

AURA



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1. ISO 20022 DIRECT SETTLEMENT

(Newly Introduced Payment Option)

Aura Global Paymaster formally announces the introduction of ISO 20022 Direct Settlement as an official and fully supported payment and fund-distribution mechanism. This framework represents a strategic advancement in Aura's global settlement architecture, aligning its operations with the highest international banking, central clearing, and regulatory standards.

OVERVIEW

ISO 20022 is the globally recognized financial messaging standard adopted by central banks, real-time gross settlement systems, clearing houses, and major financial institutions worldwide. It serves as the foundation for modern payment infrastructures, enabling richer data exchange, enhanced transparency, and improved interoperability across financial systems. Aura's ISO 20022 Direct Settlement framework leverages this standard to

deliver high-precision, data-rich, and institutionally compliant fund transfers, designed specifically for large-value, cross-border, and structured transactions. This framework ensures that payments are executed with clarity, consistency, and regulatory alignment, while maintaining operational efficiency at scale.

KEY CHARACTERISTICS

ISO 20022-Compliant Financial Messaging

All transactions are executed using ISO 20022-compliant messaging formats, ensuring standardized data fields, structured information, and compatibility with modern banking and clearing infrastructures.

- Enhanced Data Transparency and Traceability

Each transaction contains enriched payment data, enabling superior traceability, auditability, and reporting accuracy. This allows counterparties and compliance teams to clearly identify transaction purpose, origin, and destination without ambiguity.

- Regulatory-Aligned Payment Narratives

Payment instructions are structured with standardized narratives that align with regulatory, compliance, and reporting expectations across jurisdictions, reducing friction, misinterpretation, and post-settlement inquiries.

- Minimized Intermediary Bank Intervention

The settlement architecture is designed to reduce unnecessary intermediary routing and manual handling. This lowers operational risk, minimizes delays, and enhances execution certainty.

Direct Credit to Beneficiary Accounts

Funds are credited directly to the designated beneficiary account, ensuring clarity of receipt and eliminating avoidable layers between sender and recipient.

OPERATIONAL IMPACT

Under the ISO 20022 Direct Settlement framework:

- Settlement execution is cleaner, faster, and more transparent, with significantly reduced operational friction
- Beneficiaries receive funds directly, without unnecessary correspondent routing or manual bank intervention
- Transaction data remains intact from initiation to final credit, preserving end-to-end integrity
- Reconciliation, compliance review, and audit processes are streamlined due to standardized data architecture

This framework materially improves settlement reliability for high-value and mission-critical transactions, while enhancing confidence among institutional counterparties.

STRATEGIC SIGNIFICANCE

ISO 20022 Direct Settlement represents a next-generation settlement rail, fully aligned with global banking modernization initiatives led by central banks and major clearing systems. Its adoption positions Aura Global

Paymaster at the forefront of modern financial infrastructure, offering counterparties a settlement mechanism that reflects the future of institutional payments rather than legacy limitations.

This option is now formally available to eligible Aura counterparties, subject to standard onboarding, compliance review, and transaction approval protocols.

INSTITUTIONAL ASSURANCE

All ISO 20022 Direct Settlement transactions are executed under Aura's:

- Security-first operational architecture
- Human-led oversight and validation
- Multi-layer compliance and risk controls

Aura maintains absolute neutrality and institutional discipline, ensuring that every settlement executed through this framework upholds the principles of precision, accountability, and sovereign-grade financial governance.

2. SWIFT BANK-TO-BANK TRANSFER

Aura Global Paymaster continues to support SWIFT-based international bank-to-bank wire transfers as a core settlement option. This method remains the most widely recognized and globally accepted payment mechanism, particularly suited to jurisdictions, counterparties, and institutions operating under conventional banking frameworks.

SWIFT transfers provide a stable, standardized, and regulator-familiar settlement pathway, ensuring compatibility with established financial infrastructures across virtually all banking jurisdictions.

PROCESS AND EXECUTION

To initiate a SWIFT bank-to-bank transfer, the following process applies:

Provision of Beneficiary Banking Details

The beneficiary is required to submit complete and accurate banking information, including bank name, account number

or IBAN, SWIFT/BIC code, and any additional routing details required by the receiving jurisdiction.

Direct Bank-to-Bank Settlement

Upon authorization, funds are transferred directly from Aura's banking institution to the beneficiary's bank, without intermediary custody by third parties. This ensures clarity of settlement responsibility and minimizes operational ambiguity.

Inclusion of an Investment Clause

Each transfer is accompanied by a clearly defined investment clause embedded within the transaction narrative. This clause formally characterizes the nature of the funds and establishes the legal and financial context of the payment.

TAX AND COMPLIANCE TREATMENT

The inclusion of the investment clause ensures that:

- Funds are formally designated as investment proceeds, not operational income or compensation

- The beneficiary is not treated as receiving taxable income at the point of receipt, subject to applicable local laws and regulations
- Transaction classification supports regulatory reporting, audit review, and jurisdictional compliance

While Aura structures transfers in accordance with international best practices, beneficiaries remain responsible for ensuring alignment with their local tax and reporting obligations.

INSTITUTIONAL ADVANTAGES

The SWIFT bank-to-bank transfer option offers several institutional benefits:

GLOBAL ACCEPTANCE

SWIFT bank-to-bank transfers are recognized as the primary international financial communication and settlement mechanism used by licensed banking institutions worldwide. The SWIFT network connects thousands of banks and financial institutions across virtually every

jurisdiction, enabling consistent and standardized cross-border fund transfers.

This universal adoption ensures broad geographic reach and jurisdictional compatibility, allowing payments to be executed efficiently regardless of the beneficiary's location. For Aura counterparties, this translates into a settlement method that is widely understood, reliably processed, and accepted by financial institutions across developed and emerging markets alike.

As a result, SWIFT transfers provide a high degree of certainty and continuity, particularly for transactions involving multiple jurisdictions, large values, or counterparties operating within conservative or highly regulated banking environments.

REGULATORY FAMILIARITY

SWIFT-based transfers operate within long-established regulatory, compliance, and supervisory frameworks that are well understood by banks, regulators, auditors, and institutional counterparties.

This method aligns with:

- International anti-money laundering (AML) standards
- Know Your Customer (KYC) requirements
- Cross-border reporting and monitoring obligations
- Central bank and financial supervisory guidelines

Because of this regulatory familiarity, SWIFT transfers are particularly suitable for institutions and counterparties that require traditional banking rails, predictable compliance treatment, and minimal regulatory ambiguity. For large or sensitive transactions, this familiarity reduces friction, lowers the likelihood of delays or queries, and supports smoother execution within institutional compliance environments.

COMPREHENSIVE DOCUMENTATION

Each SWIFT bank-to-bank transfer executed through Aura Global Paymaster is accompanied by complete and verifiable transactional documentation.

This documentation includes:

- Clear identification of sender and beneficiary
- Structured transaction references and narratives
- Embedded investment or transaction clauses, where applicable
- Timestamped payment confirmations and settlement records

These records establish a clear audit trail, enabling effective financial reporting, internal controls, and third-party review. Documentation is retained in accordance with institutional record-keeping standards, supporting regulatory inspections, external audits, and compliance verification processes. The availability of comprehensive documentation ensures transparency, accountability, and defensibility of each transaction, reinforcing Aura's commitment to institutional integrity and governance excellence.

OPERATIONAL ASSURANCE

All SWIFT transfers executed by Aura Global Paymaster are subject to:

- Pre-release compliance and due diligence review

- Human-led authorization and oversight
- Transaction monitoring and confirmation
- Secure record retention and reporting

Aura executes SWIFT transfers with institutional discipline, transparency, and accountability, ensuring that funds are settled efficiently while maintaining the highest standards of financial governance.

CONCLUSION

SWIFT bank-to-bank transfer remains a foundational settlement option within Aura Global Paymaster's payment framework. It offers a trusted, regulator-aligned, and globally accepted mechanism for fund distribution, particularly suited to conventional banking environments and institutional counterparties. Aura continues to support this method as part of its commitment to flexibility, compliance, and execution certainty in global financial settlement.

3. OFFSHORE BANK ACCOUNT ESTABLISHMENT

For clients requiring enhanced financial flexibility, confidentiality, and global operational reach, Aura Global Paymaster offers comprehensive assistance in the establishment of offshore bank accounts. This service is designed to support international investors, corporations, family offices, and principals managing cross-border assets or structured financial activities. Aura is able to facilitate offshore account openings in leading banking jurisdictions worldwide, subject to regulatory requirements, due diligence approval, and institutional eligibility. Jurisdiction selection is aligned with the client's strategic objectives, compliance profile, and transactional needs.

SCOPE OF AURA ASSISTANCE

Aura provides end-to-end support throughout the offshore account establishment process, including:

- Identification of suitable offshore banking jurisdictions
- Coordination with licensed international banking institutions

- Guidance on documentation, compliance, and onboarding requirements
- Structured alignment with the client's investment or transaction objectives

All account openings are conducted lawfully, transparently, and in accordance with international banking and regulatory standards.

KEY FEATURES

Recognized Offshore Banking Jurisdictions

Accounts are established in reputable offshore financial centers known for stability, regulatory integrity, and international acceptance. Jurisdiction selection is tailored to the client's geographic, operational, and strategic considerations.

Direct Deposit of Funds

Once the account is established, funds held within the Aura Global Paymaster framework can be deposited directly into

the newly opened offshore account, ensuring a seamless transition of assets.

Full Online Banking Access

Clients are provided with secure online banking access, enabling real-time account monitoring, fund transfers, and account management from anywhere in the world.

International Transfers and Asset Management

The offshore account supports:

- International and multi-currency transfers
- Asset holding and preservation
- Liquidity management and capital deployment

This ensures operational flexibility while maintaining institutional-grade security.

CLIENT CONTROL AND AUTONOMY

Upon successful establishment of the offshore account, the client receives:

- Secure login credentials and access authorization
- Comprehensive account operation instructions
- Guidance on fund utilization, reporting, and compliance obligations

The account is held fully in the client's name and under their exclusive control, with Aura acting solely as a facilitator and institutional coordinator, not as a custodian or owner of the funds.

STRATEGIC USE CASES

This solution is particularly well-suited for clients involved in:

- International and cross-border investments
- Multi-jurisdictional business operations
- Structured finance or asset-holding vehicles
- Long-term wealth structuring and capital preservation

By enabling access to offshore banking infrastructure, Aura empowers clients to manage global assets with greater efficiency, discretion, and strategic flexibility.

GOVERNANCE AND COMPLIANCE

All offshore account establishments facilitated by Aura are subject to:

- Full due diligence and compliance review
- KYC and AML verification
- Jurisdiction-specific regulatory requirements

Aura adheres strictly to ethical operating principles and institutional governance standards, ensuring that offshore banking solutions are deployed responsibly and in alignment with global financial norms.

CONCLUSION

Aura Global Paymaster's offshore bank account establishment service provides clients with a robust, compliant, and globally flexible banking solution. With the ability to assist in opening offshore accounts anywhere in the world, Aura delivers a strategic advantage for clients seeking international reach, asset protection, and long-term financial structuring.

4. DIGITAL CURRENCY SETTLEMENT

(Bitcoin and Multi-Digital Currency Capability)

Aura Global Paymaster provides digital currency settlement as a core component of its modern global payment infrastructure. This capability reflects Aura's alignment with evolving financial markets, while maintaining the same institutional governance, compliance discipline, and execution integrity applied to traditional banking and ISO 20022 settlement channels. Aura is able to execute settlement in Bitcoin (BTC) and other recognized digital currencies, subject to transaction suitability, jurisdictional compliance, and internal approval. This option is intended for clients who require speed, global reach, asset sovereignty, and digital-native settlement mechanisms.

SCOPE OF DIGITAL CURRENCY SETTLEMENT

Aura's digital currency settlement framework supports:

- Bitcoin (BTC) as a primary digital settlement asset
- Additional recognized and widely adopted digital currencies, subject to:
 - Compliance validation
 - Transaction risk assessment
 - Jurisdictional permissibility

Digital settlement is offered only where it serves a legitimate commercial or investment purpose and aligns with Aura's governance and regulatory standards.

SETTLEMENT PROCESS AND EXECUTION FLOW

Digital currency settlement under Aura Global Paymaster follows a structured, controlled, and auditable execution process:

1. Wallet Verification

The client provides a verified digital currency wallet address corresponding to the selected asset. Wallet verification procedures are conducted to mitigate execution risk and ensure accuracy.

2. Fund Clearance

Settlement is initiated only after:

- Funds have fully cleared into the Aura Global Paymaster Account
- All contractual, compliance, and operational conditions have been satisfied

No conversion or transfer occurs prior to full clearance and authorization.

3. Conversion Execution

- Conversion is executed at the same-day prevailing market rate
- Pricing reflects real-time market conditions at the moment of execution

- Conversion timing and rate are recorded for transparency and audit purposes

4. Direct Wallet Transfer

Once conversion is completed, the digital currency is transferred directly to the client's designated wallet, without intermediary custody, pooled holding, or third-party control.

Upon completion, the asset is fully under the client's ownership and control.

ADVANTAGES OF DIGITAL CURRENCY SETTLEMENT

Rapid and Efficient Execution

Digital currency settlement significantly reduces processing time compared to traditional banking rails, particularly for cross-border transactions.

Transparent Valuation

Same-day market pricing ensures fair and transparent valuation, aligned with prevailing market conditions.

Direct Asset Custody

Assets are delivered directly to the client's wallet, eliminating reliance on custodial banks or intermediaries and providing immediate control.

Global Accessibility

Digital currencies operate independently of banking hours, geographic boundaries, and correspondent banking constraints, enabling truly global settlement capability.

Strategic Flexibility

This option supports clients engaged in international investments, digital-native transactions, or jurisdictions where traditional banking access may be limited or inefficient.

INTERNAL CONTROLS AND RISK MANAGEMENT

All digital currency settlements are executed under strict internal controls, including:

- Multi-step wallet verification

- Dual-authorization execution procedures
- Transaction confirmation and reconciliation
- Secure record retention and audit logging

These measures ensure accuracy, security, and transactional integrity at every stage of execution.

GOVERNANCE, SECURITY, AND OVERSIGHT

All payment and settlement activities conducted under Aura Global Paymaster—across traditional banking, offshore accounts, ISO 20022 Direct Settlement, and digital currencies—are governed by a unified institutional framework.

This framework includes:

Human-Led Oversight

Every transaction is reviewed, approved, and monitored by qualified personnel. Automated systems do not replace human accountability.

Multi-Layer Compliance Validation

Transactions are subject to layered compliance review, including identity verification, transaction purpose validation, and risk assessment.

Security-First Operational Architecture

Aura's infrastructure prioritizes capital protection, data security, and execution reliability across all settlement channels.

Full Transactional Accountability

Each transaction is documented, traceable, and auditable, ensuring transparency and institutional defensibility.

NEUTRALITY AND ROLE CLARITY

Aura operates with absolute neutrality.

Aura acts solely as a settlement and execution authority, and does not:

- Take proprietary trading positions

- Speculate on asset price movements
- Act as a principal in client transactions

This neutrality ensures that Aura's sole function is the secure, accurate, and compliant execution of settlement instructions, without conflict of interest.

EXECUTION STANDARD

Every transaction—regardless of size, currency type, or settlement channel—is handled with:

- Institutional discipline
- Operational discretion
- Precision execution
- Regulatory and compliance awareness

This execution standard applies uniformly across all clients and asset classes.

CONCLUSION

Aura Global Paymaster delivers a comprehensive, future-ready, and globally aligned settlement framework, supporting:

- SWIFT bank-to-bank transfers
- Offshore banking solutions worldwide
- Digital currency settlement across recognized assets
- ISO 20022 Direct Settlement infrastructure

This integrated architecture ensures that clients benefit from:

- Direct and timely access to funds
- Reduced settlement friction
- Global compliance alignment
- Institutional-grade execution and governance

Aura stands as a trusted global paymaster authority, enabling secure, transparent, and efficient financial

settlement across borders, systems, and asset classes—while upholding the highest standards of neutrality, discipline, and sovereign-grade financial governance.

DOCUMENTATION, SETTLEMENT CONDITIONS, AND FEE SCHEDULE

Aura Global Paymaster & Escrow Services

Aura Global Paymaster operates under a strict legal, compliance, and institutional governance framework. In order to protect all counterparties and maintain alignment with international financial regulations, full documentation and transparent fee disclosure are mandatory prior to any engagement, onboarding, or transaction execution.

The requirements and fee structure outlined below apply universally to all parties seeking to appoint Aura as their Paymaster and Escrow Provider.

I. MANDATORY DOCUMENTATION REQUIREMENTS

All principals, beneficiaries, intermediaries, and authorized signatories must submit complete and accurate documentation before Aura will accept or execute any mandate.

1. GOVERNMENT-ISSUED IDENTIFICATION

Each participating individual must provide a clear and valid copy of one of the following:

- Passport
- Driver's License
- Any other officially issued government identification

This requirement applies to all principals, beneficiaries, and authorized representatives and is essential for identity verification, fraud prevention, and compliance with international KYC (Know Your Customer) and AML (Anti-Money Laundering) standards.

2. UNITED STATES PERSONS – IRS FORM W-9

For U.S. citizens or U.S. persons involved in the transaction, a completed and signed IRS Form W-9 is required.

This form is collected strictly for:

- Regulatory compliance

- Identity confirmation
- Statutory reporting obligations

Submission of a W-9 does not constitute tax advice or tax determination by Aura.

3. NON-U.S. PERSONS – PAYMASTER AGREEMENT

For non-U.S. citizens, the following is mandatory:

- A fully completed and executed Aura Paymaster Agreement
- Submission of the signed agreement via official Aura email channels

This agreement establishes:

- The legal basis of the paymaster and escrow relationship
- The rights, obligations, and limitations of all parties

- The settlement, fee, and governance framework governing the transaction

No transaction proceeds without an executed agreement on file.

4. TRANSACTIONAL AND COMMERCIAL DOCUMENTATION

All parties must submit complete copies of all transaction-related documents, including but not limited to:

- Payment agreements
- Investment agreements
- Escrow instructions
- Settlement schedules
- Commercial contracts or mandates
- Supporting schedules or appendices

These documents enable Aura to conduct:

- Due diligence and legitimacy verification
- Compliance and risk assessment
- Settlement structuring and execution planning

Incomplete or inconsistent documentation will result in delays or rejection of the mandate.

II. PAYMENT AND DISBURSEMENT CONDITIONS

APPROVED SETTLEMENT METHODS

Aura Global Paymaster executes payments and disbursements only through regulated, traceable, and auditable financial channels.

Accordingly:

- All payments must be made via Federal wire transfers or SWIFT transactions
- Cash, money orders, bank drafts, cashier's checks, or negotiable instruments are strictly prohibited

This policy ensures:

- Full transaction traceability
- Regulatory compliance
- Audit defensibility
- Institutional risk control

CASH SETTLEMENT – EXCEPTIONAL BASIS ONLY

Cash settlement is not a standard service and may be considered only under exceptional circumstances, subject to:

- Country-specific legal permissibility
- Transaction volume limitations
- Enhanced compliance and risk review
- Explicit written approval

Approval is evaluated strictly on a case-by-case basis and is not guaranteed.

III. PAYMASTER FEE SCHEDULE (RATES)

Aura Global Paymaster fees are calculated based on transaction value, ensuring proportionality and fairness while reflecting the scale, complexity, and risk profile of each engagement.

STANDARD FEE STRUCTURE

- USD 1 Trillion and above
0.25% (One-quarter of one percent)
- USD 100 Million to USD 100 Billion
0.50% (One-half of one percent)
- USD 1 Million to USD 99 Million
1.00%
- Historical Bonds and Asset-Backed Transactions
1.00%

MINIMUM AND CONTINUATION FEES

- Minimum Paymaster Fee: USD 50,000
- Agreement Renewal / Continuation Fee: USD 1,500 per month
(Applicable if an agreement expires and engagement continues without renewal)

These provisions ensure administrative continuity, compliance coverage, and operational readiness.

IV. PROFESSIONAL FEES VS. TRANSACTION COSTS

IMPORTANT DISCLOSURE

The rates listed above represent professional fees charged by legal counsel for the provision of paymaster and escrow services.

These fees do not include additional transaction-related or third-party costs, which may arise depending on transaction complexity, jurisdiction, or regulatory requirements.

Such additional costs may include, but are not limited to:

- Filing or registration fees
- Government duties, levies, or taxes
- Regulatory processing charges
- Courier, postage, or document handling expenses
- Notary or legalization fees
- Third-party verification or compliance services

These costs are separate from professional fees and may be billed or incurred as necessary during transaction execution.

V. TRANSPARENCY AND CLIENT DISCLOSURE

Aura Global Paymaster maintains a strict separation between:

- Professional service fees, and
- Transaction-specific or third-party costs

This distinction ensures:

- Full transparency
- Informed consent
- Clear understanding of financial obligations prior to engagement

All applicable fees and potential expenses are disclosed in advance to prevent ambiguity and uphold institutional best practices.

VI. CONCLUSION

Aura Global Paymaster's documentation and fee framework is designed to uphold the highest standards of:

- Legal and regulatory compliance
- Transparency and accountability
- Institutional discipline

- Transactional integrity

By adhering to these requirements, all parties ensure that transactions are executed within a secure, compliant, and professionally governed environment, consistent with Aura's role as a sovereign-grade global paymaster and escrow authority.

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