADVANCE OF FUNDS RECEIVING, CLEARING AND POST).

**SPECIFIC PROTOCOLS
NOT ACCEPTABLE FOR
PROGRAMMING**

PROTOCOL THAT ARE NOT ACCEPTABLE FOR PROPOSED CASH FUNDS TRANSFERS INCLUDE: (A) SERVER BASED 'POSTING' BY PROVIDING BANKING CODES; (B) INTERNAL ASSIGNMENT, WHEREBY A SCREEN WITH CODES DECRYPT IN RECEIVING PORTAL TO DOWNLOAD AND USE AS COLLATERAL; (C) INTERNAL SERVER ACCOUNTS; (D) SERVER 'PLEDGING' IN FAVOR OF RECEIVING BANKING BY MEANS OF VARIOUS SERVER-BASED SYSTEMS; (E) SWIFT IP, IPIP, IPID, S2S, KTT, FX4, POS, ETC. THE TRANSFER PROGRAM IS SPECIFICALLY FOR ACTUAL CASH TRANSFER ONLY. CONTACT SEPARATELY FOR OPTIONS REGARDING 'SERVER-BASED' TRANSFERS.

**PROGRAM
DISBURSEMENTS**

ALL PROGRAMMING PROFITS TO BE PAID OUT ON A WEEKLY BASIS. (NOTE: PROGRAM CONTENT, PROFIT STRUCTURE, SCHEDULES, PROCEDURES, PROTECTIONS, SAMPLES, ETC. ARE DETAILED IN THE DIRECT ISSUED (IPCA) AGREEMENT).

**DISCRETIONARY
PERFORMANCE BONUS**

SPECIAL CONSIDERATION PROVIDING A 'DISCRETIONARY PERFORMANCE BONUS' UP TO THREE PERCENT OUTSIDE OF NORMAL PROGRAMMING SCOPE MAY BE CONSIDERED AND PROVIDED BY PROGRAM MANAGEMENT (REFER TO GENERAL NOTES); ALTHOUGH IT WILL BE QUESTIONED AS TO WHY A CLIENT TRANSFERRING CASH FUNDS WOULD BE REQUESTING FUNDS RETURNED AS BONUS FROM THE ACTUAL TRANSFER.



APPLICANT

IN ALL CASES THE PLATFORM PREFERS TO WORK WITH ACTUAL OWNERS OF ACCOUNTS; HOWEVER, UNDER CERTAIN CIRCUMSTANCES THIRD-PARTY TRANSACTIONS MAY ALSO BE ACCEPTED WITH COMPLIANCE OFFICE, SUPPORTING EVIDENCE AND DUE DILIGENCE APPROVAL.





SUBMISSION

(1) PRELIMINARY REVIEW OF APPLICANT'S OWN "KYC" PACKAGE. FOLLOWING PRELIMINARY REVIEW AND INTEREST, (2) IF REQUESTED, THE CLIENT MAY BE REQUIRED TO COMPLETE A CURRENT-DATED SPECIFIC KYC PACKAGE, WHICH MUST INCLUDE CURRENT PROOF OF FUNDS AND/OR PROOF OF INSTRUMENT (OR AS SPECIFIED), AUTHORITY TO VERIFY, ETC.; A SPECIFIC "DATA SHEET" MUST BE COMPLETED FOR CONTRACT PREPARATION; (3) SPECIAL TRANSACTION DOCUMENTATION IS THEN EXCLUSIVELY PREPARED FOR THE CLIENT, INCLUDING THE (IPCA) CONTRACT AND (IFPPO) PROTECTION FOR REGISTERED CONSULTANTS.



AGENTS

CLIENT WILL AUTHORIZE AND ACKNOWLEDGE A MAXIMUM OF FIVE PERCENT FEE FOR THE TOTAL REFERRING AGENT GROUP(S), PAID BY THE PLATFORM (NOT CLIENT SHARE).



» REFER TO GENERAL NOTES FOR ADDITIONAL DETAILS



This Program is for select clients immediately ready to transact. Please do not formally submit if the applicant is not actually ready to transact without delay. Program positions are by special invitation on a case-by-case basis.





SWIFT GPI

VARIOUS TRANSACTION TYPES

- SWIFT GPI PROTOCOL
- DIRECT ISSUED CONTRACT

A SPECIAL MULTI-STEP PROGRAM WITH VARIOUS SHORT AND LONG PROGRAM ELEMENTS THAT MAY BE PROVIDED TO SELECT CLIENTS WITH ABILITY TO SEND TRANSFERS VIA SWIFT “GPI”

SWIFT ‘GLOBAL PAYMENT INITIATIVE’, ALSO KNOWN BY THE ACRONYM “GPI”, IS THE LATEST INITIATIVE BY SWIFT, COMBINING THE TRADITIONAL SWIFT MESSAGING AND BANKING SYSTEM WITH A NEW SET OF IMPROVEMENTS IN SPEED, SECURITY AND TRANSPARENCY IN MANAGING INTERNATIONAL TRANSFERS.

NUMEROUS APPLICANT AND CLIENT GROUPS HAVE EXPRESSLY REQUESTED A “GPI” TRANSFER PROGRAM, SO THEY MAY PUT THEIR FUNDS TO PRODUCTIVE USE WITHOUT COMPLICATION OR DELAY. GLOBAL GROUPS HAVE UNFULFILLED AND PENDING PROJECTS THAT THEY WISH TO ADDRESS AND FIELD TO VARIOUS MARKET SECTORS (E.G. HUMANITARIAN, BUSINESS CONTINUITY, HEALTH-RELATED, PROCUREMENT, FUNDING, ETC.)

TYPE

CASH FUNDS

AMOUNT

ONE-HUNDRED MILLION (100M) AND GREATER

BANKS

MAJOR BANKS, BRANCHES AND CURRENCIES WORLDWIDE ACCEPTED (OR AS APPROVED BY COMPLIANCE OFFICE)

PROTOCOL

VARIOUS SWIFT GPI TYPES ARE ACCEPTED :

- SWIFT GPI MT103 DIRECT CASH TRANSFER
- SWIFT GPI WITH CODE
- SWIFT GPI AUTOMATIC / WITH UETR CODE
- SWIFT GPI SEMI AUTOMATIC / WITH UETR CODE
- SWIFT GPI MANUAL DOWNLOAD / WITH UETR CODE

**MULTI-STEP PROGRAM
REFERENCE GUIDELINE**
(Informational Only)

THE PROGRAMMING REFERENCE GUIDELINE IS FOR A SERIES OF MULTI-STEP, SEQUENTIAL PROGRAM OPTIONS STRUCTURED SPECIFICALLY FOR THE CLIENT, COMMENCING FOLLOWING VALID PROTOCOL VERIFICATION AND TRANSFER STRUCTURING, WITH PROFIT OBJECTIVES AND GOALS BASED ON BEST EFFORTS PROGRAMMING UP TO: (1) 10-DAY SHORT



PROGRAM (2X THE FACE VALUE RECEIVED, HISTORICAL) THEN; (2) SECOND 10-DAY SHORT PROGRAM (THE FACE VALUE RECEIVED, HISTORICAL) THEN; (3) 30-DAY SHORT PROGRAM (5X THE FACE VALUE RECEIVED, HISTORICAL) THEN; (4) SECOND 30-DAY SHORT PROGRAM (5X THE FACE VALUE RECEIVED, HISTORICAL) THEN; (5) 40-WEEKS LONG-TERM PROGRAM (UP TO 1X THE FACE VALUE RECEIVED WEEKLY, HISTORICAL) THEN; (6) THE OPTION TO ENTER 3-5 YEARS EVERGREEN PROGRAM (UP TO 1X THE FACE VALUE RECEIVED WEEKLY); (HISTORICAL, OR AS AMENDED) *

* THE PROGRAMMING REFERENCE GUIDELINE CORRESPONDS TO BEST EFFORTS PROGRAMMING AND MAY BE ADJUSTED BY THE SERVICING GROUP AS DEEMED NECESSARY FOR MATTERS INVOLVING PROGRAMMING ASPECTS AND PARAMETERS, SERVICING FACILITIES, PARTNERS AND OUTLETS, FUNDING AND SOURCE AVAILABILITIES, VARIABLE TIMING AND MARKET CONDITIONS, ETC. THE TERM 'FACE VALUE' CORRESPONDS TO FINAL STRUCTURING VALUE / PROCEEDS UTILIZED.



NOTES

» FOR APPROVAL AND RECEIVING DUE DILIGENCE, THE CLIENT (OWNER) TRANSFERRING VIA SWIFT GPI PROVIDES PASSPORT, CLIENT INFORMATION SHEET (CIS), AND PROOF OF FUNDS (TYPICALLY AN ACCOUNT STATEMENT, OR ACCEPTABLE EVIDENCE OF BANKING POSITION).

» THIS MUST BE A GENUINE, ACTUAL TRANSFER USING THE SWIFT GPI SYSTEM TO ELECTIVE RECEIVING.

PROGRAM DISBURSEMENTS

ALL PROGRAMMING PROFITS TO BE PAID OUT ON A WEEKLY BASIS. (NOTE: PROGRAM CONTENT, PROFIT STRUCTURE, SCHEDULES, PROCEDURES, PROTECTIONS, SAMPLES, ETC. ARE DETAILED IN THE DIRECT ISSUED (IPCA) AGREEMENT).

DISCRETIONARY PERFORMANCE BONUS

SPECIAL CONSIDERATION PROVIDING A 'DISCRETIONARY PERFORMANCE BONUS' UP TO THREE PERCENT OUTSIDE OF NORMAL PROGRAMMING SCOPE MAY BE CONSIDERED AND PROVIDED BY PROGRAM MANAGEMENT (REFER TO GENERAL NOTES); ALTHOUGH IT WILL BE QUESTIONED AS TO WHY A CLIENT TRANSFERRING FUNDS WOULD BE REQUESTING FUNDS RETURNED AS BONUS FROM THE ACTUAL TRANSFER.



APPLICANT

IN ALL CASES THE PLATFORM PREFERS TO WORK WITH ACTUAL OWNERS OF ACCOUNTS; HOWEVER, UNDER CERTAIN CIRCUMSTANCES THIRD-PARTY TRANSACTIONS MAY ALSO BE ACCEPTED WITH COMPLIANCE OFFICE, SUPPORTING EVIDENCE AND DUE DILIGENCE APPROVAL.





SUBMISSION

(1) PRELIMINARY REVIEW OF APPLICANT'S OWN "KYC" PACKAGE. FOLLOWING PRELIMINARY REVIEW AND INTEREST, (2) IF REQUESTED, THE CLIENT MAY BE REQUIRED TO COMPLETE A CURRENT-DATED SPECIFIC KYC PACKAGE, WHICH MUST INCLUDE CURRENT PROOF OF FUNDS AND/OR PROOF OF INSTRUMENT (OR AS SPECIFIED), AUTHORITY TO VERIFY, ETC.; A SPECIFIC "DATA SHEET" MUST BE COMPLETED FOR CONTRACT PREPARATION; (3) SPECIAL TRANSACTION DOCUMENTATION IS THEN EXCLUSIVELY PREPARED FOR THE CLIENT, INCLUDING THE (IPCA) CONTRACT AND (IFPPO) PROTECTION FOR REGISTERED CONSULTANTS.



AGENTS

CLIENT WILL AUTHORIZE AND ACKNOWLEDGE A MAXIMUM OF FIVE PERCENT FEE FOR THE TOTAL REFERRING AGENT GROUP(S), PAID BY THE PLATFORM (NOT CLIENT SHARE).



» REFER TO GENERAL NOTES FOR ADDITIONAL DETAILS



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LEDGER-TO-LEDGER (L2L) TRANSFER

OF CASH FUNDS AND CERTIFICATE OF DEPOSITS

- NON-SWIFT PROTOCOL
- DIRECT ISSUED CONTRACT

A SPECIAL MULTI-STEP PROGRAM WITH VARIOUS SHORT AND LONG PROGRAM ELEMENTS THAT MAY BE PROVIDED TO SELECT CLIENTS WITH ABILITY TO TRANSFER FUNDS VIA LEDGER-TO-LEDGER TO PLATFORM RECEIVING.

TYPE

CASH FUNDS (NO GREY SCREEN OR SERVER ACCOUNTS)
CERTIFICATE OF DEPOSIT (SELECT CASES ONLY)

AMOUNT

TWO-HUNDRED MILLION AND UP, PER TRANSFER DELIVERY
(OR AS AGREED)

BANKS

MAJOR BANKS AND BRANCHES WORLDWIDE ACCEPTED
(OR AS APPROVED BY COMPLIANCE OFFICE)

PROTOCOL

BANK LEDGER TO BANK LEDGER (NO PRE-ADVICE)

MULTI-STEP PROGRAM REFERENCE GUIDELINE (Informational Only)

THE PROGRAMMING REFERENCE GUIDELINE IS FOR A SERIES OF MULTI-STEP, SEQUENTIAL PROGRAM OPTIONS STRUCTURED SPECIFICALLY FOR THE CLIENT, COMMENCING FOLLOWING VALID PROTOCOL VERIFICATION AND TRANSFER STRUCTURING, WITH PROFIT OBJECTIVES AND GOALS BASED ON BEST EFFORTS PROGRAMMING UP TO: (1) 10-DAY SHORT PROGRAM (2X THE FACE VALUE RECEIVED, HISTORICAL) THEN; (2) SECOND 10-DAY SHORT PROGRAM (THE FACE VALUE RECEIVED, HISTORICAL) THEN; (3) 30-DAY SHORT PROGRAM (5X THE FACE VALUE RECEIVED, HISTORICAL) THEN; (4) SECOND 30-DAY SHORT PROGRAM (5X THE FACE VALUE RECEIVED, HISTORICAL) THEN; (5) 40-WEEKS LONG-TERM PROGRAM (UP TO 1X THE FACE VALUE RECEIVED WEEKLY, HISTORICAL) THEN; (6) THE OPTION TO ENTER 3-5 YEARS EVERGREEN PROGRAM (UP TO 1X THE FACE VALUE RECEIVED WEEKLY); (HISTORICAL, OR AS AMENDED) *

* THE PROGRAMMING REFERENCE GUIDELINE CORRESPONDS TO BEST EFFORTS PROGRAMMING AND MAY BE ADJUSTED BY THE SERVICING GROUP AS DEEMED NECESSARY FOR MATTERS INVOLVING PROGRAMMING ASPECTS AND PARAMETERS, SERVICING FACILITIES, PARTNERS AND OUTLETS, FUNDING AND SOURCE AVAILABILITIES, VARIABLE TIMING AND MARKET



CONDITIONS, ETC. THE TERM 'FACE VALUE' CORRESPONDS TO FINAL STRUCTURING VALUE / PROCEEDS UTILIZED.



NOTES

» THIS TRANSACTION TYPE CAN BE SETTLED QUICKLY ONCE THE CLIENT PROVIDES BANK LEDGER-TO-LEDGER (L2L) TRANSFER EVIDENCE AND VERIFICATION.

» THIS MUST BE A GENUINE, ACTUAL TRANSFER OF FUNDS (NOT SIMPLY A 'COLLATERAL' OR 'CREDIT ENHANCEMENT', AND NOT A SERVER OR 'DOWNLOAD' REQUEST CIRCUMSTANCE).

PROGRAM DISBURSEMENTS

ALL PROGRAMMING PROFITS ARE PAID OUT ON A WEEKLY BASIS. (NOTE: PROGRAM CONTENT, PROFIT STRUCTURE, SCHEDULES, PROCEDURES, PROTECTIONS, SAMPLES, ETC. ARE DETAILED IN THE DIRECT-ISSUED (IPCA) AGREEMENT).

DISCRETIONARY PERFORMANCE BONUS

CONSIDERATION FOR A 'DISCRETIONARY PERFORMANCE BONUS' UP TO THREE PERCENT OUTSIDE OF NORMAL PROGRAMMING SCOPE MAY BE CONSIDERED AND PROVIDED BY PROGRAM MANAGEMENT (REFER TO GENERAL NOTES).

SUBMISSION



(1) PRELIMINARY REVIEW OF APPLICANT'S OWN "KYC" PACKAGE. FOLLOWING PRELIMINARY REVIEW AND INTEREST, (2) IF REQUESTED, THE CLIENT MAY BE REQUIRED TO COMPLETE A CURRENT-DATED SPECIFIC KYC PACKAGE, WHICH MUST INCLUDE CURRENT PROOF OF FUNDS AND/OR PROOF OF INSTRUMENT (OR AS SPECIFIED), AUTHORITY TO VERIFY, ETC.; A SPECIFIC "DATA SHEET" MUST BE COMPLETED FOR CONTRACT PREPARATION; (3) SPECIAL TRANSACTION DOCUMENTATION IS THEN EXCLUSIVELY PREPARED.



AGENTS

CLIENT WILL AUTHORIZE AND ACKNOWLEDGE A MAXIMUM OF FIVE PERCENT FEE FOR THE TOTAL REFERRING AGENT GROUP(S), PAID BY THE PLATFORM (NOT CLIENT SHARE).



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DTC FREE-DELIVERY

OF MEDIUM-TERM NOTES / BONDS WITH
SEPARATE, ELECTIVE RECEIVING & MONETIZING

- NON-SWIFT PROTOCOL
- DUAL, SEPARATE
SERVICING CONTRACTS

TYPE

A SPECIAL MULTI-STEP PROGRAM WITH VARIOUS SHORT AND LONG PROGRAM ELEMENTS FOR SELECT CLIENTS WITH ABILITY TO SEND MTN AND BONDS VIA DTC FREE-DELIVERY TO SEPARATE, ELECTIVE RECEIVING AND MONETIZING CHANNEL

MEDIUM-TERM NOTE (MTN)
ALSO, US TREASURY BONDS, AND OTHER APPROVED BONDS

AMOUNT

ONE-HUNDRED MILLION AND GREATER

BANKS

MAJOR BANKS AND BROKERAGES WORLDWIDE ACCEPTED
(OR AS APPROVED BY COMPLIANCE OFFICE)

PROTOCOL

DTC FREE-DELIVERY * (NO PRE-ADVICE)

MULTI-STEP PROGRAM REFERENCE GUIDELINE (Informational Only)

THE PROGRAMMING REFERENCE GUIDELINE IS FOR A SERIES OF MULTI-STEP, SEQUENTIAL PROGRAM OPTIONS STRUCTURED SPECIFICALLY FOR THE CLIENT, COMMENCING FOLLOWING VALID PROTOCOL VERIFICATION AND ASSET / INSTRUMENT MONETIZATION / FUNDING, WITH PROFIT OBJECTIVES AND GOALS BASED ON BEST EFFORTS PROGRAMMING UP TO: (1) 10-DAY SHORT PROGRAM (2X THE FACE VALUE RECEIVED, HISTORICAL) THEN; (2) SECOND 10-DAY SHORT PROGRAM (THE FACE VALUE RECEIVED, HISTORICAL) THEN; (3) 30-DAY SHORT PROGRAM (5X THE FACE VALUE RECEIVED, HISTORICAL) THEN; (4) SECOND 30-DAY SHORT PROGRAM (5X THE FACE VALUE RECEIVED, HISTORICAL) THEN; (5) 40-WEEKS LONG-TERM PROGRAM (UP TO 1X THE FACE VALUE RECEIVED WEEKLY, HISTORICAL) THEN; (6) THE OPTION TO ENTER 3-5 YEARS EVERGREEN PROGRAM (UP TO 1X THE FACE VALUE RECEIVED WEEKLY); (HISTORICAL, OR AS AMENDED) *

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NOTES

CONDITIONS, ETC. THE TERM 'FACE VALUE' CORRESPONDS TO FINANCIAL INSTRUMENT MONETIZED VALUE / PROCEEDS.

» PLATFORM BEGINS RESPONSIBILITY TO THE TRANSACTION AND MULTISTEP PROGRAMMING ACTIVITY ONCE SEPARATELY MONETIZED FUNDS ARE RECEIVED BY THE PLATFORM, RESULTING FROM AND DISBURSED BY A SUCCESSFUL MONETIZATION OF A VALID, CONFIRMED EUROCLEAR FREE-DELIVERY BY THE CLIENT TO SEPARATE, EXTERNAL MONETIZER.

» IN THIS TRANSACTION TYPE SPECIFICALLY, DUE TO THE TYPE OF ASSET (MTN / BONDS) AND REQUIREMENT OF A TITLE CHANGE, THE PLATFORM MUST REMAIN DISTINCT AND SEPARATE FROM THE RECEIVING AND MONETIZATION OPERATION, THUS THERE WILL BE A SEPARATE PROGRAM CONTRACT TO UTILIZE MONETIZED FUNDS IN PROGRAMMING, AND A SEPARATE CONTRACT THAT THE CLIENT MAY EXECUTE WITH THE ELECTIVE, SEPARATE RECEIVER / MONETIZER. THE CONTRACT WITH THE MONETIZER WOULD PROVIDE FOR THE DELIVERY INSTRUCTIONS AND ANY SPECIFICS CONCERNING THE MONETIZATION, ASSET RETURN, ROUTING OF THE FUNDING PROCEEDS FOR UTILIZATION, ETC.

» AS IN ALL TRANSACTIONS, A CLIENT IS FREE TO USE ITS OWN MONETIZER, AS THERE IS NO OBLIGATION TO USE ANY RECEIVING MONETIZER THAT MAY BE SUGGESTED OR IS AVAILABLE.

» * IT IS IMPORTANT TO RECOGNIZE THAT THE PLATFORM DOES NOT ITSELF RECEIVE ANY ASSET; NOR COULD IT EVER COMPEL, PREVENT OR CONTROL A FREE DELIVERY AND DECISION MADE BY ANY ASSET OWNER / SENDER TO A SEPARATE, EXTERNAL RECEIVING ENTITY REFERRED, ADDRESSED OR OTHERWISE REGARDING OWNERSHIP OR TITLEHOLDING CHANGE OF ANY ASSET; NOR COULD IT CONTEMPLATE OR INHIBIT ANY DESIRED CONTRACTUAL OR DOCUMENTATION THAT MAY BE DEEMED NECESSARY OR SUPPLEMENTAL BY THE SENDER OF SAID ASSET TO AND WITH SUCH A RECEIVER, AS WOULD BE TYPICAL AND PRUDENT WITHIN A CHANGE OF TITLEHOLDING CONTEXT.

» THIS TRANSACTION-TYPE USING THE STANDARD DTC SYSTEM TYPICALLY CAN BE RECEIVED AND SETTLED WITHOUT DELAY ONCE THE CLIENT PROVIDES A GENUINE FREE-DELIVERY TRANSFER AND SCREENING VERIFICATION TO A SELECTED MONETIZER, AS WOULD BE INSTRUCTED SEPARATELY BY THE MONETIZING FUNCTION. THIS TRANSACTION-TYPE IS NOT FOR 'BLOCKING' VIA DTC; NO SERVER 'DOWNLOADING'; NO 'POST & BLOCK'; NO NEED FOR SPECIAL 'BANKING CODES'; NO 'PLEDGING'; NO 'INTERNAL ASSIGNMENTS'; NO 'PORTAL COLLATERAL'; NO



'LINKING OR BLOCKING', ETC.). SIMPLY, THE MTN / BONDS ARE TO BE CLEARED AND RECEIVED TO A RECEIVING ACCOUNT WITHOUT RECEIVER INPUT OF ANY KIND.

» LTV BASED ON MARKET, VALUATION, TIMING, INSTRUMENT, AMOUNT, SERVICING AND MONETIZATION ARRANGEMENT.

COMPOUNDING

UPON STARTING THE MULTISTEP PROGRAM, THE CLIENT MAY BE PROVIDED AN OPTION TO RE-INVEST A PORTION OF CLIENT NET PROFITS (COMPOUNDING) INTO THE NEXT STEP OF THE MULTI-STEP PROGRAM.

PROGRAM DISBURSEMENTS

ALL PROGRAMMING PROFITS TO BE PAID OUT ON A WEEKLY BASIS. (NOTE: PROGRAM CONTENT, PROFIT STRUCTURE, SCHEDULES, PROCEDURES, PROTECTIONS, SAMPLES, ETC. ARE DETAILED IN THE DIRECT-ISSUED (IPCA) AGREEMENT).

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APPLICANT

IN ALL CASES THE PLATFORM PREFERS TO WORK WITH ACTUAL OWNERS OF ACCOUNTS AND BANK INSTRUMENTS; HOWEVER, UNDER CERTAIN CIRCUMSTANCES THIRD-PARTY (PROXY) TRANSACTIONS MAY ALSO BE ACCEPTED WITH COMPLIANCE OFFICE AND DUE DILIGENCE APPROVAL.



SUBMISSION

CURRENT-DATED SPECIFIC KYC PACKAGE, WHICH MUST INCLUDE PROOF OF INSTRUMENT OR MONETIZATION; SPECIAL TRANSACTION DOCUMENTATION IS EXCLUSIVELY PREPARED FOR THE CLIENT, INCLUDING THE (IPCA) CONTRACT AND (IFPPO) PROTECTION FOR REGISTERED CONSULTANTS.



AGENTS

CLIENT WILL AUTHORIZE AND ACKNOWLEDGE A MAXIMUM OF FIVE PERCENT FEE FOR THE TOTAL REFERRING AGENT GROUP(S), PAID BY THE PLATFORM (NOT CLIENT SHARE).



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EUROCLEAR FREE-DELIVERY

OF MEDIUM-TERM NOTES / BONDS WITH
SEPARATE, ELECTIVE RECEIVING & MONETIZING

- NON-SWIFT PROTOCOL
- DUAL, SEPARATE
SERVICING CONTRACTS

TYPE

A SPECIAL MULTI-STEP PROGRAM WITH VARIOUS SHORT AND LONG PROGRAM ELEMENTS FOR SELECT CLIENTS WITH ABILITY TO SEND MTN AND BONDS VIA EUROCLEAR FREE-DELIVERY TO SEPARATE, ELECTIVE RECEIVING AND MONETIZING CHANNEL

MEDIUM-TERM NOTE (MTN)
ALSO, US TREASURY BONDS, AND OTHER APPROVED BONDS

AMOUNT

ONE-HUNDRED MILLION AND GREATER

BANKS

MAJOR BANKS AND BROKERAGES WORLDWIDE ACCEPTED
(OR AS APPROVED BY COMPLIANCE OFFICE)

PROTOCOL

EUROCLEAR FREE-DELIVERY * (NO PRE-ADVICE)

MULTI-STEP PROGRAM REFERENCE GUIDELINE (Informational Only)

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NOTES

CONDITIONS, ETC. THE TERM 'FACE VALUE' CORRESPONDS TO FINANCIAL INSTRUMENT MONETIZED VALUE / PROCEEDS.

» PLATFORM BEGINS RESPONSIBILITY TO THE TRANSACTION AND MULTISTEP PROGRAMMING ACTIVITY ONCE SEPARATELY MONETIZED FUNDS ARE RECEIVED BY THE PLATFORM, RESULTING FROM AND DISBURSED BY A SUCCESSFUL MONETIZATION OF A VALID, CONFIRMED EUROCLEAR FREE-DELIVERY BY THE CLIENT TO SEPARATE, EXTERNAL MONETIZER.

» IN THIS TRANSACTION TYPE SPECIFICALLY, DUE TO THE TYPE OF ASSET (MTN / BONDS) AND REQUIREMENT OF A TITLE CHANGE, THE PLATFORM MUST REMAIN DISTINCT AND SEPARATE FROM THE RECEIVING AND MONETIZATION OPERATION, THUS THERE WILL BE A SEPARATE PROGRAM CONTRACT TO UTILIZE MONETIZED FUNDS IN PROGRAMMING, AND A SEPARATE CONTRACT THAT THE CLIENT MAY EXECUTE WITH THE ELECTIVE, SEPARATE RECEIVER / MONETIZER. THE CONTRACT WITH THE MONETIZER WOULD PROVIDE FOR THE DELIVERY INSTRUCTIONS AND ANY SPECIFICS CONCERNING THE MONETIZATION, ASSET RETURN, ROUTING OF THE FUNDING PROCEEDS FOR UTILIZATION, ETC.

» AS IN ALL TRANSACTIONS, A CLIENT IS FREE TO USE ITS OWN MONETIZER, AS THERE IS NO OBLIGATION TO USE ANY RECEIVING MONETIZER THAT MAY BE SUGGESTED OR IS AVAILABLE.

» * IT IS IMPORTANT TO RECOGNIZE THAT THE PLATFORM DOES NOT ITSELF RECEIVE ANY ASSET; NOR COULD IT EVER COMPEL, PREVENT OR CONTROL A FREE DELIVERY AND DECISION MADE BY ANY ASSET OWNER / SENDER TO A SEPARATE, EXTERNAL RECEIVING ENTITY REFERRED, ADDRESSED OR OTHERWISE REGARDING OWNERSHIP OR TITLEHOLDING CHANGE OF ANY ASSET; NOR COULD IT CONTEMPLATE OR INHIBIT ANY DESIRED CONTRACTUAL OR DOCUMENTATION THAT MAY BE DEEMED NECESSARY OR SUPPLEMENTAL BY THE SENDER OF SAID ASSET TO AND WITH SUCH A RECEIVER, AS WOULD BE TYPICAL AND PRUDENT WITHIN A CHANGE OF TITLEHOLDING CONTEXT.

» THIS TRANSACTION-TYPE USING THE STANDARD BRUSSELS EUROCLEAR SYSTEM TYPICALLY CAN BE RECEIVED AND SETTLED WITHOUT DELAY ONCE THE CLIENT PROVIDES A GENUINE FREE-DELIVERY TRANSFER AND SCREENING VERIFICATION TO A SELECTED MONETIZER, AS WOULD BE INSTRUCTED SEPARATELY BY THE MONETIZING FUNCTION. THIS TRANSACTION-TYPE IS NOT FOR 'BLOCKING' VIA EUROCLEAR; NO SERVER 'DOWNLOADING'; NO 'POST & BLOCK'; NO NEED FOR SPECIAL 'BANKING CODES'; NO 'PLEDGING'; NO 'INTERNAL ASSIGNMENTS';



NO 'PORTAL COLLATERAL'; NO 'LINKING OR BLOCKING', ETC.). SIMPLY, THE MTN / BONDS ARE TO BE CLEARED AND RECEIVED TO A RECEIVING ACCOUNT WITHOUT RECEIVER INPUT OF ANY KIND.

» LTV BASED ON MARKET, VALUATION, TIMING, INSTRUMENT, AMOUNT, SERVICING AND MONETIZATION ARRANGEMENT.

COMPOUNDING

UPON STARTING THE MULTISTEP PROGRAM, THE CLIENT MAY BE PROVIDED AN OPTION TO RE-INVEST A PORTION OF CLIENT NET PROFITS (COMPOUNDING) INTO THE NEXT STEP OF THE MULTI-STEP PROGRAM.

PROGRAM DISBURSEMENTS

ALL PROGRAMMING PROFITS TO BE PAID OUT ON A WEEKLY BASIS. (NOTE: PROGRAM CONTENT, PROFIT STRUCTURE, SCHEDULES, PROCEDURES, PROTECTIONS, SAMPLES, ETC. ARE DETAILED IN THE DIRECT-ISSUED (IPCA) AGREEMENT).

DISCRETIONARY PERFORMANCE BONUS

CONSIDERATION FOR A 'DISCRETIONARY PERFORMANCE BONUS' UP TO THREE PERCENT OUTSIDE OF NORMAL PROGRAMMING SCOPE MAY BE CONSIDERED AND PROVIDED BY PROGRAM MANAGEMENT (REFER TO GENERAL NOTES).



APPLICANT

IN ALL CASES THE PLATFORM PREFERS TO WORK WITH ACTUAL OWNERS OF ACCOUNTS AND BANK INSTRUMENTS; HOWEVER, UNDER CERTAIN CIRCUMSTANCES THIRD-PARTY (PROXY) TRANSACTIONS MAY ALSO BE ACCEPTED WITH COMPLIANCE OFFICE AND DUE DILIGENCE APPROVAL.



SUBMISSION

CURRENT-DATED SPECIFIC KYC PACKAGE, WHICH MUST INCLUDE PROOF OF INSTRUMENT OR MONETIZATION; SPECIAL TRANSACTION DOCUMENTATION IS EXCLUSIVELY PREPARED FOR THE CLIENT, INCLUDING THE (IPCA) CONTRACT AND (IFPPO) PROTECTION FOR REGISTERED CONSULTANTS.



AGENTS

CLIENT WILL AUTHORIZE AND ACKNOWLEDGE A MAXIMUM OF FIVE PERCENT FEE FOR THE TOTAL REFERRING AGENT GROUP(S), PAID BY THE PLATFORM (NOT CLIENT SHARE).



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GENERAL NOTES

- IMPORTANT SUPPLEMENTAL INFORMATION



SUBMISSION
& PROCESSING

REMEMBER, IT IS A PRIVILEGE TO BE INVITED TO PARTICIPATE IN A PROJECT FUNDING OR PROGRAMMED TRANSACTION, IT IS NOT A RIGHT. THE PROGRAM AND COMPLIANCE MANAGERS ASSESS A CONTINUAL STREAM OF ASPIRING CLIENTS, WITH APPROVAL FAVORING THE MOST QUALIFIED, COOPERATIVE AND RESPONSIVE APPLICANTS PROVIDING THE BEST PAPERWORK AND CLIENT-PARTNER SITUATIONS.

SAMPLE SUBMISSION AND PROCESSING DOCUMENTS ARE AVAILABLE UPON REQUEST.

YOU ARE WELCOME TO MAKE ANY SERIOUS INQUIRIES OR SUBMISSIONS OF CLIENT MATERIAL FOR COMPLIANCE OFFICE REVIEW AND GUIDANCE / RESPONSE.

BASIC PROCESS: (1) PRELIMINARY REVIEW OF APPLICANT'S OWN "KYC" PACKAGE AND BANKING MATERIAL. FOLLOWING PRELIMINARY REVIEW AND GENERAL INTEREST, (2) IF REQUESTED, THE CLIENT MAY BE REQUIRED TO COMPLETE A CURRENT-DATED SPECIFIC KYC PACKAGE, WHICH MUST INCLUDE CURRENT PROOF OF FUNDS AND/OR PROOF OF INSTRUMENT (OR AS SPECIFIED), AUTHORITY TO VERIFY, ETC., AND/OR PROVIDE SUPPORTING MATERIAL; ONCE APPROVED A SPECIFIC "DATA SHEET" MUST BE COMPLETED PRIOR FOR CONTRACT PREPARATION; (3) SPECIAL TRANSACTION DOCUMENTATION WILL BE EXCLUSIVELY PREPARED FOR THE CLIENT, INCLUDING THE (IPCA) CONTRACT, SAMPLES, AND (IFPPO) PROTECTION FOR REGISTERED CONSULTANTS. FINAL INSTRUCTIONS AND/OR RECEIVING COORDINATES ARE PROVIDED UPON CONTRACT EXECUTION AND CLIENT READINESS CONFIRMATION.



Failure to provide full disclosure will disqualify the disingenuous. It is felony fraud to submit documents or financial instruments that are forged, altered or counterfeit. such papers can be promptly referred to the appropriate enforcement agencies for investigation.





APPLICANT & CLIENT

IN ALL CASES THE PLATFORM PREFERS TO WORK AND CONTRACT DIRECTLY WITH RESPONSIBLE, ACTUAL OWNERS OF BANK ACCOUNTS AND GENUINE BANK INSTRUMENTS

IN RARE CIRCUMSTANCES, A PROXY OR THIRD-PARTY TRANSACTION MAY BE ACCEPTED WITH COMPLIANCE OFFICE AND DUE DILIGENCE (DD) APPROVAL. ANY CLIENT PARTY FORMALLY EXECUTING A CONTRACT IS DIRECTLY RESPONSIBLE FOR PERFORMING THERETO.

ABSOLUTE PRIVACY, TRUST AND CONFIDENTIALITY ARE KEY ELEMENTS OF EVERY PROGRAMMING CONTRACT. A CLIENT (OR AGENT) THAT BREAKS SUCH WILL PRECIPITATE INSTANT CANCELLATION OF CONTRACT AND/OR RELATIONSHIP.

MULTI-STEP PROGRAM

THE MULTI-STEP PROGRAM THE CLIENT MAY SELECT WOULD AUTOMATICALLY STEP IN SEQUENCE UNLESS OTHERWISE AGREED IN ADVANCE. A MINIMUM ONE YEAR IN PROGRAM DURATION IS REQUIRED, UNLESS OTHERWISE AGREED IN ADVANCE. THE TERM "DAYS" TYPICALLY REFERS TO BANKING DAYS, NOT CALENDAR DAYS. THE CONTRACTED CLIENT WILL BE EXPECTED TO PERFORM WITHIN SEVEN DAYS OF CONTRACT EXECUTION AND/OR PROVIDED READINESS CONFIRMATION.

ALL PROGRAMMING MUST BE MAINTAINED ON A BEST-EFFORTS BASIS AND MAY BE ADJUSTED AS DEEMED NECESSARY BY THE SERVICING GROUP FOR MATTERS INVOLVING PROGRAMMING ASPECTS AND PARAMETERS, SERVICING FACILITIES, PARTNERS OR OUTLETS, FUNDING, SOURCE AVAILABILITIES, VARIABLE MARKET CONDITIONS, ETC.

MONETIZATION

FOR BANK INSTRUMENTS, ASSETS AND CERTAIN SWIFT TYPES AND TRANSACTIONS THE ELECTIVELY RECEIVED OR DELIVERED CIRCUMSTANCE MUST BE MONETIZED FOR PROGRAM UTILIZATION. MONETIZATION PROCESSES AND ACTIVITIES ARE PERFORMED BY SEPARATE, EXTERNAL AND INDEPENDENT MONETIZER(S) WHEREBY ONCE MONETIZED THE RESULTING PROCEEDS CAN BE USED IN THE CLIENT'S PROGRAM BY THE PLATFORM. LTV IS TYPICALLY BASED ON MARKET, TIMING, VALUATION, INSTRUMENT, AMOUNT, SERVICING AND MONETIZATION ARRANGEMENT WITH A SPECIFIC RECEIVING MONETIZER. THE PLATFORM BEGINS RESPONSIBILITY TO ANY TRANSACTION AND PROGRAMMING ACTIVITY ONCE FUNDS RESULTING FROM THE SUCCESSFUL MONETIZATION OF A VALID, CONFIRMED BANK INSTRUMENT BY SEPARATE, EXTERNAL MONETIZER ARE RECEIVED AND POSTED FOR UTILIZATION. TO BE CLEAR, THE PLATFORM IS



DISCRETIONARY PERFORMANCE BONUS

NOT RESPONSIBLE DIRECTLY FOR MONETIZATION, AND A CLIENT IS FREE TO USE ITS OWN SELECTED MONETIZER FOR ITS OWN INSTRUMENT IN THE TRANSACTION, AS THERE IS NO OBLIGATION TO USE ANY RECEIVER OR RECEIVING MONETIZER THAT MAY BE SUGGESTED, REFERRED OR IS AVAILABLE. ELECTIVE RECEIVING PROVIDED MAY BE FOR A SELECT, PROPRIETARY AND CONFIDENTIAL RELATIONSHIP, AND CLIENT SPECIAL MATERIAL REQUESTS ARE TYPICALLY NOT ACCOMMODATED.

THE FOCUS OF A MULTI-STEP PROGRAM IS THE COMMENCEMENT AND PROPER PROCESSING OF A MASTER STRUCTURED PROGRAM FOR THE PARTICIPATING CLIENT. FOR CERTAIN PROGRAM / PROTOCOL TYPES, WHERE AND WHEN POSSIBLE, THE TRADING MANAGER WILL MAKE AN EFFORT TO EFFECTUATE A DISCRETIONARY PERFORMANCE BONUS (DPB), WHICH IS A SEPARATE ADVANCE PAYMENT, FOR THE COOPERATIVE AND PROMPTLY PERFORMING CLIENT. THIS SHOULD ALWAYS BE VIEWED AS A SPECIAL CONSIDERATION PROVIDED BY THE TRADING MANAGER AND ONLY WHEN POSSIBLE, AND NOT A DEFINITE CIRCUMSTANCE. A PROSPECTIVE APPLICANT SHOULD NOT SUBMIT OR INTEND TO PARTICIPATE WITH AN EXPECTATION OR URGENCY TO PRESS FOR A ONE-TIME FAST BONUS OR ADVANCE PAYMENT.

SWIFT PROTOCOL

ALL SWIFTS (UNLESS "GPI" TRANSACTIONS) MUST BE SENT VIA BRUSSELS SWIFT SYSTEM (NOT VIA BANK SCREEN, NOT VIA SWIFT-NET, NOT VIA INTERBANK SCREEN, NOT VIA BANK SERVER, NOT VIA DOWNLOAD, NOT VIA EUROCLEAR, NOT VIA DTC, NOT VIA CLEARSTREAM, ETC.), AND TRANSMITTED VIA PRIORITY SWIFT 'URGENT EXPRESS - SAME DAY WIRE' (NOT NORMAL PRIORITY), AND MUST BE VERIFIED AND AUTHENTICATED BY SENDING AND RECEIVING BANK OFFICERS AS GENUINE. A CERTIFIED COPY OF A SWIFT IS REQUIRED, AND UNLESS OTHERWISE DIRECTED A SENDING BANKER TO RECEIVING BANKER EMAIL CONFIRMING THE SWIFT AND ENCLOSING THE CERTIFIED COPY. IF IT IS COMMUNICATED THAT AN ANTICIPATED SWIFT IS NOT RECEIVED WITHIN A REASONABLE TIME PERIOD, IT IS THE SOLE RESPONSIBILITY OF THE CLIENT / SENDING BANKER TO PUT A TRACE ON THE SWIFT TO LOCATE IN SYSTEM; IT IS THE CLIENT'S RESPONSIBILITY TO MAKE SURE A VALID SWIFT IS SENT AND RECEIVED. IT IS NOT THE RESPONSIBILITY OF THE RECEIVER TO SPEND INDEFINITE TIME AND EFFORT LOOKING FOR A SWIFT THAT HAS NOT ARRIVED. ONCE A GENUINE SWIFT IS RECEIVED AND CONFIRMED THEN, AND ONLY THEN, CAN ACTIVITY BEGIN.



SPECIFIC PROTOCOLS NOT ACCEPTABLE

PROTOCOL THAT ARE NOT ACCEPTABLE IN TRANSACTING WITH BANK INSTRUMENTS, CASH FUNDS, MTN OR BONDS, INCLUDE: (A) SERVER BASED "POST & BLOCK", BY PROVIDING BANKING CODES; (B) INTERNAL ASSIGNMENT, WHEREBY A BLOCKED SCREEN WITH CODES DECRYPT IN RECEIVING PORTAL TO DOWNLOAD AND USE AS COLLATERAL; (C) INTERNAL SERVER ACCOUNTS FOR LINKING AND BLOCKING; (D) SERVER BLOCKING OR PLEDGING IN FAVOR OF RECEIVING BANKING BY MEANS OF VARIOUS SERVER-BASED SYSTEMS; (E) SWIFT IP, IPIP, IPID, S2S, KTT, FX4, POS, ETC.



AGENT RESPONSIBILITY

PLATFORM AND BANKING COMPLIANCE REVIEWING THE APPLICANT / CASE WILL EXPECT THAT THE AGENT(S) HAVE DIRECTLY COMMUNICATED WITH AND PERFORMED THEIR OWN PRELIMINARY DUE DILIGENCE (DD) ON THEIR CLIENT / CASE PRIOR TO FORMAL SUBMISSION. THE RESPONSIBLE AGENT SHOULD BE CRITICALLY AWARE OF THE MATERIAL THEY MAY CIRCULATE IN REPRESENTING THEIR CLIENT, AS IT IS FELONY FRAUD TO SUBMIT FORGED, ALTERED OR COUNTERFEIT DOCUMENTS OR FINANCIAL INSTRUMENTS.

SUBMISSION OF APPLICATION DOCUMENTS TO MORE THAN ONE SERVICING PROGRAM GROUP AT A TIME IS TERMED 'SHOPPING'. CLIENTS AND REPRESENTING AGENTS ENABLING SO WILL BE ACCEPTED BY NONE AND REJECTED BY ALL. THE RESPONSIBLE AGENT INSISTS THAT A CLIENT HONESTLY DISCLOSE IN ADVANCE SUBMISSION HISTORY AND RESULT.

AS PART OF THE AGENT'S PRELIMINARY CLIENT / CASE 'DD', THE REFERRING AGENT MUST NOT SUBMIT AN APPLICANT WHO IS NOT ACTUALLY READY TO TRANSACT. IT MOST CASES IT WILL BE EXPECTED THAT THE CLIENT BE AVAILABLE TO CONFIRM THE SUBMISSION AND INTENTION TO TRANSACT. THE CASE PROCESSING, APPROVING, AND PROGRAMMING OF POSITIONS FOR CLIENTS ARE BY SPECIAL INVITATION AND INVOLVE DISCUSSIONS, ARRANGEMENTS AND STRUCTURING ACROSS NUMEROUS ENTITIES, NOTWITHSTANDING THE PLATFORM'S VALUABLE TIME AND RESOURCES SHOULD NOT BE WASTED ON ANY APPLICANT THAT IS NOT FINANCIALLY CAPABLE OR READY TO TRANSACT WITHOUT DELAY.



AGENT PROTECTION

IN ACKNOWLEDGING ROLES OF THE PARTICIPATING AGENT TEAM, THE CLIENT WILL AUTHORIZE A MAXIMUM OF FIVE PERCENT FEE FOR THE TOTAL REFERRING AGENT GROUP(S), WHICH IS PAID BY THE PLATFORM (NOT CLIENT SHARE), AND AS REFERENCED IN THE PROGRAM'S CONTRACT (IPCA) FEE PROTECTION SUB-DOCUMENT (IFPPO) AND LODGED WITH THE TRANSACTION MANAGER AND SELECT PAYMASTER. THE



PLATFORM WILL ACCOMMODATE ONLY FIVE PERCENT FROM THE SHARE FROM THE PLATFORM, AND THE FEE PROTECTION (IFPPO) CANNOT EXCEED FIVE PERCENT. AMOUNTS OVER THE STANDARD FIVE PERCENT ARE FROWNED UPON AND TYPICALLY NOT ALLOWED. IN RARE SITUATION IF A DIRECTLY COOPERATING CLIENT MAKES A FORMAL REQUEST FOR ADDITIONAL AMOUNTS TO BE PAID TO AGENTS, THEN SUCH WOULD BE TAKEN FROM CLIENT'S OWN NET PROFITS AND MUST BE REFERENCED IN THE 'PROFIT DISBURSEMENT' (SECTION 8) OF THE CONTRACT OR DIRECTED BY SPECIAL DISBURSEMENT ORDER PRIOR TO PROGRAM DISBURSEMENTS. BE ADVISED THAT THE CLIENT WILL BE CONTACTED PRIOR TO INITIAL DISBURSEMENT TO RECONFIRM PAYMENT ORDERS.

 NOTICE

IN ALL CASES THE PLATFORM PREFERS TO WORK AND CONTRACT DIRECTLY WITH RESPONSIBLE, ACTUAL OWNERS OF GENUINE, ISSUED BANK INSTRUMENTS AND BANK ACCOUNTS. IF THE CLIENT DOES NOT CURRENTLY OWN A BANK INSTRUMENT, BUT RATHER WILL BE PURCHASING FROM HIS BANK, THEN THE CLIENT SHOULD PROVIDE FOR COMPLIANCE A PROOF OF FUNDS EVIDENCING THE CLIENT'S FINANCIAL CAPABILITY TO PURCHASE THE INSTRUMENT (NOT RENT / LEASE FROM A 'PROVIDER'). ALL CONTRACTED CLIENTS ARE EXPECTED TO BE IN GOOD STANDING AND HAVE A DIRECT BANKING AND BANKER RELATIONSHIP WITH THE ISSUING, HOST OR SENDING BANK. WHEN REQUESTED THE CLIENT SHOULD BE ABLE WITHOUT DELAY TO PROVIDE FULL CONTACT INFORMATION OF HIS DIRECT-RELATIONSHIP BANKER. THE PLATFORM DOES NOT HAVE INTEREST WITH THE CLIENT USING A 'PROVIDER' OR SOME 'FACILITATOR' OUTSIDE OF THE BANK, WHICH EVENTUALLY WILL LEAD TO PROVIDING AN INVALID INSTRUMENT OR COPIES OF A PURPORTED SWIFT THAT IS NOT ACTUALLY SENT PROPERLY FROM THE STATED BANK OR FOUND IN THE SYSTEMS. IT IS IMPORTANT TO UNDERSTAND THAT THE CLIENT SIGNATORY IS RESPONSIBLE AND ACCOUNTABLE FOR PERFORMING ON THE COMMITMENTS, PROGRAMMING AND RECEIVING ARRANGED ON THEIR BEHALF. A CLIENT SHOULD NOT APPLY OR SIGN THE PROGRAM CONTRACT IF NOT ABSOLUTELY CERTAIN OF THEIR OWN DIRECT BANKING RELATIONSHIP AND CAPABILITY.

» ON A CASE-BY-CASE BASIS THE COMPLIANCE OFFICE MAY DEEM NECESSARY THE USE OF A SUPPORTING AGREEMENT, MONETIZATION DOCUMENT THAT MAY BE REQUIRED FOR CLIENT SIGNING, OR A LIMITED POWER OF ATTORNEY (POA) TO ALLOW THE PLATFORM TO SIGN ON CLIENT'S BEHALF.



PLATFORM BEGINS RESPONSIBILITY TO THE TRANSACTION AND PROGRAMMING ACTIVITY ONLY ONCE SEPARATELY MONETIZED FUNDS ARE RECEIVED BY THE PLATFORM, RESULTING FROM AND DISBURSED BY A SUCCESSFUL MONETIZATION OF A VALID, CONFIRMED INSTRUMENT BY SEPARATE, EXTERNAL MONETIZER. AS IN ALL TRANSACTIONS, A CLIENT IS FREE TO USE ITS OWN MONETIZER, AS THERE IS NO OBLIGATION TO USE ANY RECEIVING MONETIZER THAT MAY BE SUGGESTED OR IS AVAILABLE.

IT IS IMPORTANT TO RECOGNIZE THAT THE PLATFORM DOES NOT ITSELF RECEIVE ANY ASSET OR INSTRUMENT; NOR COULD IT EVER COMPEL, PREVENT OR CONTROL A SENDING OR FREE DELIVERY AND DECISION MADE BY ANY CLIENT OWNER / SENDER TO A SEPARATE, EXTERNAL RECEIVING ENTITY REFERRED, ADDRESSED OR OTHERWISE; NOR COULD IT CONTEMPLATE OR INHIBIT ANY DESIRED CONTRACTUAL OR DOCUMENTATION THAT MAY BE DEEMED NECESSARY OR SUPPLEMENTAL BY THE SENDER OF SAID ASSET OR INSTRUMENT TO AND WITH SUCH A RECEIVER.



ENGAGEMENT



CLIENT TEAMS AND PRINCIPALS MUST RECOGNIZE THAT PLATFORM-SPECIFIED INSTRUCTIONS, COMMUNICATIONS, MATERIAL AND PROCEDURES ARE NOT FLEXIBLE OR NEGOTIABLE, AND HAVE BEEN DEVELOPED FROM WORKING OVER TIME WITH A RANGE OF STRUCTURED PROGRAMMING, CLIENTELE, PROPRIETARY RELATIONSHIPS, COMMITMENT HOLDERS, RECEIVING BANKING RESOURCES, ETC. ONLY THE MOST SERIOUS AND COOPERATIVE APPLICANT SHOULD APPLY TO PARTICIPATE. ONCE A CLIENT HAS INDICATED A READINESS TO TRANSACT AND HAS EXECUTED CONTRACT IT NECESSARILY WILL BE EXPECTED THAT THE ENGAGED CLIENT STRICTLY ADHERE IN TIMELY MANNER TO ALL PROCEDURES AND INSTRUCTIONS WITHOUT DEVIATION, REQUEST NO SPECIAL ADJUSTMENTS, NO SPECIAL ADDITIONAL MATERIAL, CAUSE UNREASONABLE DELAYS, UNDUE ATTENTION OR DEMANDS, NO ALTERATION TO STANDARD PROGRAMMING OR ADVANCE PROVISIONS, AND REMAIN COOPERATIVE. SHOULD A CLIENT TEAM ACT OTHERWISE THAN PROFESSIONALLY EXPECTED, BE ADVISED THAT COMPLIANCE AND PROGRAM MANAGEMENT HAVE A RESPONSIBILITY TO DECIDE WHETHER TO CANCEL OR TERMINATE THE SUBJECT TRANSACTION IN ORDER TO AVOID A PROBLEMATIC ISSUE THAT MAY CAUSE NEGATIVE IMPACT ON THE PLATFORM AND ITS PARTNERS, THE CLIENT, PROGRAMMING, ARRANGEMENTS AND COMMITMENTS, RECEIVING AND BANKING, AND TO OTHER ENGAGED CLIENTS BENEFITING FROM SHARED PLATFORM STRUCTURE AND RESOURCES.





CONCERNING PROGRAMMING NOT INCLUDED

IT IS NOT POSSIBLE TO INCLUDE EVERY PROGRAMMING OPTION OR CONSIDERATION THAT MAY BE AVAILABLE ON A CASE-BY-CASE BASIS. ACCORDINGLY, AN APPLICANT MAY SUBMIT AN ENQUIRY FOR SPECIFIC NEEDS OR CASE SERVICING.



GENERAL INSIGHT BLOCKED FUNDS VS. INSTRUMENTS

BLOCKED FUNDS SWIFT (MT-760 AND MT-799) PROGRAMS FOR CASH FUNDS HAVE NOT BEEN INCLUDED IN THIS MEMO, AS THE INDUSTRY'S SELECT AND OPERATIVE PROGRAM RECEIVING, FUNDERS, MONETIZER AND COMMITMENT HOLDERS SIGNIFICANTLY PRIORITIZE TRANSACTIONS UTILIZING BANK INSTRUMENTS, TRANSFERS, ETC.

THE KNOWLEDGEABLE AND SERIOUS CLIENT HAVING OWNERSHIP AND CONTROL OVER THEIR OWN ACCOUNT HOLDING CASH FUNDS IS TYPICALLY DIRECTING THEIR RELATIONSHIP BANKER TO ISSUE A BANK INSTRUMENT (SBLC, BG OR MTN) THAT MAY BE UTILIZED IN A PROGRAM, AND TRANSACTING BY ONE OF THE VARIOUS NON-SWIFT OR SWIFT OPTIONS. SIMPLY, IF A CLIENT HAS UNRESTRICTED AND UNENCUMBERED CASH FUNDS AND CONTROL OVER THE ACCOUNT, THEN THE CLIENT VERY EASILY CAN DIRECT HIS RELATIONSHIP BANKER TO ISSUE A BANK INSTRUMENT AGAINST FUNDS ON ACCOUNT FOR A SPECIFIC ONE-YEAR PERIOD. FOR EXAMPLE, A CLIENT'S CASH ON ACCOUNT MAY BE USED AS COLLATERAL FOR A CASH-BACKED SBLC THAT HIS BANK WILL ISSUE AND DELIVER. MTNS/BONDS ARE ALSO OF INTEREST TO RECEIVING MONETIZERS. USING A BANK INSTRUMENT PROTECTS BOTH THE CLIENT AND THE BANK ACCOUNT AND IS PREFERRED BY THE TRADING PLATFORMS. THUS, SUCH A CLIENT IS GIVEN PREFERENTIAL PRIORITY, AND PROGRAMMING CONTRACT COULD BE ISSUED WITHOUT DELAY. FOR CLIENT THAT ABSOLUTELY FEEL THEY MUST USE ONLY THE CASH ACCOUNT, THEN A SUB-ACCOUNT SERVICING OPTION HAS BEEN PROVIDED.

ON OCCASION, SPECIAL CASE OPTIONS MAY BE AVAILABLE THAT ARE NOT SPECIFIED IN THIS INFORMATIONAL RELEASE, SUCH AS: CUSTOM MANAGED BUY/SELL ARRANGEMENTS; ACCEPTANCE OF CERTAIN SPECIFIC INSTRUMENTS OR PROTOCOL TYPES; SPECIAL



SPONSORED BLOCKED OR CASH FUNDS PROGRAMMING FOR VERY SELECT CLIENTS, ACCESSING PROPRIETARY PARTNERS, ETC.

» SUBMIT AN ENQUIRY FOR SPECIFIC NEEDS / CASE SERVICING.

**EXTERNAL REFERRAL FOR:
CASH ACCOUNTS**

» EXTERNAL PLATFORM REFERRAL SERVICING FOR SELECT CLIENTS WITH CASH ACCOUNTS AT MAJOR BANKS AND BRANCHES.

» AVAILABLE PERIOD PROGRAMS MAY INCLUDE PROTOCOLS OF PROOF OF FUNDS-ONLY VIA SWIFT MT-799, ADMINISTRATIVE HOLD / BLOCK OR SWIFT (MT-799, MT-760), DEPENDING ON CLIENT BANKING CIRCUMSTANCE. THE DECISION AS TO THE PROGRAM AND PROTOCOL IS BY INTAKE, COMPLIANCE AND PROGRAM MANAGEMENT AND AVAILABILITY. ONCE A CURRENT, COMPLETE SUBMISSION IS PROPERLY RECEIVED, THEN IT WILL BE EVALUATED FOR PARTICIPATION INTO AN AVAILABLE CASH-ACCOUNT PROGRAM AND/OR OPTIONS. ONLY ACTUAL ACCOUNT HOLDERS AND OWNERS SHOULD SUBMIT AND BE REFLECTED IN THE INTAKE DOCUMENTATION; NO THIRD-PARTY OR PROXY SUBMISSIONS ARE ACCEPTABLE FOR CASH FUND ACCOUNTS, EVER.

» THE CLIENT MUST BE REACHABLE AND COOPERATIVE TO (A) FIRST CONFIRM SUBMISSION TO THE INTAKE OFFICER, AND THEN (B) TO DISCUSS PROGRAMMING AND OPTIONS WITH THE COMPLIANCE AND PROGRAM PROCESSING OFFICER(S). DO NOT SUBMIT IF THE CLIENT IS NOT READILY ACCESSIBLE.

**EXTERNAL REFERRAL FOR:
BANK DRAFTS &
CERTIFICATE OF DEPOSITS**

» EXTERNAL PLATFORM SERVICING FOR SELECT CLIENTS WITH ISSUED BANK DRAFTS AND CD'S FROM MAJOR BANKS AND BRANCHES. IN THIS CIRCUMSTANCE THE INSTRUMENT MAY BE ISSUED IN THE CLIENT'S BENEFICIAL NAME (NOT MONETIZER). SUBMIT: FRONT/BANK OF BANK DRAFT OR CD COPY, BANK ISSUANCE LETTER AND SUPPORTING MATERIAL, CONFIRMING BANKER BUSINESS CARD, CURRENT KYC / CIS / PASSPORT OF THE STATED INSTRUMENT BENEFICIARY.

**OPTION TO PARTICIPATE
IN MULTI-STEP PROGRAM**

AS A SPECIAL CONSIDERATION AND OPTION, ANY CLIENT APPROVED FOR AND PARTICIPATING IN A REFERRED EXTERNAL PROGRAM MAY USE ANY PORTION OF RECEIVED PROFITS TO START AND PARTICIPATE ALSO IN THE PLATFORM DIRECT MULTI-STEP PROGRAM, THUS ESSENTIALLY BENEFITING FROM TWO CONCURRENT YET SEPARATE PROGRAM STREAMS.

» SUBMIT AN ENQUIRY FOR SPECIFIC NEEDS / CASE SERVICING.





NOTICE OF DISCLOSURE, CONFIDENTIALITY & PRIVACY

THIS DOCUMENT IS SENT TO AN INTENDED AUDIENCE KNOWN AND AS A COURTESY SOLELY AND IS PROVIDED FOR INFORMATIONAL AND EDUCATIONAL PURPOSES AND MATERIAL ONLY, WHEREBY PRINCIPALS ARE RESPONSIBLE FOR THEIR OWN DUE DILIGENCE AND DECISIONS. THIS DOCUMENT AND INFORMATION PROVIDED IS NOT TO BE CONSTRUED AS A SOLICITATION OF FUNDS. IF YOU ARE NOT THE INTENDED AUDIENCE, PLEASE DELETE THIS DOCUMENT AND NOTIFY US AT CONTACT INFORMATION PROVIDED. IF YOU HAVE RECEIVED THIS MATERIAL VIA A THIRD PARTY AND NOT DIRECTLY FROM US, AND WISH TO PARTICIPATE OR TO UNDERSTAND MORE, PLEASE REFER TO THEM OR INDICATE YOUR REFERRAL PARTY WHEN YOU CONTACT US. WE DO NOT TAKE WALK-INS AND DO NOT RESPOND TO PARTIES UNKNOWN TO US AND WHO ARE UNABLE TO INDICATE CONNECTION. BY READING BEYOND THIS POINT, YOU HEREBY ACKNOWLEDGE AND CONFIRM THAT THIS IS A COMMUNICATION OF PRIVILEGED AND CONFIDENTIAL INFORMATION. CONTENT IS SUBJECT TO ERRORS OR OMISSIONS OR UPDATES. THIS COMMUNICATION AND ANY DOCUMENTS OR FILES ACCOMPANYING THE COMMUNICATION CONTAIN CONFIDENTIAL INFORMATION IS FOR THE INTENDED RECIPIENT ONLY. IF YOU ARE THE RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISCLOSURE, COPYING, DISTRIBUTION OR USE OF ANY OF THE INFORMATION CONTAINED IN OR ATTACHED TO THIS TRANSMISSION IS STRICTLY PROHIBITED. INFORMATION IS PRESENTED PER YOUR REQUEST FOR INFORMATIONAL AND REVIEW, WHEREBY PRINCIPALS ARE RESPONSIBLE FOR THEIR OWN DUE DILIGENCE, DECISIONS AND ACTIONS. IT IS AGAINST ALL PROGRAM OR PRIVATE PLACEMENT REGULATIONS OR STANDARDS FOR ANY INTERMEDIARY, BROKER OR INTRODUCER TO STIPULATE RATES OF RETURN; THEREFORE, ANY SUCH REFERENCE OR REPRESENTATIONS HEREIN ARE INFORMATIONAL OR EXEMPLARY ONLY. RATES OF RETURN AND ACTUAL MECHANICS FOR PROGRAM PERFORMANCE CAN ONLY BE RELIED UPON WHEN COMING DIRECT FROM PLATFORM OR SUCH OTHER AUTHORITY. ALSO, IT MUST BE CLEARLY UNDERSTOOD THAT ALL PERFORMANCE IS ON A 'BEST EFFORTS BASIS' ONLY. THIS MATERIAL WAS APPROVED AND DIRECTED FOR RELEASE BY HUMANITARIAN CHARITABLE FOUNDATION. HISTORICAL PERFORMANCE DOES NOT EQUATE TO PRESENT OR FUTURE PERFORMANCE. ONLY PLATFORM MANAGEMENT CAN BE DEEMED AS THE FINAL WORD IN TERMS OF ACCURACY OF INFORMATION RELATIVE TO THE PROGRAM, YIELDS AND TERMS. CONTENT IS SUBJECT TO ERRORS AND OMISSIONS SENDER IS NOT A REGISTERED SECURITIES, INVESTMENT, INSURANCE, TAX, LEGAL AGENT, BROKER, DEALER OR ADVISOR, AND THIS DOCUMENT, CONTENT, AND/OR ANY/ALL ACCOMPANYING MATERIAL REFERRED TO, AND FORTHCOMING IN THIS OR IN ANY OTHER RELATED COMMUNICATION AND/OR ATTACHMENTS SHOULD BE CONSIDERED OF A PRIVATE NATURE ONLY AND NOT BE CONSTRUED IN ANY WAY AS ANY TYPE OF OFFERING OR SOLICITATION FOR INVESTMENT FUNDS OR OF A SECURITIES TRANSACTION AS DEFINED BY US -SECURITIES, EXCHANGE OR INVESTMENT ACT(S) AS AMENDED OR BY THE LAWS OF ANY OTHER NATION. THIS AND ANY/ALL ATTACHED OR RELATED DOCUMENTS IS NEVER TO BE CONSIDERED A SOLICITATION FOR ANY PURPOSE IN ANY FORM OR CONTENT. UPON RECEIPT OF THESE DOCUMENTS THE RECIPIENT HEREBY ACKNOWLEDGES THIS DISCLAIMER. ALL PERFORMANCE IS ON A BEST-EFFORTS BASIS. THESE CONFIDENTIAL COMMUNICATIONS ARE PROTECTED UNDER GRAMM-LEACH-BAILEY ACT 15 USC, SUBCHAPTER I, SECTIONS 6801-6809 AND OTHER LAWS ADDRESSING THE DISCLOSURE OF NON-PUBLIC INFORMATION. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE NOTIFY THE ORIGINAL SENDER BY RETURN E-MAIL AND DELETE THIS ALONG WITH ANY ATTACHMENTS FROM YOUR COMPUTER. UPON RECEIPT OF THESE DOCUMENTS THE RECIPIENT HEREBY ACKNOWLEDGES THIS DISCLAIMER. IF ACKNOWLEDGMENT IS NOT ACCEPTED, RECIPIENT MUST RETURN ANY AND ALL DOCUMENTS IN THEIR ORIGINAL RECEIPTED CONDITION TO SENDER.

