

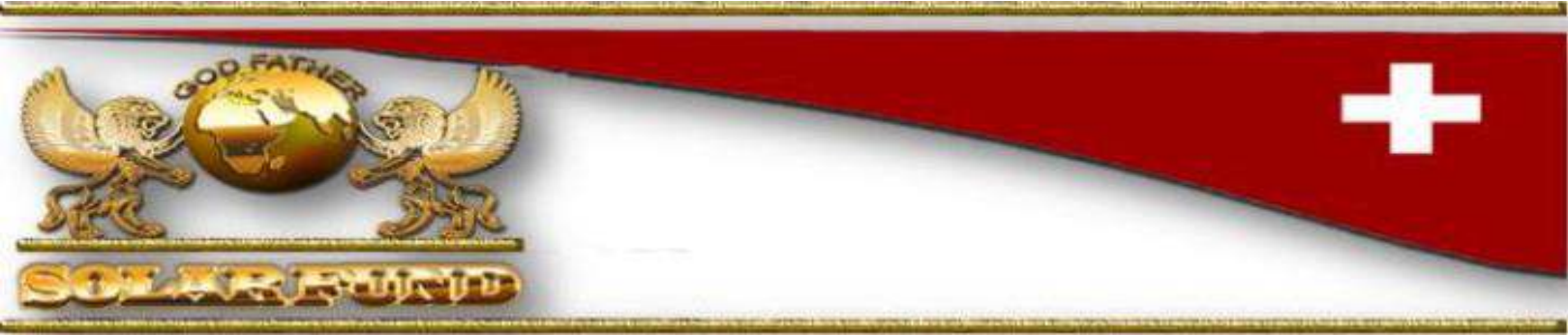


## **NONE-KYC PROCEDURE / PROTOCOL DECEMBER 2018**

### **SBO – SENDING BANK OFFICER / RBO – RECEIVING BANK OFFICER**

1. SENDER GETS THE RECEIVING PARTY'S BANKING COORDINATES FOR IN-HOUSE D.D.
2. SBO WILL E-MAIL RBO WITH THE PROTOCOL FOR LESS COMPLICATION. (IF NEEDED)
3. SBO to submit RWA / MT799 to RBO via SECURE E-MAIL BANK-TO-BANK.
4. SBO issue confirmation for MT 799 VIA swift secure E-MAIL. (IF NEEDED)
5. RBO WILL SEND E-MAIL BACK TO SBO CONFIRMING THE RECEIPT OF MT 799.
6. SBO issues MT103-202 DIRECTLY to Receiver's bank, VIA secure E-mail to RBO by Email
7. SBO ORDERS CONFIRMATION OF MT 103 & 202 TO SWIFT DEPT. SO RBO WILL RECEIVE VIA SECURE SWIFT E-MAIL.
8. IF RBO DOES NOT GET THE SWIFT, THEN RBO can verify and trace the swift through swift department and he can verify ISIN of swift by EUROCLEAR.
9. SBO transfer cash fund by swift MT 202 WIRE TRANSFER VIA SECURE E-MAIL. THIS AMOUNT NOW IS DEDUCTED FROM THE SENDING BANK ACCOUNT AND IT IS NOW IN THE COMMON ACCOUNT OF THE SENDING BANK. PLEASE NOTE:
10. **SBO WILL SEND SWIFT MT-202 WILL ALL RELATED CODES in the Intervention segment of the MT 202 via secure E-MAIL TO RBO. IT IS MANDATORY AT THIS STAGE FOR RBO TO USE THE INFORMATION GIVEN TO LOGIN TO THE COMMON ACCOUNT OF THE SENDING BANK AND LOCATE THE SWIFT AND DOWNLOAD OR DECODE IT TO THE COMMON ACCOUNT OF THE RECEIVING BANK.**

**NOW THE FUND IS IN THE RECEIVING BANK.**



FROM THERE RBO WILL BE FURTHER DOWNLOAD THE AMOUNT INTO THE DESTINATION ACCOUNT.

REMEMBER: RBO WILL HAVE ALL THE NECESSARY INFORMATION TO DO SO.

11. SBO will send BALANCE SHEET, PAYMENT ADVICE, and AUTHORIZATION LETTER. (IF NEEDED)

***SPECIAL NOTE:***

12. The Receiver hereby agrees and confirms that the Sender is to provide him with a COPY SWIFT MT 103/202 only. Not any other document will be required by Receiver from Sender during fulfillment of transaction hereof.
13. There is no live SBO at any stage. No phone verification at all.
14. Please make sure that RBO is fully aware of this protocol.

**Signature**

**Solar System Fund**

**Signature**